



Housing Strategy 2014 to 2019

AMENDED VERSION AS AT 4 MARCH 2014.

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Preface

We are delighted to introduce this housing strategy for West Lancashire, which provides the opportunity for us to explain our vision and delivery objectives over the next five years.

It has been developed against a backdrop of unprecedented change in national policy including fundamental reforms to planning policy, welfare benefits and the role and funding of social housing.

In developing this strategy we have ensured that we have engaged with and consulted with stakeholders. It is evidenced based and reflects the Council's Corporate priorities along with the housing related objectives of our Sustainable Community Strategy 2007 - 2017. This strategy also takes account of:

- Private Sector Housing Strategy 2006 - 2009
- Affordable Housing Strategy 2008 - 2013
- Homelessness Strategy 2007 - 2013
- Sustainable Energy Strategy 2012 - 2020
- Tenure Strategy 2013
- Local Plan 2012 – 2027
- HRA Business Plan 2012 -2042

In West Lancashire we recognise that the Borough has both opportunities and challenges. Ensuring that “we improve housing and deliver housing that meets the needs of local people” is a key focus for the Council and contributes to sustainable regeneration and growth, and a Borough which looks and feels cared for. We retain and manage our Council Housing stock and so understand that access to good quality homes at the right price, in the right location and in sustainable neighbourhoods is important for our residents and those households looking to relocate to the area with the aim of investing and making their home in our Borough.

Housing is therefore important to us and helps to deliver our Corporate priorities, which take account of our need to manage reducing budgets to deliver public services for our residents. This means as we move forward, we need to remain prudent, be cost effective and innovative in our approaches and continue to work more closely with existing partners and seek out different ways of working with new partners to help deliver the right housing offer.

We recognise that everyone's needs are different, and we are committed to ensuring that housing and services meet a wide range of specialist housing needs. Housing will play a crucial role in our economic success and is a central component of people's lives.

We have already achieved much, following the publication of our last housing strategy 2004-2009 and we have worked positively with our partners in improving housing, the housing offer and the lives of local people as a result. We wish to build upon this success and this housing strategy allows us an opportunity to refocus our priorities within the current strategic delivery context.

We are committed to trying new approaches and doing things differently as we seek to address our most pressing housing issues. We do not have the resources to do everything, so in developing this housing strategy we realise we will have to work increasingly with private, statutory and voluntary sector partners to achieve our objectives.

The Action Plan with this housing strategy will be reviewed regularly as part of our existing Service Action Planning arrangements. This will allow progress to be monitored and delivery outcomes to be measured.

Finally, we would like to thank all those who responded to our consultation and who have otherwise contributed to this Strategy, and we look forward to working with our partners to turn this strategy in to reality.



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Housing Strategy for West Lancashire – An Executive Summary

West Lancashire Borough Councils' housing strategy sets out our strategic housing delivery objectives which we aim to address over the five-year period from 2014 to 2019. Housing market conditions and housing needs will change over time, but it is important to establish direction and to set out strategies and targets for improving housing circumstances in the short to medium term.

We have based our strategy and action plan on analysis of our housing market and housing needs. Equally importantly, we have consulted widely with people in housing need and other stakeholders. This consultation process has influenced the objectives we have established. Achievement of these objectives will be subject to resource availability. Our key delivery actions which accompany our housing strategy objectives are shown on page 7. Our housing strategy delivery objectives are:

- ✚ Achieve the right supply of new homes including maximising affordable housing
- ✚ Regenerate and remodel areas of Skelmersdale
- ✚ Make the best use of all existing homes
- ✚ Encourage well managed and maintained homes across all tenures
- ✚ Encourage investment to meet specialist housing requirements
- ✚ Deliver the Council's Sustainable Energy Strategy 2012- 2020 Residential and Domestic Sector objectives.

Analysis of needs – Housing sector issues

The profile of West Lancashire as a whole is one of a Borough with high demand for housing in the private and public sector, with average house prices more than 30% higher than Lancashire's average.

House price data suggests that there are three main housing markets. These consist of Skelmersdale, Ormskirk and the more rural areas of the Borough, containing smaller towns and villages. The housing issues within each area range from extremely low to high demand for accommodation.

Our population is growing – The 2001 Census recorded a Borough population of 108,400 and the Census in 2011 recorded a population increase of 2.1% to 110,700. Population projections predict that by 2031 the population will be in the region of 120,900. We need to cater for this growth and will do so in line with our Local Plan 2012-2027.

It's ageing - We know that our population is ageing and that by 2035, there will be 10,300 more people aged 60 and over, and 7,200 people aged 75 and over. This is likely to increase demand for housing related support and other forms of social care to enable residents to remain in their own homes.

It's expensive - We know it's expensive to buy a home in most parts of the Borough and that in 2010 we had an annual affordable housing shortfall of 214 units (homes) per year. While affordable housing has been developed we still have growing levels of unmet need each year.

Added to this is the fact that we know that economically active households, particularly those who would traditionally be classed as first time buyer households, struggle to find housing at an affordable price in our Borough and as a result they move away. We need to ensure we are providing the 'right' type of housing offer to retain and attract younger and economically active growing families and first time buyers while at the same time provide suitable housing for older people.

Private Sector Housing - We need to make more of the private rented sector, including ensuring homes that are let are well managed and maintained. The private rented sector can assist, in part, with some of the matters mentioned above by providing rented homes as an extension to the social rented sector, where waiting lists can mean a significant wait before rehousing occurs. It can also act as an alternative tenure for households currently unable to access the home ownership ladder.

Our Private Sector Stock (PRS) condition survey 2010 identifies that there are properties in the private sector that still need investment and in some instances this can impact on the occupiers' health. Funding to address these issues is limited and so we need to consider how we can tackle stock condition and also advise and support householders to make their homes more energy efficient. This will also help address the issue of fuel poverty experienced by some households in the Borough.

Skelmersdale - The new town of Skelmersdale was built in the 1960's, and was the first new town in the North West. Skelmersdale faces a number of challenges in terms of its housing market, physical design and environment and these are considered in the main text of the housing strategy.

Skelmersdale Town Centre – The Council is keen to improve the attractiveness and functionality of Skelmersdale Town Centre. While it is well used it does not offer the shopping experience that can exist elsewhere in the region, which in many cases now offer entertainment venues, such as cinema or bowling and tend to include a range of well known eating establishments. Such facilities in themselves provide a reason for people to visit and can help to create a vibrant night time economy. Such facilities would provide an alternative purpose for visiting other than for day time shopping.

To help with this issue the Council and the Homes and Community Agency (HCA) approved a Supplementary Planning Document and master plan in 2008. We are working with St Modwen, a regeneration company to bring the aims of the master plan to fruition and improving the housing offer and range of tenures available is seen as a significant driver in the area's redevelopment with the masterplan including the development of high quality market housing, for sale and to rent, low cost market housing and affordable housing. This work is intended to help improve the local economy by increasing visitors and enhance the overall appeal of the area. Planning permission has now been granted for a supermarket, cinema and other retail and leisure facilities in the Town Centre.

Work is on-going to achieve our town centre aspirations, and the Council, working in partnership with the HCA identified land, and is marketing, where appropriate, sites suitable for residential housing development. In September 2011, West Lancashire College opened its doors to a brand new state-of-the-art campus situated in the town centre. Added to this is to be the development of a £2 million youth zone by the County Council, consisting of a two-storey facility on land based to the north of Skelmersdale police station.

Other relevant themes and housing market challenges - We have highlighted in this executive summary some of the issues which we have considered during the development of this housing strategy. They relate mainly to our housing market and housing supply, making the best use of existing stock, the impact of population growth and changes in age profile in the years to come. The main housing strategy document introduces other housing related matters that have also influenced the delivery objectives that this strategy will focus upon.

Resources - Delivering this housing strategy will require a significant amount of inward investment and there are likely to be competing financial "demands" in trying to achieve them. It is clear that the authority is not in a position to finance all its aspirations from existing resources and so all avenues will be considered to help make progress. To that end we are strongly committed to working in partnership to pursue all funding opportunities, which will allow this authority to deliver real and sustainable solutions, which meet its housing challenges.

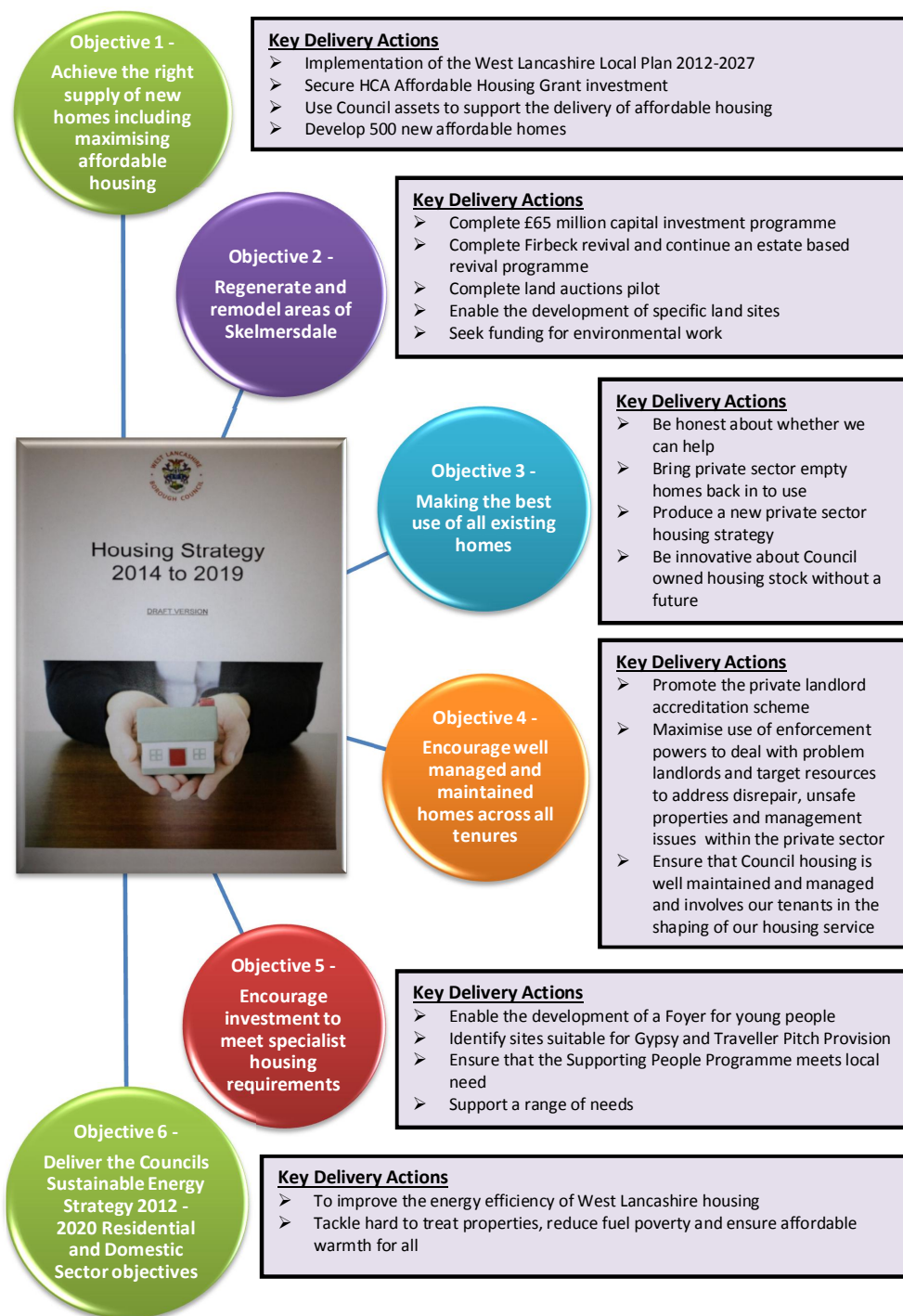
Progress since our last housing strategy

We have made good progress following the publication of our last housing strategy 2004-2009. Below is a summary of some of the achievements:

- Since 2005 secured £10 million Homes and Community Agency grant which has provided 271 affordable dwellings with total scheme cost of £34.5 million, including a 111 Unit Extra Care Scheme in Ormskirk and the Council building 17 homes in Elmstead in Skelmersdale;
- The Council Housing stock is now self-financing which has enabled total investment of £65 million in property improvements to Council housing to commence, including £5 million to be invested to support the revival of Firbeck;
- Established a partnership arrangement with Regenda Housing Group to develop affordable housing in Borough called The Affordable Housing Capital Partnership Scheme;
- Significant energy efficient improvements to Council housing stock to provide long term fuel efficiencies, reduce fuel poverty and ensure affordable warmth for tenants. Measures include insulation programmes, including external wall insulation, boiler replacements, fuel switching, and installation of renewable technologies including biomass, air source heat pump, and solar photovoltaic panels.
- Becoming a pilot for land auctions – One of three councils country wide. This pilot has the potential to provide affordable and market housing to the area;
- Establishing a Transfer Incentive Scheme to enable Council Tenants to Downsize in to smaller Council property therefore making better use of existing Council Stock;
- Achieving and maintaining the Decent Home Standard in Council Housing;
- Becoming a member of People Power Collective Energy Switching Scheme which will help Lancashire residents to find out if they can save money by switching energy providers.

West Lancashire's Housing Strategy 2014 – 2019

(Strategic housing objectives and key delivery actions)



Chapter 1

Introduction

1.0 Profile

West Lancashire has a population of 110,700¹ spread across a mix of vibrant towns and villages sitting alongside tranquil countryside which covers an area of 38,109 hectares and contains the greatest proportion of Green Belt land in England.

The Borough is complex and diverse in its nature, and includes rural areas together with the urban conurbation of Skelmersdale and the key service centres of Ormskirk, Aughton and Burscough. The majority of residents live in these settlements.

There are three distinct rural areas; the Northern, Eastern and Western Parishes, containing a number of villages, the largest of which are the linear settlements of Tarleton and Hesketh Bank.

Our geographical location in the North West of England is unique. We have a dual identity, being the southernmost Borough in the County of Lancashire, whilst also located within the Liverpool City Region and adjacent to the Manchester City Region .

The Borough is also adjacent to a number of large urban areas, including Southport to the west, Liverpool and parts of Knowsley to the south, St Helens and Wigan to the east and Chorley, Leyland and Preston to the north east. It is a popular area for commuting to other parts of Lancashire and Manchester, whilst there are particularly strong links with the economy of Liverpool.

There is motorway access to Liverpool via the M58 and to Preston, Wigan and St Helens via the M6. This defines one of the key features of the West Lancashire housing market which is the strong linkages with surrounding areas which generates demand for housing in the area from higher income groups and those willing to commute, which can create affordability problems for those on lower incomes.

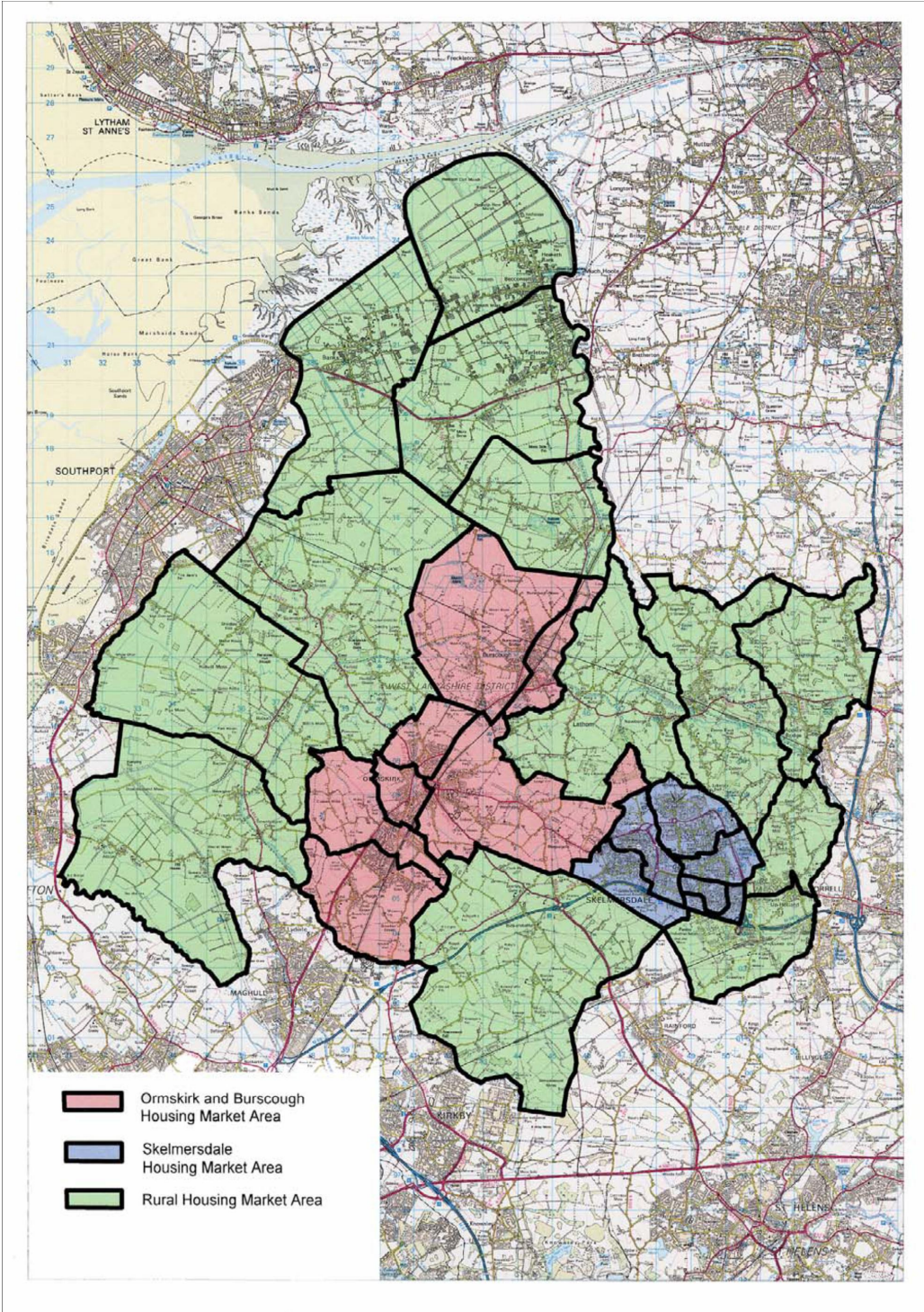
Our analysis suggests that there are three main housing markets. These are:

- Skelmersdale which as well as being a free-standing employment centre and settlement has house prices which are typically below those elsewhere in the Borough;
- Ormskirk which is also a free standing settlement and employment centre along with Burscough and Aughton;
- The more rural areas of the Borough, containing smaller towns and villages. These areas are generally distinguished by higher prices and in some cases a commuter function associated with employment centres outside the Borough. This sub-market covers a large area with significant differences in accessibility to large employment centres.

The profile of West Lancashire as a whole is one of a Borough with high demand for housing in the private and public sector, with house prices more than 30% higher than Lancashire's average.

These housing markets present us with a challenge, particularly because housing issues within each area range from extremely low to high demand for accommodation.

¹ Census 2011



Chapter 2

The purpose of a housing strategy

2.0 The purpose of a housing strategy

The Government is determined that local authorities must become more strategic in their thinking, developing plans for the longer term to deliver measurable outcomes.

In housing, the agenda has moved on from the requirement to produce a “fit for purpose” housing strategy to having an excellent strategic approach – requiring us to be clear about our direction for housing and how we will enable delivery – and communicate this to the right people, in the right way, to the benefit of our communities.

Housing led initiatives can contribute to improving skills, education and employment chances, whilst ill health can be improved and alleviated by living in homes which are adaptable and located in safe and supportive environments. Local housing authorities’ work in producing housing strategies has been a lever for economic and social change in many areas, reflecting a shift towards ensuring local housing markets meet local demands, rather than a narrower focus on directly providing social housing.

In essence a housing strategy is a plan that considers housing issues in an area and sets out how to tackle them over a given period of time, having regard to identified housing needs and the resources available. It reflects the important strategic and enabling role of the Council in place shaping and meeting and facilitating housing needs in the Borough. It also has to consider the delivery and policy context applicable at the time of its development and evolve as policies change. Chapter 3 considers the current national, regional and local policy context in which this housing strategy should be considered.

The housing strategy is intended to be an over-arching document that establishes priorities for action, both by the local authority and, where appropriate, by other service providers and stakeholders and sets out a clear action plan.

The strategic housing role therefore has an important part to play in a number of locally based plans, as it can assist in promoting a joined-up approach to activity that helps support sustainable communities including:

- assess and plan for current and future housing needs of the local population;
- make the best use of existing housing stock;
- plan and facilitate new housing supply;
- work in partnership to facilitate commissioning of housing support services which link homes to support and other services that people need to live in them;
- have working partnerships that secure effective housing and neighbourhood management;
- ensure good design which encourages informal social mixing and support community cohesion within estates and neighbourhoods;
- support the economy by having the right number of homes of the right tenure and price for workers;
- link where people live to the services they want and need;
- ensure that all residents’ voices feed into shaping strategy by encouraging their participation of the housing strategy development process;
- improve poor housing and the corresponding health problems associated with such housing.

In overall terms a housing strategy aims to provide an appropriate balance of good quality housing, which meets the housing needs of the population, provides variety, choice and is accessible and contributes positively to the well-being of the citizens of the local authority area. It involves making the best use of the housing that is already there, as well as working effectively with the market to supply new homes. It is also about looking and working across all housing tenures, and ensuring that appropriate links are made to the support services which people need to live in their homes.

Chapter 3

National, regional and local context

3.0 West Lancashire's housing strategy within a national context

The Government's stated aim is to deliver a nationally sustainable and resilient economy that is rebalanced across regions and sectors (public, private, voluntary and community). Since the Coalition Government has come to power it has stressed its commitment to decentralisation, localism and the 'Big Society', and its 'Programme for Government' set the scene for a radical devolution of power to local authorities and community groups; critical to this has been the 'Localism Act 2011' which included measures to reform the planning system, social housing and the Council housing financial system. One of the key elements that the Act provided was reform to ensure that decisions about housing are taken locally.

The Government's Housing Strategy 'Laying the Foundations: A Housing Strategy for England' 2011 set out its intended direction of travel for housing, its role in the wider economy and its contribution to social mobility. Government want to see primacy of home ownership, social housing as welfare, and an increasing role for the private rented sector. The key elements of this strategy are summarised below:

- An agenda of growth in housing delivery, recognising the positive role that housing and its construction has in supporting economic growth of the economy, increasing employment opportunities and supporting inward investment. This is underpinned by a number of private sector led funding initiatives such as The Regional Growth Fund, designed to support public sector dependent economies to private sector led growth. The Government introduced the New Homes Bonus to specifically encourage housing growth;
- The introduction of the new National Planning Policy Framework, is designed to simplify and speed up the planning system and has a presumption in favour of development. The framework requires West Lancashire to work more closely with local communities to deliver homes, jobs and infrastructure needed for a growing population;
- Within overall housing growth priorities there is a commitment to deliver more affordable housing and bring empty homes back into use to support new affordable housing delivery. This has been supported through Government funding focused around the Affordable Rent Model introduced in April 2011, which utilises higher rent and lower Government grant levels;
- Access to social housing has been a key focus of the Government's social housing reform agenda. The priorities are to ensure that affordable housing is available to those who need it for as long as they need it and this has seen the ending of 'tenancies for life'. Local authorities now have the flexibility to offer minimum fixed term tenancies to households moving into social housing stock. Alongside social housing reform sits the reform to the welfare system, which with its changes to benefit, eligibility and entitlement, will impact significantly on housing supply and demand. These changes affect both social and private sector tenants;
- The Government sees the provision of a healthy, well managed private rented sector as essential to meeting housing need and demand and it is focusing on raising standards within the sector, and for local authorities to address fitness and disrepair issues. This is very much in line with the Government's aim to improve health outcomes whilst reducing health inequalities. The Government is keen to increase the supply of private sector homes for rent by supporting investment in new private rented provision; it sees the growth in the private rented sector as underpinning economic growth as it allows greater mobility of people and skills;
- The Government recognises that older people are living longer and wants to see a better deal provided for older people, with greater choice and support to live independently. The Government is committed to ensuring that housing and planning policies positively reflect the wide range of circumstances and lifestyles of older people, who already occupy nearly a third of all homes. In terms of safeguarding vulnerable adults, housing has a strong role to play alongside social services, health, the police and other agencies. The Care and Support Bill introduced in May 2013 sets out a new safeguarding power, and places a duty on local authorities, in our case, Lancashire County Council, to respond to safeguarding concerns by making enquiries as necessary to decide on whether, and what, action is needed;

- In August 2012 the Government published its Homelessness Strategy, 'Making every contact count: A joint approach to preventing homelessness'. The Strategy focuses on prevention and aims to 'make sure that every contact local agencies make with vulnerable people and families really counts.';
- The Government continues its commitment to delivering Zero Carbon homes and, along with other binding carbon reduction targets by the previous Government, makes energy efficiency and tackling fuel poverty key issues for housing. Tackling energy efficiency in existing housing stock remains the sector's biggest challenge, and therefore utilising the Green Deal is important;
- Housing is seen by Government as key to creating and sustaining local communities. It is seen as contributing to the economy and supporting economic growth and employment, both directly and indirectly, which is why housing issues need to be addressed at a local level but in a planned and strategic way. The primary role of West Lancashire is to understand and address the needs and aspirations of communities while having regard to the National Context.

3.1 West Lancashire's housing strategy within a regional context

One of the strengths of the West Lancashire Borough is its geographical location. While we are included in the Liverpool City Region (North)², not all of West Lancashire in housing market terms, is influenced by this connection. We are also influenced by Greater Manchester City Region and being part of the three tier arrangement of Lancashire County and Parish Council's in many areas; we are aware of significant housing market linkages between the northern part of West Lancashire and Central Lancashire. This geographical placement means we have strong linkages with surrounding areas which generate demand for housing in our locality from higher income groups and those willing to commute; this creates affordability problems for those on lower incomes.

While the Government's decentralisation and austerity agenda has dismantled the regional tier of Government, it is still important for us to understand the nature of West Lancashire's placement within the region and how the City regions and neighbouring authorities housing and economic issues and aspirations could impact upon us. We highlight some of the regional influences below.

3.2 The Liverpool City Region

We are part of the Liverpool City Region (North) and its' economic and strategic influence is relevant to West Lancashire. With the abolition of Regional Development Agencies, Local Enterprise Partnerships (LEP's) have become the focus of activity in delivering economic growth. LEP's are responsible for determining local economic priorities and undertaking activities to drive economic growth and local job creation. The Liverpool City Region LEP want to see growth and increased productivity and a rebalanced economy focusing on private sector led growth driven by low carbon economy, knowledge economy, visitor economy and SuperPort. West Lancashire is not currently within the Liverpool City Region LEP but hopes to work closely with it given the functional economic geography of the area. The Council will also continue to work closely with partners, including the LEP in Lancashire.

The Liverpool Local Investment Plan (LIP2) published in August 2012 responds to the changed political and economic landscape and its vision underpins the priorities of the LEP.

It 'sets out how the Liverpool City Region will create the environment to stimulate the private sector market to accelerate growth, rebalance the economy and deliver housing and neighbourhoods where people choose to live, work and visit'.

Its priorities include investment in transformational sectors and strategic locations and supporting investment through planning, infrastructure and site availability, maximising public sector investment impact and land assets, developing global markets and increasing the number of residents in work. This may afford opportunities for West Lancashire and so continued dialogue and partnership working on housing and economic issues remains important to us.

The Homes and Communities agency states that

'Housing will play a key role in supporting the City Region's economic ambitions. LIP2 has made a commitment to improve the choice and quality of homes and neighbourhoods. It will focus on ensuring existing stock is energy efficient,

² Liverpool City Region (North) comprises of Wirral, Liverpool, Sefton, Knowsley and West Lancashire.

providing mixed tenure homes to meet the needs of local people. Bringing 16,400 long term empty properties back into use, tackling deprivation and worklessness and encouraging private sector led housing building’.

3.3 Lancashire

The Lancashire Strategic Housing Partnership is made up of three separate sub regions: Central Lancashire, Pennine Lancashire and Mid Lancashire. West Lancashire forms part of Mid Lancashire.

The Mid Lancashire Housing Contextual statement 2012-2015, sets out the priorities for housing across the Mid Lancashire area of Lancaster, Preston, South Ribble, Chorley, Ribble Valley and West Lancashire. These authorities, along with Lancashire County Council, have agreed to:

- Maximise the potential of Mid Lancashire’s key economic development and regeneration activities;
- Ensure that infrastructure that supports the area is capable of supporting challenging economic growth ambitions; and
- Capitalise on the area’s unique educational attributes to support and sustain commitment to a knowledge led economy.

Underpinning the Housing Contextual Statement, the Local Investment Plan (LIP) for Mid Lancashire was published in May 2012. The LIP puts forward the case for investment in housing and regeneration across the sub region. Set within the context of the Lancashire Local Enterprise Partnership, the LIP considers all relevant strategic priorities for investment, and develops a set of thematic priorities that bring together aspirations, needs and potential; these include:

- Delivering significant sustainable housing growth and regeneration to meet demographic and economic needs;
- Integrating housing and economic potential to maximise investment in both;
- Delivering affordable housing to meet economic and social needs;
- Providing better life chances for communities;
- Creating and maintaining places where people want to live; and
- Making the best use of assets and achieving more for less.

These themes are also articulated spatially within the LIP following an exercise to consider potential housing sites and areas against the thematic priorities. This work produced a portfolio of potential housing sites and areas considered to be the key strategic sites for initial investment in the sub region; these sites include Skelmersdale Town Centre in West Lancashire. A refresh of Lancashire LIP is underway and expected to be issued before the end of 2014/15.

We remain committed to the Mid Lancashire Housing Partnership and will continue to work to deliver housing priorities developed through the Mid Lancashire Housing Contextual Statement and Local Investment Plan

3.4 Opportunity

The economic and housing agendas in both the Liverpool City Region and Lancashire provide significant opportunities for West Lancashire. New employment opportunities are likely to present themselves and local business will be able to benefit. West Lancashire will be positioning itself to ensure that it is considered as an attractive place to live and work and that local people can benefit from opportunities that develop through our regional partnerships

In overall terms we recognise the importance of and need to be part of and influence relevant housing and economic agendas beyond that of our own Borough Council boundary. With that in mind we aim to maximise any opportunities and work within any partnership arrangements across Liverpool, Manchester and Lancashire to enable us to achieve our broader Council objectives.

3.5 West Lancashire's housing strategy within a local context

Housing is one important element to the economic prosperity and growth of West Lancashire. The West Lancashire Local Strategic Partnership, now replaced by One West Lancashire, prepared a sustainable Community Strategy for West Lancashire 2007-2017. One of the key objectives is 'To provide more appropriate and affordable housing to meet the needs of local people' and One West Lancashire has reconfirmed its commitment to retain this as a strategic objective.

The Council's vision is:

To be a Council to be proud of, delivering services that are lean, local and fair.

Our Corporate Priorities are:

- Balancing the budget and providing the best possible services within the resources available;
- Focussing upon sustainable regeneration and growth within the Borough;
- Caring for our Borough by delivering the small improvements that can make a big difference.

Our services will continue to prioritise the following, subject to affordability:

- Protect and improve the environment and keep our streets clean and tidy;
- Combat crime and the fear of crime;
- Work to create opportunities for and retain good quality jobs in particular for local people;
- To be a top performing landlord;
- Improve housing and deliver housing that meets the needs of local people, including affordable housing;
- Provide opportunities for leisure and culture that together with other council services contribute to healthier communities.

The vision within the Local Plan is underpinned by the delivery of good quality housing in terms of price, type, tenure, size and location in sustainable neighbourhoods supported by quality services, amenities and good transport links and this is reflected within the key objectives within the plan to 'provide a range of new housing types in appropriate locations to meet the needs to West Lancashire's population, including affordable housing and specialist accommodation.'

The vision for the housing strategy is:

The provision of good quality housing, in the right locations which also supports our economic and regeneration priorities, which meets people's changing needs and is situated located within pleasant, safe and sustainable communities.

Diagram 1 below shows the housing strategy as it sits within the Corporate context of the authority.

Chapter 5 highlights the housing market challenges we face.

Diagram 1 – Housing Strategy in the Corporate Context



Chapter 4

What has changed since the last strategy?

4.0 Introduction

Since our last housing strategy there have been significant changes to the policy context within which we operate. These are:

- Welfare Reform Agenda which has changed the way that housing benefit is paid in the social rented sector and private rented sector along with the phased introduction of Universal Credit from October 2013;
- New ways of funding new affordable homes;
- Changes to the way in which social housing is let to people in housing need;
- Our Council housing is now self-financing;
- The way in which housing is planned for and built potentially makes it more difficult to deliver affordable housing;
- Much less money to fund our priorities

We outline below some of the most relevant changes and impacts for housing and local people in West Lancashire and how the Council has responded to date.

4.1 Welfare reforms

The Welfare Reform Act, introduced by the Government, changes the way welfare support is calculated, decided and paid. For tenants living in the private rented sector, changes on the amount of housing benefit available already limit the choice of properties that are available to them within Local Housing Allowance payments.

In April 2013, social housing tenants, of working age, living in a home larger than their household needs, have had their housing benefit reduced. If they are deemed to have one spare room, their benefit will reduce by 14%. If they have two or more spare rooms, there will be a 25% reduction. As at December 2013 this change affects approximately 950 Council tenants in West Lancashire and places an increasing importance on the Council encouraging and facilitating our tenants to transfer to appropriately sized accommodation. There are other changes within the Welfare Reform Bill and the Council is working alongside a number of different partners to ensure that local people remain informed and where possible supported. In the case of Council housing, we are already supporting tenants through the appointment of a financial inclusion officer and additional staff to help tenants examine what options are available to them.

Welfare reform will also impact upon some of the tenants of private landlords and other registered providers of social housing. Tenants affected by these changes may therefore need advice and assistance to support them manage any financial impact so that they can retain their tenancy or explore their housing options if they need to move to smaller accommodation.

We do recognise that welfare reforms will have a financial impact for some households and so we have commenced work to develop a cross tenure financial inclusion strategy to provide a co-ordinated approach to assist households to maximise their incomes and their ability to manage their money effectively.

4.2 Funding for affordable housing

On a national level, the grant from the Homes and Community Agency (HCA) for affordable housing development over the period 2011-15 has reduced and is about 50% less than during the previous four year period. Despite the decrease in grant in real terms during the period 2011-2015, the Government developed a new tenure, known as 'Affordable Rent'. The new tenure approach was intended to sustain levels of affordable housing development by enabling social housing providers to charge higher rents, at up to 80% of market levels, and use the increased rental income to support additional borrowing to compensate for the reduced grant.

The Council recognises the importance of increasing the number of affordable homes that are built in West Lancashire, and this remains an on-going priority for the Council which has been underpinned by the Council committing its own funding and land to support new schemes.

The Council works strategically with its Registered Provider (RP) partners and the HCA to continue its success of leveraging in grant investment to the Borough from the National Affordable Housing Programme. Since 2005 our joint working has helped secure £10 million HCA grant investment and has provided 271 affordable dwellings with total scheme cost of £34.5 million. This is a significant amount of inward investment into our Borough.

4.3 Access to affordable housing

Access to social housing has been a key focus for the Government, and through the Localism Act 2011 social landlords have the option of introducing fixed term tenancies which have given social housing providers the ability to provide a fixed term tenancy rather than having to provide a 'lifetime' tenancy.

In 2013 the Council published a tenure strategy which lists the type of tenancies the Council will make available. The Council aims to make the best use of social housing stock whilst also maintaining cohesive and stable communities and has chosen to introduce five year fixed term tenancies. For the majority of new tenants this will mean that following a satisfactory introductory period of the tenancy (the first 12 months) tenancies will be then offered on a fixed term of five years. There are certain exceptions to this approach where lifetime tenancies will remain.

The Act also provides powers to allow local housing authorities to exclude those with no statutory priority for social housing from applying for it. Following review and consultation the Council published a new allocations policy in 2013 which changed who can apply for its social housing. This new policy approach takes account of the fact that Council housing is a limited resource and that some households on the Council's Housing Register have a reduced chance of ever being allocated a property because priority is given to those in the greatest housing need. The Council knows that many families work hard and are on relatively low incomes and so the Register recognises and provide some preference to households that can demonstrate that they are working or making a contribution to the community in other ways, e.g. volunteering or training. Members of the British Armed Forces with a local connection to West Lancashire and seeking accommodation on discharge are also recognised.

Council housing is the main source of affordable housing in the Borough with RP's providing in the region of 1000 affordable homes. The Council has established nomination rights to most of these homes and works closely with RP's to allocate them in line with the principles established by our Allocation Policy 2013.

4.4 Council housing finance reform

The Localism Act 2011 has been the vehicle for reforming the system for financing Council housing by introducing a model known as self-financing. Previously, the Government have decided the level of rent that local authorities could charge, this was then 'pooled' nationally and redistributed in line with an agreed formula which took into account a number of things, such as the cost of managing housing stock. West Lancashire was a loser under this arrangement in that up to £6.2 million pounds per year of rental income out of £20 million was paid into this national pool.

West Lancashire has now come out of this system and is a self-financing local authority, which means that we have effectively "bought ourselves out" of the national subsidy arrangement, and have taken on debt in the region of £88 million. The benefits of this is that we can now retain all of the rent paid by tenants for use within West Lancashire.

As a landlord, we have developed a 30 year business plan that has structured the repayment of this debt in a way that enables us to maximise the level of investment into our housing stock. Specifically, we have profiled the repayment of this debt to enable us to invest £65 million in our housing stock during the first five years of our business plan. This is already resulting in significant improvements to many tenants' homes.

The long term viability of the business plan is of course dependent upon rental income being charged and received. With this in mind our business plan is underpinned by a risk assessment which is reviewed regularly to ensure that identified risks including that of Welfare Reform implications are managed effectively.

4.5 Planning Reform and the national planning policy framework

The Government regards effective planning policy as key to the delivery of new housing supply. To this end a fundamental review of planning policy has been undertaken culminating in the introduction of the National Planning Policy Framework.

The National Planning Policy Framework was published in March 2012 and stresses the need for Councils to work with communities and businesses to seek opportunities for sustainable growth to rebuild the economy; helping to deliver the homes, jobs, and infrastructure needed for a growing population whilst protecting the environment. The emphasis is on developing viable housing sites. In the current economic climate, where values in some areas have dropped and sites purchased some time ago for much higher values than they are worth today, can mean that achieving housing development can become challenging. The economic viability of some sites can be further affected by the requirement to provide affordable housing. This can mean that it becomes increasingly difficult for a Council to negotiate the level of affordable housing that it needs to deliver. Innovative approaches to assist in meeting affordable housing targets are needed.

In addition, the Government has also announced a series of planning and housing measures aimed at facilitating housing growth that enable developers to **renegotiate Section 106 agreements**: legislation now allows any developer of a site deemed unviable due to affordable housing planning obligations to appeal with immediate effect. The Planning Inspectorate will then review the application to determine the number of affordable homes that need to be removed to reach viability. The original Section 106 agreement will then be suspended for a three year period.

Another change introduced is the Community Infrastructure Levy (commonly called 'CIL'). It is a planning charge, introduced by the Planning Act 2008. It came into force on 6 April 2010 through the Community Infrastructure Levy Regulations 2010 and allows local authorities in England and Wales to raise funds from developers who are undertaking new building projects in their area. The money can be used to pay for a wide range of infrastructure that is needed as a result of development. This can include things like transport schemes, green spaces and the maintenance of new infrastructure. In West Lancashire we are aiming to introduce CIL in May 2014. Affordable housing contribution will not be included in CIL and will continue to be negotiated through Section 106 agreements.

4.6 West Lancashire Local Plan 2012-2027

In October 2013, the Council adopted a new local plan which guides future development within West Lancashire over the 15 year period to 2027 and sets out:

- The distinctive features, issues and challenges in the Borough;
- A vision of how we would like the Borough to be in 15 years time;
- What we need to do to achieve this vision;
- Key policies to help meet our goals.

It contains clear objectives for housing 'to provide a range of new housing types in appropriate locations to meet the needs of West Lancashire's population'. This will include delivering these on brownfield sites where the sites are available, viable and deliverable. They will also be concentrated, where available, in the major urban areas, where services and transport facilities are established. The plan allows for the delivery of 4,860 net new dwellings with 2000 of the homes being in Skelmersdale. Over the plan period this breaks down to 302 per year for the period 2012-2017 and 335 per year for the period 2017-2027.

The following chapter considers our housing challenges.

Chapter 5

The challenges in our housing market

5.0 Introduction

Our Borough is predominately rural in nature and is widely recognised as a very popular place to live but we also face a number of challenges which are explained in this chapter:

5.1 Population growth

Our population is growing – The 2001 Census recorded a Borough population of 108,400 and the Census in 2011 recorded a population increase of 2.1% to 110,700. Population projections predict that by 2031 the population will be in the region of 120,900. We need to cater for this growth and will do so in line with our Local Plan 2012-2027.

Within our existing population, the age profile in West Lancashire is generally older than that of the sub region, region and England; we have more residents aged over 40 and fewer under this age. However, there are variations in the population age structure between settlements. In general, the rural areas of West Lancashire are more attractive to people of middle or retirement age, whilst Skelmersdale has a younger, more varied population structure.

England experienced a baby boom of 6.9 million live births between 2001 and 2013. In 2020, the first children from this boom will be turning into ambitious young men and women, looking to move out, find work and kick-start their adult lives. We know already that West Lancashire is losing younger households to other areas, and this is a cause for concern because younger people support economic growth and ensure the future supply of a skilled and active labour force.

This means that one of our priorities is to deliver more homes for the future needs of our residents [including downsizing opportunities for those households requiring smaller accommodation. Housing is a long term issue and we need to plan accordingly. In doing so](#) our housing offer ~~will need to~~ [must](#) be realistic and market facing and we must consider how best to encourage development by using all the tools at our disposal including seeking out new models for housing delivery. Our Housing Need Survey of 2010 and other housing data research highlights a need to ensure we are providing the 'right' type of housing offer to [also](#) retain and attract younger and economically active growing families and first time buyers.

5.2 An ageing population

We know that our population is ageing [and remaining in their own homes for longer which has an impact on the flow of housing supply](#). The number aged 60 and over is projected to increase by 35.5% from current levels, and the number aged 75 and over by 77.4% to 2035. This means by 2035, there will be 10,300 more people aged 60 and over and 7,200 people aged 75 and over. This is likely to increase demand for housing related support and other forms of social care to enable residents to remain in their own homes. It is therefore important to work to develop suitable housing tenure and property type housing offers, including specialist supported housing solutions for our ageing population. [In instances where designated accommodation for older people is developed then it will also contribute to freeing up, what is usually a family type dwelling, back in to the market.](#)

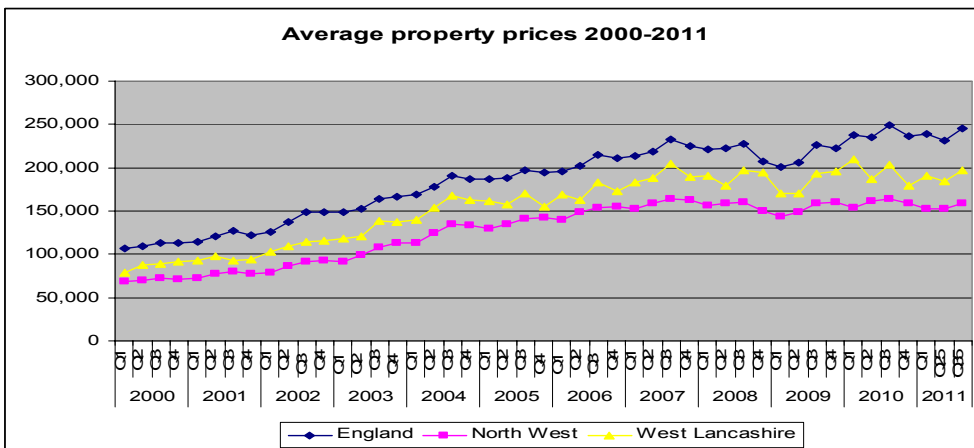
5.3 Specialist housing requirements

We recognise that there are specific vulnerable client groups who need particular types of housing to help them have an opportunity to live independently. We already work with Lancashire County Council Supporting People Team and other statutory agencies in health and social care services to try to assist in increasing accommodation provision. We know from these agencies that the lack of appropriate supported accommodation options available has meant that people have been placed in out-of- area residential placements, moving them away from their localities – family, friends and community infrastructure.

We want to work with health and social care statutory agencies to stop this happening. We have the desire to assist, however the challenge is providing the right type of accommodation along with the right model of support that proves both economically viable and provides a suitable housing solution for the particular client group.

5.4 It is expensive to buy a home

Buying a home in West Lancashire is relatively expensive. Average prices and lower quartile prices (usually targeted at first time buyer) are higher for West Lancashire than the North West average. Over the period January to the end of July 2013 the average house price was £197,882, with £219,469 for a new build property. This means that there are cheaper properties in neighbouring local authorities to West Lancashire, a key factor in attracting households to the area. Such households trying to get on the housing ladder can access more affordable areas outside of the Borough and in some instances do relocate to a cheaper home in another Borough. This may also mean that they are not able to live close to their families. The chart below demonstrates how West Lancashire house prices are consistently higher than the North West average.



House price is just one aspect of the issue of affordability. Household incomes need to be understood along with other factors such as changes to financial institutions lending criteria or deposit requirements for those wishing to buy a home.

The contraction in the mortgage market and increase in deposits required to purchase a property has made home ownership even less accessible for first time buyers in the Borough and there are a growing number of households that make up what has become known as the 'excluded middle market'; those unable to access home ownership and unlikely to qualify for social housing. It is important that we have a housing offer for this group.

The Government has responded with different house purchase initiatives to help households bridge the deposit gap, usually with equity loan type products. While these products are helpful, they do not assist all household income types and so we need to ensure that purchasers in West Lancashire can access a range of low cost home ownership products, such as shared ownership and shared equity; which are currently in short supply.

New build properties are always popular with first time buyers, having relatively low maintenance costs, and are often offered with a number of moving in 'incentives'. However, average new build prices in the Borough in 2012 were £183,259. This means that a household would require an income of £52,359 to afford to buy an average new build home if they had no existing equity. The most affordable new build properties are in Skelmersdale at circa £143,000, which would require a household income of £40,857. The average household income in the Borough is £35/36,000.

It is clearly important that we have a housing offer that will not only meet affordable housing need but also help retain and attract younger and economically active growing families and first time buyer households. This will help assist in economic growth and ensure the future supply of a skilled and active labour force. Low Cost Home Ownership products can be helpful as part of that housing offer.

The table below illustrates the ratio of median house price to median earnings average earnings in relation to neighbouring authorities and Liverpool and Lancashire wide. This table further demonstrates that housing affordability is an issue in the Borough and that neighbouring authorities are likely to be more appealing to prospective purchasers from a house price perspective.

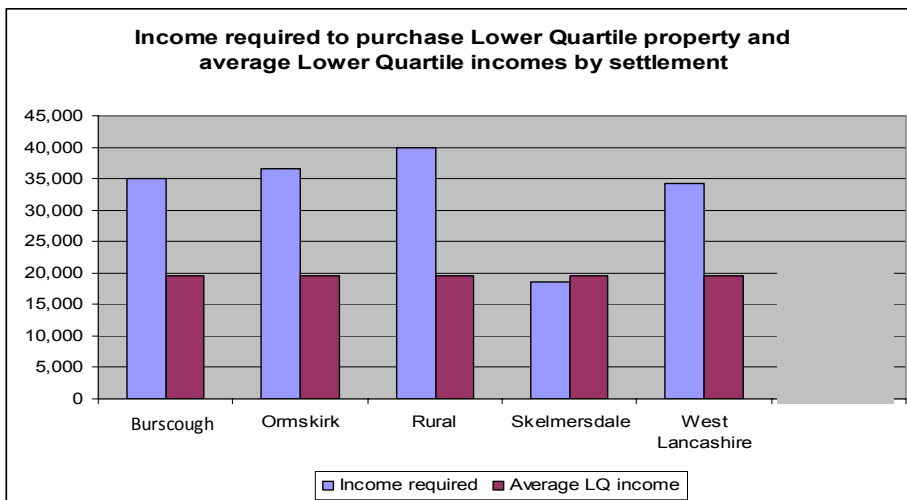
Location	Ratio as at 2012
West Lancashire	6.53
Chorley	6.25
South Ribble	6.13
Sefton	6.06
Wigan	5.00
St Helens	4.76
Knowsley	4.15
Lancashire Wide	5.40
Liverpool	4.12

The Local Plan (2012-27) anticipates a significant increase in housing delivery from 2015 onwards. This will provide an opportunity, in part, to address affordability issues as there is a planning policy requirement to provide affordable housing where certain criteria are met.³

5.5 We need more affordable housing

As stated previously housing is relatively expensive in West Lancashire. This coupled with a households income and lending criteria can affect whether a household is able to find housing, whether to rent or buy within their household budget.

However, when household income is considered within the context of a household trying to gain access to the housing ladder, then even the cheapest of homes, remain unaffordable for some households. The chart below shows the income required to purchase lower quartile property and average lower quartile incomes by settlement.



According to data at July 2013 there were a total of 3,380 households on the Council's Housing Register. The last full assessment of housing need undertaken in 2009 by Fordham Research and published in 2010 estimated an annual net shortfall for affordable housing of 214 units per year. The assessment went further and suggested that the tenure mix should comprise mainly of social rent units at 80% of all new affordable housing and the 20% remainder being in the form of intermediate housing products⁴.

³ Policy RS2 of the Local Plan provides further information.

⁴ 'Intermediate' housing is a term which refers to housing which falls between 'social housing' (such as traditional rented council housing) and 'open market' housing; it is intended to bridge the gap between the two. It was noticed that as house prices increased, the gap between social housing and open market housing grew, meaning people often could not afford to progress from social housing to

The social housing stock available for those in housing need is low compared to the average levels in the North West (18.6%). Social housing represents 15.1% (7,000) of the total housing stock in the Borough (47,000). This, alongside the Borough's proportionately higher house prices, means that access to affordable housing is limited in West Lancashire.

Affordable housing is also geographically limited in West Lancashire. The chart above shows that the majority of it is located in Skelmersdale. This is an important factor, and one we need to consider when looking at affordable housing requirements and supply at local level. While there has been significant affordable housing development success in recent years, there still remains a pressing need for affordable housing in the Borough, particularly in rural areas and the towns of Ormskirk, Burscough and Aughton.

Rebalancing the housing market, to increase the proportion of affordable housing outside of Skelmersdale and increase the proportion of affordable housing for families and accommodation for older people in Skelmersdale, will be a priority within our overall plan to increase the supply of affordable housing across the Borough.

Building homes to the Lifetime Homes standard is also important and the Local Plan 2012-2027 expects all affordable housing units to be built to Lifetime Homes Standards.

5.6 We need to make more of the private rented sector

In September 2012, the Government announced a range of proposals to encourage the provision of new homes to meet the country's demographic needs and to help generate local economic growth. As part of that announcement, Government established a Build to Rent Fund to invest £200m in housing developments to ensure that the high quality rented homes that are needed are delivered. They recognised that demand for market rented homes is increasing in many parts of the country and that this sector could:

- be a very effective extension to the social rented sector, where lengthy waiting lists and allocations based predominately on need mean that many households are less likely to ever gain access to it;
- and it can also support those households who are now unable to access the home ownership ladder given the tightened mortgage lending restrictions and increased deposit requirements.

In West Lancashire we have seen an increase in the total number of properties coming onto the market from 675 in 2009 to 1,028 in 2012; an increase of 52.3% (Vizzihome). The growth in part is likely to be the expanding student population and also as a result of the Borough attracting migrant workers working within the local rural economy.

Although there has been an increase in the supply of private rented accommodation since 2009, only 30% of all properties coming to the market have been within the Local Housing Allowance caps. Households relying on housing benefit to pay their rent lack choice in the existing private rented market. This will be further constrained by the financial impact upon those households as a result of bedroom tax and remaining Welfare Reform changes.

In July 2013 the Council Housing Allocation policy changed to provide increased priority for social housing to those applicants who demonstrate a commitment to contribute to the Borough's economic growth as working households or who make a contribution by their contribution within communities. This will assist some economically active households but those remaining will still be reliant upon the private sector housing to obtain housing.

This means there is potentially an important role for the private rented sector both in meeting people's housing needs, and in supporting economic growth by enabling people to move to and / or move within the Borough to take up jobs and respond to their households changing circumstances.

We recognise that the private rented sector, if managed effectively, could help provide an alternative housing offer to those households, who are unable to purchase a home. The Council will consider its role carefully in respect of this growing sector and whether it is appropriate to encourage build to rent and other options to expand this tenure, whilst also aiming to improve overall housing quality and its management.

owning their own home. Intermediate housing tries to bridge the gap as 'more affordable', sitting below open market prices but above social housing

5.7 Many properties still need investment

The relationship between poor housing and poor health has been recognised for a long time. Poor housing has a direct impact on the number of accidents in the home, educational achievement and general well being. In addition to the wider benefits to society of improving housing, there is a direct benefit to the NHS through reduced injury rates and treatment costs where the condition of housing is improved.

Our 2010 Private Sector House Condition Survey provides in depth information about stock condition in the Borough and identifies that where homes have failed the decent home standard or the Housing Health and Safety Rating System introduced in 2004, there is often a correlation between improvement works being required but the residing household not being able to afford them. This means that some households will be unable to fund the required improvements to their homes, improvements that could remedy problems such as inadequate heating, damp and mould and any associated health conditions

5.8 Promoting energy efficient homes

The Climate Change Act 2008 aims to help the transition towards a low-carbon economy in the UK and includes legally binding target of at least an 80% cut in greenhouse gas emissions by 2050. The Act commits the UK to reduce household CO2 emissions to almost zero over the next four decades. The Government's flagship policy to achieve energy reduction in buildings is the Green Deal – a loan scheme for householders and business to finance energy related home improvements.

In West Lancashire we are aware that the mean SAP rating of privately owned properties in West Lancashire is 53 as reported in the Councils 2010 Private Sector Stock Condition survey. This is better than the national average of 48, but there is scope to reduce emissions from this sector. Typically, the lower SAP ratings are found in older, pre-1919 dwellings and converted flats, which suffer with high heat loss. The privately rented dwellings across the Borough have a mean SAP rating of 51.

The same Housing Stock Condition Survey identified that 43% of privately owned properties have less than 200mm of loft insulation with 2.9% having no loft insulation at all and that many properties in Skelmersdale which were built using structural pre-cast concrete units with solid external walls are thermally inefficient and difficult to improve, in terms of thermal efficiency.

The Government is also committed to tackling the issue of vulnerable people being unable to afford to heat their homes. The national fuel poverty strategy aims to end fuel poverty by 2016.

With these Government objectives in mind and our own desire to improving the energy efficiency of the housing in West Lancashire, this has been set as a priority for the Council as defined within its sustainable energy strategy 2012 - 2020.

5.9 Other relevant themes and housing market challenges

We have highlighted above some of the issues that we aim to address in this housing strategy. They relate mainly to our housing market and the issue of housing supply, making the best use of existing stock, the impact of population growth and changes in age profile in the years to come.

However housing strategies also consider other issues. These are introduced in the next chapter, all of which make up the housing strategy objectives that we have chosen to focus upon during the life of this Housing Strategy. Our housing market issues are summarised below:

- We have an ageing population and this will mean we will have to deliver an increasing range of tailored housing solutions for this client group, and where appropriate promote the use of our own Home Care Link monitoring service and assistive technology to help households remain independent in their own homes;
- Research suggests that younger households are leaving West Lancashire to move to adjacent Borough's, often in search of more housing choice at a price they can afford. Our housing need survey 2010 indicates a need for smaller (2 bed) starter homes for first time buyers;
- The housing market is polarised with affordable housing being geographically concentrated in Skelmersdale, reducing the choice of location for people who want to access affordable housing. Whilst in house price terms, there is a good supply of affordable housing in Skelmersdale it does not meet with prospective purchaser house type aspirations. There is also a shortage of accommodation that meets the housing aspirations of older people, with some Council sheltered property not proving

popular by virtue of size and design. Similarly there is a shortage of smaller affordable housing units for young families to suit their housing aspirations;

- There is a need to increase supply of affordable housing in rural areas and Ormskirk, Burscough and Aughton;
- It is important that we develop a housing offer for the excluded middle market to either access home ownership using Low Cost Home Ownership products such as shared ownership and shared equity or to facilitate the private rented sector to provide a good quality alternative;
- There are increasing demands for private rented sector. This is a growing sector and we need to facilitate and encourage an increased supply of good quality, well managed properties;
- There is a need to continue to support the green agenda and improve the energy efficiency of the housing in West Lancashire. This will assist households with their energy housing costs, help to alleviate fuel poverty and contribute to CO2 reductions;
- We need to ensure that our placement and relationships within the Lancashire, Liverpool and Manchester geographical context enables us to actively support our strategic housing priorities.

Chapter 6

Our housing strategy objectives

6.0 Introduction

In developing our housing strategy objectives we have examined housing data, reviewed our existing policies, and identified potential areas for priority for the Council. Based on these findings; the wider strategic housing agenda and following discussions with officers, we then consulted with residents of the Borough and relevant partners to identify the housing strategy priorities for the Council over the next five years.

Throughout the consultation process we made clear that the Council had finite resources. It was acknowledged that the Council, as it worked on delivering this housing strategy, would therefore have to:

- ⇒ **Manage housing demand** by having mature and honest conversations with our customers so that they have realistic expectations by virtue of the provision of quality advice, so that they understand the housing options available to them. From that point they can exercise choice, perhaps amend their housing expectations which may enable them to find their own solutions to their housing circumstance.

We have chosen six housing strategy delivery objectives which are discussed further in this section.

6.1 Objective 1 - Achieve the right supply of new homes including maximising affordable housing

For this objective we want to encourage a choice of homes that meets the needs of our existing residents, [including a housing offer for those households wishing to downsize](#) and provides a suitable housing offer for those households wishing to invest and make their home in West Lancashire. We want to develop high quality new homes in locations where people want to live and that support economic growth and we want to ensure that there is a choice of different tenures available.

This has been difficult given the economic conditions in recent years which made it necessary for housing developers to display caution when they have looked to develop housing sites. However, there has been consistent interest by developers in delivering new homes in our Borough, although now, we are noticing that interest culminating in receipt of actual planning applications. This is positive and we would wish to work with developers and other housing providers to create a housing offer which is appropriate for West Lancashire.

The West Lancashire Local Plan 2012 – 2027 is central to increasing housing supply and it intends that the needs of all sectors of the community are intended to be catered for through the provision of lifetime homes where this is deemed to be appropriate. The Local Plan requires that in housing schemes of 15 dwellings or more, 20% of new residential units should be designed specifically as accommodation suitable for the elderly. This will assist in part, to providing a housing offer suitable for our ageing population, although further work will need to be undertaken to ensure that there is range of tenure options suitable for this household group. [As part of our approach we will be mindful of Lancashire County Councils planned Extra Care Strategy for Lancashire which is due to be published during 2014. – West Lancashire does have a successful 111 unit Extra Care Scheme in Ormskirk and so we know that such schemes are popular and provide another housing option for older people.](#) Additionally we will ensure that smaller homes are provided for First Time Buyers with a range of purchase options such as shared equity and shared ownership.

The plan allows for the delivery of 4,860 net new dwellings with 2000 of the homes being in Skelmersdale.

Over the plan period this breaks down to:

- 302 per year 2012-2017
- 335 per year 2017-2027

We aim to create sustainable communities and promote sustainable development and we will seek out new ways of delivering housing supply in the future. We will explore and consider a number of options which are likely to include developing new delivery vehicles where the public sector takes on risk (and profit) alongside other public and private sector partners; these will make best use of public sector assets, particularly land,

and we are aiming to maximise new investment sources such as the New Homes Bonus, and think more innovatively about how we can use funding sources to bring new housing supply forward.

We will also explore any pilot opportunities to try out different delivery approaches. Most recently the Council became just one of three Councils in the Country to work with the Homes and Communities agency to undertake a Land Auctions pilot. The pilot project tests the land disposal elements of a proposed national community Land Auction model, which could potentially replace the current planning system for the provision of new homes. [We seized the opportunity to participate in the pilot as it has the potential to stimulate housing growth and diversification of the housing offer in Skelmersdale by providing up to 650 new homes across sites in Whalleys.](#) The pilot began in 2012 and will last for two years, during which time development sites will be brought forward which meet the objectives of the Local Plan. It is anticipated that the sale of at least part of the land will take place during the early part of this housing strategy. Dependent upon which site(s) are selected, there is the potential for a significant sum of money to be raised which can then be used, through the Capital Programme, to invest in the priorities of the Council.

[In the case of affordable housing development provided through our partnership working with Registered Providers, we will work with them to consider the benefits of using different construction approaches where it will assist in the increasing supply of affordable housing whilst meeting or surpassing existing construction standards.](#)

6.2 Objective 2 - Regenerate and remodel areas of Skelmersdale

Skelmersdale was designated in 1961 and was the first new town in the North West. The town has a population of 35,000 (Census 2011), has a good central location, near main transport routes such as the M58 and M6 and has excellent links with the wider region. The town was initially intended to accommodate population overspill from Liverpool with the former New Town being established as part of an overall masterplan, which included provision for a new town centre comprising new retail, leisure, services and commercial facilities.

Work started on the new town centre in the late 1960s and was initially seen as a great success. Over the course of the last 20 years the town has struggled to compete with larger and more successful centres and as a consequence its influence and popularity has declined.

For many years West Lancashire Borough Council has recognised the need to regenerate the town by improving existing facilities and attracting new retail and leisure elements. In addition the housing offer in Skelmersdale is such that it has led to an imbalance in the local housing market with there being evidence of:

- Some areas of low demand, in both social housing and owner occupied stock, associated with poor design and/or neighbourhood reputation;
- High housing densities and poor estate layout can contribute to feelings of insecurity;
- Relatively low house prices, and a lack of variety in housing types, leading to more affluent households moving out of the area;
- Some evidence of properties being bought up by absentee private landlords, with unstable private tenancies undermining the sustainability of some neighbourhoods;
- Relatively high concentrations of deprivation in some areas.

This is not unusual in former New Towns as reported in the DTLR Report (2002) 'The New Towns: Their Problems & Future' which highlights some of the problems faced by former new towns, including Skelmersdale.

The town is known to have a higher percentage of people affected by a long-term illness, or a physical health problem, than elsewhere in the Borough and this means there is a continuing and long-term demand for specialist and adapted accommodation.

There has been, in the last decades or so, building of new private housing estates on the outskirts of the town. These estates have proved popular and some of the houses are in the top income-purchasing band, however there is still a need to diversify the style and range of residential accommodation available and for this work to be complemented by the Town Centre Regeneration.

In order to address the issues mentioned above a Supplementary Planning Document and masterplan was developed and adopted in 2008, with housing as a significant driver in the area's redevelopment. The masterplan includes the development of high quality market housing, for sale and to rent, low cost market housing and affordable housing.

[We see the regeneration activity linked to this objective as being a catalyst and driver of growth, exploiting Skelmersdale's location advantages and aligned to this activity will be the strategic fit with the West Lancashire Transport and Highways Masterplan which aims to remodel the public realm and highway infrastructure. Being aware of the importance of transport connectivity in such regeneration and remodelling work will assist in terms of long term sustainable development.](#)

6.3 Objective 3 - Make the best use of all existing homes

Making the best use of the existing housing we have whether in the private sector or that social housing owned by the Council and Registered Providers will play a central role in meeting housing need and demand as well as enabling housing choice.

It is important to use existing housing stock effectively, including reducing long term empty properties. We wish to make the best use of all existing homes available across the Borough, to connect people to an improved housing offer whether that be a larger or smaller home or a home with an adaptation.

6.4 Objective 4 - Encourage well managed and maintained homes across all tenures

Many households aspire to homeownership yet are unable to buy their own property. This often means that they will seek to obtain housing by renting from either a private landlord, the Council or other Registered Providers. Some households are happy to rent and find that it suits their lifestyles. Irrespective of their tenure preference though, households who rent, will expect their home to be well managed and well maintained.

This Council seeks to encourage, professional housing management across West Lancashire. We are also mindful that we are the largest landlord in the Borough and that our own approach needs to reflect the high standards that we expect by other landlords within the private rented sector and social housing owned by the Registered Providers.

There are enforcement tools available to the Council to ensure that property is maintained and managed in line with legislation. The Council would prefer to inform and educate any offending landlords to allow them opportunity to respond in a manner that would mean enforcement is not required. Sometimes this approach is all that is required as the landlord has not been fully aware of what is required from them. We will though, continue to use enforcement powers when necessary.

6.5 Objective 5 - Encourage investment to meet specialist housing requirements

We are keen to encourage investment in [all parts of the Borough, including our rural communities](#) to help assist in meeting specialist housing requirements. Vulnerable client groups such as those with a learning disability, physical disability, those subject to domestic abuse, sensory impairment, including those with mental health issues sometimes require both accommodation and appropriate support to help sustain independent living. Dependant on the circumstances then such support may also be required for young people who are affected by homelessness, are estranged from home or in need of appropriate support for some other reason. Older people's health or social circumstances can also mean that on a case by case basis, older members of the population may need access to specialist housing and/ or support.

This is a diverse area of development that not only requires use of capital assets but also revenue funding to support the provision of the required support services. Encouraging investment and achieving delivery will be challenging in the current environment as budgets continue to be squeezed. The Council, along with statutory agency colleagues across the social care and health spectrum will need to work together and explore the availability of funding streams and delivery models to support investment. This will include exploring funding availability from the recently established Clinical Commissioning Groups (CCGs) who replaced Primary Care Trusts (PCTs) from March 2012.

6.6 Objective 6 – Deliver the Council's sustainable energy strategy 2012- 2020 Residential and Domestic Sector objectives.

West Lancashire Borough Council has produced and published a sustainable energy strategy 2012-2020. It covers a number of themes which recognise that climate change is an internationally important problem and that we can play a significant part in tackling the issue locally. It refers to housing sector issues under a theme described as the Residential and Domestic Sector. It has two delivery objectives identified as follows:

- To improve the energy efficiency of West Lancashire housing;
- Tackle hard to treat properties, reduce fuel poverty, and ensure affordable warmth for all

It is important to recognise the importance of this work, hence reference being made to it in this strategy as housing has a significant role to play in terms of reducing fuel poverty, improving the energy efficiency of existing housing stock and ensuring that all new housing built is sustainable.

6.7 Summary of our housing strategy objectives.

We show in the next few pages the high level actions which we consider will make the greatest impact to achieving the following six objectives:

- ✚ Achieve the right supply of new homes including maximising affordable housing;
- ✚ Regenerate and remodel areas of Skelmersdale;
- ✚ Make the best use of all existing homes;
- ✚ Encourage well managed and maintained homes across all tenures;
- ✚ Encourage investment to meet specialist housing requirements;
- ✚ Deliver the Council's Sustainable Energy Strategy 2012- 2020 Residential and Domestic Sector objectives.

Objective 1 - Achieve the right supply of new homes including maximising affordable housing

Delivery Action - Implementation of the West Lancashire Local Plan 2012-2027.

The plan sets out a clear objective for housing, 'to provide a range of new housing types in appropriate locations to meet the needs of West Lancashire's population'.

Implementation of the plan will result in acceptable land sites delivering new homes, jobs and training opportunities for residents of the borough and additional affordable housing through use of planning policy.

Policy RS2 of the West Lancashire Local Plan 2012-2027 requires that at least 25% of units in residential schemes of 8 dwellings and above be affordable.

Delivery Action - Secure HCA Affordable Housing Grant investment .

We will ensure that, through joint working with Registered Providers, we secure inward investment from the Homes and Community Agency to develop affordable housing.

Delivery Action - Use Council assets to support the delivery of affordable housing.

We will use Council land and / or other assets, where appropriate, to support the delivery of affordable housing. This will encourage investment in the Borough while also meeting affordable housing need. This includes using our existing partnership arrangement with Regenda Housing Group.

Delivery Action - Develop 500 new affordable homes.

We wish to encourage and enable the delivery of no less than 500 affordable homes during the life of this housing strategy which shall consist of a range of affordable housing tenures including, where appropriate, tenure suitable for First Time Buyers. This will be achieved by using planning policy requirements, development of 100% affordable housing schemes and a modest council new build programme where it is affordable and contributes to Objective 2.

Objective 2 - Regenerate and remodel areas of Skelmersdale

Delivery Action - Complete £65 million capital investment programme.

The majority of the Council housing stock is in Skelmersdale. We have embarked upon a five year £65 million capital investment programme which will significantly improve all our housing to the benefit of our tenants. The works include new bathrooms, kitchens, windows, energy efficiency improvements and other measures.

We aim to deliver the programme on time and in budget.

Delivery Action - Complete Firbeck revival and continue an estate based revival programme.

A Birch Green estate, known locally as Firbeck is benefitting from significant investment from the programme mentioned above. It involves a £5.5 million capital investment programme.

This comprehensive scheme will see existing homes improved along with some small scale demolition and regeneration provided by new homes being built. There will also be improvement to the street scene.

A second revival scheme will be identified and completed during the life of this housing strategy.

Delivery Action - Complete land auctions pilot.

The Council is one of just three in the Country to pilot a land auctions pilot. We have seized the opportunity to participate as it has the potential to stimulate housing growth and diversification of the housing offer in Skelmersdale by providing up to 650 new homes across sites in Whalleys. It may also generate capital receipts to assist further with this work.

Delivery Action - Enable the development of specific land sites.

We intend to support the housing element of our Town Centre Masterplan and diversification of the housing offer through disposal and development of land at Findon, Delph Clough and former Skelmersdale Sports Centre. There is the potential for around 270 new homes to be provided across the three sites.

Delivery Action - Seek funding for environmental work.

In contrast to our current capital investment in our Council housing stock, our ability to invest in the environment is significantly limited, yet we are aware of the benefits of doing so. We will seek to secure any suitable funding opportunities to lever in investment to enable wider scale environmental improvements to our housing estates.

Objective 3 - Making the best use of all existing homes.

Delivery Action - Provide housing advice.

In the context of high house prices and rents, pressures on the supply of new affordable housing and welfare reform, we may well see an increase in the number of people approaching the Council because they are experiencing problems with their housing – we currently experience around 1700 enquiries a year for housing but we cannot help everyone.

People need to be able to make informed decisions and understand what broader housing options are available to them to help them with their housing issue. We will provide appropriate support and quality advice so that our customers have realistic expectations, and we will help people exercise choice and find their own solutions to housing problems. Providing easy access to good quality housing advice for those experiencing problems with their housing is important. People want us to be honest about their chances of being rehoused.

Delivery Action - Bring private sector empty homes back in to use.

In September 2013, 1300 privately-owned homes in West Lancashire were empty. Of these 600 had been empty for six months or more. We are committed to bringing empty homes back into use and have found that charging Council Tax at 150% for properties empty for 2 years or more has had a positive impact on the number of empty properties. We will however, explore other approaches that could assist further in reducing the number of empty homes in West Lancashire.

Delivery Action - Produce a new private sector housing strategy.

Our previous private sector housing strategy covered the period 2006-2009. A new strategy will take account of the current policy and delivery context and will shape strategic direction related to empty homes, fuel poverty, house condition, other relevant private sector themes and funding availability.

Delivery Action - Be innovative about Council owned housing stock without a future.

We know, that a very small proportion of our properties have come to the end of their natural life and their future use needs to be reviewed. This may be because they don't meet modern day family living or because they cannot support the changing needs of older people. Where this is the case, we will undertake an options appraisal to consider alternative uses for the building or the land

Objective 4 - Encourage well managed and maintained homes across all tenures

Delivery Action - Promote the private landlord accreditation scheme.

West Lancashire's Landlord Accreditation Scheme (WLLAS) was established in February 2012. The scheme is administered by the Residential Landlords Association (RLA) and has accredited four landlords to date. The aim of the scheme is to improve property and management standards in the private rented sector. Accredited landlords will have access to RLA's training resources and legal support and a host of other benefits. The scheme is open to all landlords and has been particularly supported by Edge Hill University and Edge Hill Students Union. The scheme will continue to be promoted to raise awareness and encourage take up amongst non student landlords.

Delivery Action - Maximise use of enforcement powers to deal with problem landlords and target resources to address disrepair, unsafe properties and management issues within the private rented sector.

A large proportion of private landlords do provide good quality accommodation and fulfil their legal obligations. However where this is not the case we will maximise use of the enforcement powers available. This approach mirrors the expectation of Government in line with the Department Communities and Local Government guidance issued to local authorities about dealing with problem landlords in August 2012. We do often find that where there are problems, they can be remedied with the Council providing advice and support. In some instances the landlord may be inexperienced and so we provide them with guidance so that they can comply with their legal obligations.

Delivery Action - Ensure that Council housing is well maintained, managed and involves our tenants in the shaping of our housing service.

The Council owns and manages 6,200 homes and we aim to be a top performing landlord. That aspiration from a Council housing function perspective consists of a number of important components as follows:

Make our customers our number one priority; Be in the top 25% of performers nationally; Give our tenants the best possible value for their money; Support local people to be more independent; Tackle any incidents of anti-social behaviour in partnership with our community safety partners; Provide jobs that are rewarding and help people develop; use our spending power to help local businesses and provide local jobs and so help West Lancashire grow.

Objective 5 - Encourage investment to meet specialist housing requirements

Delivery Action - Enable the development of a Foyer for young people.

Many young people become homeless after leaving care or following parental disputes or for other reasons. The Birchwood Centre, based in Skelmersdale provide a service for young people (16-25 years old) to help prevent homelessness. They approached the Council to seek support for the development of a Foyer, a place where young people can live and receive integrated support to help them to achieve their goals and move onto independent accommodation. The Council supports the principle of the development of a Foyer and is satisfied that there is a need for such provision and have agreed to use our enabling role to try and bring the statutory and voluntary sector together to develop a Foyer in West Lancashire.

Delivery Action - Identify sites suitable for Gypsy and Traveller pitch provision.

Apart from one pitch with planning permission, there are no authorised sites for Gypsies and Travellers in the Borough, although there is an authorised site for Travelling Showpeople, located in Burscough. The Council is currently preparing a planning document to allocate two types of sites, those which may be used for Travellers to base themselves throughout most of the year, or for Travelling Showpeople to live and store their equipment outside their touring season, and sites to meet the short term transit needs of Travellers who are passing through West Lancashire.

The authority is required by national planning policy to ensure that enough sites in West Lancashire are made available to meet the needs of the travelling community. If the Council does not comply with this obligation, it will be more vulnerable to the establishment of illegal encampments and sites in the Borough. The lack of allocated sites weakens the ability of the Council to take quick and effective action to secure the removal of such encampments and sites.

Delivery Action - Ensure that the Supporting People (SP) Programme meet local need.

SP is the government programme which provides housing related support services for vulnerable people to maintain their tenancy and independent living. It is administered locally by Lancashire County Council with Borough Councils input about service provision in their locality. The SP Programme faces budget reductions and so it is important to influence positively and try different delivery models to ensure that services continue to meet local needs.

Delivery Action - Support a range of needs.

We are aware of a lack of specialist accommodation options to support a range of needs including those with physical disabilities and sensory impairment, those subject to domestic abuse, mental health problems and learning disabilities. We will work with specialist partners to ensure that we can assist with suitable accommodation options. The Council will be reliant on solid partnership arrangements being formed, supported with funding and a clear understanding of the accommodation models proposed.

Objective 6 - Deliver the Council's sustainable energy strategy 2012- 2020 Residential and Domestic Sector objectives.

To improve the energy efficiency of West Lancashire Housing

The Delivery Actions are:

- Sign up to "Climate Local";
- Increase the number of properties with the recommended level of loft and cavity wall insulation;
- Provide an easily accessible and helpful advice service for households across all tenures;
- Continue to progress the energy efficiency work programme on Council owned properties;
- Secure maximum funding from all available sources for energy efficiency projects;
- Work with landlords to improve energy standards in the private rented sector;
- Aid succesfull role out of the Governments Green Deal so that it is promoted locally to householders Produce a HECA progress report on an annual basis.

Tackle hard to treat properties, reduce fuel poverty, and ensure affordable warmth for all

The Delivery Actions are:

- Identify opportunities to retrofit hard to treat homes in the private sector;
- Lead by example by continuing to tackle fuel poverty in Council housing;
 - Explore opportunities for fuel switching;
 - Aid the implementation for fuel poverty referral system;
- Consider projects specifically focussed on the vulnerable groups within our communities.

The delivery actions shown above are taken from the Council's sustainable energy strategy 2012-2020. They can be found in the Residential and Domestic Sector theme of that strategy along with further information about other planned activity to help support the Council's sustainable energy aspirations.

Chapter 7

Resourcing and monitoring the housing strategy

7.0 Introduction

We are mindful that we are aiming to deliver this housing strategy at a time when nationally, lowering the national deficit is central to the Governments national policy agenda. Integral to this is the expectation that the private sector and local communities will deliver services in place of the public sector. Public spending has been reduced and this has meant that the Council has needed to achieve revenue savings of around 30% over the period 2011-2015. To balance the Council's budget in this context means constant, managed change and is reflected and underpinned by our Corporate Business Plan 2011 – 2015. Since the implementation of our Corporate Business Plan significant inroads have been made with £4.9 million identified of permanent revenue savings towards the £5.7 million we anticipate is required.

Delivering a housing strategy in such circumstances where funding in the public sector is reduced will mean that partnership working to deliver this strategy may become more challenging as resources become more stretched. The Action Plan that accompanies this housing strategy is therefore presented in a manner that looks at tackling our housing strategy challenges over the short, medium and longer term. This allows for flexibility to respond to funding opportunities and / or funding issues.

It is also important to note the distinction between funding of housing between that of Council housing and the rest of the housing stock (private sector) in the Borough.

- ❖ Council housing and improvements to Council housing stock is funded through receipt of rents paid by Council tenants. Council housing operates a Housing Revenue Account and is not subsidised by any Council Tax revenue. Council housing, although operated and administered by the Council, has its own income stream, through the rent it receives, in which to operate, manage and maintain its service and housing stock. Rental income received from Council tenants cannot be used to improve private sector housing. Registered Providers operate in a similar manner. The Council housing service, since 2012, operates under a self-financing model. Through that model the service has been able to borrow money to enable for £65 million of capital investment to take place in the Council housing stock. This is in stark contrast to the funds available to assist in improving private sector housing.
- ❖ Income received by the Council through collection of Council Tax is used to achieve the Corporate Priorities of the Council. As mentioned above public spending nationally has been reduced and this means the Councils financial ability to support housing initiatives that help to improve private sector housing is limited.

7.1 Resources

There are significant resources required in order to deliver the objectives set out in this housing strategy. Staffing resources are key to this and span across many teams both internal and external to the Council. In addition to this, the Council owns land and property assets which are considered possible for housing use (considered on a site by site basis) on an on-going basis through the work of our SAMP – Strategic Asset Management Plan.

Any funds made available to support this housing strategy will need to satisfy the following five principles that underpin all of our financial decisions:

- financial planning based upon realistic and prudent assumptions about the resources available to the Council and its partners
- capital and revenue resources used in such a manner as to extend and enhance finances under our direct control
- priorities aligned to local, regional and national funding streams to maximise capital income
- service users, residents and partners influence and participate in financial decision-making processes
- pro-active approaches to new funding opportunities

In addition to the above principles, the Council assesses its capital requirements using a system to rank proposed capital schemes against a range of criteria that are set out in our capital strategy and asset management plan. These criteria cover a wide range of factors including corporate and service objectives and priorities, external funding levered in, partnership working, revenue implications, and the results of stakeholder consultation. This formalised system of assessment ensures compliance with agreed priorities and is administered in line with the Councils budgeting cycle.

There are sources of funding to help support some aspects of delivery, however we will also have to try and maximise external funding opportunities as they present themselves, work with partners and think creatively about the use of any of our own funds and assets to support our housing strategy objectives. Paragraphs 8.1 to 8.7 refer to existing funding types / routes / opportunities.

7.2 Housing Revenue Account

Council housing - As a stock retained landlord the council produces a Housing Business Plan. The plan considers the capital investment needs of our housing stock to ensure that we keep our properties to a high standard. The plan also considers if there are any particular investment needs to assist in regenerating parts of our Council housing estates and takes account of the need to have appropriate staffing levels to manage the Council house service. Our Housing Business Plan can be viewed on our Council web pages at www.westlancs.gov.uk

7.3 Right to Buy Receipts

Legislation allows for most Council Tenants to exercise their right to buy their Council home. Under existing rules, when a Council home is sold, the Council is able to keep a proportion of the sales receipt which can then be used to fund new affordable housing units.

It is not possible to forecast how many homes will be sold in any financial year, however receipts from such sales can be used to support affordable housing development or regeneration.

7.4 National Affordable Housing Programme

Affordable housing – The Homes and Community agency (HCA) is a Government agency that aims to meet Government aspirations to develop affordable homes across the Country. The HCA provide affordable housing grant to Registered Providers of Social Housing to develop affordable housing. Grant is awarded via a bidding cycle where bid applications are considered against specific criteria. The amount of grant provided does not cover the full build cost and so the Registered Provider will have to fund the gap between the development cost and the amount of grant received. West Lancashire Borough Council is able to bid for HCA Affordable Grant Programme funding and may explore this route if viable.

The Council will, however, continue to work hard to maximise the amount of HCA grant provided to this authority.

7.5 Affordable Housing Capital Fund

The Council has also committed capital resources of £650k to help achieve its affordable housing delivery aspirations. This resource has been committed to a partnership arrangement with Regenda Housing Group who have ensured that their Development Teams capacity has been enhanced to deliver success through this arrangement. The partnership was originally intended to achieve delivery of up to 32 affordable housing units, however by using this fund and working with the HCA we will exceed this original delivery target with current live schemes leading to the development of up to 65 affordable units. Start on sites are planned for 2014/15 and scheme completions anticipated in 2015/16. Further affordable housing units will be delivered through this arrangement.

7.6 Supporting People Programme

The Supporting People Programme, administered by Lancashire County Council, funds housing related support services for specific vulnerable client groups across the County. The Council will need to work closely with the Supporting People Team to ensure that appropriate housing related support services are funded in West Lancashire.

7.7 CCG's Commissioning

Clinical Commissioning Groups (CCGs) replaced Primary Care Trusts (PCTs) from March 2012 when the 2010 White Paper "Equity and Excellence: Liberating the NHS" became law under the Health and Social Care Act 2012. This was part of the Government's wider desire to create a clinically driven commissioning system that is more sensitive to the needs of patients. This new arrangement does not particularly bring with it any significant additional funds, however its new operational focus may afford funding opportunities across mental health and learning disability. This will be particularly explored when aiming to deliver positive outcomes for Objective 5 - Encourage investment to meet specialist housing requirements.

7.8 Monitoring

The Council produces a number of strategies and plans directed at achieving our vision and priorities. These plans and strategies contain numerous tasks and targets which, when completed successfully, are the building blocks of our success.

To keep track of our progress we use a performance monitoring framework. This helps us monitor progress and take any remedial action to make sure that what is supposed to be done gets done. Each of our service areas produce Service Action Plans which reflect the key delivery actions we are working on as contained in our strategies and plans. These are monitored regularly through our monitoring framework with performance updates being provided to relevant service managers and service heads. Performance and achievement is also reported to our Elected Members in line with our constitution so that progress is fully understood.

The housing strategy action plan will be monitored as part of the process outlined above.