



HOUSING STRATEGY 2003 - 2006:
"DELIVERING THROUGH PARTNERSHIP"

FOREWORD

I am pleased to be able to present the Council's housing strategy 2003 - 2006: *"Delivering through partnership"*. There are many housing problems currently facing the communities of Mid Suffolk ranging from lack of affordable housing to many families experiencing poor housing conditions, mainly in the private sector. This strategy sets out how as a Council, we tackle in partnership these issues, and adopt a range of initiatives to improve the housing circumstances and opportunities for Mid Suffolk residents.

These policies are aimed at helping all groups, whether it be providing opportunities for a young couple wanting to set up home but unable to afford local house prices, or elderly or vulnerable families needing assistance to remain in their own home.

The Council has achieved much in the past 12 months in its housing services, this includes:

- Meeting the Government's first target on Decent Homes by making a third of the non-Decent homes meet the decent standard by March 2004. The Council's target on this was to bring 617 homes up to standard; by March 2004 we will have achieved this in 727 homes;
- Helping to improve the condition of over 800 households in the private sector with a range of measures including security measures, energy efficiency, improvement grants and disabled adaptations;
- Securing funds and progressing the provision of the first Very Sheltered Housing scheme for Mid Suffolk providing high quality housing and care for the frail elderly;
- Completing a district wide Housing Needs Survey to obtain an accurate picture of housing needs in the area and strengthening and expanding our 'enabling role' by setting up a partnership with local housing associations to help provide more affordable housing.

Mid Suffolk is a small rural authority and we are well aware of the particular problems associated with rural areas that will present us with a number of difficult and demanding challenges in meeting housing needs over coming years. For example, house prices continue to rise in the district and resources available to us as an authority are limited. The Council recognises that it cannot deliver on this strategy in isolation and will continue to work successfully in partnership over the coming years to provide a response to these challenges.

I hope you find this document informative and interesting. The Housing Strategy is aimed to assist communities tackle housing problems on a local level, and therefore your input into this document is vital. We would welcome comments made by contacting the officers via the details on page 4.



Councillor Sara Michell
Portfolio holder Housing and Planning

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INTRODUCTION

The Housing Strategy is a document that sets out the Councils' plans for improvement of housing services across Mid Suffolk for the next 3 years. It has been written in accordance with the Government's 'fit for purpose' criteria and takes account of national, regional and sub-regional priorities, and provides detail on how these will be implemented at local level.

The Action Plans set out in Chapter 7 are based on an assessment of local housing needs and stock condition and set out the Council's objectives for tackling housing problems in the district. These action plans are realistic and make the most of the limited resources the Council has at its disposal and will be reviewed and updated annually. The Council's main priorities are:

- Achieving DECENT HOMES standard in the Councils housing stock
- Private Sector Housing Renewal
- Meeting the need for more affordable housing

The strategy sets out how the Council will address these issues in partnership with other agencies. In the current climate of a move to more regionally based funding allocations and limited capital resources, delivering on these objectives will be a challenge for the Council and its partners.

Consultation on the strategy is key to its success and vital to achieving effective housing policies. We therefore welcome any views you may have on this document.

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This publication is also available in large print, on audiotape and in other languages. Please call 01449 727428.

CHAPTER 1: SETTING THE CORPORATE CONTEXT

Developing a Corporate Plan for Mid Suffolk

The Council is developing a Corporate Plan that sets out its vision, aims and objectives. It is a strategic overview that has evolved from the Community Strategy and the Best Value Performance Plan. Until now the Community Strategy and its strategic objectives give direction to service delivery plans but the direction will in future be derived from the adopted Corporate Plan.

The new Corporate Plan will provide all the Council's objectives for the next 3-5 years and will set out an agreed set of priorities at strategic and operational levels.

The Corporate Plan is influenced by:

- Community aspirations reflected through the work of the Local Strategic Partnership.
- Priorities set by elected members.
- External Influences, changes in Government policy etc.
- Internal strategies and policies within the service areas of the Council. The Housing Strategy is one of a range of inter-related Council strategies that will feed into the wider Corporate Plan document. Some of these linkages are detailed below.

The Corporate Plan Objectives adopted by Members are: -

- A safe Community
- A healthy Community
- Prosperous, thriving towns and villages
- Access to fair and affordable services
- Active community involvement
- A just and equal society
- A better inheritance for future generations
- Good Corporate Governance

The Council is reviewing and revising its direction for each of its services to align them with the broad outline provided by the Corporate Plan. The action plans set out in Chapter 7 of the Housing Strategy are therefore derived from these objectives.

For further information about the development of the Council's Corporate Plan please contact Ian Clark, Corporate Development Manager on 01449 727376 or by visiting www.midsuffolk.gov.uk

Best Value

The Council's entire Housing Division undertook a Best Value Review during 2002 and early 2003, involving both internal and external Challenge and Comparison, and wide ranging consultation with customers and stakeholders. The Review led to the development of very detailed Action Plans for improvement in the three principal areas of service delivery, namely Private Sector Housing, Council Housing Management, and Council Housing (Maintenance and Improvement), and focusing on issues such as:

- Customer focus and engagement, and access to services
- Improvement of service delivery procedures and performance
- Performance Management
- Improvement of Information Technology
- Meeting Decent Homes targets
- Delivering affordable homes

The full copy of the Council's Best Value review and Action Plans can be obtained from David Cleary, Best Value Officer on 01449 727323 or by visiting www.midsuffolk.gov.uk

Reflecting the views of the Community

Mid Suffolk is developing its Community Strategy through the Mid Suffolk Local Strategic partnership (LSP). This is a forum that brings together a wide range of statutory and voluntary agencies, working jointly with the private sector, local business, community and voluntary sectors to identify the priorities for the community. The LSP has identified a vision for Mid Suffolk featuring 8 headline objectives. These are aligned to the Council's Corporate Plan, which guides its policy decisions including those in the Housing Strategy. These are:

- A reduction in crime and the fear of crime
- An improvement in health
- Sustainable development
- An improvement in the rural economy
- Regeneration of local neighbourhoods
- Effective community engagement
- Improved access to services.



Examples of how the Council's Housing Strategy links in with these factors and other objectives identified through the LSP process is shown in Table 1 below:

Table 1 - Housing services linked to Local Strategic Partnership

Headline Objectives	Key Outcomes	Example of Housing Policy
A Safe Community	Prevent & reduce offences in Burglary Prevent & reduce incidents of Anti-Social behaviour	Ensure new housing design is 'secure by design' Tackling action to tackle anti-social behaviour through the Council's enforcement officer. Safe and Secure scheme.
	Increase % of people who are very safe	Provision of community alarms. Mid Suffolk Caretaker scheme.
A Healthy Community	Support Independence at home	Private Sector Housing Renewal Strategy and Policy Provision of community alarms DFG and Home Repair Assistance
Prosperous, thriving towns and villages (By promoting sustainable development)	Promote appropriately designed and located development	Work with planning system to ensure proposals for new affordable housing development are in sustainable locations
	Promote energy conservation	Private Sector Housing Renewal Strategy and Policy Fuel Poverty Strategy HECA Strategy
Prosperous, thriving towns and villages (By improving the rural economy)		The Council has supported the provision of a Post Office/Shop located in a common room at a Sheltered Scheme in Rattlesden - a partnership arrangement to support sustainability and contribute to the rural economy.

	Look for more flexible interpretation of planning rules	Encouraging the use of the exceptions policy for affordable housing
Prosperous, thriving towns and villages (By regenerating local Neighbourhoods)	Provide more affordable housing	Proactively working with identified RSL partners
	Improve social integration	Empty Homes Strategy
	Reduce social isolation and deprivation	Negotiating increased percentages levels of affordable housing provision and providing balanced communities on housing estates where appropriate.
	Support elderly and disabled people living in the community	Providing more housing opportunities and associated community support for those on lower incomes Community alarms DFG and Home Repair Assistance
Active Community Involvement	Seek engagement rather than consultation	Working in partnership with communities and the Rural Housing Enabler on housing needs surveys and village appraisals
	Deliver joined up services	Partnership Working with Social Care and Health organizations in looking at strategic planning for supported housing and overseeing the implementation of Supporting People
Access to 1st class services	Care and support people in their own homes	Private Sector Housing Renewal Strategy and Policy Mid Suffolk Caretaker scheme Safe and Secure Joint funding additional Occupational Therapist resources with Suffolk County Council Social Care Services
	Ensure rural white paper entitlement	Embracing the principles of the rural white paper by providing the planning framework for producing more affordable housing

Improving security & reduce crime

Through the **Mid Suffolk Crime and Disorder Reduction Strategy**, the Council will continue to work in partnership with the police, the Tenant Forum, Suffolk County Council, and a wide range of statutory and voluntary organisations and youth groups, addressing issues that have a real impact on housing, local communities and quality of life. This partnership has developed a range of detailed action plans to combat burglary, substance abuse, doorstep crime, and anti-social behaviour.

- **Improving Home Security** The Council will continue to operate Secure by Design refurbishments by operating a rolling programme of home security improvements in its own stock. The Council's **Safe and Secure** scheme is targeted at assisting those who are most vulnerable (e.g. elderly or disabled people) as well as those that have been victims of crime. Security improvement measures have been completed in all the Council's Category I and Category II sheltered housing schemes with a rolling programme underway to install security measures throughout the remainder of the Council's stock: some 200 single bedroom properties have so far been improved. In

addition to this, the programme of installing new uPVC windows in the stock to meet DECENT HOMES standards has resulted in homes being provided with more secure windows with various safety devices.

The Safe and Secure scheme also extends to private sector homeowners and tenants by offering security measures at discount prices. The Council offers financial assistance for older homeowners and tenants, those with disabilities, or those who are receiving income related benefit, to enable them to pay for the cost of the measures. Over the past five years, the Council has directly helped significant numbers of these more vulnerable members of the community improve the security of their homes and reduce their fear of crime:

	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004*	Totals
Number of Safe and Secure grants paid	152	82	46	102	68	450
Total value of grants paid	£25443	£12094	£8153	£23179	£16277	£85146
Ave cost per dwelling improved	£167	£144	£177	£227	£239	£189

* Up to September 30 2003

- **New Housing Design** - The Council also addresses security in new housing development through the Suffolk Design Guide, adopted by all local authorities in Suffolk, which encourages the layout, lighting and landscaping of housing developments to promote security and reduce opportunities for crime. This guides the Council in new estate design with its partner RSL's and architects.
- **Community Alarms** - Safety for vulnerable people at home is provided through the provision of Community Alarms. The alarms are a lifeline phone or neck pendant, which provide a round the clock means of direct contact with the Contact Care organisation. This service provides immediate support and assistance for a range of situations, for example accidents in the home, health concerns, or safety concerns. Contact Care can summon the appropriate emergency services, or call on neighbours or other personal contacts if needed.

A full copy of the Council's Crime & Disorder Reduction Strategy can be obtained from Grant Reynolds, Head of Social & Economic development on 01449 727256 or by visiting www.midsuffolk.gov.uk

Links to the Housing Revenue Account Business Plan

The Council's own housing stock of currently 3,615 dwellings is a long-term asset of considerable value that enables those who cannot afford market price housing to be properly housed. The Council is committed to managing this asset efficiently and to improving it for the future so that it continues to offer quality housing standards.

The Council is planning for the long term to ensure that it has the resources to maintain its housing stock at an acceptable standard whilst keeping rents affordable, and is committed to achieving the Government's targets for Decent Homes Standard in all its homes, including:

- Meeting the statutory minimum standard
- Achieving a reasonable state of repair

- Improvements to provide modern facilities and services
- Improving thermal efficiency and comfort

Through the Housing Revenue Account Business Plan, the Council demonstrates how its capital resources will be targeted on the priorities identified for its own housing stock in the Housing Strategy Statement. Meeting these commitments will tie up a significant proportion of the Council's Housing Capital Expenditure Programme. This means that the remaining resources available to the Council to target into other priorities highlighted in this strategy are inevitably restricted.

A full copy of the Housing Revenue Account Business Plan can be obtained from John Law Housing Manager (Maintenance & Improvements) on 01449 727147 or by visiting www.midsuffolk.gov.uk

Working to improve the Economy

The Council's housing strategy plays a vital role in helping to assist regeneration in the area. One of the key messages that is emerging from the Local Strategic Partnership is to help improve quality of life by revitalising villages to provide a more balanced housing market, including more affordable housing for existing residents. In a predominately rural area with low average incomes the objectives set out in the Housing Strategy can help alleviate problems of rural poverty and isolation.

The Council is addressing the problem of low incomes and the need for a wider range of employment opportunities and training through its Economic Development strategy, and working in partnership with the Suffolk Development Agency, East of England Development Agency and local employers.

The Housing Strategy is linked with the Economic Development strategy to target priority areas. Indices of deprivation at ward level are one way of assisting with this. These are used in conjunction with other housing need indicators to identify priorities and to target resources into areas where they are most needed. Indices relate to housing, incomes, employment, education, health and access to services and facilities, and they help identify priority areas for the Local Plan, Housing Strategy and other strategies.

The nature of the District with deep rural areas means that sustainability is a key issue and a primary factor in considering strategic planning across isolated rural communities.

A full copy of the Council's Economic Development strategy can be obtained from Grant Reynolds, Head of Social and Economic development on 01449 727256 or by visiting www.midsuffolk.gov.uk

Making the most of the Council's Assets

The Council has recently undertaken a strategic review of its current land holdings to identify sites suitable for social housing development and land that is surplus to requirements. The Council has for many years assembled land holdings to provide social housing. This has included maximizing the potential within its own stock by operating a programme of severing gardens to assemble sites for affordable housing. Housing, Planning and Asset Management officers have been working corporately through the Councils Property Review Group to assess the potential of this land. Sites that are in areas of housing need have been allocated to RSLs to form part of the Social Housing Development Programme. These are set out in Appendix A.

A full copy of the Council's Asset Management Plan can be obtained from Ray Lee, Asset and Contracts Manager on 01449 727206 or by visiting www.midsuffolk.gov.uk

Addressing the needs of Ethnic & Minority Groups

Although the Black and Minority Ethnic population in Mid Suffolk is minor (1% of the total population: source ONCS 2001), the Council is taking steps to ensure that all its services, including housing are accessible to these groups. The Council adopted a Race Equality Scheme in June 2002. A general Equality Scheme covering all aspects of equality (including race, gender, disability, faith age and sexual orientation) was also approved by Members in June 2003. This enables the Council to conform to Level 1 of the Equality Standard for Local Government. Under these schemes the Council is undertaking an impact assessment to ensure that no discrimination (either direct or indirect) exists in any service areas. The Housing Section will be one of the first services to undergo an Impact Assessment within the next 12 months.

A full copy of the Council's Race Equality Scheme can be obtained from Ian Clark, Corporate Development Manager on 01449 727376 or by visiting www.midsuffolk.gov.uk

Caring for Older People

The Council recognises the importance of addressing the housing and support needs of an ageing population. It has recently produced Strategy for Supporting Older People that sets out how the Council and its partners will assess and address the future needs, and meet the demands of older people.

This strategy is based on the following principles:

- **Helping older people to live independently at home.** Helping older people to live as independently as possible is a target identified under Suffolk's Local Public Service Agreement. The Council provides a number of services that assist in this, for example providing Home Repair Assistance (including caretaker scheme), the Safe and Secure scheme, Affordable warmth and the provision of Community Alarms.
- **Providing access to services.** Older people, particularly those living in rural areas, can find it increasingly difficult to access services. The Council aims to provide access to services wherever possible to overcome this and is piloting one-stop shops in rural locations as well as providing support for local vital village services. In addition the Council works with Suffolk County Council to provide community transport schemes.
- **Providing Appropriate Care.** The Council provides a range of Sheltered Housing accommodation with wardens across the district. This is provided in conjunction with care services. Of particular note is the construction of a Very Sheltered Housing facility, which is currently underway. Very Sheltered Housing is available for older people that require more intensive support. Independence is maintained as far as possible by providing self-contained units of accommodation, with 24-hour care tailored to meet the needs of the individual, and provided on an as-and-when required basis.

A full copy of the Council's Strategy for Supporting Older People can be obtained from Anna Girling, Policy Support Officer on 01449 727168 or by visiting www.midsuffolk.gov.uk

Links to the Local Plan

There are clear links between the Council Housing Strategy, and more specifically its desire to secure more affordable housing, and the Council's Local Plan for Mid Suffolk. Housing and Planning Officers have been working closely to develop more robust planning measures that have included preparing draft Supplementary Planning Guidance on affordable housing and completing a district wide Housing Needs Survey to ensure that the Council has up to date information on Housing Need to underpin policies. This is discussed in more detail in CHAPTER 2.

A full copy of the Council's Local Plan can be obtained from Stephen Andrews, Local Plan Manager on 01449 727346 or by visiting www.midsuffolk.gov.uk

Links to the Capital Strategy

The Council has set out in its Capital Strategy its approach to the use of its capital assets and resources linking it to its policy priorities and the corporate planning process. The Strategy provides a framework for determining capital spending plans and the effective use of the Council's limited assets and resources.

The objectives outlined in this Housing Strategy impact on the Capital Strategy by placing demands on the Council's Capital Programme. In order to formulate the Capital Programme the Council adopted a more Corporate approach by establishing a Capital Strategy Officers workers group (CSOWG) consisting of Heads of Service and managers from across the Council. The role of the CSOWG is to consider all corporate proposals for Capital Expenditure from across the Council and to prioritise in line with the strategic objectives of the Council.

The Council are keen to ensure that the utilisation of capital resources are now considered under the Corporate strategy and give regard to how Capital Projects will assist with these priorities. Further information on how the Council evaluates capital expenditure is provided in Chapter 5 - RESOURCES.

Please refer to Appendix A for the APPROVED CAPITAL PROGRAMME 2003/04 AND INDICATIVE 2004/05 PROGRAMME

A full copy of the Council's Capital Strategy can be obtained from Ray Lee, Asset and Contracts Manager on 01449 727206 or by visiting www.midsuffolk.gov.uk

CHAPTER 2: HOW NATIONAL & REGIONAL PRIORITIES ARE BEING ADDRESSED

In January 2003 the Government launched its most recent housing policy statement "Sustainable Communities: Building for the future". This statement sets out the Government's national programme of action on achieving sustainable communities for all. It puts forward national priorities for investment in housing on a regional level. It links housing with regeneration, growth, transport, public services and good design. It also outlines major reforms for the system of housing finance, proposing a move away from the top down approach and de-centralising policies and programmes to enable the delivery of regional solutions to regional problems. It has led to the creation of Regional Housing Boards responsible for the development of regional housing strategies and investment plans.

Other national priorities are outlined in the 2001 policy document "Quality & Choice: a decent home for all" and also need to be addressed where appropriate.

The Mid Suffolk Housing Strategy provides the local implementation for addressing the national themes from Government and adopting them, where appropriate, at a local level to resolve local circumstances in Mid Suffolk. Some of the main themes of the national housing policy and how they are being interpreted and adopted at a local level are shown below:

Theme: Meet the Decent Homes Standard by 2010

The Council has ensured that meeting the Decent Homes standard is given priority in its allocation of resources. The assessment of work required to ensure the Council's stock meets this standard is based on a rolling programme of stock condition surveys. The Council is in the process of analysing the available data in the light of the revised guidance on definition of decent homes to ensure that, before 2010, all stock complies with the 'Decent Home' definition as a minimum. The latest estimate is that £13.5m is needed to address the current backlog and a further £9.9m is required to meet the newly arising need to 2010.

The Council, in setting its programme of works, has adopted the Major Repair Allowance (MRA) Standard life of components, which means that components are replaced in accordance with age. The Council will be able to make one third of its non-decent homes decent by 2004 by the solid fuel boiler/heating replacement programme, window replacements, insulation upgrades, and kitchen and bathroom improvements, and is confident that it will be able to make all homes decent by 2010. The Council's HRA Business Plan sets out how the Council will meet the Decent Homes Standard.

Theme: Providing Stock-holding Authorities with greater flexibility and different approaches to the way the housing stock is managed and ensuring that each Authority has a rigorous options appraisal in place by July 2005

As part of its Housing Best Value Review, the Council resolved to carry out an options appraisal and engaged the Housing Quality Network (HQN) to undertake this exercise. The initial fact-finding phase was completed in the summer of 2003 and the consultants are currently carrying out a stock condition validation exercise prior to the Phase 2 consultation being implemented.

The Council is aware of the ODPM's recent requirement to carry out a stock option appraisal and has attended the recent training days run by the GO East. It is also ensuring that the work being carried out by HQN will enable the appraisal to be "signed off" by GO East.

Theme: Extending the duty to homeless people, improving advice and giving councils more flexibility to help non-priority homeless people

The Homelessness Act 2002 amends Part VI and VII of the Housing Act 1996 and sets out the current legislative framework for assisting homeless people and allocating social housing. One of the main proposals of this act was to ensure authorities publish homelessness strategies. The Council has recently produced a Homelessness Strategy as required and the main strategic objectives include: -

- Reducing the use of bed and breakfast, particularly for families with children
- Increasing support to people in temporary accommodation
- Considering ways to increase the use of the Rent Deposit Guarantee Scheme to help homeless households access private rented property
- Considering introducing a Private Sector Leasing scheme via a local RSL to help meet local housing need.

Local housing authorities are now required to take a long-term strategic approach to tackling homelessness in all its forms, with particular emphasis on prevention. Homelessness in Mid Suffolk was reviewed and a strategy approved by members in July 2003. The strategy acknowledges the Council's broader responsibilities to homeless people, the need to focus on prevention of homelessness and to improve links with other agencies involved.

The Homelessness Act set a challenging target for all Local Housing Authorities to end the use of Bed and Breakfast as temporary accommodation for longer than 6 weeks for homeless families with children by March 2004. The target was set in recognition of the damaging impact on children forced to spend long periods in B & B's.

Through the initiatives put forward in its Homelessness Strategy, the Council have not placed any children in B & B accommodation since November 2003 and has been recognised by the ODPM as one of the many Local Authorities ending long-term use of B & B for families with children ahead of the ODPM's target.

A full copy of the Council's Homelessness strategy can be obtained from Sue Lister, Senior Housing Officer (Community) on 01449 727347 or by visiting www.midsuffolk.gov.uk

Theme: Encourage Stronger links between housing and planning policy to provide more affordable housing

The Council has worked corporately to review affordable housing policies in Mid Suffolk's Local Plan. The Local Plan was adopted in 1998 and it is recognised that the policies for securing affordable housing are out of synch with the current housing needs demonstrated in the district. This presents problems in delivering affordable housing as high land prices in the area mean that the Council relies heavily on an effective planning framework in which to deliver affordable housing.

In order to underpin this review the District Council have commissioned and completed a Housing Need survey. This assessment provides key information to assist the Council in preparing new local plan policies and illustrates the housing requirement for the communities and households in the district. The results of this assessment are discussed more in CHAPTER 4 - NEEDS ANALYSIS AND STOCK CONDITION.

The District Council will be publishing the results of the survey and consulting with the community on the main findings. This will assist the Council in strengthening its Local Plan policies on affordable housing.

In the summer of 2003 the District Council published draft Supplementary Planning Guidance (SPG) on affordable housing that focused on increasing the quantity and quality of affordable housing delivered through the planning system. Following guidance received from GO-East, and other organisations from the consultation process, the Council has recognised a need to amend the Local Plan policies as follows:

- Providing a local definition of affordable housing
- Looking to secure a higher % of affordable housing through the planning process on appropriate sites
- Recognising a need to lower the threshold for negotiating affordable housing in order to address high levels of need
- In the interests of creating balanced and sustainable communities through planning to avoid clusters of large numbers of affordable housing on larger sites

The Council welcomes the ODPM's proposal to amend PPG3 on housing, including changes to guidance on affordable housing, which will replace Circular 06/98. The particular aspects of this proposal which will benefit Mid Suffolk are:

- Councils should be able to negotiate for affordable housing on sites as small as 0.5 hectare or 15 homes (instead of the current limit of 1 hectare or 25 homes).
- Councils would be able to seek affordable housing on even smaller developments if this could be justified in the Local Plan.
- Affordable housing provision in rural areas may be supported by allocations in Local Plans of sites solely for affordable housing on land within or adjoining existing villages, which would not otherwise be released for housing and where this would contribute to the attainment of mixed communities. So called 'exception sites' should meet local needs in perpetuity.

Given the proposed changes to amend PPG3 and the responses received on the SPG the Council will be producing new affordable housing policies incorporating this guidance that will assist in the delivery of affordable housing.

Theme: Support Sustainable Home Ownership by helping those on modest incomes buy homes in high value areas

With ever increasing house prices in the district and a relatively low wage base economy the Council recognises that local families are being priced out of the housing market. The 2003 housing needs survey revealed that the average price of a terraced house at First Time buyer level in Mid Suffolk in 2000 was £59,505; in 2003 this has risen to £107,889, an increase of 45% (source: Land Registry). There has consequently been a growth in the need for 'intermediate' tenure accommodation for those on moderate incomes who are unable to access social housing for rent due to their incomes, but are also unable to access the private housing market. The 2003 survey estimated that 84% of 'concealed households' are unable to access the market due to the relationship between local house prices and incomes. This housing market analysis, which is available on a sub-area basis across Mid Suffolk, is used by officers in determining affordable home ownership programmes for local people.

To combat these difficulties the Council, through its partner RSL's, is keen to provide a range of affordable home ownership options. This includes operating a HOMEBUY scheme with Orbit Housing Association and incorporating Shared Ownership and fixed equity schemes as part of the Social Housing Development Programme (please see Appendix A).

Theme: Private Sector Housing Strategies

After consulting widely with stakeholders, the Council introduced a Private Sector Housing Renewal Strategy and Housing Renewal Policy in July 2003 under the Regulatory Reform (Housing Assistance) Order 2002, and in line with government guidance this is providing the framework for delivering ways of assisting private homeowners with the maintenance, improvement and repair of their homes, in combating housing unfitness, and in meeting the new agenda for achieving DECENT HOMES standards. This strategy has received recognition and been quoted as an example of good practise in the guide 'Innovation and Good Practice in Private Sector Housing Renewal' produced by ODPM, Joseph Rowntree and the University of Birmingham.

A full copy of the Council's Private Sector Renewal Strategy can be obtained from Bob Smith, Private Sector Housing Manager on 01449 727384 or by visiting www.midsuffolk.gov.uk

The Council is working closely with Suffolk Supporting People and the six other district or borough councils in Suffolk to create the framework for the future provision of Home Improvement Agency services countywide. The Council is proud of the agency-related services it already provides for older and more vulnerable people, such as:

- Safe and Secure, which delivers home security measures to underpin the work of the Mid Suffolk Crime and Disorder Reduction Partnership and the Home Office initiative to tackle doorstep crime
- Assistance with home insulation measures to underpin both the Council's and the national Fuel Poverty Strategies, provide affordable warmth, and meet the governments targets for improving energy efficiency
- Handyperson services under the Mid Suffolk Caretaker scheme

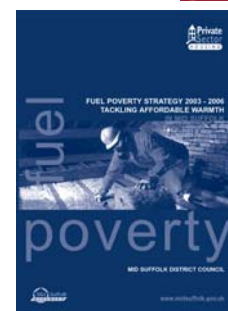
The Council's Empty Homes Strategy was launched in 2002 and aims to identify empty property district wide and work with the owners and partner RSL to restore to provide much needed affordable housing for rent. The Council provided 10 units of accommodation for rent in this way during 2002-3.

A full copy of the Council's Empty Homes Strategy can be obtained from Steve Brightwell, Senior Housing Officer on 01449 727355 or by visiting www.midsuffolk.gov.uk

In 2003, the Council launched its Fuel Poverty Strategy, and continues to promote energy efficiency under its HECA Strategy

A full copy of the Council's Fuel Poverty Strategy can be obtained from Steve Brightwell, Senior Housing Officer on 01449 727355 or by visiting www.midsuffolk.gov.uk

Not all national priorities are directly applicable to Mid Suffolk, due to the nature and strength of the housing market and the rural nature of the district. For example the Council does not have any substantial areas of low demand or abandonment of stock and therefore opportunities to address neighbourhood renewal issues are limited.



Working in the Regional Agenda

The Government's regional white paper 'Your region, your choice' set out the Government's plans to decentralise power and strengthen regional policy. The Sustainable Communities paper represents a major move towards more regional based government with the establishment of Regional Housing Boards to allocate investment and an increasing focus on the developments of regional housing policy. Mid Suffolk's Housing strategy reflects this regional focus and complements the major regional strategies and policies.

Each of the Government Regional Offices has produced a regional housing strategy in collaboration with the relevant Housing Corporation Offices. They set out their respective major housing pressures and investment themes for the regions. The East of England Regional Housing Strategy covers Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Norfolk and Suffolk and Peterborough.

The East of England Regional Housing Strategy 2003-06 is then used to lever investment into the region from Central Government. As part of the regional allocation process each region has appointed a Regional Housing Board responsible for allocating funds to local partners in its region. The Regional Housing Board consists of the Housing Corporation, English Partnerships, the East of England Development Agency, Government Office for the Eastern Region and representatives from the Regional Housing Assembly; it provides the strategic overview of which authorities in the region receive funding and which development proposals submitted by RSL's and local authorities are supported.

This strategy puts forward a number of strategic aims for the region which the Council applies to its housing policy and local investment in Mid Suffolk. These main aims are:

- To ensure everyone can live in a decent home at an affordable price
- To contribute effectively to social inclusion within sustainable communities
- To enable housing to contribute fully to ensure good health and promote health equality
- To use housing investment to complement sustainable economic development
- To contribute to a sustainable environment

Regional Housing Investment

The Regional Housing Strategy sets a framework for housing investment in the East of England. Previously Housing Corporation Social Housing Grant was based on a number of investment themes and awarded in proportions that reflected national priorities.

The Regional Housing Strategy has adopted these themes as the basis for the allocation of resources. When preparing proposals for investment in Mid Suffolk the Council and its Housing Association partners will give due consideration to these themes and relate their proposals closely to each particular theme. The table below illustrates which areas of Mid Suffolk relate to each theme and the proportion of investment as indicated in the Regional Housing Strategy.

Theme	Proportion of Investment	Geography
Growth	40%	The economic and housing pressures created by the influence of the A14 Corridor that is a common commuter route in the region. The housing pressures from the expansion of Ipswich and Bury St Edmunds.
Regeneration	30%	The isolated rural areas of the North East and North

		West of the district, which are designated as Rural Priority Areas because of severe economic difficulties, associated with high agricultural dependency and low incomes. The principal market town of Stowmarket where areas of relative deprivation are illustrated.
Rural	15%	The sustainable towns and villages of Mid Suffolk, which are in need of affordable housing.
Supported Housing	10%	The Council will liaise with Social Care Services and other agencies by partaking in the Suffolk Programme Group which provides the strategic planning framework and aims to improve and provide housing for those in need from a variety of Special Needs Groups.
Black & Minority Ethnic housing	5%	The representation of BME groups in Mid Suffolk is extremely low and the majority of investment in this area will be directed to the areas with larger concentrations of BME groups in the region.

The demand for housing in the East of England is high and the region is unique among the English regions in that three of the four growth areas identified by the Deputy Prime Minister lie largely or partly within it:

- Thames Gateway
- London - Stansted - Cambridge corridor
- Milton Keynes - South Midlands.

The rural investment theme has increased from 10% to 15% which reflects the increased target in the Sustainable Communities Plan to provide more affordable rural housing. As Mid Suffolk is predominately a rural area, the Council welcomes this and will be working with its partner RSL's to lever in more investment to address rural housing needs.

The sub-regional Context

The Regional Housing Strategy for the East of England contains a recognition that due to the diverse and complex housing markets that exist in the region, a more local grouping may be required. The regional strategy states that a critical aspect of its approach is the status given to Sub Regional Strategies within the Region. The sub-regions are identified as key to understanding housing markets, to greater cross boundary working between agencies, and to better and wiser investment decisions. Therefore sub-groupings have been established which reflect more realistically the housing markets in operation on a more local level and refer to the relationships between individual local authorities.

Mid Suffolk is grouped in the South East Suffolk Sub-region along with Ipswich, Babergh and Suffolk Coastal District Councils. Lack of affordable housing is a significant problem across the sub-region, fuelled by escalating house prices as a result of the migration from Essex and London into the area. The Council has worked closely with the other authorities in this sub-region to identify priorities for action based around the regional priorities outlined above.

Due to the pressures on the resources available at a regional level the four authorities within the South East Suffolk sub-region have held joint meetings with Councils in North East Essex to form a larger more influential sub-region that can lever in more funds to the benefit of each District. The Council has been working with the other Local Authorities involved to bring together the other 2 existing sub-regional housing strategies. The emerging strategy will be called the "Greater Haven Gateway" and will reflect the diverse housing markets across the sub region. The Council has been involved in sub regional analysis work to illustrate common

problems and areas of consistency amongst the Authorities. It is through this 'bottom-up' approach and direct involvement of Local Authorities, which will lead to the formation of the new Greater Haven gateway sub regional strategy. The new strategy is only emerging at present but the strategic aims identified by the Greater Haven Gateway will fit into the regional housing strategy. These are shown below:

Regional Priority	Emerging 'Greater Haven Gateway Sub-regional priority
To ensure everyone can live in a decent home at an affordable price	Increased supply through Regional Planning Guidance Achieving Decent Homes standards Acknowledging sub region coterminous boundaries Common planning policies
To contribute effectively to social inclusion within sustainable communities	Tackle Homelessness Forming sustainable rural communities Addressing the needs of BME, refugees and Asylum seekers Links with wider structural economic change Promote tenant and resident involvement
To enable housing to contribute fully to ensure good health and promote health equality	Reduction in health inequalities Stock reinvestment in private and public sector Ageing population Working with a range of agencies with regard to health improvement, community safety and regeneration
To use housing investment to complement sustainable economic development	Respond to growth pressures within region Link affordable housing to economic development Understand external pressures (for e.g. London housing market) Achieve appropriate mix of tenures on new developments.
To contribute to a sustainable environment	Minimise environmental impact Good practise in design and sustainability Promote alternative transport choices within new schemes Encourage provision of accessible housing

CHAPTER 3: PARTNERSHIP WORKING

The Council recognises that it cannot deliver its Housing Strategy in isolation. Mid Suffolk engages partner organisations in delivering its strategy and works with a variety of organisations to ensure housing and related issues are fully addressed. A number of successful partnerships and multi-agency arrangements exist to help the Council meet its housing priorities.

Working in Partnership to Deliver Affordable Housing

The Mid Suffolk Registered Social Landlord Development partnership.

To assist in the delivery of affordable housing the Council has established a development partnership with local Registered Social Landlords (RSL's) who have been chosen through a competitive selection process. Under Best Value the Council has a duty to ensure that the partner organisations it works with are the most suitable and that the market place is regularly tested for alternatives. The partnership will ensure that the affordable housing development in Mid Suffolk is co-ordinated and that resources are directed efficiently to Council priorities. Other benefits of the partnership are:

- Providing a more coherent strategic approach to meeting housing need;
- Adopting new initiatives that improve performance (e.g. addressing Egan initiatives, partnering, facilitating benchmarking);
- Pooling of knowledge, skills and experience to tackle an identified problem in Mid Suffolk;
- Ensuring that bids to the Regional Housing Board are co-ordinated and are in-line with Local and Regional priorities;
- Helping to adopt agreed objectives that could benefit other Council objectives, (e.g. employing local labour, anti-crime initiatives).

4 RSL's were selected following submissions and interviews by a selection panel consisting of Officers, Members and a representative from the Tenant Forum, and the partnership commenced in August 2003. These are Flagship Housing Group, Anglia Housing Group, Orwell Housing Association and Hastoe Housing Association.



These RSL's will form the basis of development activity in the district over the coming years including working with developers on Section 106 sites, exception sites and the potential that can be obtained from the Council's land. The partnership is formalised by an agreement that sets down the objectives and strategies for the provision of affordable housing, whilst clarifying the role of the Council and its partners.

The partnership will run for three years to tie in with the Council's housing strategy, but with regular reviews undertaken by the Council to assess the RSL's performance against agreed objectives.

Rural Housing Enabler Steering Group

The Council contributes financially to the role of the Rural Housing Enabler (RHE), a post set up to help deliver affordable housing development in rural areas. This post is part funded by other rural authorities in Suffolk, RSL's, the Countryside Agency and the Housing Corporation. The Council attends the management steering group of this post, which regularly meets to discuss

how best to use this valuable resource in working with Parish Council's to identify and deliver affordable housing schemes across rural Suffolk.

The Local Partnering Initiative development pipeline Group.

The regional Housing Corporation office has established a 'rural reserve' for the Eastern region, which is funding specifically aimed at assisting rural schemes. This is being made available to local authorities and RSL's outside of the normal bidding Annual Development Programme (ADP) process and demonstrates the willingness of the Housing Corporation to help promote rural schemes. Facilitated by the Countryside Agency, local authorities across Suffolk and RSL's have put together a 3-year programme of development, with the involvement of the RHE being the common factor to successful schemes. The Council has worked in partnership with this group to submit a number of proposals for this funding and has recently been successful in securing funds from this reserve to assist a Shared Ownership scheme of 10 houses at Haughley with Hastoe Housing Association.

Working to deliver supported housing

Supporting People

There is a long history of joint working in Suffolk between local authorities, health and Social Care Services to produce quality, supported accommodation. In this tradition the Council is committed to working with these and other partners, to approach the Supporting People programme in a coordinated way.

Each of Suffolk's seven district/borough councils is working in partnership with the County's Supporting People team and is represented on the Supporting People Joint Commissioning Body. The councils have pooled the grant paid by ODPM to appoint one Supporting People team to deliver the programme on behalf of Suffolk.

A number of key targets are currently being met by the Supporting People programme:

- **Building upon existing partnerships** - the Joint Commissioning Body is in place for the overall responsibility for Supporting People consisting of representatives from each district/borough council.
- **Increase provision of housing related support services** - Supporting People Officers attend the Housing Task Groups along with district/borough representatives. The identification of new services is carried out through these Groups.

Planning for Supported Housing provision

The Council will continue to actively participate in the Suffolk Housing Programme Group, a multi-agency group with the aim of improving housing for those most in need across Suffolk.

Through this group the Council has contributed to creating a rolling programme of supported housing development for meeting special needs across Suffolk. In addition to this the Council chairs the Physical & Sensory Disability Task Group. This group examines the needs of this particular client group across Suffolk with other agencies and this information feeds into the 3-year rolling programme and the Housing Programme Group.

Tackling Crime

Safe and Secure Scheme

In partnership with the Police, Mid Suffolk Crime Prevention Panel, Age Concern, D.S Mead Ltd, and Victim Support this scheme provides home security measures to householders district wide. It helps to improve home security to reduce burglary crime and the fear of crime in support of the Mid Suffolk Crime and Disorder Reduction Strategy.

Cross Border partnership working

The Council recognises the fact that Housing Markets and housing needs are not aligned to its district boundaries and that housing problems transcend local authority areas. It is therefore vitally important that neighbouring authorities are consulted in examining regional housing issues. As well as operating in a regional and sub-regional agenda (as outlined in Chapter 2) the Council is involved in a number of other specific cross-border groupings:

East Anglia Empty Homes Forum

Mid Suffolk District Council is a founder member of the East Anglian Empty Homes Forum, a group attended by authorities throughout Suffolk, Essex, Norfolk and Cambridgeshire and provides a collective voice to central government on issues such as legislation and best practice in respect of empty homes. The Council has, and will continue, to play an active role in the forum.

Suffolk Energy Action Link (SEAL)

Suffolk Energy Action Link is a consortium made up of all seven District and Borough Councils in Suffolk. The group meets quarterly and is committed to reducing home energy consumption by providing householders with the opportunity to install low energy condensing boilers as well as other energy efficiency measures within their homes.

Warm Front

The Council currently works in partnership with "Warm Front" to provide financial assistance to enable private sector occupants to benefit from the provision of energy efficiency measures. Regular referrals are made to "Warm Front" and the Council holds and distributes information and advice leaflets on their behalf.

Joint Funded Occupational Therapists Pilot Project

In partnership with Suffolk County Council Social Care Services and Ipswich Borough Council this pilot project provides additional Occupational Therapist resources in order to improve the delivery of home adaptations to meet the needs of people with disabilities. Evaluation of the project following the first three months is already providing evidence of - and a range of ideas for - service delivery improvement.

Countywide Protocol on Fire Precautions for Houses in Multiple Occupation (HMO's)

The Council has actively participated in the development and publication of a protocol for consultation with the County Fire and public rescue service over standards of means of escape and fire protection in Houses in Multiple Occupation (HMOs). An excellent example of collaboration between the County Council and all the district / borough councils in Suffolk, the protocol aims to achieve consistency of working and standards of compliance.

Development Plan Officers Group

This is a countywide officer group, which involves planning officers from Suffolk County Council, and the District & Borough' Councils. The group meets regularly to discuss and co-ordinate planning policy work, national and regional planning guidance including housing requirements, provision etc. In addition the Council is involved in cross-border working with the preparation of a new "Regional Spatial Strategy for East of England", which will supersede

the current Regional Planning Guidance for East Anglia and provide the framework for the new system of "Local Development Frameworks" replacing the replace County Structure Plans and Local Plans.

Suffolk Housing Officer Group (SHOG)

The Council contribute to this countywide group which consists of senior officers from each district / borough that discusses implications of new legislation and sharing best practice on housing issues across Suffolk. Both the SEHG and the SHM&I outlined below are working groups that report to this group.

Suffolk Environmental Housing Group (SEHG)

The Council currently chairs this group which brings together Private Sector Housing managers from district and borough councils countrywide, to show best practice and achieve consistency of working. The HMO protocol is one of the achievements of this group.

Suffolk Housing Officer Group Maintenance and Improvements (SHM&I)

The groups brings together maintenance officers to explore areas such as best practice in operations and benchmarking on responsive maintenance and planned maintenance. Further information on the benchmarking undertaken through this group, is discussed in the Council's HRA business plan.

Involving the Community

The Council seeks to actively engage partners and residents in the production of the Housing Strategies. Consultation with the community on the Councils policies and priorities is essential in order to ensure that they are effective and addressing the identified needs of the community. In a large rural area the feedback received from Parish Councils and voluntary groups who are active in the community they represent is particularly important.

As well as distributing copies of the strategy for comment the Council set up a Housing Strategy consultation day to explore some of the issues in more detail with Parish Councillors. This was specifically aimed at discussing the policies functions under the Council's Strategy/Enabling role, Private Sector renewal and dealing with homelessness and allocations.

Unfortunately the Consultation day was cancelled due to poor attendance. The Council felt that the session would not have been worthwhile running with the low number attending and sought to engage the community in a more productive and meaningful way. This was achieved by the Housing Strategy being discussed at the Council's regular Parish Council liaison meetings. A series of meetings were held in July with over 39 parishes represented.

The strategy is considered by Members of the Council's Social Policy Panel that has strategic responsibility for Housing.

Involving Tenants

As part of the Council's landlord function the Council has an active Tenant Forum that it engages to influence decisions and priorities in key areas of how the stock is managed and maintained.

THE TENANT FORUM

Tenant participation continues to grow from strength to strength and a real partnership now exists between tenants and officers of the Council. This has been facilitated with support from a dedicated Tenant Liaison Officer. The Tenant Forum is now well established as the voice of the tenants, it has an Executive of 8 tenants as well as "village voices" (these are

representatives from the various villages who are a focal point of contact for their local residents) who in turn pass their comments to the Executive Meetings of the Forum that are held every month at the Council offices. These meetings are open to all tenants and when necessary officers from specific service areas are invited to attend to brief tenants on specific issues.

As well as these panels the Executive meets every 6 weeks with the Head of Housing and other Housing Managers at the Housing Progress Meeting, to discuss relevant housing issues.

Members of the Forum also attend regular meetings at the Suffolk Tenants Forum and the TPAS conferences, as well as relevant workshops etc and sit on the following panels/groups: (2 forum members attend and the Council are currently considering the possibility of giving tenants voting rights)

Social Policy Panel
Housing Strategy and Business Plan Development working groups
Substance Abuse Panel
Legal Services Panel
Best Value Review
RSL development partnership meetings

The input of the Tenants Forum has led to a number of significant policy changes. For example on the advice of tenants the Council recently revised and increased its contribution under the Tenants Incentive scheme from £350 to £1000 as way of ensuring that the Council makes best use of its housing stock.

The Tenants Forum has also revised its constitution to ensure that those who are represented on the Forum are elected and are more accountable to tenants. Being a formal elected body will enable the Council to explore ways in which tenants can have voting rights on the Council's Social Policy Panel, and therefore have a real say on how the Housing Services is run.

TENANTS OWN MAGAZINE

The Tenants Own Magazine (TOM) is an essential tool for informing all tenants of changes of policy, improvements to their homes etc, as well as informing them of the work of the Forum and as an aid of recruitment. The magazine is written by the Forum and published every 3 months, and copies are sent out to every tenant by post. The Forum produces a calendar every year.

The Tenant Forum has produced a set of aims and objectives

AIMS AND OBJECTIVES

- To improve communication between landlord and tenants, and visa versa.
- To improve services offered to tenants by influencing decisions on housing related matters.
- To represent all tenants fairly and without bias in any form.
- To participate in discussions with housing management team regarding repair and improvement programmes.
- To increase tenant involvement by visiting in person, or by phone, any tenant who needs advice or assistance in solving housing problems.
- To contribute to any long or short term changes in housing policies.
- To inform all tenants of our goals and achievements.
- To encourage more tenants to participate in the Forum in their own community.
- To set up a Forum web page linked to the Mid Suffolk District Council web site.

For more information on the Tenant Forum and their activities please contact Dawn Geeson, on 01449 727353 or by visiting their website at www.midsuffolk.gov.uk/housing/Tenants_Forum/Tenants_Home

CHAPTER 4 NEEDS ANALYSIS & STOCK CONDITION

The Council uses sound information sources to inform its strategic decision making in relation to housing priorities. These include the following:

- District and Local Housing Needs surveys
- Housing Market appraisal
- Stock Condition Surveys
- Community Appraisals
- Housing Needs Register
- Investigation of the housing needs of particular client groups

District Wide Housing Need Assessments

The Council carries out regular housing needs assessments in order to keep an accurate picture of housing needs across the District. In 2000 the Council carried out a countywide housing needs survey that involved joint working with four other local authorities in Suffolk.

2003 Housing Needs Survey

The results from the 2000 survey were useful in recognising housing need issues across Suffolk and in obtaining a general picture of housing needs across Mid Suffolk. However, the Council wanted to obtain more robust information on housing need at a more local level to assist future local plan policies and to supplement a pro-active approach in delivering affordable housing through RSL's.

Therefore, in the spring of 2003, the Council appointed David Couttie Associates, a specialist housing research consultant, to complete a district wide Housing Needs Study. This survey set out to:

- Determine the levels of housing supply and demand in the District;
- Provide evidence to support bids to the Regional Housing Boards for funding and help the Council to negotiate and secure more affordable housing on private development sites;
- Inform the Council's Housing Strategy;
- Provide robust information at a local level in accordance with PPG3, to guide the location of new provision and support Local Plan policies.

For the purposes of the research the district was divided up into 8 sub-areas reflecting the different housing and economic markets in Mid Suffolk. By having sub-area information available the Council is able to 'focus in' and have more accurate and reliable information on a local level, which is then used to inform investment priorities.

Main Findings

The survey was completed in August 2003 with the response rate to the survey at approximately 33%. Each sub-area of the district achieved an encouraging response rate of at least 31%, which means that the Council can be confident that the survey is statistically reliable and consistent across the district. The results have been used to shape the Council's policies and direction in the delivery of affordable housing, assisting in particular with negotiations on

S106 sites and helping to direct RSL's through the Mid Suffolk Development Partnership by helping to identify new opportunities for development. The main findings are:

- Affordability is a major issue due to the relationship between house prices and local incomes. Average house prices have risen by an average of 54% across the district; consequently 84% of concealed households are unable to access the market.
- There is a growing ageing population and almost half of those with a special need have a walking difficulty.
- There is requirement to develop a more balanced housing stock with a need for more flats and terraced houses in both the private and affordable sectors.
- An annual need for 360 affordable housing units to address the backlog of need and new emerging housing needs. This 360 is split between with an annual need of 260 homes for rent (through an RSL) and 100 homes in some form of Low-cost Home Ownership. This figure has increased from 260 identified in the 2000 Housing Needs Survey, primarily due to the rise in housing prices over the last 3 years.

The Council has produced an Executive Summary of this information that provides greater detail on the level of need required. As well as revealing levels of need for the affordable housing the survey provides a comprehensive overview of the need for other particular client groups such as older people, supported housing, key workers and black & minority ethnic households.

For copies of the Executive Summary on the Housing Needs Survey please contact Greg Dodds, Housing Enabling & Policy Officer on 01449 727413

Sub - Area information

The Survey identified needs in each sub-area based on its respective local housing market and incomes. By examining this relationship the Council can identify hot-spots of housing need in any specific area. This information is used by Planning and Housing Officers to enable the Council to work with RSL's to target sustainable towns and villages in need of affordable housing who are in areas of need and have the necessary infrastructure to support future development.

Officers have further analysed the results from the housing needs assessment to provide more detailed information on housing need by tenure & type for each sub-area.

Sub Area map

Housing Market Analysis

As part of the Housing Need Assessment thorough research was done on the housing market and in particular the problems faced by potential First Time Buyers in accessing the Housing Market. Using the information on house prices from the 2000 Housing Needs Survey the survey was able to look at trends that have occurred over the last 3 years.

In 2000 the largest volume of sales in the Mid Suffolk District was for detached houses (34.6%) selling at an average price of £211,787. Semi-detached houses average £120,658 and are 34.1% of sales. Terraced houses average £107,889 and are 27.6% of sales. Due to the low volume of flat sales in the district the survey recommends terraced houses to be the main access property for first time buyers.

House prices have risen significantly by between 58% for detached properties to 107% for flats / maisonettes in the three years since 2000. A household income of £25,250 is needed to buy a two bedroom terraced house in Stowmarket. Typical purchase income thresholds are shown for each sub-area on the map on page 24.

The private rented sector makes only a limited contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the District.

This information is useful to help the Council recognise the different housing markets that operate and define affordability in various sub-areas across the District. It helps the Council develop mixes for sites, and defines which tenure is appropriate to meet needs. This is particularly important when delivering Low Cost Home Ownership programmes through partner RSL's and developers.

Population Trends

An important factor the District Council considers in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. The Needs Survey provided comprehensive information relating to the future demographic trends emerging in Mid Suffolk to allow the Council to prioritise and form strategies to deal with the emerging issues. The data analysis relies upon 1996 Office for the nation Statistics (ONS) and the latest ODPM household formation rates and the 2001 census.

Some of the headline trends emerging from this survey include:

- A slight increase (1.1%) in the 20 - 29 age group. This age range comprises of the new households forming and will have implications for future affordable housing need in the short and longer term
- The 30 - 44 age group, considered to be the main economically active group shows a large decrease overall of (-9%)
- The over 65-age group shows a significant increase over the forecast period of 69%. By 2021 it is estimated that this group will account for 26% of the whole population compared to 17.6% in 2001.
- The "older" retirement group of those aged over 80 also shows projections of significant increase (57.5%).

As a result of this ageing population the District Council there are more likely to be significantly more people in the area who are more likely to have intensive and diverse care

and support needs that will need to be addressed. The Council will have to give due regard these needs when setting its priorities for new provision. To address this the Council will:

- Review its sheltered housing stock to ensure it is still appropriate to elderly needs
- Encourage new provision that reflects the differing and increasingly complex needs of the elderly and consider further Very Sheltered Housing provision across the District.

Supported Housing Needs

The Housing Needs Survey provided information on the complex and differing housing needs of those who require supported and adapted housing. The main figures were:

18% of households in the District contain someone with a disability, slightly higher than the average level of 15%

The largest group affected by a named disability was those with walking disabilities which represented 47% of those with a disability.

Of those household members with a disability, some 48% felt that they needed care / support. Of those, 68% were receiving sufficient care /support needs. Leaving 32% with outstanding support needs.

The Council continue to play an active role in the Strategic Planning Service through Suffolk Programme group and the Supporting People Commissioning Body, the multi-agency steering groups that develop a 3-year rolling programme of new supported housing. With the Supporting People regime coming into effect in April 2003 the Council continues to work closely with the Supporting People team on the needs-mapping process to ensure that housing and support related needs in the District are met.

Key Worker Housing Needs

The Survey looked into needs of 'key Workers' in Mid Suffolk. For the purposes of the study the methodology focused on the traditional definition of key workers, namely those employed in the public sector and 5 categories were identified in the analysis - local authority (excl education), health, education, police and fire.

The survey found that there were approximately 3,740 public sector households in Mid Suffolk approximately 10% of the total. 81 % of all key workers aspire to owner occupation and 75% of these can afford to do so. Of the concealed households 60% earn sufficient to enter the owner occupied market (£25,250). The number of concealed households responding was very small (71) and possibly reflects the relatively high level of public sector earnings in a traditional agricultural area. It is recognised that the Council need to do further research in this area and to focus specifically on key workers, to look to a broader definition of key workers and to link it to the real retention and recruitment issues for employers in order to support local business which are fundamental to the local economy of Mid Suffolk.

It is possible to conclude that that there is a pool of 17 % of all key workers who might have problems accessing the unsubsidised housing market (rent or owner occupied) due to income. The majority has problems in meeting their aspirations for type of tenure or type and size of property. Only 1% of all key workers are considering leaving the District due to lack of affordable housing.

The Housing Needs Survey will be updated by the Council annually. The housing needs model provided by the Consultants allow the Council to update the figure relating to Homelessness, re-lets and the Waiting List to produce a new annual need figure. The consultants also provided

a desktop updating service that updates the access house prices from the housing market. This will be used by the Council 2 years after the survey, with a view to a full update every 4 years (2007).

Local Housing Need Assessments

The Council works in partnership with the Rural Housing Enabler, The Rural Housing Trust and Parish Councils to help complete Local Housing Needs Surveys in villages and parishes in Mid Suffolk. In the past 12 months the Council has taken a more pro-active role in encouraging Parish Councils to complete housing needs assessments through the Rural Housing Enabler resource to identify local housing need.

As house prices rise in the district the need for affordable housing is becoming an increasing problem facing local communities. Through using robust and accurate local housing needs information the Council can help local communities tackle this problem. The Parishes below in Mid Suffolk have either recently completed a survey or are currently considering conducting one.

Rattlesden
Cotton
Wortham & Burgate
Debenham
Bramford

Finningham
Great Finborough
Metfield
Gislingham
Wattisfield

Care in the Community and Special Needs

The Special Needs Housing Register provides a picture of housing requirements of various special need groups (including young, elderly and disabled people and those with mental health problems or learning disabilities) and is used to supplement the planning of supported housing projects within the district, and across the county.

The Special Needs Housing Register currently has a total of 463 people seeking special needs accommodation (as at 1st April 2003). The Council will continue to actively participate in the Suffolk Housing Programme Group, a multi-agency group with the aim of improving housing for those most in need across Suffolk.

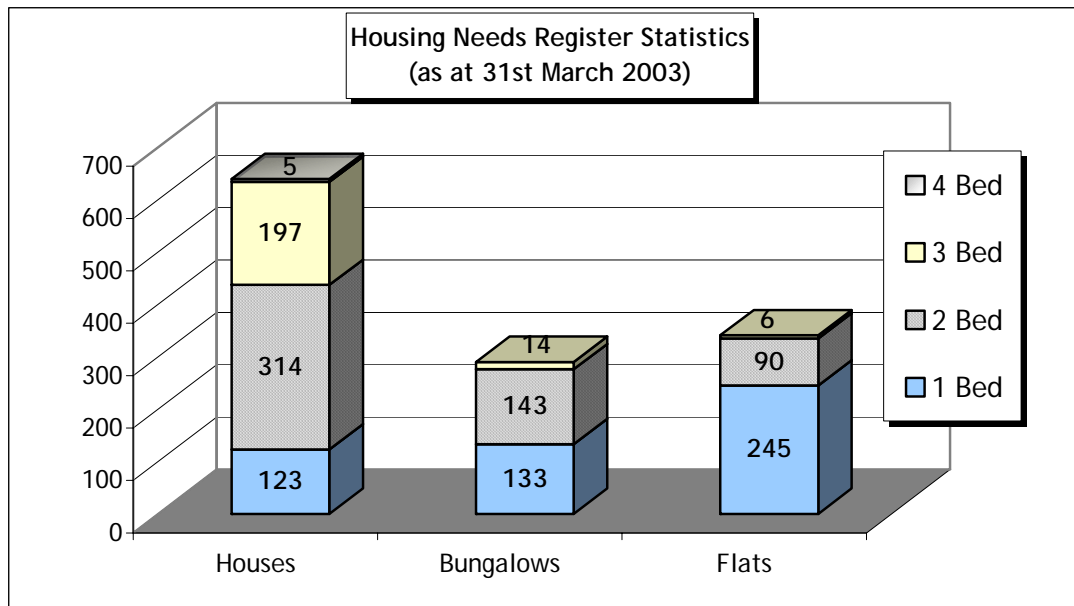
The Council will also continue to work closely with Suffolk County Council's Social Care Services to deliver adaptations in both the Council's own stock and in private sector homes, when they are the most appropriate way to address a person's needs.

Joint Funded OT post - addressing backlog/identifying needs etc

Over the past three years, the Council has not been able to fully utilize its capital funding and subsidy set aside for adaptations for people with disabilities, while the numbers of people with disabilities waiting for assessment of need by an Occupational Therapist (OT) have grown, with some people waiting up to two years for assessment. The Council acted quickly to work with Social Care Services in a Pilot Project to joint fund additional OT resources. Three months into the project, the signs are that the waiting lists and times are reducing. Ideas are being introduced to streamline the adaptation process, and overall, delivery of adaptations is improving.

Housing Needs Register

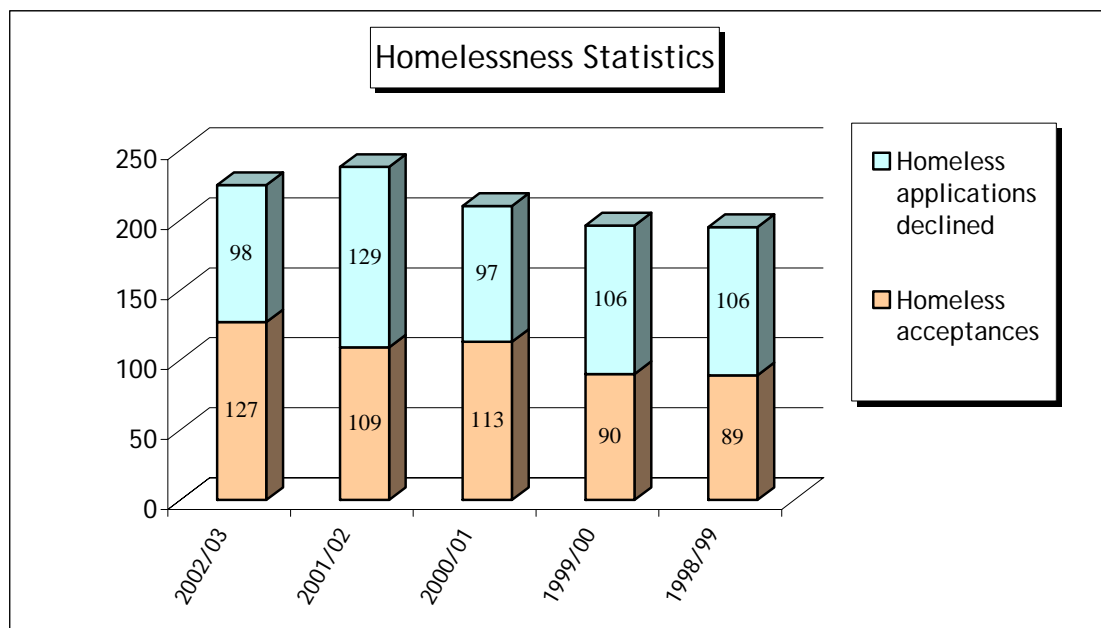
The Council holds a register of applicants in housing need, who have applied to the Council for housing. This information reveals, by parish, how many households are in housing need and are actively seeking accommodation in the area. Whilst register figures are not definitive in themselves, they are used with other indicators of housing need to help generate a picture of housing needs in the district and help direct the Council's development programme. There are currently 1270 applicants seeking accommodation (as at end of March 2003). This is split between houses, flats and bungalows and by bedroom number as shown in the table below:



Homelessness needs

The Council has a responsibility to homeless people. It has a duty to re-house applicants who are in a priority group and not intentionally homeless and to offer advice and assistance to those who are either not in a priority group or who are intentionally homeless. In 2002/3 the Council received applications from 225 homeless applicants. Under legislation the Council had a duty to 56% (127) of these, and the majority of these were housed in social housing (either the Council's stock or Housing Association stock).

The graph below shows the number of applicants over the last 5 years, the % the Council accepted a duty towards and the % denied.



The Council has a duty to re-house applicants who are to be found in one of the priority groups unless they are intentionally homeless. The priority groups are : households with dependant children or someone who is pregnant; anyone who is less able to fend for themselves due to old age, mental health problems, learning disability, physical disability or illness ; or because they are homeless in an emergency.

The new Homeless Act 2002 has added the following groups to the priority categories; 16 and 17 year olds (unless Social Care Services have a responsibility to them); care leavers aged 18 to 21; and anyone who is less able to fend for themselves as a result of having fled violence, having spent time in the armed forces, having served a prison sentence or having a care background.

STOCK CONDITION SURVEYS

Private Sector Housing Stock Condition

The Council most recently completed a District wide private sector housing stock condition survey in March 2001.

The survey was conducted using experienced in-house surveying staff in accordance with the guidance set out in the DTLR publication 'House Condition Survey Working Note 2'

The stock profile consists of low proportion of public sector housing and a high proportion of pre-1919 dwellings, and the required minimum 600 dwellings were fully surveyed from an initial sample of 1220 private sector addresses selected at random from the Council's Council Tax/Community Charge Register

Summary findings:

Total private sector stock for the area: 31875 dwellings

Profile by age group:

Pre-1919:	20818	properties
1919 - 1944:	5980	properties
1945 - 1964:	2267	properties
Post 1964:	2810	properties
Total:	31875	properties

Of the properties visited, many were listed either Grade II or I. No particular study was made of listed buildings over and above the normal survey procedure.

Summary of Condition:

8.8% of homes unfit - estimated cost £33.67m to make fit
17.1% of homes in serious disrepair - estimated cost £9.35m to put into reasonable repair
6.14% with poor energy efficiency and fuel poverty

Future plans (see Action Plans):

The Council is planning to conduct a further private sector housing stock condition survey during the period 2004-6 where detailed information on stock condition, housing health and safety rating, and socio-economic factors will inform future policies for private sector housing renewal and meeting the DECENT HOMES standard in the private sector

Council's Housing Stock

Initially the Council engaged a consultant to complete a 25% stock survey, the condition of many properties were cloned on the results of this. This sample survey covered all house types. Subsequent to this a rolling process of stock survey has been entrained to ensure that 20% is surveyed annually. All these results are then accumulated and used to inform future maintenance programmes. 2003/04 was the third year of this process.

The Councils operates a rolling stock condition survey of its housing stock and it is estimated that 50% of its dwellings were Non-Decent in 2002, with an estimated £13.5m backlog of maintenance and a newly arising need of £9.9m to 2010. The Council will achieve the government target to improve one third of non-decent homes by April 2004 through the

replacement of solid fuel heating systems, window replacements, upgrading insulation and kitchen improvements.

The table below provides stock information in relation to the Councils target to meet DECENT HOMES targets:

	Original non-decent	Newly arising non-decent	Total non-decent
April 2002	Act. 1851		1851
April 2003	Act. 1676	113	1789
September 2003	Act. 1454	88	1542
March 2004	Est. 1234		1234

Community Appraisals

Housing issues are frequently addressed as part of the wider community appraisal process. The Council operates a rolling programme of Parish Plans in partnership with Suffolk ACRE and covers approximately 4 parishes a year. Suffolk ACRE, funded by the Countryside Agency, helps parishes complete comprehensive surveys on various aspects of the community. These include housing issues, they often provide a good indicator of the general picture of the needs in the village, and will help indicate where future more detailed research through a Local Housing Needs Survey is required.

For further information about the community appraisals please contact Joanne Rogers, Community Development Officer at Mid Suffolk District Council on 01449 727249

" Communities First Suffolk "



2003 saw the completion of the Community First - Suffolk study. This was a project that examined the contribution that RSL's and affordable housing can make to rural regeneration and sustainable market towns and villages. It was funded by the Housing Corporation, the Countryside Agency, and the local authorities involved in the study, namely Babergh, Forest Heath, and Mid Suffolk.

The report focuses on 5 communities across Suffolk and the way in which they have begun to achieve improvements to their local services and facilities. In Mid Suffolk, Thurston and Stradbroke were used for the study. It focuses on the activities of the communities and highlights the ways in which local people can get started in community regeneration and develop projects that respond to their needs. It also makes a number of recommendations for local staff in associations and other agencies on how they can provide support in rural areas.

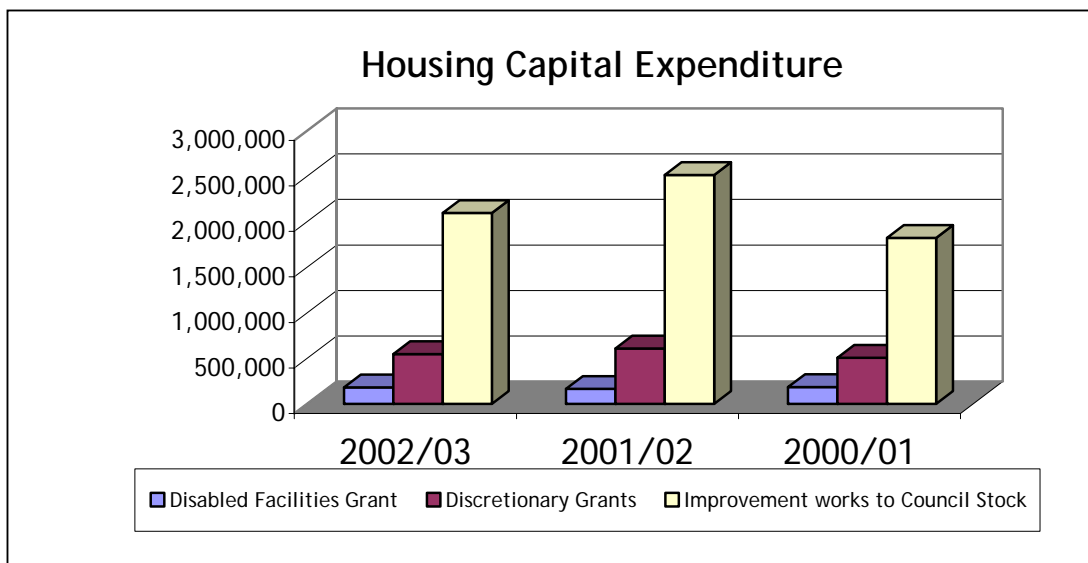
The full report " Sustaining rural communities " is available from Andrew Budden Regional Development Manager at Hastoe Housing Association on 01728 685277

CHAPTER 5: RESOURCES

Financial Resources available to Mid Suffolk.

The two main areas of financial resource available to Mid Suffolk can be explained in terms of revenue and capital expenditure. Revenue expenditure represents the day to day running costs of the housing service, which are funded by rents and housing subsidy. The total running costs are approximately 10 million pounds per annum. Capital expenditure represents in the most part improvement works to the Council's housing stock, at approximately 3 million pounds per annum. This is funded by borrowings, capital receipts, government grants and revenue contributions.

The tables below provide a breakdown of the revenue and capital expenditure in Mid Suffolk:



More detailed information on the funds available for Council stock maintenance and improvement is shown in Appendix B and is further discussed in the Housing Revenue Account Business Plan.

Changes in Resource arrangements

The Local Government Act 2003 and the recent Sustainable Communities Plan have introduced some significant changes to the levels and administration of resources allocated to local authorities.

Principally these are:

- The abolition of Local Authority Social Housing Grant (LASHG) and the creation of a Single Housing Investment Pot, with recommendations on the use of these resources to be developed through Regional Housing Boards from 2004/05 onwards. The impact of this change on the resources available for investment in new housing will be difficult to assess in the short term, pending the development of regional housing strategies and resource allocation methodologies in different regions.

- The introduction of the national pooling of housing capital receipts from April 2004. This will have an impact upon the Council's scope to repay historic borrowings, but again the size of the impact is difficult to forecast at this stage.
- The transfer of rent rebates from the Housing Revenue Account to the general fund from April 2005, leaving the Housing Revenue Account as a pure landlord account.

Housing Corporation Funding

Through its Housing Association Development Partnership the Council works closely to channel funding to Housing Association partners from the Housing Corporation. This helps to develop a variety of housing projects in areas of housing need in the district.

Through an annual bidding process Housing Associations and the Council put development proposals to the Housing Corporation for consideration. These bids are in line with the Housing Corporations investment themes. From 2004/05 this will change to a more regional based framework as outlined in Chapter 2.

In 2003/04 the Council received £1.3m through the Corporations Approved Development Programme (ADP). In addition to the funds made available through the annual bidding process the Housing Corporation for the East of England has established a 'rural reserve' as discussed in Chapter 3 on page 18.

Projects that are underway and are currently funded through the Housing Corporation investment are shown below:

Project	HA partner	No of units	Other subsidy
Very Sheltered Housing development, Stowupland	Orwell HA	36	Joint funded and MSDC and Suffolk Social Care services
Shared Ownership houses at Haughley	Hastoe HA	10	Land gifted by MSDC
Homes for rent at Debenham	Suffolk Housing Society	15	£106 with developer, Joint funded by MSDC
Homebuy grant	Orbit	4	

In previous years the Council has received a programme of between £500,000 to £1 million from the Housing Corporation, generating on average 25 units a year. However as part of the expanded Social Housing Development Programme and working more pro-actively with partner RSL's a significant larger development programme has been submitted in the bidding round for 2004/05 and 2005/06 with a total of 152 units and £5.3m worth of SHG. These sites are set out in the Council's Social Housing Development Programme (Appendix B) and will be considered by the Housing Corporation alongside the regional investment strategy. The outcome of the bidding round will not be known until the spring 2004.

Capital Funding for Affordable Housing

Being a with-debt authority with limited capital, the abolition of LASHG did not have such a detrimental effect on the Council's delivery of affordable housing. The Council has been successful in ensuring transitional funding arrangements are in place to cover schemes at Debenham and Stowupland.

With the abolition of LASHG the Council has identified funds from within its Capital Programme to support affordable housing demonstrating its commitment to addressing housing need. This will give the Council local flexibility to deliver on its affordable housing objectives and is expected to be used in the following circumstances:

- Supplementing Housing Corporation funds on schemes to allow joint-funding;
- Providing additional grant to HC funded schemes to achieve 'added value' on the design/specification of the units (e.g. allow the incorporation of extra energy efficient features over and above the standards set by the Housing Corporation);
- Providing the Council with a degree of local flexibility to support schemes which are not supported by the Housing Corporation either due to lack of resources, or where a particular scheme does not meet the Corporation investment priorities;
- Giving the Council the ability to 'top-up' grant funding for certain schemes should they be of particular importance, for example in an area of overriding housing need or a specialist supported housing project.

Planning Resources

Planning policies provide one of the main opportunities for the Council to achieve affordable housing. The Mid Suffolk Local Plan requires that new housing developments provide a range of house types and sizes, including some smaller, less expensive market housing. The Local Plan allows the Council to negotiate with developers to secure an element of affordable housing on larger sites, as outlined by national planning guidance (PPG3).



Sackville St, Debenham - houses delivered through planning obligations under S106

Through working in partnership with planners and developers, over 130 units are either being delivered or are currently in the pipeline as negotiated on larger housing developments will be let to local families nominated from the Council's Housing Needs Register. The table below shows estimated number of affordable housing units, as negotiations have not been completed with developers. Some of these sites are also subject to future planning applications.

Site	Town	Potential no of units	Year (approx)
Stowmarket Development Area (First Phase)	Stowmarket	15	2003/04
Sackville St	Debenham	15	2003/04
Stowmarket Development Area (Future Phases)	Stowmarket	50 -60	2004 onwards
Highlands	Needham Market	8	2003/04
Elmside Farm	Walsham Le Willows	30	2004/05
White House Farm	Stradbroke	6	2004/05
Area J (Chiltern Hall)	Stowmarket	8	2003/04
Lowgate St	Eye	4	2004/05
Claydon Quarry	Claydon	3	2004/05

The table above indicates the current sites that have an affordable housing implication and where the Council has been involved, and does not take into account other appropriate sites that may come forward in future years.

The Local Plan also contains policies for granting exceptional planning permissions for small-scale affordable housing schemes on land adjoining villages where needs have been proven.

The Council made active use of this policy in the 1990's with approximately 100 "village exception" affordable homes being provided. In recent years the Council has had problems in bringing sites forward through this route, mainly as a result of a reluctance of landowners to part with land at less than market value, and difficulties in identifying and developing sites in rural areas.

However, the Council is taking a more proactive 'enabling' role in working with local communities in identifying local housing need through the Rural Housing Enabler, and with partnership working with RSL's to help deliver more affordable homes through this policy. The Government's proposed changes to Planning Policy Guidance on housing could allow Local Planning Authorities to allocate sites for affordable housing.

Existing Social Housing Stock.

One of the greatest resources available to the Council to meet its housing need is the existing social housing stock in the district, owned by the Council or by Housing Associations. At the end of the financial year 2002/3 the Council owned 3615 units of accommodation and the total RSL stock was 724.

Through re-lets and vacancies this provides an invaluable resource to meeting housing need. In 2002/03 a total of 206 tenancies were granted to new secure tenants, 156 from Council stock and 50 from Housing Associations.

The table below shows this supply (re-lets) across the district to new secure tenancies in Council stock for the last financial year together with the number of applicants on the Housing Needs Register.

	Families on HNR No of re-lets in financial year (02/03)		Families on HNR No of re-lets in financial year (02/03)		Families on HNR No of re-lets in financial year (02/03)		Families on HNR No of re-lets in financial year (02/03)	
	1 bed		2 bed		3 bed		4 bed	
Houses	123	1	314	16	197	24	5	0
Bungalows	133	32	143	19	14	2	0	0
Flats	245	39	90	23	6	0	0	0

This table reveals the problem the Council is faced with in meeting the needs of all local families through its existing stock. The majority of need on the Housing Needs Register is from young couples or families (1 and 2 bedroom needs) and yet the number of vacancies provided to meet this need is limited mainly due to the lack of stock available. The Council is trying to address this imbalance by providing smaller units through its Housing Association development programme, but traditionally the allocation policy has tended to favour families with dependant children.

The Council is currently revising its allocation policy and this review will be completed by September 2004, it will also be giving consideration to the introduction of Choice based lettings.

Land Holdings

Through its Asset Management Plan, the Council aims to realise the full potential of its assets to deliver its strategic objectives.

The Council owns a diminishing supply of land but good management of this asset has meant that the Council has been able to gift or provide land at reduced value to Registered Social Landlords to provide social housing. It has recently completed a review of its land holdings, and by making the most of this resource and continuing to make its land available for social housing in areas of need, an expanded social housing development programme can be developed. Officers have identified land holdings within the Council's ownership that have potential for affordable housing. This potential varies greatly depending upon the site, but it is estimated that up to 150 - 200 homes could be generated from this source over coming years. These schemes will vary in size and nature and on larger sites the Council will be exploring the potential of cross-subsidy arrangements with RSL's to reduce the amount of subsidy required.



Windgap Lane, Haughley
Houses developed in partnership with a Hastoe Housing Association on former Council owned land

Furthermore the Council is considering the long-term development potential of other assets. This includes, for example, reviewing its housing estates to assess the potential of unpopular garage sites, surplus hard-standings or other potential sites that could support development.

RSL partnership

By establishing a partnership with local RSL's the Council is able to pull in combined resources from each partner RSL to help tackle the problem of the lack of affordable housing. This resource is important as the knowledge, experience and expertise of the RSL's will assist the Council greatly in its' enabling role.

Potential for Private Sector Investment

An estimated £45 million investment is required to bring the district's private sector housing stock up to the required standards (source: Private Sector Housing Stock Condition Survey 2001); this is way beyond the capital resources available to the Council.

The Council's Private Sector Housing Renewal Strategy and Housing Renewal Policy 2003 aims to provide the mechanisms whereby the majority of private sector homeowners will be able to finance the cost of essential repairs and improvements to their homes themselves, thus leveraging much needed private sector resources into home improvement. Direct funding from the Council will be available, subject to resources, to those most in need of assistance, and to support initiatives and schemes that underpin the Council's strategic objectives, such as the Crime and Disorder Reduction Partnership through Safe and Secure, tackling fuel poverty, providing accommodation from empty homes, and providing services such as Caretaker, for older people.

The Council is currently working with Suffolk Supporting People and the other housing authorities countywide to put in place the Home Improvement Agency (HIA) services required for the future to properly advise homeowners on ways of financing repairs and improvements. The Council has yet to fully investigate options such as working with external partners, providing equity release/share or low-cost loans, therefore these will form clear short term targets within this strategy.

Homelessness Grants

The Council received a grant from ODPM to assist in the Council's homelessness strategy. This has been used to help appoint a full-time homelessness officer which will help provide more advice to prevent homelessness in Mid Suffolk and to implement the measures in the Council's homelessness strategy.

CHAPTER 6: PRIORITIES

The consultation with our partners and stakeholders, and in particular with the Council's own tenants, together with all the evidence gathered to assess housing need, have given the Council clear priorities now and for the short term future for the investment of its limited resources. Following the change in administration in May 2003, the Council has reviewed its financial position and priorities in consultation with tenants and other stakeholders. The following issues have been identified as top priority:

Achieving Decent Homes - The main priority is to ensure that the Council owned stock meets the DECENT HOME standard, and to this end the major share of the available capital resources has been allocated to the maintenance and improvement of the stock.

Providing more affordable housing - Following the abolition of Local Authority Social Housing Grant, the Council is committed to providing a fund towards social housing development to assist meeting the targets of the Social Housing Programme. This fund will be supplemented by the gifting of council land and by utilising planning gain.

Improving conditions the Housing Conditions Private Sector - The Council has recently published its Private Sector Housing Renewal Policy and is moving towards a more proactive role in enforcing housing conditions within the private sector. As such, there will be a move away from the previous grant regime, although assistance will still be targeted both to corporate aims and to help those in greatest need. (see below under Private Sector Housing)

The main priorities for the Council have been identified as:

1.	Meeting DECENT HOMES standard in all Council homes. This features strongly in our tenants' wishes, and the Council is committed to achieving the Government's targets.
2.	Increasing the supply of affordable and low cost homes for rent or sale.
3.	Improving standards in private sector homes. The Council recognises that quality private sector housing availability is vital to addressing housing need.
4.	Supporting community safety initiatives.
5.	Addressing special and supported housing needs in all sectors.
6.	Promoting and achieving energy efficiency savings, and affordable warmth

The Council's financial resources are limited, but projections based on existing levels of funding suggest that these are sufficient to enable the Council to achieve the Governments targets for Decent Homes by 2004 and 2010. There are, however, insufficient resources to address the respective identified needs for supplying new social, affordable, and special needs housing, and for tackling levels of unfitness and disrepair in private sector housing within, say, a ten year programme, and in either case, significant other resources will need to be drawn in through enabling, partnership working, and private sector funding.

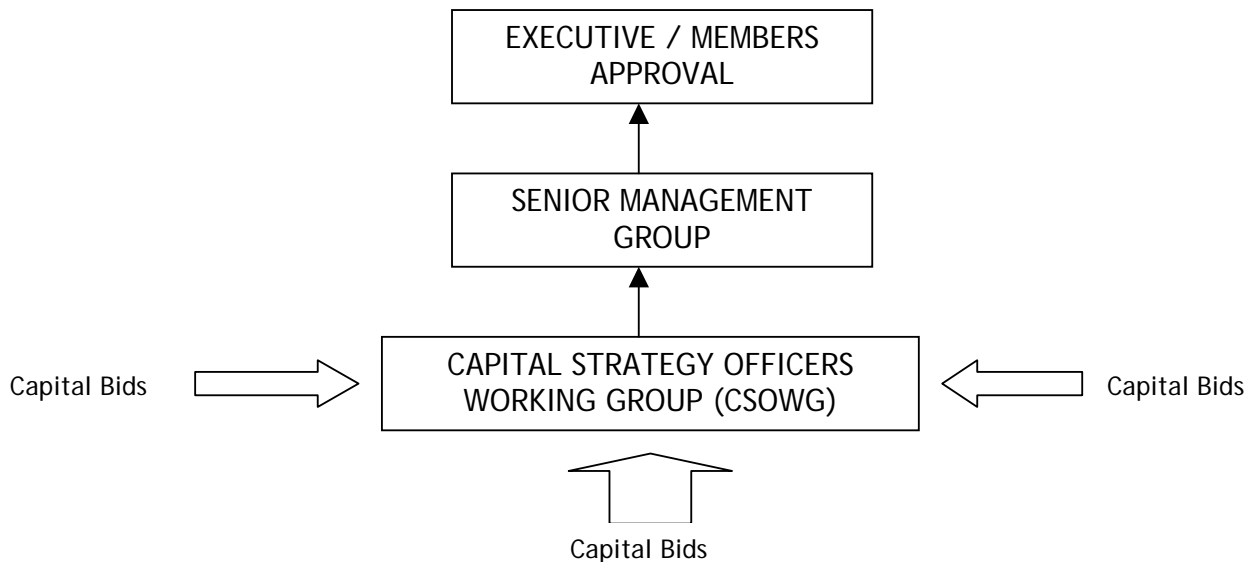
The Council is due to set its Capital Programme for the period 2003/4 - 2008/9 in November 2003. In setting this programme the Council used standard process for evaluating Capital bids across the Council for all projects. As from 2004/05 this process was also used for all Housing projects. The assessment procedure considered the following:

- The Corporate Strategy objectives
- The objectives and outputs of the project

- The targeting of resources to areas of greatest need
- The extent to which the project attracts funding outside from the Council

Using this assessment procedure the Council is able to prioritise those schemes that match the strategic objectives, and feedback coming from consultation with stakeholders and the corporate working processes such as the Customer Focus Best Value review.

The process for approving the Capital Strategy is detailed below:



The full approved Capital Programme is shown as Appendix A.

The new allocation of housing capital resources is therefore:

Council Stock (maintenance and improvements)	64%
Private Sector Renewal	22%
Social housing grant	14%

ACHIEVING DECENT HOMES STANDARDS

The Council's priority for investment is to secure DECENT HOMES standard within its own housing stock, and within the Governments targets. Accordingly, some 64% of the foreseeable Capital Programme expenditure is intended for this purpose. Improvements will be carried out on a programmed basis as detailed in the HRA Business Plan, and will include both energy efficiency and security measures. Focusing investment in this area will fulfill a number of the Community Plans goals. Details of the Capital Programme funding allocated to Social Housing appear in Appendix A.

PRIVATE SECTOR HOUSING

Some 22% of the Housing Capital Programme will be allocated to addressing improvements in the private sector housing stock and providing mandatory disabled facilities grants. Whilst the Council recognises the vital contribution that good quality private sector housing makes to overall housing provision, Members have been forced to make some very difficult decisions in terms of prioritising expenditure of the Council's increasingly scarce capital resources within the Single Capital Pot and the Housing Capital Programme.

The total cost of remedying unfitness and disrepair in the district's private sector housing is estimated at about £45 million, way beyond the Council's capacity to address with its own capital resources. Whilst the funding which is available will be targeted in priority areas, i.e. providing more affordable housing, tackling unfit housing, providing services for older people, and essential adaptations for people with disabilities, clearly there is a need to develop partnerships and mechanisms that will draw in funding from other sources, not least the private sector homeowners themselves.

The Council introduced a new Private Sector Housing Renewal Strategy and Housing Renewal Policy in July 2003 under the Regulatory Reform (Housing Assistance) Order 2002, and the Council is considering how best to provide agency services that will offer information for homeowners and landlords and help them obtain loans or release equity in their property to fund repairs and improvements.

The Council is still prepared to support some initiatives directly through Renewal Assistance from its own resources:

- Providing affordable homes for rent by the renovation or conversion of long-term empty properties, in support of the Council's Empty Homes Strategy; The Council's recently adopted Empty Homes Strategy will create affordable homes for rent by targeting resources on locating and bringing back into useful life empty dwellings and buildings including space over shops. Grant assistance may be enhanced and linked to nomination rights in some circumstances;
- Providing home security measures for older people or those with disabilities or low income under the Council's Safe and Secure scheme to support the Mid Suffolk Crime and Disorder Reduction Partnership;
- Providing home insulation measures for older people or those with disabilities or low income to provide affordable warmth and combat fuel poverty in support of the Council's Fuel Poverty Strategy; and
- Providing handyman services to older and more vulnerable homeowners through the Council's Caretaker scheme.

STRENGTHENING ENFORCEMENT POLICIES

The repair, improvement, or creation of privately rented homes will draw in investment from their owners at levels matching those provided by grant, and whereas previously the Council has offered grants as an incentive to landlords to improve housing conditions, in future greater emphasis will also be placed on enforcement to achieve improvements. An Enforcement Policy has been adopted in accordance with the Government's Enforcement Concordat and Best Value Performance Indicator 166; supporting procedures are being developed.



Tackling unfit properties

To ensure maximum take up of the £285,000 annual funding for mandatory Disabled Facilities Grants (DFG) the Council has entered into partnership with Suffolk County Council Social Care Services to joint fund additional Occupational Therapist resources, and evidence suggests that take up is now improving significantly.

PROVIDING AFFORDABLE HOUSING

During the year the ODPM announced changes to the funding regime for affordable housing which meant the abolition of LASHG and the move to a more regional based funding regime. The Social Housing Development Programme (set out in Appendix A) currently shows a number of schemes that have commitments for LASHG which are subject to the transitional funding arrangements.

Despite the abolition of LASHG the Council is committed to supporting affordable housing schemes in line with the needs identified through the Local Strategic partnership and this has been highlighted as one of the Council's Community plan's goals. The district wide Housing Needs Survey will help the Council use funding from the Capital Programme in an informed approach to sponsor projects with RSL's to provide affordable housing in areas of identified housing need. In the majority of cases it is expected that it will be combined with funding being provided from the Housing Corporation or by the Council providing subsidy by other means e.g. through the provision of land.

To fully address the identified need it is apparent that a substantial but unsustainable Capital Programme would be required. But by committing resources from within the Capital Programme the Council is able to implement a programme of delivery alongside disposing of identified land holdings and demonstrate its commitment to provide affordable housing.

CHAPTER 7 - ACTION PLANS

CHAPTER 8 - DELIVERY

The following table illustrates how the Council performed against the targets set in last year's Housing Strategy

Target	Outcome	Comments
Affordable Housing:		
<ul style="list-style-type: none"> Use a minimum 10% of the Housing Capital Programme to provide Social Housing Grant to Registered Social Landlords. 	Achieved	<p>£204,000 LASHG to be spent in 2004 also to support development of 15 units at Debenham in 2003/04.</p> <p>Committed £250,000 to support Very Sheltered Housing scheme, due to complete in 2005/06</p> <p>Identified commitment in capital programme to spend £250,000 per year in future years</p>
<ul style="list-style-type: none"> Negotiate 75-100% nomination rights to all affordable housing. 	Achieved 100%	
<ul style="list-style-type: none"> Maintain/improve the rate of provision of housing by RSL of 25 homes per year. 	Exceeded target	<p>42 units completed by March 31 2004</p> <p>12 units provided by gifting MSDC land (2 at Barretts Lane, Needham Market and 10 at Windgap lane Haughley) and 30 units provided through the planning system (15 at Sackville St, Debenham and 15 at Cedars Park, Stowmarket)</p>
<ul style="list-style-type: none"> Delivery of 200 low cost market homes between 2000 and 2006 through planning policy and negotiation with developers. 	Ongoing target	2003 Housing Needs Survey provides data for setting revised targets for allocating sites through new Local Plan policy
<ul style="list-style-type: none"> Achieve provision of up to 30% affordable housing in new private developments through negotiation with developers. 	Ongoing target	Implemented new Supplementary Planning Guidance to strengthen policy. See list of sites in s.106 Development Programme
<ul style="list-style-type: none"> 50% new housing development to be on previously developed land or conversion of existing buildings. 	Achieved 40%	The outcome is affected by the large numbers of dwellings still being built on the Crest development in Stowmarket, a Greenfield site
Social Housing:		
<ul style="list-style-type: none"> Complete stock condition survey and identify all non-decent homes by 2004. 	Achieved	Rolling programme 20% per annum will continue on a 5 year cycle
<ul style="list-style-type: none"> Devise programme of improvements to ensure one third non-decent stock made decent by 2004. 	Achieved	
<ul style="list-style-type: none"> Use two-thirds Capital Programme improving Council stock. 	Achieved	

• Repair/improve 250 heating systems.	Achieved	Eradicated Solid Fuel heating in entire stock.
• Replace windows in 160 homes.	Achieved	
Private Sector Housing:		
• Make 70 unfit properties fit through the Council's direct action.	Achieved	
• Enforcement policy and procedures fully operational.	Policy in place	Procedures in place by March 2004
• Develop Private Sector Housing Renewal Policy.	Achieved	Adopted and in operation; due for review December 2003.
• Use 25% Capital Programme assisting homeowners with improvements.	Achieved	
Community Care:		
• Fully use available capital resources to adapt at least 30 homes for people with disabilities.	Achieved 28 major adaptations in private sector; funding programme not fully spent	Working in partnership with Social Care Services on pilot project to improve delivery
• Work with partners to implement Supporting People programme within government timescales.	Ongoing target	Currently working with Suffolk Supporting People to establish countywide Home Improvement Agency services
• Work with partners to meet special housing needs for vulnerable people, identified in the 3-year rolling programme, at the rate of one scheme per year.	Ongoing target	Working with Social Care Services and the Suffolk Housing Programme Group to update the 3-year rolling programme
• Develop a very frail elderly sheltered housing scheme within 3 years.	On target	RSL partner and site identified planning achieved and funding secured
Community Safety:		
• Spend £135,000 per year Housing Capital Programme funding on estate improvements to reduce anti-social behaviour.	Achieved	
• Spend £60,000 Capital Programme resources installing security measures in approximately 300 homes per year.	Achieved	
Empty Homes:		
• 10 empty homes returned to housing accommodation per year for those in housing need.	Achieved	
• £50,000 Housing Capital Programme funding used to support schemes.	Achieved	

Tenant Participation:		
• In 2002-2003, further develop Tenant Compact	On-going target	
• Investigate granting voting rights for Tenant Forum at Policy Panel meetings		Still being investigated in light of new administration
Energy Efficiency:		
• Use £60,000 Housing Capital Programme funding to support energy efficiency improvements.	Achieved	
• Investigate feasibility of pilot energy efficiency scheme in Stowmarket Central ward.	Not pursued in 2002/03; remains target	Resources unavailable to prepare scheme

Budget Underspends/Overspends

There has been a history over recent years of the Council not spending its full allocation of funding for private sector housing aids and adaptations, due in the main to a shortage of Social Care Services' Occupational Therapist resources. The Council helped address the shortfall by joint funding additional OT resources in a pilot scheme aimed at improving the delivery of adaptations; as a result, delivery of adaptations is improving, and funding is now being fully utilised. There were no significant underspends or overspends on the Housing element of the Capital Programme, the performance of which is monitored through the Capital Strategy Officers working Group.

To indicate how well the Council performed in 2002/03, set out in the following table are some critical Best Value performance indicators for housing, with the Council's performance compared with the national average:

Best Value Performance Indicator	Mid Suffolk District Council performance	Regional average	National average
Strategic Objectives			
BVPI 62: The proportion of unfit private sector dwellings made fit or demolished as a result of direct action by the Council	2.4%	3.2%	3.3%
BVPI 63: Energy efficiency - the average SAP rating of Council dwellings	48.6	60.0	57.2
BVPI 64: The number of private sector vacant dwellings that are returned into occupation or demolished as a direct result of action by the Council	9	N/a	N/a
Cost and Efficiency			
BVPI 66a: Council rent collection and arrears: proportion of rent collected	97.0%	97.5%	96.8%
Housing Benefit and Council Tax Benefit Fair Access			

BVPI 76: Security: whether the Council has a written and proactive strategy for combating fraud and error that embraces specified initiatives, including those sponsored by the Department of Social Security, which is communicated to all staff	Yes	97.1% yes	97.2% yes
Housing Benefit and Council Tax Benefit Service Delivery Outcome			
BVPI 78a: Speed of processing: Average time for processing new claims (days)	86	48.1	48.3
BVPI 78b: Speed of processing: Average time for processing notifications of changes in circumstances (days)	93	18	15.2
BVPI 78c: Speed of processing: Percentage of renewal claims processed on time	66.4%	67.5%	70.0%
BVPI 79a: Accuracy of processing: % cases for which the calculation of the amount of benefit due was correct on the basis of the information available to the determination, for a sample of cases checked post-determination	98.0%	96.9%	96.9%
Quality			
BVPI 183a: The average length of stay in B&B accommodation of households which include dependent children or a pregnant woman and which are unintentionally homeless and in priority need (wks)	8.6	7.1	7.4
BVPI 183b: The average length of stay in hostel accommodation of households which include dependent children or a pregnant woman and which are unintentionally homeless and in priority need (wks)	11.0	12.9	14.9
BVPI 184a: The proportion of Council homes non-decent on April 1 2002	55.6%	32.7%	40.0%
BVPI 184b: The % change in proportion of non-decent Council homes between April 1 2002 and April 1 2003	9.7%	14.3%	12.7%

Customer Feedback

The Council regularly monitors the performance of its service and seeks feedback from its customers to help inform future policy. The Council has completed a best value review of its homeless service, the results of which were fed into the homelessness strategy action plan. The Council also carries out satisfaction surveys with its tenants on repair and planned maintenance work in its own stock, the results of which are analysed to inform procedures and policies on its maintenance programme and responsive repair work.

A recent MSDC tenant survey received a response rate of 49%, and this identified the priorities for tenants on future modernisation programmes and help inform the future expenditure in the future capital programme.

Performance Management

The Council is currently introducing a corporate performance management system designed to provide effective monitoring of the delivery of all its services. Known as Performance Plus, the system will extend throughout the Council's service areas and will rely upon the regular updating of a range of critical performance measures. When fully up and running, the system will provide the information necessary to inform decision making at the highest level, and will enable the Council's Senior Management Group to ensure that the Council is taking the right direction in meeting its strategic and overall objectives, and to act quickly to diagnose and rectify problem areas.

The Council recognised that to make the transition from performance measurement to performance management, and beyond to a performance culture, it needed to invest in a system that would provide members, managers and employees the tools to do the job.

PerformancePlus™ is a performance management software package that offers benefits in a number of areas:

- It enables us to manage complex interactions between the various strategies, service plans, improvement plans, etc.
- It provides a framework for capturing and reporting management information.
- It enables us to link these two aspects, so that we can see how we are performing against plans and targets and take appropriate action.

Work is already underway to bring this to fruition. A Corporate Plan is being developed, taking its starting point from the LSP and a strategy map is being constructed within the software. At the same time Division Service Plans are being mapped. Once these stages are complete, work will begin to integrate the strategic and operational level objectives and highlighting priority areas of activity. To test the functionality and output of the system, we are already using this to collate and report our current identified Critical Performance Measures.

The Council will subject the Strategy to regular reviews to ensure that the policies and procedures it has adopted are still relevant and appropriate. A working group that will consist of officers and members will undertake an annual review of the strategy as well wider consultation with stakeholders.

As part of the review the performance of the Council against the action plans in its various activities will be assessed. This will be done through a variety of ways. The delivery on the Action plans will be monitored as part of the corporate monitoring procedures of the Council's activities linked in with individual work plans, Service Plans and relating back to the Corporate Plan. The Spending performance will be monitored regularly through the Capital Strategy and Corporate Grant Aid Review groups. The Performance Plus system outlined above will provide the monitoring framework.

APPENDIX A - APPROVED CAPITAL PROGRAMME 2003/04 AND INDICATIVE 2004/05 PROGRAMME

		2003/04 Programme	2004/05 Programme
Meeting the Decent Homes standard, which has been agreed for the Council housing stock, following consultation with tenants.	Housing Landlord Expenditure	£2,883,000	£2,955,000
Working with partners to ensure capital investment in the district	Housing Renewal Grants	£820,000	£820,000
	Social Housing Grant	£204,000	£250,000
	Community Fund Grants	£230,000	£230,000
	Other Grants	£45,000	£45,000
Improving service delivery through use of IT	Purchase of new IT Systems.	£ 443,000	£285,000
Safeguarding the Council's Assets	Works to Council Offices	£250,000	£100,000
	Major Repairs	£54,910	£146,020
Healthy Communities	Improving sport facilities	£0	£700,000
<ul style="list-style-type: none"> A better heritage 	Interpretation facilities at Needham Lake	£0	£165,000
<ul style="list-style-type: none"> Other Capital Schemes 		£30,000	£30,000
	TOTAL PROGRAMME	£4,959,910	£5,726,020

APPENDIX B - SOCIAL HOUSING DEVELOPMENT PROGRAMME

Current Completions

Site	Town/Parish	No of units	Partner RSL	Funding Source	Year of completion
Barratts Lane	Needham Market	2	Suffolk Housing Society	H Corp	2003/04
Very Sheltered Housing Development	Stowupland	36	Orwell	H Corp. MSDC, Social Care	2004/05
Cedars Park	Stowmarket	15	Flagship	S106 - nil subsidy	2003/04
Sackville St	Debenham	15	Suffolk Housing Society	MSDC, H Corp	2003/04
The Pit	Claydon	3	Flagship	S106 - nil subsidy	2004/05
Windgap Lane	Haughley	10	Hastoe	H Corp, Land gifted by MSDC	2003/04

Sites being submitted for HC funding in 2003/04

Site	Town/Parish	Approx no of units	Partner RSL	Estimated Year of completion
Cross Green	Old Newton	29 (in 2 phases)	Anglia	2005/06
Roman Fields	Woolpit	20	Orwell	2005/06
Station Rd	Mendlesham	12	Hastoe	2005/06
Windyridge	Rattlesden	8	Hastoe	2005/06
Acquire & works properties	District Wide	12	Flagship	2004/05
Site to be identified	Cotton	4	Hastoe	2006/7
Site to be identified	Gislingham	4	Hastoe	2006/7
Land off 'The Chestnuts'	Great Finborough	8	Flagship	2005/06
Homebuy Scheme	District Wide	3	Flagship	2004/05
Cedars Park	Stowmarket	40	Flagship	2005/06
Ashfield Rd	Norton	12	Flagship	2005/06

MSDC sites identified as having future potential

Site	Town/Parish	Approx no of units	Partner RSL	Estimated Year of completion
Back Lane	Badwell Ash	6 - 8	Flagship	2005/06
Ash Drive	Eye	3	Anglia	2005/06
Windyridge	Rattlesden	8	Hastoe	2004/05

Jubilee Terrace & Wetherden Rd	Elmswell	15 - 20	Flagship	2005/06
Millfields	Haughley	15	Tbc	2006/07
Kingfisher Drive	Gt Blakenham	10	Tbc	2006/07
Reeds Way	Stowupland	15	Orwell	2006/07
Ducksden Rd	Mendlesham	tbc	tbc	2007/08

APPENEDIX B - SOCIAL HOUSING DEVELOPMENT PROGRAMME

Potential future Section 106 sites*

Site	Town/Parish	Approx No of units	Expected Partner RSL	Year
Highlands	Needham Market	8	Anglia	2004/05
Elmside Farm	Walsham Le Willows	30	Anglia	2005/06
Area J Chiltern Hall	Stowmarket	8	To be confirmed	2004/05
Claydon Quarry	Claydon	3	Flagship	2004/05
White House Farm	Stradbroke	6	Flagship	2004/05
Lowgate St	Eye	4	Flagship	2004/05
Cherry Tree	Drinkstone	2	Hastoe	2005/06
Ceders Park Development (future phases)	Stowmarket	50 - 60	Flagship / Anglia	2004 - 2008

* Subject to planning and Committee approval and wider consultation

APPENDIX C - BREAKDOWN OF CAPITAL PROGRAMME EXPENDITURE

	Budgeted expenditure		Actual expenditure	
	2003/04 £	2002/03 £	2001/02 £	2000/01 £
General Fund				
Disabled Facilities Grants	285,000	180,390	165,130	184,000
Discretionary Grants	535,000	549,260	610,020	507,240
Total	820,000	729,650	775,150	691,240
Housing Revenue Account				
Heating	575,000	496,330	672,640	452,540
Windows/doors	1,295,000	722,390	682,510	361,760
Roofs/chimneys	35,000	219,220	27,760	81,070
Structural works	130,000	112,620	275,830	137,750
Common areas	68,000	31,270	37,420	21,000
Environmental works	135,000	-1,120	6,020	100,700
Disabled adaptations	100,000	166,620	155,720	70,200
Rewiring	66,000	18,140	14,390	31,120
Modernisations	64,000	144,230	304,590	437,170
Internal services	34,000	8,350	210,590	123,860
Insulation	324,000	178,200	126,250	4,680
Safe & secure	57,000	0	0	0
Total	2,883,000	2,096,250	2,513,720	1,821,850

GLOSSARY OF TERMS

Affordable housing	There are many different definitions of Affordable Housing and this subject has been of great debate. The definition adopted by Mid Suffolk is "Affordable housing is that provided with subsidy, for people who are unable to resolve their housing needs in the local private sector market because of the relationship between housing costs and incomes".
Affordable Warmth	Achieving adequate temperatures within the home without spending more than 10% of the household budget. It is also the name given to a national scheme to tackle fuel poverty.
Best Value	A framework set down by Government that ensures that Public Sector bodies achieve Value for money from its services and practices.
Capital Programme	An annual programme produced setting out how the Council will use its Capital funding.
Choice Based lettings	A new approach to allocating Social Housing whereby applicants are given more choice in the process. It is aimed at empowering Social housing tenants and creating more balanced communities and mixed tenure estates.
DECENT HOMES	A decent home is a home which good state of repair and reasonably modern facilities as per the standards set by the Government this relates to all Public Sector Housing (Council housing and Housing Association housing)
Disabled Facilities Grant (DFG)	A means tested grant available to private homeowners and tenants to help disabled people remain independent in their homes by adapting them to meet their identified medical needs
Egan	Egan is a new approach to improving efficiencies and productivity in the construction industry. It is been promoted by the Government and the Housing Corporation as the way forward for the industry, following the recommendations of Sir Peter Egan's Government-sponsored report in 1998 "Re-thinking construction".
Exception sites	In areas that are proven housing need, Local Authorities are permitted to allow affordable housing on development sites that are outside but adjacent to permitted development boundaries as an exception to planning policy.
Fit for purpose Criteria	The criteria set by the Government against which Local Authorities Housing Strategies are assessed.
Government Office for the Eastern regions (GO East)	The Government regional Office, covering the Eastern region that includes Mid Suffolk, providing advice, assistance and monitoring Local Authorities activities and Strategies.
Home Energy Conservation Act (HECA)	The Home Energy Conservation Act 1995, under which all Councils are required to meet district wide energy saving

targets by the year 2010.

Home Improvement Agency (HIA)	A non-profit-making, often publicly funded agencies that provide services for vulnerable private homeowners and tenants to help them remain independent in their homes.
Homebuy	An initiative (normally administered by a Housing Association) that enables people in Housing Need to access the housing market by purchasing properties on the open market through the provision of grants.
Houses in Multiple Occupation (HMO's)	This is defined in the Housing Acts, and includes houses where people share their accommodation, those containing bed sits, houses converted to provide self contained flats, some lodgings and bed and breakfast establishments, and hostels. Special management and fire protection rules often apply to this kind of housing.
Housing Needs Register (HNR)	The Register the Council keeps of all applicants in need of housing in Council or Housing Association homes in the District. Applicants are assessed by a points system according to their housing need.
Housing Revenue Account (HRA)	The Local Authorities account that deals with all issues relating to the Housing stock. It is entirely funded by rents and pays for all issues relating to the management and maintenance of the stock.
Local Authority Social Housing Grant (LASHG)	Grants formally given by Local Authorities to provide subsidy to Housing Associations/Registered Social Landlords to assist the development. These were abolished by the Government in 2002 to move towards more regionally based funding allocations.
Local Plan	The policies and procedures set out by Local Authorities to regulate development.
Low Cost Home Ownership	A term that relates to a variety of schemes helping people in Housing Need access the Housing Market. One example is schemes whereby homes are sold at a rate discounted (as a % of open market value) by a planning obligation to make them more affordable to local people.
Office for the Deputy Prime Minister (ODPM)	The Government Office responsible for Housing.
Options Appraisal	As part of the Housing Strategy process the Government office requires Local Authorities to have an up to date appraisal for the best course of action for the running of their housing stock. A stock options appraisal requires Authorities to consider the long term financial and management implications of keeping their stock or transferring it to a Housing Association.
Planning and Policy Guidance note 3 (PPG3)	A guidance note issued by the Government which assists Local Authorities in setting policies in their Local Plans and securing affordable housing through the planning system.

Registered Social Landlord (RSL)	Another term for a Housing Association or a public sector landlord, which is not a Local Authority and whose practices and procedures are regulated by the Housing Corporation.
Rent Deposit Scheme	A scheme run by the Council that enables families on low incomes to access private rented accommodation. The Council can act as a guarantee for the deposit required on behalf of the applicant to assist them in getting a tenancy in the private sector.
Section 106 (S106)	A legal document produced by Local Authorities which outlines and secures developers contributions (e.g. the amount of affordable housing) relating to a development. It is normally produced in negotiations after planning consent had been granted.
Secure by design	Approved Standards that relate to design of housing developments to ensure that every effort is made to minimize the risk of crime.
Shared Ownership	A form of housing tenure normally controlled by a Housing Association whereby residents part rent and part buy their homes.
Supported housing	All form of housing provision where the occupants require some form of additional support. This can relate to a host of different client groups with differing needs (e.g. Elderly, learning difficulties, Physical disabilities etc).
Supporting people	A government initiative that introduces a new way of funding, monitoring and developing housing related support services for vulnerable adults.
The Housing Corporation	The regulatory and funding body which oversees all aspects of Housing Association activity. The Housing Corporation administers Grants to Housing Associations for development through the Regional Housing Board.
Very sheltered housing	A form of elderly housing provision that provides more intensive care and support for the residents than traditional warden controlled/sheltered housing.
Vulnerable People	Residents who require some form of intensive support to enable them to live independently.

Acknowledgements

The council would like to thank the following agencies in which it has worked in partnership to deliver the Housing Strategy

ODPM
Housing Corporation
Countryside Agency
Tenants Forum
Supporting People
Social Care Services
Citizens Advice Bureau
Suffolk ACRE
David Couttie Associates
Anglia Housing Group
Flagship Housing Group
Hastoe Housing Association
Orwell Housing Association
Suffolk Housing Society
Orbit First Step
Norfolk Property Services
Parish Councils