
Affordable Housing Analysis

Land to the South of Hart Road, Thundersley

Affordable Housing Analysis

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1. Introduction

1.1. Preamble

This Affordable Housing Analysis ('Analysis') has been prepared by Savills (UK) Ltd on behalf of Legal & General Affordable Homes ('Legal & General') to consider the latest position in the Borough of Castle Point.

1.2. The Local Area

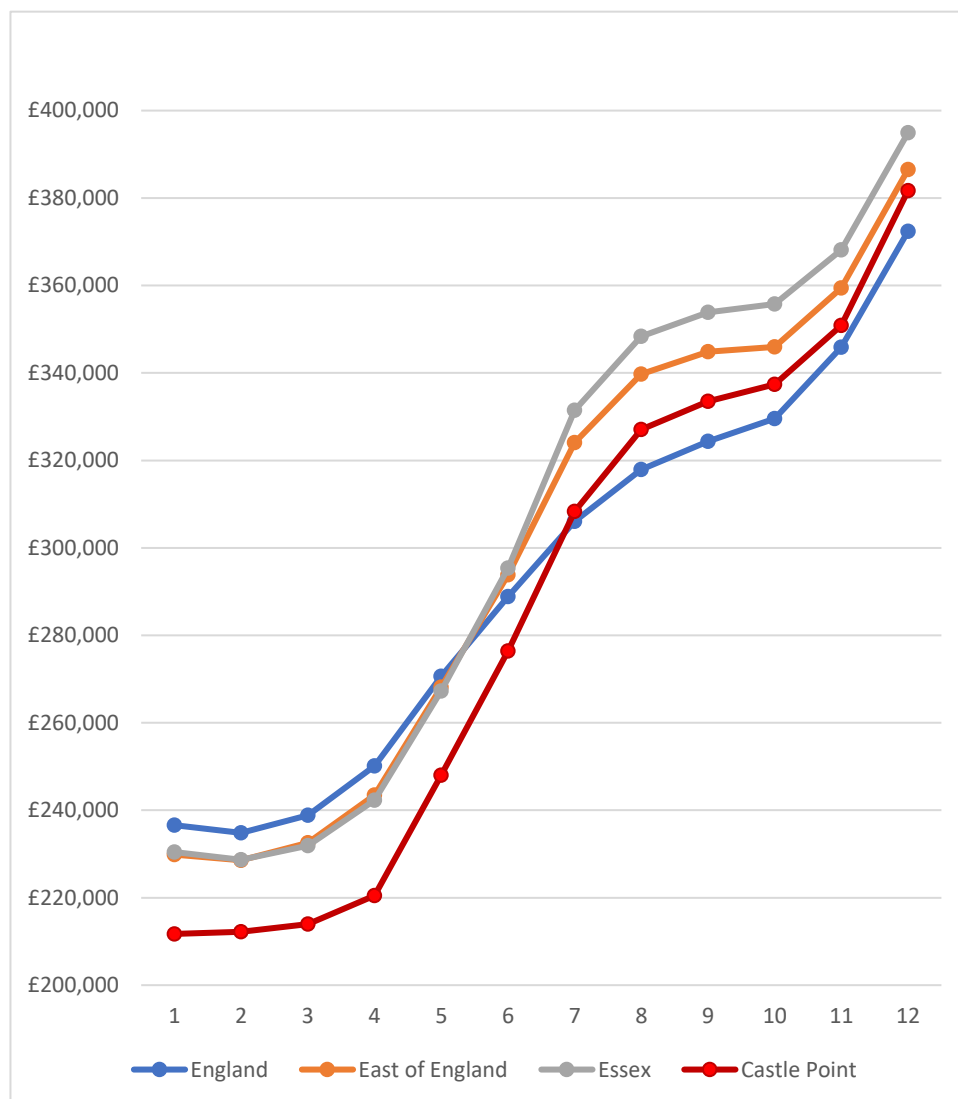
Castle Point's Home Choice scheme, which manages the allocation and lettings of all affordable homes across the Borough includes an 'Allocations Policy' (see **Appendix 1** to this Analysis) that explains that affordable homes will be allocated to eligible households that have a local connection to the Borough (see Section 5 of the Policy). As such, it is considered that the 'local area' for the purposes of the Proposed Development / Appeal, is the Borough of Castle Point.

2. Context

2.1. Market Signals

The need for affordable housing is heavily influenced by the cost of market housing. Whilst household incomes play a very significant role (see below), in general the more expensive housing gets, the more unaffordable it gets; and the faster house prices increase, the faster it gets more unaffordable. In this context the very significant increase in average house prices over the past 20 years as shown by Chart 1 below is a very indicator of the worsening affordability.¹

Chart 1: Savills House Price Index (England, Essex & Castle Point) Since April 2021



¹ All house price sales indices are slightly different. The Savills House Price Index shown above is based on repeat sales rather than all sales thus enabling a comparison between sales of the same property over time – i.e. the increase in house prices.

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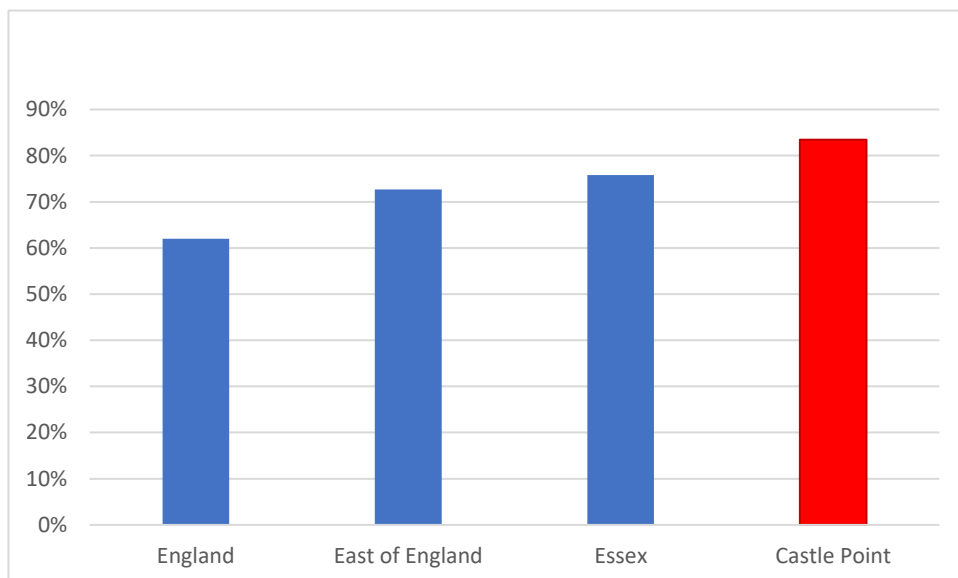
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Source: Savills House Price Index

Represented in terms of the 10-year increase in prices, it is clear that the increase in Castle Point is materially exceeding the increase nationwide, across the region, and even across the County, as shown by Chart 2 below.

Chart 2: Savills House Price Index (England, Essex & Castle Point) – 10-Year Increase (%)



Source: Savills House Price Index

The latest (at the time of writing) changes to house prices are reflected in the Office of National Statistics ('ONS') UK House Price Index England: August 2022 (published 19 October 2022)², which notes the following headline statistics:

- The average price of a property in England was: £315,965
- The annual price change of a property in England was: 14.3%
- The monthly price change of a property in England was: 1.0%
- The index figure for England (January 2015 = 100) was: 155.8.

The last of these figures alone demonstrates that the average house is now 50% more expensive than it was in 2015 – just 7 years ago.

This continued increase in house prices places significant additional pressure on households, especially when incomes do not align with such increases. The Standard Method for assessing Local Housing Need

² <https://www.gov.uk/government/statistics/uk-house-price-index-for-august-2022/uk-house-price-index-england-august-2022>

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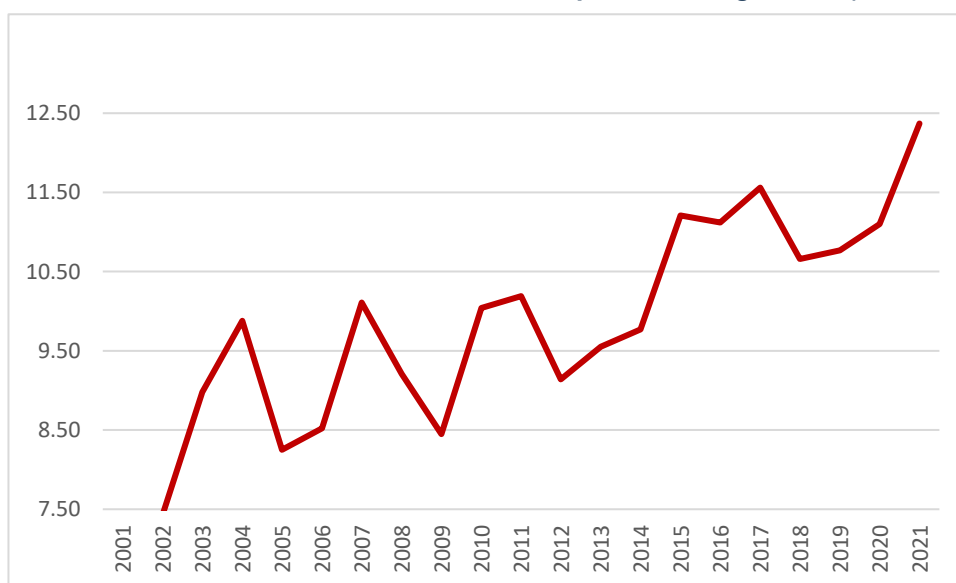
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as explained in the PPG includes as Step 2 an adjustment to take account of affordability, based on a median workplace-based affordability ratio.

In Castle Point this ratio has been steadily increasing as shown in Chart 3 below, which reflects increasing affordability pressures in the Borough. The ratio for Castle Point is now at 12.37, which means that a household on median earnings needs 12.37 times their gross income to afford a median home in the Borough.

Chart 3: Median House Price to Median Workplace Earnings Ratio (2001/02 – 2020/21)



Source: ONS / Table 5c

In comparison to the rest of England, out of 330 areas, Castle Point is the 64th least affordable place to live in England (i.e. 266 areas are more affordable), and out of 297 areas, it is the 37th least affordable place to live outside London.

The ONS also provides the same analysis for lower quartile house prices to lower quartile annual earnings on a Local Authority level. This is particularly relevant when considering affordable housing needs as households in the lower quartile earnings band are those who are often unable to purchase a home. In Castle Point, this ratio is even higher:

- Median House Price to Median Workplace Earnings Ratio: 12.37
- Lower House Price to Lower Workplace Earnings Ratio: 12.98

The reality of the situation is that anyone on lower quartile earnings would need almost 13 times their gross income to afford a home in the Borough. This is far in excess of the financial capability of most households.

2.2. Renting

The cost of renting is also often affected by increasing house prices and affordability. As more people are priced out of the housing market the demand for rented homes increases. This in turn increases rental asking prices which places further pressure on households that cannot afford to buy.

The latest (at the time of writing) changes to rental asking prices are reflected in the Rental Price Tracker published by Rightmove (Q3 2022), which notes the headline statistics set out in Table 1 below.

Table 1: Rental Price Tracker Headline (Q3 2022)

	England (excluding Greater London)	East of England
Average asking price per month	£1,162	£1,408
Quarterly change	+3.2%	+2.3%
Annual change	+11.0%	+9.3%

Source: Rightmove

3. Existing Affordable Housing Provision

The overall stock of existing (2021) affordable housing provision in Castle Point is shown in Table 2 below, along with a comparison to both Essex, and England.

Table 2: Existing Affordable Housing Stock (2021)

	Castle Point	Essex	England
Total Stock	39,073	654,333	24,873,321
Affordable Housing Stock (dws)	2,115	93,378	4,213,924
Affordable (%)	5.41	14.27	16.94

Source: DLUHC Live Table 100

Clearly, the availability of affordable housing in Castle Point is significantly more constrained than at either county or national level.

On its own the Proposed Development would represent a c. 2% increase in this stock compared to a c. 5% increase over the past decade.

Considering the existing stock in more detail, this can be broken down by tenure as set out in Table 3 below.

Table 3: Existing Affordable Housing Stock (2021) (by Owner / Tenure)

Tenure	No. Dws
LA Owned / Social Rent	1,505
LA Owned / Affordable Rent	9
RP Owned / All Tenures	601
Total Affordable Housing Stock	2,115

Source: DLUHC Live Tables 100, 115, 116 & LAHS

As can be seen, virtually all Local Authority owned stock in Castle Point is Social Rent, with the total number of Local Authority owned Affordable Rent properties being the same as the number of Affordable Rent properties that would be delivered as part of the Proposed Development on its own.

In addition, with only 601 existing Registered Provider owned affordable homes in Castle Point, the Proposed Development would, on its own, represent a 7% increase in this stock.

Overall, CPBC itself recognises (see the 'Castle Point Homelessness and Rough Sleeping Strategy 2019 – 2024' at **Appendix 2**, p.9) that the Council :

“... the second lowest stockholding Council in the Country with just over 1,500 homes. This results in a shortage of affordable housing for which there is an acute demand.

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Lack of affordable housing remains a significant issue in Castle Point, for example 57.4% (November 2017) of households cannot afford a flat based on a mortgage at 3.0 times their income. This is more acute for first time buyers as illustrated in the table below:

3 times income	
	Castle Point District (B)
	Percent of households priced out of the market
FTB households – Flats	64.03%
FTB households – Terraced houses	82.25%
FTB households – Semi-detached houses	89.51%
FTB households – Detached houses	89.51%
Owner occupier – Flats	57.41%
Owner occupier – Terraced houses	74.35%
Owner occupier – Semi-detached houses	82.25%
Owner occupier – Detached houses	85.23%

Source: CPBC (table reformatted by Savills)

The above was last updated in 2019, since when the affordability context has only worsened as noted in Section 2 of this analysis.

CPBC go on in the Strategy to note the real world implications, including (Section 5.2) (emphasis added):

“The increase in homelessness in Castle Point has been almost double the national trend. Nationally, the number of homeless households accommodated by local authorities was 55,320 in March 2013, compared to 79,880 in March 2018. This is an increase of 44%. The increase in Castle Point was 72 households in March 2013 to 135 in March 2018 an increase of 87.5%.”

In short, the increase in homeless households in Castle Point over the period analysed was double the national average.

4. Recent Affordable Housing Delivery

4.1.1. Overall Affordable Housing Delivery

Since the identification in the 2017 SHMA Addendum of a need for 353 new affordable homes every year, there has been a net increase in provision of just 34 affordable homes– an average of 6 affordable homes each year.

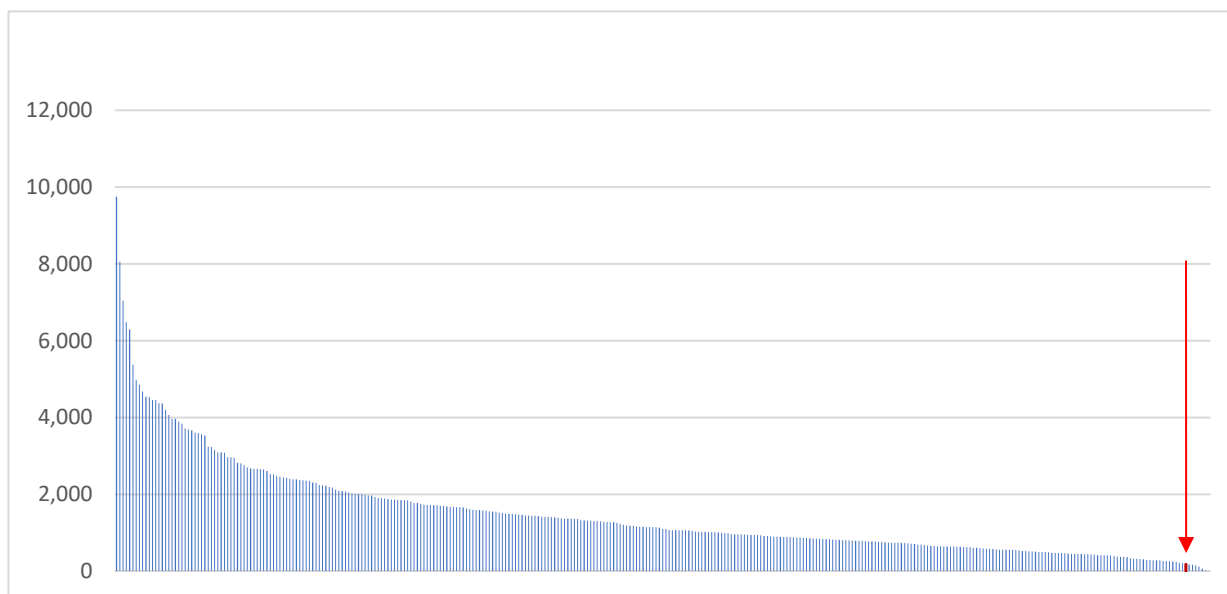
Analysis of the delivery of affordable housing across the country has identified that, of the c. 300 Local Authorities for which data is available³ fewer affordable homes have been delivered in Castle Point over the past decade than anywhere else, except:

- The City of London
- Oadby & Wigston
- Barrow in Furness
- The Isles of Scilly

as shown in Chart 4 below.

Chart 4: New Build Affordable Completions by LPA in England (2011/12 – 2020/21)

Castle Point indicated in red

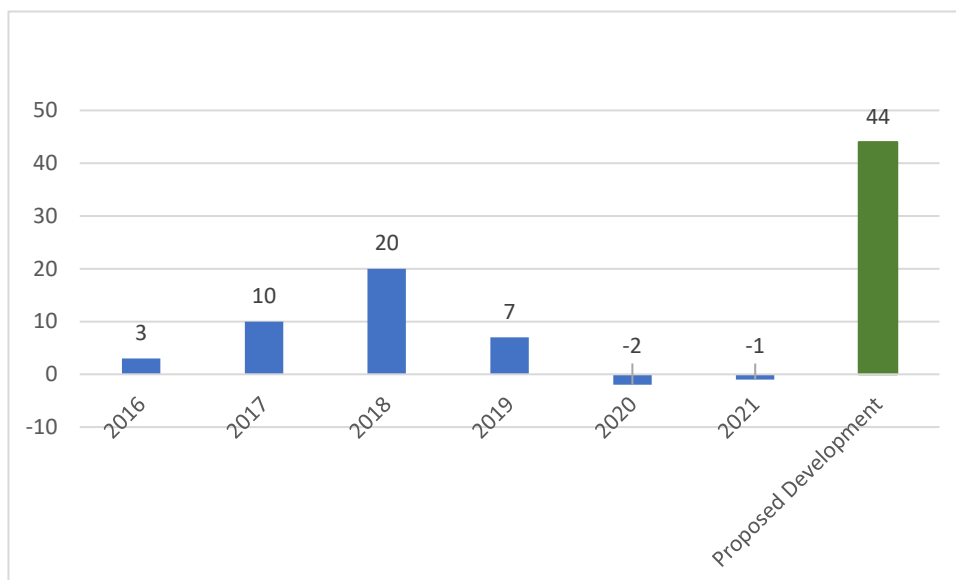


Source: DLUHC Live Table 1008C

In comparison, the Proposed Development represents a greater increase (44 v 37) in Registered Provider owned stock in Castle Point than has been delivered, in total, over the past 6 years, as shown by Chart 5 below.

³ For the entire 10-year period, given mergers, etc.

Chart 5: Annual Net Increase in RP Owned Affordable Housing / All Tenures in Castle Point (2016 - 2021) compared to the Proposed Development



Source: DLUHC Live Table 115

Adding in the net increase in Local Authority affordable housing stock to consider the total net increase does not paint a much better picture of recent delivery, as shown in Tables 4 and 5, and Chart 6, below.

(NB: The annual delivery figures stated in the AMR and by DLUHC vary but overall the profile of delivery is similar and the differences even out and thus are likely to be the result of different reporting / recording procedures, with the latter being useful in verifying the former)

The 2021 AMR (Figure 15) sets out delivery in recent years as set out in Table 4 below.

Table 4: Net Additional Affordable Dwellings (including Tenure Split) (2011/12 – 2020/21) (AMR)

	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	Total
Social Rent	17	22		25		3		2		13	69
Intermediate (i.e. Shared Ownership)				15		4		18			37
Affordable Rent				15	19	9	7				50
Total Net Additional Affordable Dwellings	17	22		55	19	16	25	2		13	169

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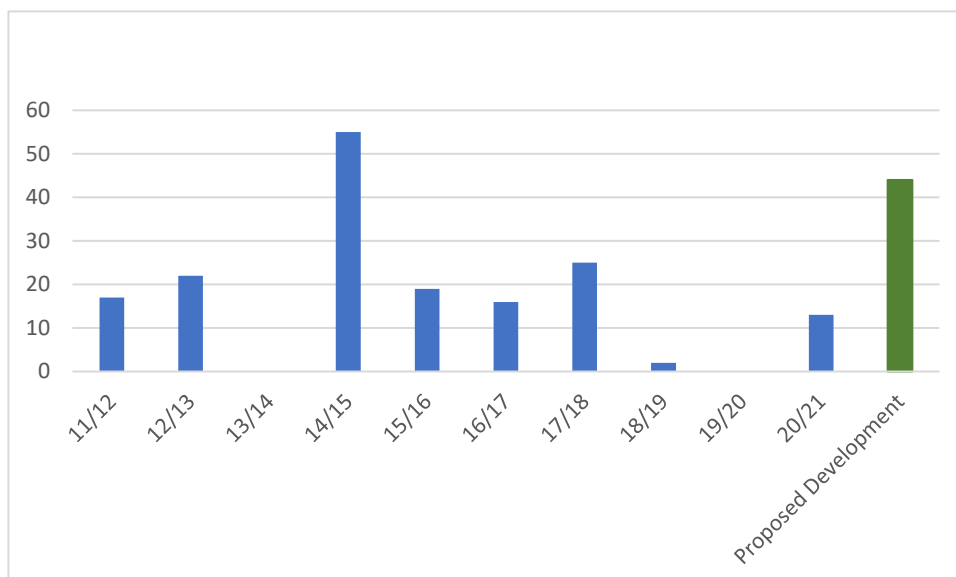


Table 5: Net Additional Affordable Dwellings in Castle Point (2011/12 – 2020/21).(DLUHC)

	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	Total
Total Net Additional Affordable Dwellings	21	25	3	51	0	16	45	0	1	6	168

Source: DLUHC Live Table 1008C

Chart 6: Annual Net Additional Affordable Dwellings (2011/12 – 2020/21) (AMR)



Noting that the Proposed Development is only a single site, it is clear that, in comparison to recent affordable housing delivery, it would make a very substantial contribution.

4.1.2. Type of Delivery

In addition to the overall delivery, it is notable that there has been very little delivery of intermediate – i.e. shared ownership, affordable housing over the past decade, with only a total of 37 homes delivered.

Compared to the proposed delivery of 35 shared ownership homes as part of the Proposed Development, it is again very clear that the Proposed Development would make a very substantial contribution, as shown in Chart 7 below.

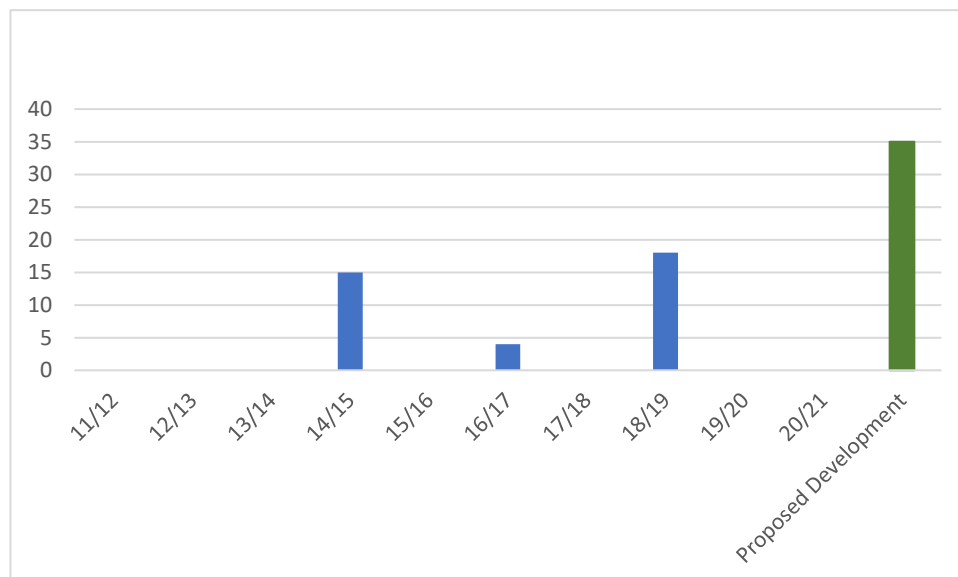
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Chart 7: Annual Net Additional Shared Ownership Affordable Dwellings (2011/12 – 2020/21) (AMR)



5. Affordable Housing Need

5.1. Overall Affordable Housing Need

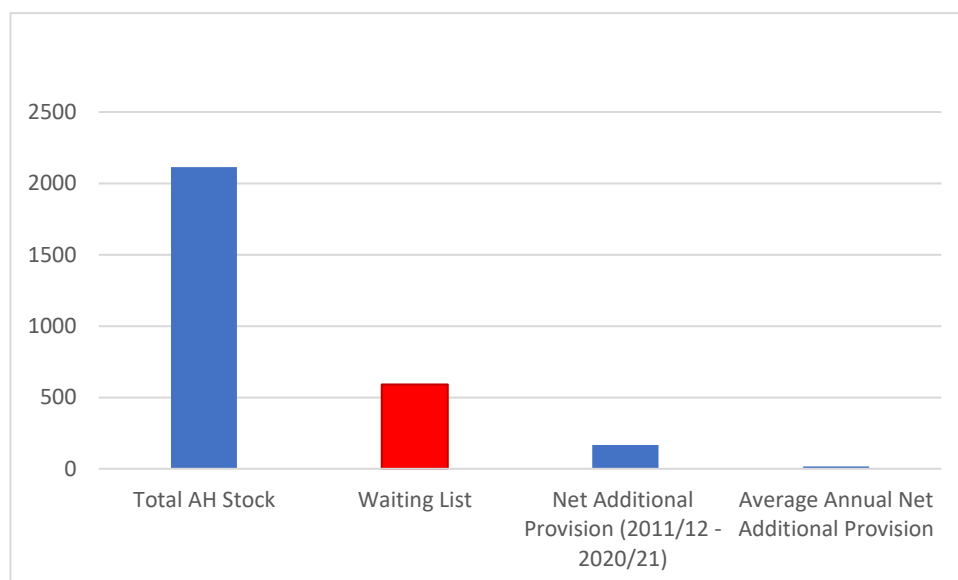
Perhaps the most succinct and to-the-point summary of the existing situation in Castle Point, is set out in para. 9.38 of the previously-examined but withdrawn Local Plan for 2018 to 2033 (emphasis added):

“There is a continued demand for affordable housing. Indeed, the SHMA 2017 Addendum concludes that 110% of new homes delivered in the borough should be affordable. ...”

In terms of immediate need, the latest annual Local Authority Housing Statistical return (LAHS) for Castle Point⁴ shows that there are 577 households on CPBC’s affordable housing waiting list.

This number of households is the equivalent of 28% of the total affordable housing stock in the Borough (all providers / all tenures), and 3.5 x the total net additional number of affordable homes delivered in the past decade (see Section 4 of this Analysis), as shown by Chart 8 below.

Chart 8: Affordable Housing Need compared to Total Affordable Housing Stock and Recent Delivery in Castle Point (2021)



5.2. Type of Affordable Housing Need

With regard to the type of affordable housing needed, the previously-emerging Local Plan (para. 9.46) noted that the 2017 SHMA Update identified the split set out in Table 6 below (the mix proposed for the Proposed Development is also included for comparison).

⁴ LAHS dataset 2020-2021 published 06/2022

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Table 6: Size of Affordable Housing Required By Bedroom

Type of Property	2017 SHMA	Proposed Development	
		Dws	%
1 bed	11%		
2 bed	32%	19	43%
3 bed	57%	25	57%
4 bed			
Total		44	

Source: LAHS 2020-2021 Section C

5.3. Within this overall context, the Castle Point Home Choice Allocations Policy (see Section 2 of this Analysis, and at **Appendix 1**) explains (at Section 8) that:

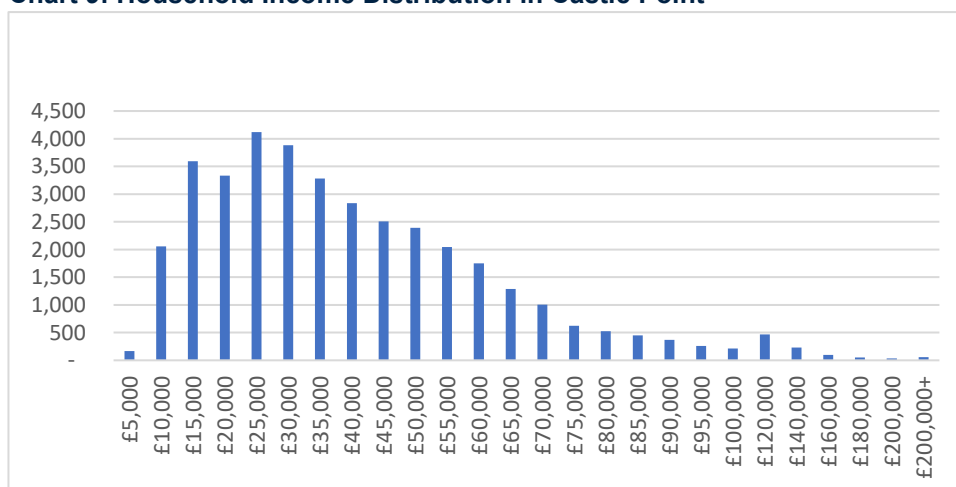
- Families with 1 child will require a **2-bedroom** property as soon as the child is over 3 years old.
- Families with 2 children will require a **2-bedroom** property irrespective of the children's age.
- Families with 2 children of different gender will require a **3-bedroom** property as soon as the eldest child is over 10 years old.
- Families with 3 or more children will require at least a **3-bedroom** property irrespective of the children's age.

As can be seen from this, most families will require either a 2 or 3-bedroom property, in line with the conclusions of the SHMA

5.4. Local Affordability

As discussed in Section 2 of this Analysis, housing affordability is a very significant problem for many households in Castle Point. Household income distribution in Castle Point is as shown on Chart 9 below.

Chart 9: Household Income Distribution in Castle Point



Source: Experian

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5.4.1. Affordable Rent

Data from Hometrack (see **Appendix 3** to this Analysis) shows that the average weekly rental for a 2-bedroom flat in Castle Point is £241 per week.

All the Affordable Rent homes proposed will be offered at below the Castle Point Local Allowance Cap as shown in Table 7 below.

Based on this, and noting the local income distribution identified in Chart 9 above, Table 7 below demonstrates that households with an income of approximately £22,000 and £28,000 would be able to afford, respectively, a 2 or 3 bed Affordable Rented house on the Proposed Development, assuming that 45% of the household's net income would be spent on housing costs.

Table 7: Affordable Rent Affordability.

Affordable Rent House Type / Size	LGAH Weekly Rent	Minimum Income Requirement @ 45% of Household Income
2 bed house	£ 183	£21,146
3 bed house	£213.45	£27,748.56

These weekly rent costs are materially less than the £241 per week average rent payable in Castle Point.

5.4.2. Shared Ownership

Again, data from Hometrack (**Appendix 3**) suggests that the average cost of buying a 2-bedroom flat with an 85% mortgage is £283 per week - £42 per week more than renting. However, given economic events in recent months this latter figure is now likely to be far higher.

Overall, home buying in Castle Point remains relatively unaffordable. As of September 2022, the average household income in Castle Point is £52,000 (see **Appendix 3**). As such a household buying with a 3.5 x mortgage at 70% LTV (i.e. £182,000) could afford to pay £260,000.

As can then be seen from Table 8 below, such a household would not come close to being able to afford an 'average' priced 2-bedroom (£366,000). Access to larger houses is clearly impossible in the open market, with the data clearly showing the step change required to access housing as opposed to flatted accommodation.

Table 8: Local Housing Market Property Pricing over Previous 12 Months

Property Type / Size	Average	Upper Quartile
1 bedroom flat	£186,000	£204,000
2 bedroom flat	£234,000	£253,000
2 bedroom house	£366,000	£399,000
3 bedroom house	£409,000	£446,000
4 bedroom house	£558,000	£620,000

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Source: Hometrack

In comparison, the calculations set out at **Appendix 4** to this Analysis suggest that based on a 40% share of a 2 or 3 bedroom house on the Proposed Development and a 4.5% or 7% mortgage interest rate, a household income of approximately £43,000 - £50,000 (2 bedroom) or £54,000 - £62,000 (3 bedroom) would be required, again assuming that 45% of the household's net income would be spent on housing costs.

Whilst the difference in these figures serves to demonstrate the important role that interest rates play, the figures clearly demonstrate that Shared Ownership housing, which would not otherwise be affordable, would be accessible to households with at or even below average incomes.

6. Future Planned Affordable Housing Delivery

As discussed in Savills separate Housing Delivery & Land Supply Analysis:

Of the 'extant permissions' listed in Appendix 4 of the 2021 AMR, Savills has not been able to identify any that include the provision of affordable housing, albeit six permissions (one outline, five full) appear to include a requirement to make a financial contribution in lieu of provision.

As such, it would appear that the supply of affordable housing delivery in Castle Point as of 1st April 2021 was as set out in Table 11 below.

Table 11: 2021 AMR Projected 5-Year Affordable Housing Land Supply – By Element & Sub-Element.

	Element of Supply	Sub-Element	Dws (21/22 – 25/26) Savills
A1	Strategic Allocations	No Permission	0
A2		Extant Planning Permissions	0
A3		Sub Total	0
B2	Extant Planning Permissions	Brownfield Land Register Sites	0
B3		SHLAA Sites	0
B4		Windfall Sites	0
B5		Other Sites	0
B7		Sub Total	0
C	Policy Compliant Sites		0
D	Brownfield Land Register		0
E	Windfall		0
	Sub Total		0
F	Losses		?
G	Total		?

In summary, it would appear from this analysis that there is no projected supply of affordable housing that is due to be delivered in the Borough in the next 5 years. This will only serve to significantly exacerbate the dire situation discussed in this Analysis.

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Appendices

Appendix 1: Castle Point Home Choice Allocations Policy

Appendix 2: Homelessness & Rough Sleeping Strategy

Appendix 3: Hometrack Site Appraisal Report

Appendix 4: Shared Ownership Affordability Calculator





castlepoint

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Allocations Policy

2020

1. INTRODUCTION

This Housing Allocations Policy outlines how Castle Point Borough Council will assess applications for housing, determine eligibility, qualification and level of housing need, prioritise applications and allocate accommodation.

Social housing is scarce within Castle Point and therefore this policy clarifies who will be accepted onto the Council's Housing Register to make the most effective use of the very scarce resource in the Borough.

In developing this Policy, the Council has taken into consideration statutory requirements including the Housing Act 1996, Homelessness Act 2002 and other relevant legislation, regulations and guidance including but not limited to the Council's Tenancy Strategy, Homelessness and Rough Sleeping Strategy and Transfer Policy.

The Council consulted on this policy with staff, Registered Providers of Social Housing, elected members, neighbouring authorities, and the Tenant and Leaseholder Group.

The Council's objectives for the Housing Allocations scheme are to:

- Provide an accessible, fair and transparent service
- Meet local housing needs
- Meet the housing needs of the most vulnerable
- Prioritise those with the greatest / most urgent housing needs
- Make the best use of existing social housing stock
- Ensure equality of treatment for all applicants.

The Council operates a Choice Based Lettings Scheme under which applicants are able to see a choice of housing accommodation and express preference for available properties by bidding for advertised properties.

The Council seeks to give all applicants choice in relation to accommodation but may have to limit choice in certain circumstances, such as where there is limited availability or where the Council is discharging a statutory duty to a homeless household.

2. THE HOUSING REGISTER

The Council maintains a Housing Register of households who are applying for Council or Registered Provider properties within Castle Point.

How to apply:

To be considered for inclusion on the housing register all applicants must complete the on-line Choice Based Lettings form: www.castlepointhomechoice.org.uk.

The information included on the application form must be accurate. Applicants will be required to provide documentary evidence to support the information on their application and demonstrate that they have a housing need, for example proof of identity, address, income, savings and custody / access to children.

Applicants who have indicated that they have a medical, mobility, welfare or hardship need may need to be referred to an appropriate agency for an assessment.

The Council may make any further enquiries and request further evidence as it deems necessary in order to confirm the information provided on an application, such as contacting current or previous landlords, the police or support workers.

If an application is incomplete and / or further information is not provided in the appropriate timeframe the application will be cancelled and you will be notified in writing of the cancellation.

Sheltered Housing applicants:

Sheltered Housing applicants are required to complete the choice-based lettings form www.castlepointhomechoice.org.uk and an additional on-line supplementary form.

Sheltered Housing applicants will be required to attend a meeting to assess their suitability and need for support prior to acceptance onto the register.

Acceptance onto Housing Register:

If an applicant is accepted onto the Housing Register, the applicant will be notified of;

- the band their application has been placed in
- their unique application reference number (this is used to bid for homes)
- the properties they are eligible for and how to bid for properties
- how decisions may be reviewed.

If an applicant is refused entry to the Housing Register, the applicant will be notified that their application has been refused and of the reasons for the refusal.

Change of circumstances and annual reviews:

Applicants must notify the Council of any relevant change in their circumstances. Following notification of a change in circumstances, the application will be reassessed and may be moved from one band to another or removed from the register. Applicants will be notified of the outcome of any reassessments.

Applicants will be contacted annually and sent a declaration form to confirm whether they wish to remain on the Housing Register and whether their circumstances have changed. Applicants must complete and return the form within 14 days. Failure to return the form in this timeframe will result in the application being cancelled.

If at any time the Council receives evidence that an applicant who has already been accepted onto the Housing Register no longer qualifies, the applicant will be notified that their application has been cancelled and of the reasons for the cancellation.

BANDING

Completed applications and the supporting evidence provided will be assessed and a decision made on whether the applicant qualifies for the register, which banding is applicable to their circumstances and the type of properties they are eligible for.

Band	Criteria	Examples
Band A	Urgent Need	Homeless applicants with a full duty in short term temporary accommodation provided by Castle Point Council; Homeless applicants granted a 'relief duty' where a priority need and unintentionality has been identified; Lacking 3 or more bedrooms and acute overcrowding; Under-occupation; Decant of existing accommodation; High medical assessment; High welfare or hardship assessment; Young people leaving care; people moving on from supported housing projects.
Band B	High need	Homeless applicants in suitable long term temporary accommodation provided by Castle Point Borough Council; Homeless applicants with granted a 'Prevention Duty' where priority need, and unintentionality has been identified by the case officer; Lacking 2 bedrooms; Medium medical assessment; Work related reasons.
Band C	Moderate Priority	Homeless applicants pending enquiries; Homeless applicants (non-priority); Low medical assessment; Low welfare or hardship assessment; sharing facilities with non-family members; Lacking 1 bedroom.
Band E	Emergency status	Urgent move required to ensure immediate safety and welfare and/or where remaining in their current accommodation may cause risk of death or serious injury.

3. ELIGIBILITY AND QUALIFICATION

Applicants who are eligible and who qualify for an allocation of accommodation will be able to join the Housing Register.

You usually qualify if you are:

- a British or Irish citizen living in the UK
- an EU citizen working in the UK or with permanent residence
- from outside the EU but allowed to claim benefits

The following applicants are not eligible for an allocation of accommodation:

- Applicants who are below the age of 16 years*
- Persons from abroad who are subject to immigration control (excluding classes prescribed as eligible for an allocation of accommodation in regulations made by the Secretary of State)
- Persons who are not subject to immigration control, but who are not habitually resident in the Common Travel Area (excluding classes prescribed as eligible for an allocation of accommodation in regulations made by the Secretary of State)

* People aged 16 and 17 will usually only be considered for housing after they are 18. Exceptions are young people accepted under homeless legislation and care leavers (with recommendation from their 'parent' Local Authority). NB They only qualify for a licence or a tenancy in trust. Their application date will be used as their effective date when banding is determined.

Reciprocal arrangements exist with other Local Authorities and Registered Providers. The aim of the reciprocal arrangement is to increase the options for tenants in social housing who have a secure/assured or fixed term / flexible tenancy, to move to another Borough to avoid homelessness and increase safe options for households at risk due to a confirmed risk to the personal safety of themselves or a member of their household.

The eligibility criteria do not apply to transfer applicants who already hold an introductory, secure, starter or full assured tenancy with a Council or Registered Provider.

Sheltered Housing applicants:

The minimum age for sheltered housing applicants is:

- Non-Council tenants: 60 years or older
- Existing Council property tenant: 55 years or older.

In both cases all members of the applicant's household must be 50 years or older.

Local Connection criteria for sheltered housing applicants

Applicants who do not meet at least one of the following criteria will not qualify for the sheltered housing.

- Applicants who have been resident in Castle Point continuously for the last 6 months, or three out of five years.
- Applicants who have *close adult relatives who have been resident in Borough for at least the 12 months.

Close adult relatives include siblings, children, grandchildren over the age of 18 (including the step equivalents) great aunts and uncles.

Eligibility review:

Applicants can remain on the Housing Register for varying periods of time. Castle Point Borough Council assess eligibility at the point of application and again when considering making an allocation. It is possible for an applicant's eligibility status to change. Applicants must be eligible at the time a property is available to them.

4. INELIGIBLE APPLICANTS

Where a housing applicant is financially able to secure alternative accommodation for themselves an applicant will be ineligible to join the housing register. Assessments will be made considering local market rents and relevant market trends and data.

Owner occupiers or applicants who own other residential properties will be ineligible to apply.

The income, capital and / or interest held by a housing applicant and associated household in a current home, other property or other assets will be considered along with their ability to secure a mortgage and the size and type of property needed.

Housing applicants who are adequately housed will be ineligible to apply.

People that hold a tenancy with another Local Authority or Registered Provider (Except in exceptional circumstances or where their Landlord does not have the stock within Borough to meet their housing need).

5. REASONABLE PREFERENCE:

In accordance with the Housing Act this policy sets out how, when deciding who will be offered accommodation, the Council will give reasonable preference to the following applicants:

- Applicants who are homeless under the meaning in the Housing Act
- Applicants to whom a duty is owed under Homeless legislation.
- People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions
- People who need to move on medical or welfare and /or hardship grounds
- Applicants who are serving or former serving members of the regular armed forces or reserve forces (differing circumstances are separately considered within the policy).

6. REDUCED PREFERENCE

Reduced preference will apply where a housing applicant is financially able to secure alternative accommodation for themselves. Assessments will be made considering local market rents and relevant market trends and data.

Reduced preference will apply to those who have been granted a full homeless duty and have previous incidents of unacceptable behaviour or under a prevent or relief duty where they have failed to cooperate.

7. LOCAL CONNECTION

Applicants who do not meet at least one of the following criteria will not qualify for the Housing Register.

- Applicants who have been resident in Castle Point continuously for the last 5 years.
 - Applicants who have close adult relatives who are;
 - currently resident in Castle Point; and
 - who are in receipt of carers allowance in relation to the applicant; and
 - have been resident in the Borough for at least the last 5 years; and
 - The cost of travel in relation to caring duties is causing financial hardship (evidence will need to be supplied and a financial assessment undertaken).
- Close adult relatives include parents, siblings or children over the age of 18 (including step equivalents).
- Applicants who have paid permanent contracted employment within Castlepoint for 24 hours or more a week (16 hours for single parents with dependent children) and:
 - the employment has been for a continuous period of 12 months prior to the application; and
 - the cost of travel to and from the place of employment is causing financial hardship (evidence will need to be supplied and a financial assessment undertaken).

Local Connection Exemptions:

The following applicants are exempt from the local connection criteria:

- Housing applicants to whom a duty is owed under Homeless legislation.
- Applicants who are serving in or have served in the regular or reserve armed forces within the 5 years immediately prior to the date of their application.
- Applicants who are serving or former serving members of the regular armed forces or reserve forces who suffer from a serious injury, illness or disability sustained as a result of their service.
- Applicants who are a bereaved spouse/civil partner of a former serving member of the regular armed forces and have recently ceased or will cease to be entitled to reside in services accommodation following the death of their spouse/civil partner.
- Care Leavers below the age of 21 years who have been accommodated within Castle Point for a continuous period of at least 2 years (including some time before they were 16 years of age).
- Applicants who are care leavers below the age of 25, who were placed outside the Borough but wish to return.
- Applicants living in temporary accommodation outside the Borough who had a local connection at the time they were placed there by Castle Point Borough Council.
- Applicants from outside the Borough who need to be housed within the Borough to receive care or support for themselves or a member of the household and where it is unreasonable to travel to receive the care or support.
- Applicants who are leaving an institution such as a prison or secure unit or a hospital, rehabilitation centre, refuge, hostel or supported accommodation scheme and did have a qualifying local connection to Castle Point through residence in settled accommodation immediately before they moved into their current accommodation.
- Applicants rehoused outside the Borough of Castle Point under a homelessness duty.
- Other exceptional circumstances (such cases will be referred to the Head of Housing and Communities for consideration).

8. HOUSEHOLD MEMBERS AND BEDROOM ELIGIBILITY

Set criteria will be used to determine the number of bedrooms an applicant is eligible to bid for, taking into account the number and ages of all “permanent” members of the applicant’s household.

Any adult who resides with the applicant, where the accommodation is their main and principle home, will be classed as a permanent household member.

Any child below the age of 18 who resides with the applicant as their main home will be classed as a permanent household member. In cases of shared parenting the general principle is that a child needs one home of an adequate size and the Council will not accept responsibility for providing a second home for children to stay with a different parent.

Where there is evidence that additional bedrooms are required, the applicant may be permitted to bid for larger properties.

Examples include:

- Where the applicant is a prospective foster carer and requires an additional bedroom in order to foster a child (subject to Social Services have approved the applicant as a foster carer subject to the availability of suitably sized accommodation will be required).
- Where the applicant has a need for an additional bedroom for an overnight waking carer on a permanent basis (proof of the applicant’s need for an overnight waking carer will be required).
- Where the applicant has a medical or welfare need for an additional bedroom.
- Where a member of the applicant’s household is in full-time education or is serving in the armed forces and does not reside with the applicant throughout the year, but their permanent home is with the application.

Due to limited availability, families with 5 or more children may be given preference over smaller eligible households for properties with 4 or more bedrooms.

Eligible property size:

(x indicates eligibility)	Property size				
Applicant type	Bedsit	1 bed	2 bed	3 bed	4 bed
Single adult	x	x			
Couples		x			
1 child families – child under 3 years of age		x			
1 child families – child over 3 years of age			x		
2 child families – children same gender			x		
2 child families – children different gender, eldest child under 10 years of age			x		
2 child families – children different gender, one child over				x	

10 years of age and the other over 5 years of age					
Families with 3 or 4 children				x	
Families with 5 or more children					x

NB: Qualifying applicants to Housing Associations will be nominated according to the Housing Associations policy.

9. ADVERTS

Vacant properties are advertised on the Council's Choice Based Lettings System. Adverts will contain as much information as possible about the property and the applicable eligibility criteria.

The Choice Based Lettings System will include information about Castle Point Council properties and Housing Association properties.

The Council reserves the right to advertise some properties giving preference to certain applicants including but not limited to transfer tenants, Tenant Incentive Scheme (TIS) applicants, homelessness cases, decants to achieve best use of housing stock.

10. BIDDING FOR PROPERTIES

Properties available to rent are advertised for 4 days from midnight on a Wednesday to midnight on the Sunday every week.

It makes no difference when a bid is placed within that timeframe. Bids made in time are all considered equally and ranked according to priority.

Applicants can express an interest in available properties by placing bids through the Choice Based Lettings System. Applicants can bid for up to 3 properties during the time they are advertised. Applicants are only able to bid for properties that are suitable for their family size. Bids are not accepted after midnight on a Sunday.

The expression of interest in a property by making a bid does not guarantee the offer of a tenancy.

Applicants 'ready for move on', owed a homeless duty, non-statutory successions or Tenant Incentive Scheme applicants with significant rent arrears will be placed on 'auto bid'. The system will then auto match the applicant to a property to meet their housing need.

To ensure the best use of housing stock the Council reserves the right on occasions to give preference to certain types of application.

11. SHORTLISTING

Applicants who place bids for properties will be shortlisted in the following order (subject to the additional criteria below):

- Applicants in Emergency / Exceptional band E
- By need for any specialist components in the property (such as a significant disabled adaptation)
- By housing need band (from band A down to band C) (from oldest to newest).
- By banding effective date (from oldest to newest)

If more than one applicant with the same band and banding effective date bids for the same property, the Council will decide taking into consideration the individual housing circumstances of each case and relevant factors, such as previous offer refusals.

Wheelchair standard properties or properties with similar significant disabled adaptations will be matched to applicants who have a need for the adaptations and who are most suited to the vacancy. A specialist such as an Occupational Therapist may need to be consulted on the suitability of a property for the applicant(s).

If an applicant who has a need for accommodation with disabled adaptations bids for a property that does not meet this need, the Council will consider whether it is reasonable and practical to adapt the property taking into account budget availability and best use of available housing stock.

Where there is a shortage of accessible or adapted properties the Council may, subject to budget availability, identify properties that are suitable for adaptation and consider giving applicants who have disabilities preference for these properties.

The Council reserves the right to overlook bids, for example in the following circumstances:

- Where the applicant is already under offer for a different property.
- Where the applicant has been awarded priority due to overcrowding or a medical or welfare need for an additional bedroom and has bid for a property with the same or fewer bedrooms.
- Where the applicant has been awarded priority due to under-occupancy and has bid for a property with the same or more bedrooms.
- Where the applicant poses a risk to individuals or the community.
- Where the applicant has bid for a property for which they are not eligible due to a system or administrative error.
- Where the applicant has bid for a property for which they are no longer eligible following a change in their circumstances.
- Where the applicant is in rent arrears.

12. ALLOCATIONS AND OFFERS

The Council will review bidding shortlists and allocate properties in accordance with this Policy. Successful applicants will be contacted if they have been matched to a property. Applicants will have 2 working days to respond to an offer of accommodation. Some applicants may be given longer to consider an offer, for example where there are identified vulnerabilities that significantly affect the applicant's ability to respond.

Failure to respond to an offer by the specified deadline may be treated as a refusal. If an applicant fails to respond to an offer, their application will be suspended pending contact and confirmation of their circumstances. The application will be cancelled if there is no contact within 28 days.

Applicants who owe housing related debts will need to provide evidence to confirm that repayment plans have been maintained.

Applicants may be required to complete an affordability assessment to confirm that the accommodation offered will be suitable.

If an applicant accepts an offer of accommodation, arrangements will be made for a viewing of the property and subsequent signing of a tenancy agreement. Failure to attend an arranged viewing or sign-up appointment will be treated as a refusal.

Applicants are limited in the number of offers that they can refuse:

Applicants entitled to one offer only:

- Band A applicants (With the exception of TIS)
- Applicants in supported accommodation
- Child in Care nominations
- Applicants accepted as statutorily homeless and qualifying for the Home Choice Scheme
- Non statutory successions

Applicants entitled to two offers only:

- Transfer applicants
- General needs applicants

If an applicant refuses offers of suitable accommodation (unless homeless and/or ready for move on), they will not be permitted to bid for further properties or considered for another offer of accommodation for a period of 12 months. The applicant will be suspended until 12 months have passed.

If an applicant who has been placed in band E because they have an emergency level housing need refuses an offer of suitable accommodation, they will lose their priority status.

If the applicant is owed a homeless duty under the Housing Act and /or has move on status refuses an offer of suitable accommodation, they will lose their priority status and if applicable their relevant homeless duty will be discharged.

The Council reserves the right to withdraw any offer of accommodation where there is just cause. The Council will explain to the applicant why an offer has been withdrawn.

The Council may in emergency situations direct let a property that they deem suitable. Such cases will be referred to the Head of Housing and Communities for consideration.

13. UNACCEPTABLE BEHAVIOUR

Applicants who are unsuitable to be a tenant because they (or any member of their household) have been responsible for unacceptable behaviour will not qualify for the Housing Register.

Examples of unacceptable behaviour include but are not limited to:

- Significant housing related debt (equating to the equivalent of 8 weeks rent arrears,) Examples of housing related debt can include arrears of Council Tax, Housing Benefit overpayments, non-payment of rent deposit debt, former tenant rent arrears.
- Violence or threats of violence or intimidation
- Being a perpetrator of domestic violence or a hate crime
- Conviction for illegal or immoral use of their home
- Physical, sexual or financial abuse
- Anti-social behaviour

- Drug use and dealing
- Property damage and /or allowing condition of a property to deteriorate beyond reasonable wear and tear
- Giving false information or withholding information in relation to an application for housing within Castle Point or any other area.

The Council will consider all relevant factors such as health, dependents and the individual circumstances of the housing applicant. Decisions will be made based on proportionality and reasonableness.

When assessing whether an applicant is unsuitable to be a tenant the Council will consider:

- The seriousness of the applicant's behaviour
- The duration of the behaviour and/or the number and frequency of incidents
- The length of time that has elapsed since the behaviour took place
- Relevant vulnerabilities and support needs
- Whether there has been meaningful engagement with support agencies
- Whether there has been a significant and sustained change in the applicant's behaviour.

Applicants who have been guilty of unacceptable behaviour will not be able to join the Housing Register until they have demonstrated a significant change in their behaviour and the Council is satisfied that the behaviour is unlikely to reoccur, and that the applicant is now suitable to be a tenant.

14. DELIBERATE WORSENING OF CIRCUMSTANCES

Applicants whose housing need arises as a result of deliberately worsening their own housing circumstances will be assessed on the basis of their previous accommodation or circumstance. If assessed as having deliberately worsened your circumstances this may reduce your preference or render you ineligible to join the housing register.

Examples of worsening of circumstances include:

- Applicants who have sold a property or given up a tenancy of a property that was suitable and reasonable to occupy and moved into accommodation that is overcrowded, in a poor state of repair or unaffordable.
- Applicants who reside in a property that is in a poor state of repair due to neglect or damage that they, or a member of their household, caused.
- Applicants who reside in a property that is in a poor state of repair and will not permit their landlord access to carry out repairs or improvement works.
- Applicants who have created overcrowding within their accommodation by moving extended family into the property when there was no need to do so.
- Applicants who have colluded with their landlord in the service of a notice.

Applicants found to have worsened their circumstances have a right to ask for a review of the decision.

15. FALSE STATEMENTS AND WITHHOLDING INFORMATION

It is an offence for housing applicants to give false information or knowingly withhold information that has been asked for in respect of a housing register application.

The Council may take action against applicants who withhold or provide false information regarding their housing application.

Where an applicant has been allocated a property as a result of providing false information, the Council or Registered Provider may take court action to obtain possession of the property.

Applicants proven to be providing false information will be excluded from the housing register.

16. REVIEWS AND APPEALS

If an applicant does not agree with a decision made by the Council in respect of their application, they have the right to request a review of the decision. The circumstances in which an applicant may request a review include:

- The Council has decided that an applicant is not eligible or does not qualify for the Housing Register.
- The applicant believes their application has been assessed incorrectly and placed in the wrong Band.
- The applicant believes they should be eligible to bid for a size or type of property that they have not been permitted to bid for.
- The Council has decided to withdraw an offer of accommodation.
- An application has been cancelled and the applicant's request to have the application reinstated has been refused.

Review process:

Applicants who wish to request a review of a decision will need to submit their request in writing to housingadvice@castlepoint.gov.uk within 14 days of the date of the decision. The Council will only be prepared to consider late review requests in exceptional circumstances and where there is good reason for the delay, the Council's decision is final.

A review request should include details of why the applicant feels the decision is incorrect and any points the applicant wants the Council to consider when carrying out the review. If the applicant submits new information or evidence that was not available when the original decision was made, such as information relating to a change in circumstances, the application may be referred for a reassessment rather than a review.

All reviews will be completed by a Senior Officer who was not involved in the original decision. A review will normally be carried out within 56 days. Written notification of the review decision, including grounds for the decision, will be sent to the applicant at the correspondence address provided for their application. If the applicant does not have a correspondence address, a copy of the letter will be made available for collection from the Council Offices for period of at least 21 days.

If an applicant has been matched for a property but has been refused an offer of accommodation by a Registered Provider, they should make a request to the Registered Provider in the first instance to review its decision. Each Registered Provider operates its own appeals process.

17. EQUAL OPPORTUNITIES AND DATA PROTECTION

The Council promotes equal opportunities and aims to implement and maintain services that ensure no applicant is treated unfairly on the grounds of age, gender identity, marital status, pregnancy or maternity, sexual orientation, race, religious belief or disability or disadvantaged by the application of criteria that has a direct or indirect discriminatory effect that cannot be justified by law.

Advice and assistance are available to ensure that the Allocations Policy and Choice Based Lettings scheme are accessible for all applicants. Assistance can be provided to applicants who are unable to search or bid for properties as a result of a disability or assessed vulnerability if required. Information can be translated or made available in different formats, such as large print, upon request if required.

Personal information that the Council hold in relation to applications will be processed in accordance with Data Protection legislation. Information may need to be disclosed to Registered Providers or other landlords who may be able offer accommodation. More information about how and why the Council may process personal data, data protection rights is available on the Council's website.

18. ASSESSING HOUSING NEED

Applicants who have a confirmed housing need will be placed in 1 of 4 housing need bands:

- Emergency / Exceptional
- Urgent
- High
- Moderate

Band E – Emergency / Exceptional Housing Need

Applicants who have an emergency need will be placed in band E.

Band E allocations require approval by 2 housing management team members.

Examples of emergency situations include;

- Being at immediate risk of harm / violence

Exceptional Circumstances

In exceptional circumstances other applicants who do not fall within any of the categories listed below may be considered to have a housing need and fall within one of the housing bands (such cases will be referred to the Head of Housing and Communities for consideration).

Castle Point will need to be satisfied that the current Landlord does not have the required property when considering exceptional circumstances in relation to other Local Authority tenants or Registered Providers.

Band A: Urgent Housing need

Applicants will be placed in band A where they meet at least one of the following criteria:

Homeless Duty:

- Housing applicants who have been assessed under the Housing Act and who have been granted a full duty.

- Applicants who have been assessed as having a priority need and unintentionally homeless and been granted a relief duty
- Applicants who have been granted a full duty and are in short term temporary accommodation.

Dangerous or Hazardous Housing Conditions:

- Applicants who are living in accommodation that has been classified as being “statutorily overcrowded” This banding will not apply if the applicant has been placed in the accommodation temporarily
- Applicants who are living in accommodation with conditions that have been classified as being unsafe or posing an imminent risk of significant harm and where the issues cannot be remedied by the landlord within a time period that the Council considers to be reasonable.
- Applicants who are residing in a property that is subject to a demolition order.
- Applicants who are living in a property that has been assessed as having a Health and Housing Rating System Category 1 hazard by the Council's Environmental Health team where the Council is satisfied that the problem cannot be resolved by the landlord within 6 months and where continuing to occupy the accommodation will pose a considerable risk to a household members health.

Emergency Medical or Mobility Need:

- Applicants who have been assessed as having a high medical priority by an independent medical advisor.
- Applicants who have a progressive, chronic or life-threatening medical condition and cannot be discharged from hospital because they do not have any accommodation or their accommodation is unsuitable, for example because they cannot access toilet and/or bathing facilities in the property.
- Applicants who have a progressive, chronic or life-threatening medical condition and urgently need to move to accommodation with significant disabled adaptations, such as wheelchair standard accommodation.

Armed Forces:

- Applicants who are serving or former serving members of the regular armed forces or reserve forces who are assessed by an independent medical advisor as suffering from a serious injury, illness or disability sustained as a result of their service
- Applicants who are a bereaved spouse/civil partner of a former serving member of the regular armed forces and have recently ceased or will cease to be entitled to reside in services accommodation following the death of their spouse/civil partner.

Acute overcrowding:

- Housing applicants that lack 3 or more bedrooms when assessed against their eligible property size.
- Housing applicants that lack 2 or more bedrooms when assessed against their eligible property size and have exclusive use of one room but share kitchen or bathroom facilities with non-family members. (Does not include temporary accommodation).
- Housing applicants who have been assessed as overcrowded in line with the Housing Act.

Under occupation:

- Transfer applicants releasing under occupied 2 or more bedroomed accommodation and moving to smaller accommodation under the Council's transfer incentive scheme.
- Successions, required to move to smaller accommodation
- Housing applicants releasing under occupied 2,3 and 4 bed accommodation and moving to smaller accommodation where a statutory or non-statutory right of succession has been determined.

Decant of existing accommodation

- Housing applicants who are tenants of the Council who are required to vacate their homes as a result of a regeneration or demolition scheme.

Young people leaving care

- Housing applicants who are two weeks prior to their 18th birthday and are due to leave local authority care and are ready to move to independent accommodation.

High welfare or hardship assessment

- Applicants that have been assessed by the Council as having a high welfare or hardship need. Welfare and hardship need cases are referred to a Housing manager for decision.

Ready for "Move-On"

- Applicants in short term supported housing who have been assessed as 'ready to move on' to independent accommodation and who would be considered likely as to be accepted as threatened with homelessness and in priority need.

Reciprocals

- Approved management transfers from outside the Borough under a reciprocal arrangement with the relevant Local Authority or Registered Provider.

Band B: High Housing need

Applicants will be placed in band B where they meet at least one of the following criteria:

Homeless Duty:

- Applicants who have been assessed under the Housing Act and who have been granted a duty who are in suitable long-term temporary accommodation arranged by the Council
- Applicants who have been assessed as having a priority need and unintentionally homeless and been granted a prevention duty.

Medium medical or mobility need:

- Applicants who have been assessed as having a medium medical priority by an independent medical advisor.

Medium overcrowding

- Applicants that lack 2 or more bedrooms when assessed against their eligible property size.

Armed Forces:

- Applicants who are serving or former serving members of the regular armed forces or reserved forces who have no housing need and the application is made within 5 years of discharge.

Work related:

- Applicants who have paid permanent contracted employment within Castle Point for 16 hours a week or more and the employment has been for a continuous period of 12 months prior to the application and the applicant currently lives more than 30 miles away.

Medium welfare or hardship assessment

- Applicants that have been assessed by the Council as having a medium welfare or hardship need. Welfare and hardship need cases are referred to a Housing manager for decision.

Band C: Moderate Housing need

Applicants will be placed in band C where they meet at least one of the following criteria:

Homeless Duty:

- Applicants who have been assessed as having a priority but been assessed as intentionally homeless, where there is a requirement under the Housing Act to afford reasonable preference on the grounds of homelessness.
- Applicants who have been granted a duty who are homeless and have a local connection but unlikely to have a priority need and/or are awaiting their homelessness decision.

Low medical or mobility need:

- Applicants who have been assessed as having a low medical priority by an independent medical advisor.

Low overcrowding

- Applicants that lack 1 bedroom when assessed against their eligible property size.
- Transfer applicants that have resided in a bedsit for more than 12 months (Aged 25 or over).
- Applicants staying or living with nonfamily members that do not have the exclusive use of a bedroom/one room and share kitchen and bathroom facilities.

Low welfare or hardship assessment

- Applicants that have been assessed by the Council as having a low welfare or hardship need. Welfare and hardship need cases are referred to a Housing manager for decision.

Castle Point Homelessness and Rough Sleeping Strategy 2019 - 2024

Foreword

We are all aware of the national pressures which impact on households in difficult economic times and the demands on local services which seek to support them. There has never been a more important time to review and refresh our Homelessness Review and Strategy.

Under the Homelessness Act 2002 every local authority in England is required to publish a plan to show how they will prevent and tackle homelessness in their area. Furthermore, the Homeless Reduction Act 2017 provides for new responsibilities for Local Authorities to ensure the prevention of homelessness.

Homelessness is an extremely stressful experience. There is a very large number of reasons it occurs. A young family may be asked to leave the parental home because there is no longer room for them to live there; a household may have to leave their accommodation because it is no longer safe for them to live in it; a person with a physical disability or illness may find that their home is no longer suitable for their needs; an individual may leave hospital, local authority care or the Armed Forces and have nowhere to go; a household may no longer be able to afford their rent or mortgage payments. Castle Point Borough Council has a strong corporate commitment to both tackling the causes of homelessness and alleviating the impact of the symptoms.

Castle Point is a popular place to live and there is high demand for all types of housing in the borough. Consequently, a high number of households are not able to meet their housing needs by renting or purchasing market-priced housing.

A review of homelessness in Castle Point has been carried out. Based on this, an action plan has been compiled. This is attached as Appendix 2.

We recognise that, in a time of great change, our homelessness and rough sleeping strategy action plan needs to be as agile and responsive as possible. Consequently, we will review the action plan on an annual basis to re-allocate priorities and resources as appropriate. We very much value our partnership working with the range of organisations in Castle Point who also work to prevent and tackle homelessness in the borough. We are confident that we can work together so that we address the challenges ahead to maximum effect.

Councillor Beverley Egan
Cabinet Portfolio holder for Housing and Council Homes

November 2019

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Chapter 1: Setting the Scene

1.1 The Growing Importance of Dealing with Homelessness

There has been a growing recognition of the importance of preventing homelessness across Government, Local Authorities and within the homelessness sector. Increasingly, it is understood that failing to prevent homelessness is not only costly for the public purse, but hugely damaging and destructive for individuals who end up homeless.

Local authorities have an obligation to prevent, as well as to respond to homelessness. This is longstanding both in law and in good practice advice. Ever since the Housing (Homeless Persons) Act 1977, local authorities have been legally required to take reasonable steps to prevent people who are under imminent threat of homelessness, and classed as 'in priority need', from losing their existing accommodation. Since 1997, central Government has increasingly encouraged local authorities to adopt a more pro-active stance in tackling homelessness. Under the Homelessness Act 2002 local housing authorities must have a strategy for preventing homelessness in their district. This strategy must apply to everyone at risk of homelessness, not just those who fall within a priority need group for the purposes of Part 7 of the Housing Act 1996 (as amended).

1.2 The Impact of Homelessness

"Homelessness can have significant negative consequences for people who experience it. At a personal level, homelessness can have a profound impact on health, education and employment prospects. At a social level, homelessness can impact on social cohesion and economic participation."

Homelessness Code of Guidance, 2006.

The number of households applying to Castle Point Borough Council for assistance under homelessness legislation and the number of households being accepted for assistance under homelessness legislation have increased significantly since the last homelessness review and strategy was produced in 2012. Homelessness is not just a housing related problem; it is often the most vulnerable members of the community who are affected, and it often incurs a high cost to other public sector areas such as health, education and welfare benefits.

1.3 The challenge of Homelessness

Homelessness is the opposite of a planned route to settled accommodation. It poses the following problems for households, local authorities and other public sector agencies:

- a) Prior to making a homelessness application a household can be living in poor housing conditions, ranging from overcrowded homes and poor quality,

housing to the worst manifestation of homelessness which consists of sleeping outdoors.

- b) Homelessness incurs substantial costs to local authorities in accommodating households in temporary housing while they await the outcome of their homelessness application or an offer of settled accommodation.
- c) Its sudden nature can dislocate households from support networks, often leading to increased levels of stress and poor health.
- d) It can prevent households from focusing upon education and employment opportunities while they are in temporary accommodation. Homeless households may give up their jobs prior to moving into temporary accommodation because they have had to move further away from their place of work.
- e) High levels of homelessness can concentrate allocations of social housing disproportionately highly to homeless households, while households who attempt to access social housing as part of a planned move to settled accommodation have to wait longer to be allocated accommodation.
- f) Homelessness can impact on the stability of communities, particularly in areas where homelessness is very visible and there is high turnover of housing and population.
- g) There are significant levels of stress caused by housing conditions which lead to homelessness, severe relationship breakdowns, cramped living conditions, poor thermal warmth, fuel poverty and deteriorating levels of personal health.
- h) Homeless households often have severe financial difficulties and have difficulty paying their rent and mortgage, which exacerbates other stresses.

1.4 Homelessness Prevention

Homelessness prevention has become increasingly important, and a focus in the recent Homeless Reduction Act, which came into effect in April 2018. Homeless prevention is defined by the Government as:

“Homelessness prevention’ means providing people with the ways and means to address their housing and other needs to avoid homelessness.”

Homelessness prevention can be categorised as primary, secondary and tertiary as follows:

- Primary homelessness prevention involves action to avoid a household becoming homelessness. This is applied to activities that reduce the risk of homelessness among the general population, or large parts of the population. It is at this level of prevention that general housing policy (supply, access and affordability), and the overall ‘welfare settlement’ (such as the availability of income benefits, housing benefits, employment protection and so on) are most relevant.

- Secondary prevention is defined as action to prevent future homelessness from occurring. It is focused on people at high potential risk of homelessness because of their characteristics (for example, those with an institutional care background) or due to their experience of crisis situations which are likely to lead to homelessness in the near future (such as eviction or relationship breakdown).
- Tertiary homelessness prevention involves measures targeted at people who have already been affected by homelessness. The preventative emphasis at this level is more often focused on minimising 'repeat homelessness', that is, avoiding the occurrence of entirely new homelessness episodes.

The Government's Code of Guidance¹³ further identifies three stages at which homelessness can be prevented:

- Early identification. Identifying people who are at risk of homelessness and ensuring that accommodation and any necessary support is available to them.
- Pre-crisis intervention. This can take the form of: advice and mediation services; proactive interventions, such as negotiating with landlords to enable people to retain their tenancies; and targeted services at known risk points, such as those leaving care, prison or the armed forces.
- Preventing recurring homelessness. Ensuring tenancy sustainment is central to preventing repeat homelessness where there is an underlying need for support to keep someone in their home.

1.5 Aims for Homelessness

These have been derived from the review of homelessness in Castle Point and have resulted in identifying our policy approach as four aims:

- a) To **maximise the prevention of homelessness** through effective identification and intervention, assisting households to remain in their current settled home, or to inspire them to follow planned pathways to a settled home and to work in partnership with others.
- b) Where homelessness cannot be prevented, to provide **ensure the availability of good quality and affordable temporary housing** to relieve it and encourage tenancy sustainment.
- c) To work in partnership with organisations in and around Castle Point to provide **support to manage health and life issues**. To monitor and resolve key risks by improving aspects of the lives of homeless households including health, access to education and employment opportunities.
- d) To **maximise the capacity of the service to fulfil all our obligations** including working in partnership with others.

1.6 Priorities for Action

The Homelessness Strategy Action Plan groups actions into four strategic priorities based on the aims set out above as follows:

- a) Prevention of homelessness
- b) Improving access to temporary accommodation.
- c) Providing support to manage health and life issues.
- d) Maximise the capacity of the service

Chapter 2: A profile of Castle Point

2.1 Location and Challenges

There are a number of factors that characterise the area of Castle Point, which is located in South Essex between Basildon and Southend:

Approximately 61% of Castle Point's land is designated as Green Belt. As a result, most of the Borough's population live within one of four towns Benfleet (22%), Canvey Island (43%), Hadleigh (14%), and Thundersley (21%).

The borough benefits from good links to London such as the Fenchurch Street railway line, the dual carriageways of the A13 and the A127, which link within half an hour to the M25 motorway. Castle Point as an area has a long history but is essentially modern in character, there are a few older buildings remaining although major re-development took place mainly between the two world wars. Whilst there has been major residential re-development in the area there remain large areas of public open space and woodland.

The Borough has many challenges:

- I. Low Skilled Economy - The level of out-commuting both impacts on and is influenced by the quality of local employment opportunities. Jobs within the Borough are generally low skilled. There is a high dependence on public sector work and the bulk of employment for local people is outside of the Borough. People who work in the Borough are unlikely to be able to afford to live here; in 2018 the ratio of median house prices to median workplace based (local) gross annual earnings was 10.7.
- II. Ageing Population - The population of the Borough is ageing. The proportion of people over the age of 65 is above average and a 19% increase is expected between 2015 and 2025. By 2030 a total of 30% of the population is projected to be 65 or over. This has implications for accommodation provision and healthcare services.
- III. Young People - Young people (under 20 years) will continue to make up over 20% of the population and it is important that their educational and social needs are met. Between 2015 and 2025, the 5-10 and 11-15-year-old year old

age groups will be the biggest growing age groups for children: an increase of 432 and 420 respectively. School places and services will need to be available to support these changes. There is currently a perception that young people do not have enough to do, resulting in crime and anti-social behaviour. This issue needs to be addressed to achieve greater community cohesion.

- IV. Skills and Qualifications - Castle Point has significantly lower numbers of people qualified at NVQ levels 2, 3 and 4 or above when compared to the national average. Just 17.5% of the population has qualifications at NVQ level 4 or above compared to the average for Great Britain of 38.2%. Pupil attainment in GCSE's is also below average. The percentage of pupils obtaining 5 A-C's in 2015 was 52.2% compared to the average for Essex of 57.6%.
- V. Health – For a variety of health statistics, Castle Point is around the average or better. However, the key issues relate to lifestyle factors including obesity, poor eating habits and below average physical activity. Castle Point has the highest smoking rate in the county (26.9% of the population) and is above the national average for obesity at 64.6% of the population. Castle Point also has the second highest rate of diabetes at 7.3% significantly above the national average at 6.4%.
- VI. Housing - There are 36,467 dwellings in Castle Point. The borough has a very high level of owner occupation with 85% owner occupied, (compared to 64% nationally and 72% for Essex). A further 9% are private rented and 6% social rented. Consequently, there is an acute shortage of affordable housing in the borough.
- VII. Affordability of Housing. Lack of affordable rented housing remains a significant issue in Castle Point. For example, the monthly rental of a one or two bedroomed property is on average £916 in the mainland against £830 (Eastern Esplanade) in Canvey Island. The gross weekly pay of a full time worker in Castle Point is £504.80 per week against a national average of £570.90 per week (2018 figures).

2.2 Key Facts

Area 45.08 km² (17.41 square miles)

Rural Land Area 60%

Population 90,070 (Mid 2018 Estimate)

Population Density 1,921.2/km² (4,976 / square mile)

Households 37,005 (SHMA DCLG 2014 - p117)

Workforce 44,500 (Nomis 2019)

2.3 Unemployment

Approximately 6.7% were receiving main out of work benefits (November 2016). The national average was 8.4%. These figures are changing as Universal Credit is rolled out and it is not possible to undertake accurate comparisons at present.

2.4 Ethnicity

White 96%

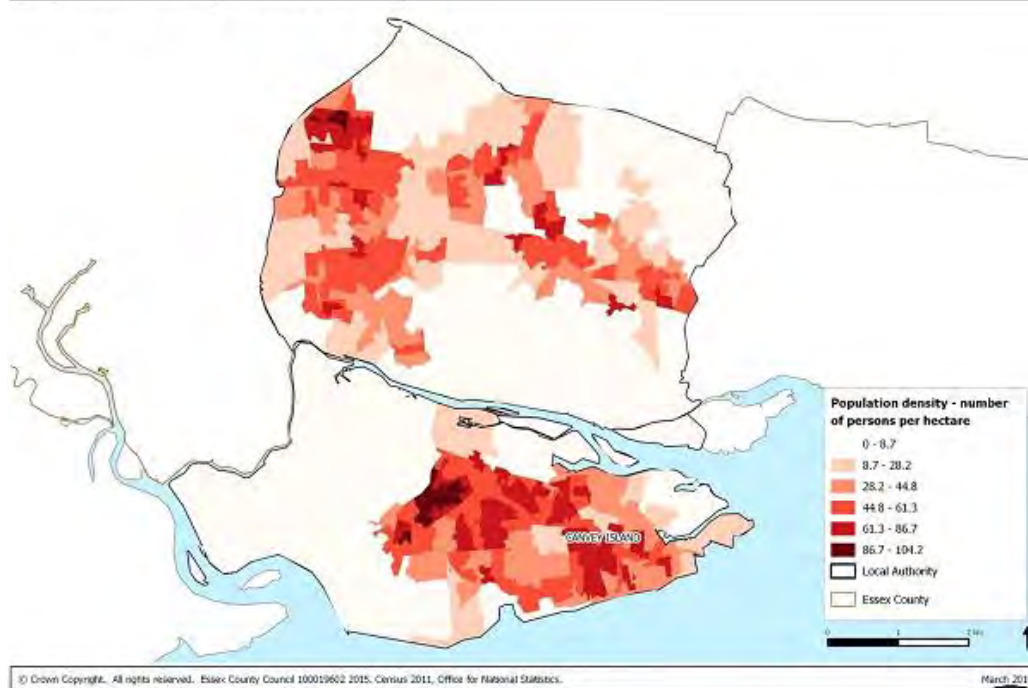
Asian 1.5%

Black 1.1%

2.5 Population Density

Castle Point has a population density of 19.21 persons per hectare, the second highest district in the county and considerably above the 4.0 average for the whole of Essex. The population density map below shows the highest rates of population are in the centre/south east of Canvey Island and within the towns of Benfleet and Hadleigh, although there are also expanses of low population density. Just 51% of the Castle Point district is classified as green space, the lowest proportion in the county (the Essex highest figure is 93% in Uttlesford): green spaces are important for wellbeing, community cohesion and for wildlife.

Population Density in Castle Point, 2011



2.6 Housing

A total of 82.9% of households in Castle Point are people that own their own homes (either with a mortgage or outright), more than nationally (64.2%) and the whole of

Essex (72.0%). There is a very low proportion of social tenants (5.4%), who may be impacted by low stock levels, and low proportion of private tenants (11.8%).

Castle Point Council is the second lowest stockholding Council in the Country with just over 1,500 homes. This results in a shortage of affordable housing for which there is an acute demand.

Lack of affordable housing remains a significant issue in Castle Point, for example 57.4% (November 2017) of households cannot afford a flat based on a mortgage at 3.0 times their income. This is more acute for first time buyers as illustrated in the table below:

3 times income

	Castle Point District (B)
	Percent of households priced out of market
FTB households - Flats	64.03%
FTB households - Terraced houses	82.25%
FTB households - Semi-detached houses	89.51%
FTB households - Detached houses	89.51%
Owner occupier - Flats	57.41%
Owner occupier - Terraced houses	74.35%
Owner occupier - Semi-detached houses	82.25%
Owner occupier - Detached houses	85.23%

House prices are increasing and for example lower quartile prices in Castle Point were £163,000 in February 2013 increasing to £244,000 in November 2017, a percentage increase of 49.7% in under five years. Affordable Housing is a generic term and includes rented social housing provided by a local authority or housing association, as well as schemes such as shared ownership and rent to buy (known as intermediate housing) to help people get on the property ladder.

Chapter 3: The Strategic Framework

This strategy is part of a wider and more complex strategic framework which is expressed at national and regional levels as well as at a local level. The key elements will be explored in more detail within this strategy, whilst the table over leaf provides a summary:

National	Sub National	Local
Localism Act	South East Local Enterprise Partnership	South Essex Vision 2050

Industrial Strategy White Paper	Economic Plan (being refreshed)	Local Development Frameworks / Local Plans
National Planning Policy Framework		Local Regeneration Strategies
Local Growth White Paper		Local Investment Plans
National Housing Strategy	Affordable Homes Programme	Strategic Housing Market Assessment
Housing White Paper	Estate Regeneration Fund	Local Housing Strategies
Social Housing Green Paper summer 2018	Housing Investment Fund	Nomination Agreements
Private Members Bill – Homes (Fitness for Human Habitation & Liability of Housing Standards).	Garden Cities & Suburbs	Best Practice Guide (South Essex spring 2018).
	Planning Delivery Fund	
	Letwin Review of non-take up of planning permissions	
	Lifting HRA borrowing cap	
Department for Work and Pensions (DWP) Welfare Act		Local Homeless Strategy
Homelessness Reduction Act April 2018		
Rough Sleeping Strategy August 2018		Local Homeless Strategy
Health and Social Care Act 2012		Local Tenancy Strategy
Social Housing Green Paper summer 2018		
	Local Transport Plan	

Chapter 4: National Pressures and Trends for Homelessness

4.1 Homelessness Trends

[The Homelessness Monitor: England 2017](#) is produced each year by the Joseph Rowntree Foundation and in 2017 shows that:

- Including informal 'homelessness prevention' and 'homelessness relief' activity, as well as statutory homelessness acceptances, there were 271,000

'local authority homelessness case actions' in 2015/16, a rise of 32% since 2009/10.

- 162 of England's 326 local authorities responded to the survey. Almost two-thirds (64%) are struggling to find social tenancies for homeless people, while half find it 'very difficult' to assist applicants into privately rented accommodation.
- Councils that responded to the survey are finding it particularly difficult to house homeless young people: 85% are having difficulties helping single people aged 25–34 into accommodation, and 94% said they expect greater difficulties in finding accommodation for homeless 25–34 year olds in the next 2–3 years.
- Loss of a private tenancy accounted for 31% of those accepted as homeless in England.

In September 2017 the National Audit Office set out a report on Homelessness which stated:

"Homelessness in England in each of its various forms has increased in recent years. The number of rough sleepers stood at more than 4,000 in the autumn of 2016, having increased from fewer than 1,800 in the autumn of 2010. The number of homeless households in temporary accommodation has also increased, rising from fewer than 49,000 in March 2011 to around 77,000 in March 2017. The use of temporary accommodation is concentrated in London, and 70% of households in temporary accommodation are placed there by London boroughs. 4 In response to increasing homelessness pressures, demand for local authorities' prevention activities has also increased in recent years. The number of prevention cases increased from just under 141,000 in 2009-10 to just under 200,000 in 2016-17. Local authority assistance to prevent homelessness includes support to enable families at risk of homelessness to stay in their own homes, or to secure alternative accommodation."

The level of homelessness has increased nationally over the last few years as has the number of households placed into temporary accommodation. This trend has been mirrored in Castle Point. Since the last homelessness strategy was produced in 2012 the Government has maintained a focus on homelessness prevention while at the same time introducing a range of welfare reforms and annual reductions in government grants to Local Authorities. Welfare reforms have included the introduction and extension of benefit caps (£258 maximum per week for a single person and £385 maximum per week for a household with children) and the roll out of Universal Credit. A main theme that has been consistently stressed throughout this time is the need for partnership working as Local Authorities cannot tackle the issues of homelessness on their own but need to work strategically with others. This was particularly emphasised by DCLG's 2012 publication 'Making Every Contact

Count - A Joint Approach to Preventing Homelessness. This introduced 10 local challenges for authorities to adopt.

A report on Homelessness published by the National Audit Office in September 2017 found that:

“Changes to Local Housing Allowance are likely to have contributed to the affordability of tenancies for those on benefits and are an element of the increase in homelessness. Since 2011, the Department for Work & Pensions has introduced a series of welfare reforms, including capping and freezing Local Housing Allowance. These reforms have been designed to reduce overall welfare spending and to provide incentives for benefit recipients to take up employment. They have reduced the amount of household income that it is possible to derive from benefits where the Local Housing Allowance applies. At the same time, rents in the private rented sector in much of the country — London in particular — have increased faster than wage growth. All of these factors appear to have contributed to private rented properties becoming less affordable, which in turn is likely to be contributing to homelessness caused by the ending of an assured shorthold tenancy.”

During the life of this strategy additional legislation and planned welfare benefit changes have also impacted on the Council and its partners' prevention of homelessness initiatives. All local authorities also have additional statutory duties to prevent homelessness since the implementation of the new Homelessness Reduction Act in 2018. In addition, Universal Credit Housing costs can no longer be claimed by 18-21year olds making claims after 1st April 2017, under 35-year olds in the social and affordable rented sector will be subject to the reduced local housing allowance rates applied currently to private rented dwellings. These changes not only impacted the ability of people to afford to remain in accommodation but also on the Council's abilities to assist them into new accommodation which is affordable to them.

Key facts - England (Source NAO September 2017)

60% increase in households in temporary accommodation since March 2011

77,240 households in temporary accommodation at March 2017

£1.15bn local authority spending on homelessness services during 2015-16

88,410 homeless households that applied for homelessness assistance during 2016-17

105,240 households threatened with homelessness and helped to remain in their own home by local authorities during 2016-17 (increase of 63% since 2009-10)

4,134 rough sleepers counted and estimated on a single night in autumn 2016 (increase of 134% since autumn 2010)

Threefold approximate increase in the number of households recorded as homeless following the end of an assured shorthold tenancy since 2010-11

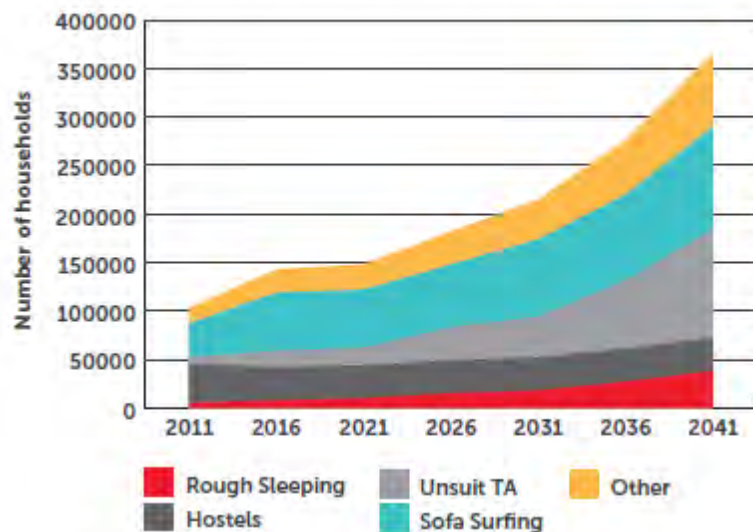
21,950 households placed in temporary accommodation outside the local authority that recorded them as homeless at March 2017 (increase of 248% since March 2011)

4.2 National Projections for Homeless Households

In 2017 the charity CRISIS produced a report setting out projections for Homelessness. This utilised a sub-regional housing market model which was adapted to forecast future levels of homelessness. This included modelling 15 additional variables, including: Rough sleeping, hostel residents, unsuitable temporary accommodation, sofa surfers, total core homelessness, homeless acceptances, total homeless applications, total in temporary accommodation, people asked to leave household, evictions, wider homelessness, relative low income poverty after housing costs, crime rates, welfare reform cuts impact

The model depends on many assumptions but for the purpose of the analysis it assumed a relatively neutral/ benign scenario for the economy and labour market, and current policy settings including planned welfare reforms. The results for England are set out below:

Figure 2: Baseline Forecasts of Core Homelessness Main Component, England 2011-41



Category	2011	2016	2021	2026	2031	2036	2041
Rough Sleeping	5,000	8,000	10,000	15,000	18,000	27,000	38,000
Hostels	40,000	34,000	34,000	34,000	34,000	34,000	34,000
Unsuitable temporary accommodation	7,000	17,000	18,000	34,000	42,000	70,000	112,000
Sofa Surfing	35,000	60,000	60,000	65,000	80,000	89,000	106,000
Other	16,000	24,000	26,000	34,000	41,000	56,000	75,000
Total	103,000	143,000	148,000	182,000	215,000	276,000	365,000

It is evident that homelessness is set to increase exponentially and will increase by 155% between 2016 and 2041. In the medium term the increase between 2016 and 2026 will be 27%.

4.3 National Requirements Relating to Homelessness

There is a range of legislation, including the Housing Act 1996, The Homelessness Act 2002 and the Homeless Reduction Act 2017 as well as a Homeless Code of Guidance for local authorities which can be found on the following web link:

<https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-2-homelessness-strategies-and-reviews>

This sets out the national requirements and refers to some key legislation which is further detailed in Appendix 1 of this strategy.

Chapter 5: Regional and Local Issues

5.1 Increasing Homelessness Over Time

The impact of austerity and the resulting legislation has, in common with many other areas across the country, resulted in a significant increase in homeless households within Castle Point. This is illustrated in the figures for the number of people in Homeless Accommodation which at 30th June 2014 was 59. As at the end of March 2018 this had increased to 132, a growth of 124%. The number of households, under the threat of homeless, that have approached the authority in the same period has increased from 160 to 265 and the number of homeless applications increased from 98 to 228.

Furthermore, statistics taken from government returns reveals the following:

	2010/2011	2017/2018
Number of cases Unintentionally homeless and in priority need.	37	73
Number of cases where positive action succeeded		

in preventing homelessness.	127	112
Total cases in accommodation arranged by the local authority at the end of the financial year.	61	132
Total number in bed and breakfast or hostel accommodation/shared accommodation at the 31 st March.	15	26

This table demonstrates that the number of cases assessed as unintentionally homeless and in priority need has doubled in seven years. Conversely the number of cases with successful action to prevent homelessness has gone down by 22%. The total number of cases in accommodation arranged by the local authority has more than doubled, whilst the total number of cases in bed and breakfast accommodation has increased by a further 11 cases. Bed and Breakfast is used as a last resort and it is unlawful to keep a household in a Bed and Breakfast for more than 6 weeks if pregnant or have dependent children.

The focus of the Homelessness Reduction Act 2017 puts greater emphasis on prevention, and it is evident that more work needs to be undertaken in this area to help reduce the number of people housed in temporary accommodation arranged by the local authority. For example, it is recognised there is a need to develop more access in Private Rented Sector accommodation for those at risk of homelessness.

It is important to note that there is no recorded rough sleeping in Castle Point, and this is a result of the assistance on offer through rent deposits, benefits advice, partnership working and at times with accommodation.

5.2 Projections for Homelessness in Castle Point

The increase in homelessness in Castle Point has been almost double the national trend. Nationally, the number of homeless households accommodated by local authorities was 55,320 in March 2013, compared to 79,880 in March 2018. This is an increase of 44%. The increase in Castle Point was 72 households in March 2013 to 135 in March 2018 an increase of 87.5%.

In the medium term, as set out in paragraph 4.2, the analysis of future increase in homelessness nationally between 2016 and 2026 will be 27%. It is therefore assumed that this will at least be a similar increase in Castle Point. However, given the compact nature of the local authority, the relatively high level of population density, and the demand for housing as illustrated by objectively assessed needs analysis set out in the Local Plan, the increase in homelessness is likely to be significantly greater and can be assumed to be approximately 50%. This does not

include considerations such as the caravan park at Thorney Bay, which could result in a further increase in homeless households as it is re-developed.

5.3 Reasons for Homelessness

Further analysis of the statistics reveals the differing reasons for homelessness which are as follows:

Reason	2017/2018
Parents no longer willing or able to accommodate.	18 24.6%
Other relatives or friends no longer willing or able to accommodate.	6 (8.2%)
Violent breakdown of relationship, involving partner.	8 (10.9%)
Rent arrears in Private sector dwellings.	10 (13.6%)
Termination of assured shorthold tenancy.	12 (16.4%)
Other	19 (20.5%)
Totals	73

The three largest causes of homelessness for which there is a clear definition is households being made homeless from their private sector tenancies at 30% (combination of termination of assured shorthold tenancy and due to rent arrears), followed by young people where parents are no longer willing to accommodate at 24.6%. Domestic violence is the third largest cause of homelessness at approximately 8%. These statistics help illustrate the complexity of individual cases and the differing reasons for homelessness. However, it is clear that nationally there has been an increase in homelessness driven by an increase in the number of households experiencing termination of short-term tenancies. A report by the National Audit Office in September 2017 states:

“The ending of private sector tenancies has overtaken all other causes to become the biggest single driver of statutory homelessness in England. The proportion of households accepted as homeless by local authorities due to the end of an assured shorthold tenancy increased from 11% during 2009-10 to 32% during 2016-17. The proportion in London increased during the same period from 10% to 39%. Across

England, the ending of private sector tenancies accounts for 74% of the growth in households who qualify for temporary accommodation since 2009-10. In addition, it appears likely that the decrease in affordability of properties in the private rented sector, of which welfare reforms such as the capping of Local Housing Allowance are an element, have driven this increase in homelessness.”

Consequently, it can be assumed that the increase in homeless households in Castle Point between 2010/2011 and 2017/2018 demonstrates a similar pattern to that nationally with the ending of private sector tenancies being one of the biggest single drivers for the increase in homelessness.

5.5 Profile of Households that are Homeless / Equality Monitoring Data

Many of the households becoming homeless have dependent children. In 2017/18 a total of 45 households (63.4%) had dependent children. A further 8 households had a member with a physical disability and there were 14 households with a member who had a mental illness or disability. Most applicants (85) were placed in temporary housing for the foreseeable future.

Virtually all applicants are identified as white, as can be seen from the following table:

Clients who were found to be eligible unintentionally homeless and in priority need

Ethnicity	2010/2011	2017/2018
White	36	70
Not Stated or Recorded	1	1
Black or Mixed		2

5.5 Age Profile of Clients

The age profile of clients during 2018 is as follows:

Total owed a prevention or relief duty			16-17	%	18-24	%
April-June 2018	74	100%	3	4%	16	22%
Assessed as requiring a support need			3		7	
July-September 18	73	100%	2	3%	6	8%
Assessed as requiring a support need			2		4	
Oct-Dec 18	65	100%	1	2%	10	15%
Assessed as requiring a support need			1		6	

25-34	%	35-44	%	45-54	%	55-64	%	65-74
21	28%	15	20%	8	11%	9	12%	0
20	27%	23	32%	12	16%	6	8%	3
23	35%	13	20%	10	15%	4	6%	1

%	75+	%	Not known	%
0%	2	3%	0	0%
4%	1	1%	0	0%
2%	3	5%	0	0%

It should be noted that most 16-24-year olds homelessness are prevented or relieved into supported housing following referrals to EYPP (Essex Young Persons Panel) commissioned and co-ordinated by Essex Social Care. However due to shortage of spaces clients often spend a significant amount of time in interim accommodation.

Castle Point do not have many homelessness care leavers. The social care's "stay put" scheme (a young person in education staying with foster parents when they turned 18) assists with this and the Council's Allocations Policy, allows care leavers to retain their effective application date once a young person becomes 18.

5.6 Rough Sleeping in Castle Point

Rough sleeping in Castle Point is not a significant issue. This is illustrated in the table below, which counts the number of rough sleepers since 2017:

	2010	2011	2012	2013	2014	2015	2016	2017	2018
Number of Rough Sleepers	1	1	1	2	0	0	0	0	0

5.7 Availability of Temporary Accommodation

The Council sources its temporary accommodation from various areas including the following:

Bed and Breakfast: The Council has access to three Bed and Breakfast establishments within a neighbouring authority, also used by other Essex and London authorities.

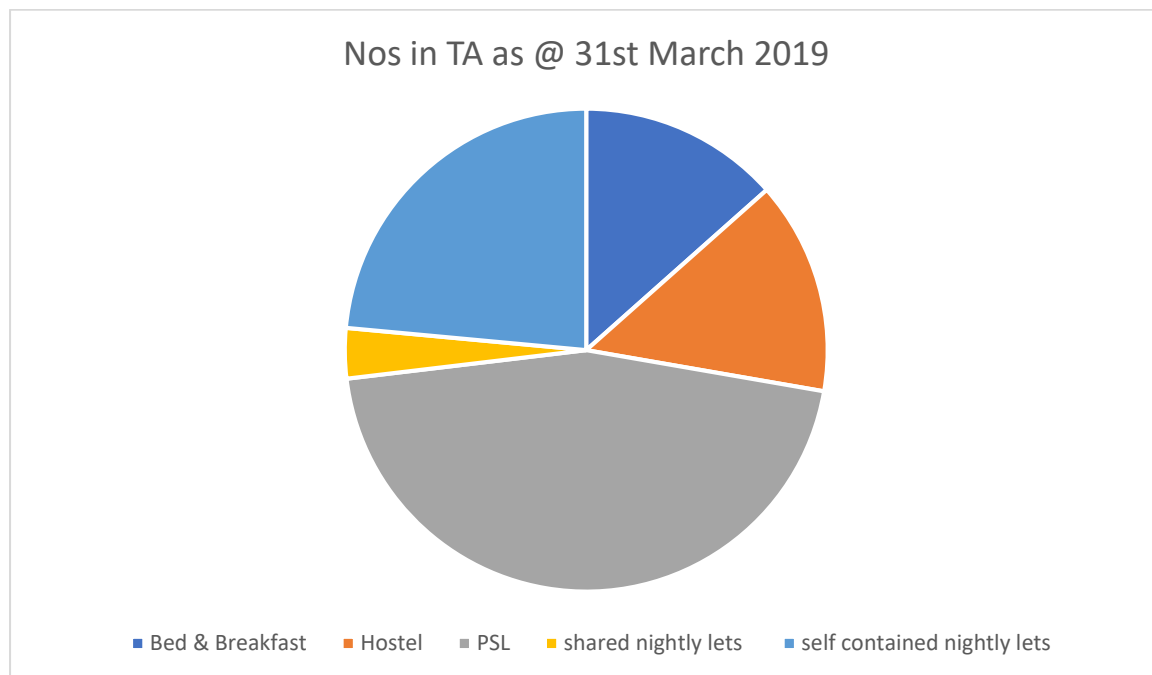
Hostel: The Council has access to one privately managed hostel within a neighbouring authority, which is also used by other authorities. In addition, the

Council owns its own facility at 2 Camperdown Road Canvey Island, which includes rooms for 8 homeless people.

Nightly Lets: To avoid the use of Bed and Breakfast/Hostel accommodation, the Council enters into nightly lets agreements via an Agency acting for various landlords within the private sector.

Private Sector Leasing: The Council has access to 59 units, 10 of which are in Basildon.

We will on occasion utilise our existing stock for temporary accommodation when there are no suitable alternatives.



5.8 Development and acquisition of multiple forms of Temporary Accommodation

The Council acquired and refurbished hostel accommodation at 2 Camperdown Road in 2016 consisting of 8 rooms. However, this form of first stage accommodation does not meet the needs for families with two children or more who are housed with accommodation outside the borough.

We have started to construct 9 units of first stage temporary accommodation for homeless households at Hatley Gardens and plans to complete the construction in early 2020 which will better meet the needs of families.

We are reviewing further development opportunities to increase our stock, and this will likely include additional first stage accommodation. The majority of our development is on redundant garages sites.

This will assist in reducing the current burden of out of borough placements.

5.9 Preventing Homelessness

The service works with several agencies to help prevent homelessness. This includes:

Peabody – A range of advisory services are provided and include a site office at Thorney Bay as well as at the Council Offices to help people with advice, guidance and signposting to services that can assist people to retain their home or find alternatives depending on individual circumstances.

The Council also manages a rent deposit guarantee scheme which provides Landlords with a rent deposit and rent in advance that has been loaned to the applicant by the Council. The number of households that have been housed under this scheme in 2017/18 totals 63 and since the implementation of Homelessness Reduction Act 116 household were assisted during 2018/19.

Castle Point is part of the South Essex Domestic Abuse Hub (SEDAH). This is a partnership between Basildon, Brentwood, Castle Point, Rochford and Thurrock Councils, Changing Pathways and South Essex Pate and Incest Crises Centre. The partnership was set up to provide a single point of access to all domestic abuse related services and to safeguard the provision of refuge accommodation.

Additional funding has been secured to expand the work of SEDAH

The Council works very closely within its internal Housing Management Team and Housing Association Partners to sustain existing resident(s) tenancy by co-ordinating appropriate outcome and support via Housing Benefits, Community Engagement Officer (appointed by Castle Point but funded by Department of Work and Pensions), and voluntarily agencies such as Castle Point Association of Volunteers (CAVS).

5.10 Implementation of the Homelessness Reduction Act

Number of changes were undertaken by the Housing Services and these include:

Amalgamation of the Housing Options and Housing Applications service to generate efficiencies, provide greater time for Homelessness advice at the first point of contact and to provide a greater focus on assessments and preventative work.

Small increase in staffing to help cope with the demand requirements to ensure the provisions of the Homelessness Reduction Act is implemented effectively and to design working practices accordingly.

Staff have been on various training courses, including the National Homelessness Advisory Service (NHAS) webinar training on the new legislation. In addition, through the Essex Housing Officers Group staff have attended other training and workshop type events.

Upgraded the Abitras case load ICT management system to deal with the requirements of the new act, including Webinar training to use the new system. The Abitras system also enables the migration of legacy cases into the new system.

The team has also obtained a range of tools from the London Borough of Southwark who were one of the pilot authorities, to adapt for use in delivering the new duties, such as Personal Housing Plans and decision letters.

Whilst the service is based in the main office in Benfleet in the Civic Centre, work has been undertaken to ensure services are accessible to the area of Castle Point. Through working with the Housing Benefit Service, the Department for Work and Pensions, the County Council and the voluntary sector there are a range of preventative services who deliver surgeries from a community centre within a mobile home in Canvey Island.

Staff undertake home visits where there is a risk of parental eviction. As a result, there has been a drop, in acceptances of the main homelessness duty of around 20% from dates 2013.

As Castle Point Council is comparatively small, partnership is essential to broaden capacity. A review of the arrangements was carried out prior to the Homelessness Reduction Act being implemented and it was found that there is a strong partnership working across the public and voluntary sector in Castle Point. A particular focus of partnership working has been in response to concerns about housing and vulnerable people living in the Thorney Bay site on Canvey Island. Through this the Housing Options Service has formed close and positive relationships with key agencies, including the Department for Work and Pensions (DWP), the Police and the County Council, as well as several community and voluntary agencies.”

5.11 Caravan Sites

Under section 124 of the Housing and Planning Act 2016, which amends section 8 of the Housing Act 1985, housing authorities have a statutory duty to consider the needs of people residing in or resorting to their district with respect to sites for caravans and the mooring of houseboats.

Castle Point has a number of caravan sites in the borough, and this is further detailed in the table below:

Site	Total Units	Total Rented Units	Static Holiday Caravans	Park Homes	Chalets	Paying Council Tax	In receipt of Housing Benefit
	(Data provided by site owner/manager)					(CPBC records)	
Thorney Bay Village	817	590	590	-	-	639	263

Kings Park Village	834	59	-	26	33	765	194
Kingsley Park	84	1	-	1	-	76	28
Holehaven	32	26	26	-	-	32	18

The key issue for the borough is the use of static holiday caravans for Leisure use throughout the year. These are designed for Leisure use and have a number of associated housing issues:

Damp and Mould and Excess Cold due to potential inadequate heating and insulation, poor thermal insulation and limited heating.

Potential Overcrowding due to potential inadequate size rooms for the household, numbers of bedrooms etc.

All the issues above can be associated with static holiday caravans especially those conforming to older versions of the British Standards.

As the caravans are designed for Leisure use, they lack the thermal efficiency of Park Homes. Consequently, they are costly to heat and cannot maintain heat efficiently.

These issues focus primarily on the caravan site at Thorney Bay, which has about 590 static leisure caravans that provide accommodation year-round for families. Almost half of these are in receipt of housing benefit. As the site gradually moves to owner/occupiers, many residents will be displaced. A number of these are vulnerable people including single parent families, elderly etc.

It is understood that the site owners plan to develop the site into a Park Homes site within the next three years. Whilst this will help deal with the issues above, the business model for the development of the site and placement of park homes will inevitably result in a large number of families that currently rent accommodation being made homeless. The biggest risk for the Council is the capacity to deal with a potential influx of a large numbers of homeless people.

Consequently, the Council is currently liaising with the site owners and site management to progress a measured and co-ordinated process to the development and to explore a process which will not result in a sudden influx of homeless households.

5.12 Travellers

Section 175 of the Housing Act 1996 specifically identifies travellers on unauthorised sites as homeless. Within Caste Point, travellers attempting to find sites for illegal encampments are managed by the Essex Countywide Traveller Unit. The Unit is a

partnership of Essex County Council, local councils, Essex Fire and Rescue Service and Essex Police. It aims to support Gypsies and Travellers to access services, including:

- supporting children into school and further education
- health services
- site and home fire safety visits

There are no registered traveller sites in Castle Point, and the nearest registered site is at Hovefield in Basildon Borough Council. The Council is working, through the development of the Local Plan, with other local authorities to help locate further sites in the region.

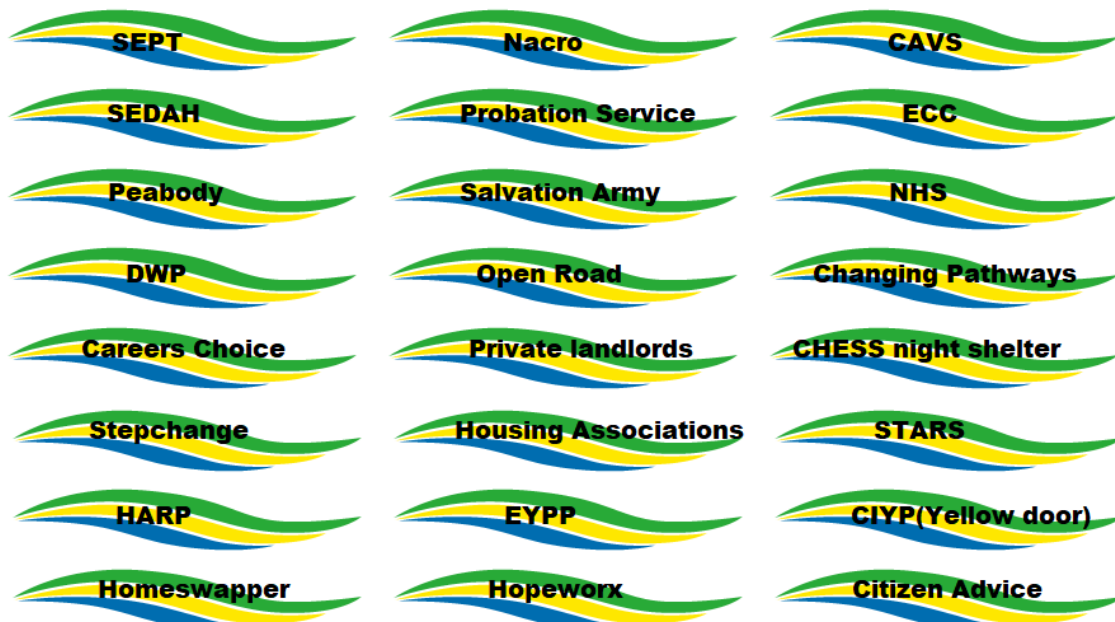
5.13 Partnership Working

Homelessness is not something that a single organisation or local authority can resolve. By its very nature preventing homelessness is a complex series of actions and a 'one size fits all' approach is not an appropriate strategy.

Partnership working and engaging key providers for support is crucial in dealing with people faced with homelessness.

Castle Point currently and will continue to work collaboratively with other housing providers, statutory and voluntary groups to prevent and relieve homelessness.

Our partners include the following:



Chapter 6: Stakeholder Consultation Results

To help develop this strategy, consultation was undertaken with various partner organisations, councillors and service users. The results of this consultation is detailed below:

6.1 Stakeholder Consultation Workshop 6th July 2019

A broad range of organisations were invited, and Councillors also attended. Representations from organisations included:

- Castle Point Borough Council
- Rochford District Council DWP
- Peabody Outreach Support Manager
- Job Centre
- Basildon Council
- Essex County Council
- Badgers supported Housing
- Brentwood Council
- Castle Point Council
- HM prison and probation services
- Moat Housing
- Thurrock Council

The workshop looked at a number of possible priorities, and attendees were divided into groups to examine particular issues and were invited to discuss these and add any further considerations. This included the following:

Issue 1: Loss of privately rented housing:

The group were informed that the loss of privately rented housing is one of the 3 main causes of homelessness in Castle Point. The Council is planning with the new Strategy to:

- a) Work much more closely with private landlords, letting agents and caravan parks to ensure housing and welfare benefits advice is available to residents much earlier.
- b) Establish an in-house Social Lettings Agency working with private Landlords to manage their properties

The group considered this issue, and concluded that

- Actions are generally appropriate, other considerations relevant to this issue included:
 - Learning from other Local Authorities
 - Arrangements for DWP to make payments direct to Landlords
 - HMP to offer pre-release advice and wider support. Advise which bank of housing is directed towards vulnerable people
 - Peabody to encourage landlords to tap into help before it gets too bad.
 - Lettings agents - problems guarantors. Notices served

- Basildon consider offer of incentives to landlords £1000. Repairs fund. Tenancy sustainment. Stigma. Bond for rent arrears Review of Local Housing Allowance Rates. Longer tenancies. Rent in advance, loans etc
- Lettings: Limited stock, huge demand

Issue 2: Improving the offer to the private sector

The group were asked what the Council can do to improve its offer to private landlords to prevent homelessness and encourage landlords to offer more accommodation to households on low incomes?

Responses included:

- Council could offer support packages.
- Provide more information, newsletter (direct to Local Agencies), forums including South Essex. Incentives to Landlords
- Deposit schemes.
- Pay rent in Advance.
- Bonds.
- Local Housing Allowance Rates
- Families benefit capped.
- Disability
- Suspension of benefits. Irritate landlord who then wants to end tenancy
- Lower rents
- Lower Guarantor amount
- Engage all partners

Issue 3: Domestic abuse

The group were informed that the loss of accommodation due to domestic abuse from a partner is one of the 3 main causes of homelessness in Castle Point. The Council is planning with the new Strategy to continue to work in partnership with the South Essex Domestic Abuse Hub (SEDAH) providing a single point of access for victims and consistency of approach across the partner authorities (Basildon, Brentwood, le Point, Rochford and Thurrock Councils)

The group considered this issue, and concluded that

- The action is generally appropriate, other considerations relevant to this issue included:
 - Explore future funding post 2021
 - Regular liaison with SEDAH and DWP
 - Extending 'Make a stand'
 - More robust on victim / perpetrator. Robust policy
 - Promoting healthy relationships, tenancy sustainment, resettlement advice
 - Peer review of front-line services within the partnership. Mystery shopping

- A provision of equality for BME and LGBT and people with complex needs
- Work on reciprocal arrangement
- Review provision in reception

Issue 4: Parental Eviction

The group were informed that the loss of accommodation due to parental eviction is one of the 3 main causes of homelessness in Castle Point. The Council is planning with the new strategy to:

- a) Carry out home visits for all young people where they are at risk of eviction from the family home.
- b) Target advice and support services to young people who may be at risk of homelessness before a crisis arises through closer partnership working with Social care and other Statutory and Voluntary agencies.

The group considered this issue, and concluded that

- Actions are generally appropriate, other considerations relevant to this issue included:
 - Signposting, early identification in schools
 - Duty to refer / meet with parents and family / provide housing advice / assist to apply for benefits / fill out forms etc
 - Early signposting, recognising need rather than wait for approach (advertise in schools etc)
 - Better to deal with early at home.

Issue 5: What could the Council do to improve its offer to young people at risk of eviction from the family home?

Responses from the group included the following:

- Working in schools / colleges
- Promote Peabody drop in more widely
- Get out there
- Encourage working with Jobcentre / job coach to seek work (ultimately to improve their housing situation. /Advisers go into schools, perhaps good idea to have similar from CPBC Housing Officers (early intervention, visit schools/colleges etc.
- Utilise ECC Education advisers – although it can be difficult to reach in schools due to strict curriculum. Need to get info out there to youngsters on the fact they will eventually want to move out and to lay out the pathway to do it in a managed way. Need to demonstrate on how employment is more beneficial than benefits
- Outreach to youths Capturing problem before it's a problem. Directing youths early on. Need to teach life skills.
- Teach about housing/jobs/pensions

Issue 6: Tenancy Sustainment

The group were informed that the loss of accommodation due to tenancy breakdown within both private and social sectors is of great concern in Castle Point. The Council is planning within the new strategy to work closely with partner agencies including social landlords and social care services as well as the voluntary sector to coordinate and ensure the right advice and guidance is provided to clients to minimise the risk of becoming homeless.

The group considered this issue, and concluded that

- The action is generally appropriate, other considerations relevant to this issue included:
 - By building what already happens
 - Behaviour changes
 - DWP relations
 - Early intervention
 - Being on the same page, having a seat around the table
 - Consistent approach
 - Peabody support – affordability
 - Reduce deductions for other debts
 - Affordable payment arrangements
 - Mental Health team, Children's services, police
 - Sharing information – data privacy as well
 - Knowing complex needs. Offering multi agency support.

Issue 7: What can the Council do to improve its offer to households struggling to maintain their tenancies and help prevent homelessness?

Responses from the group included the following:

- Build on current joint working
- Specialities in team
- Additional support and sustainment have been brought in
- Continue to review need
- Local Members involvement
- Landlord incentive scheme
- Rent guarantee scheme
- Affordability – Plan / Peabody / debt Counselling / Post tenancy checks
- Safeguarding community Safety
- Homeless reduction fund
- Tenancy sustainment post
- Rent Deposit Scheme
- Help from education – free school meals
- Rent deposit scheme
- Payment arrangements
- Landlord trust
- PSL's Housing Assoc

- Landlord forum

Finally, the workshop included consideration of 3 identified priorities:

1. Maximise Homelessness prevention
2. Ensure the availability of Good Quality and affordable temporary housing
3. Maximise the capacity of the service to fulfil our obligations and continuously improve our performance

These were considered to be broadly correct. Further work was necessary in some areas. For example, discussion on setting up an in-house Social Lettings Agency had concerns about how such an arrangement worked. It was agreed that the three priorities would be adopted, and further work would be undertaken to consider the additional ideas that had been suggested during the day to help develop robust actions. The action plan is set out in Appendix 2 of this strategy.

6.2 Feedback from Clients using the Service

It is recognised by the Homelessness service that it is important to obtain regular feedback from clients about their experience, including the range of issues such as service access, advice received, quality of accommodation and overall satisfaction. Consequently, an action for obtaining continuous feedback from clients using the service has been identified and is set out in the action plan attached as Appendix 2.

Chapter 7: Summary of Homelessness Issues Facing Castle Point

1. The impact of welfare reforms, capping benefits, and the increase in private sector rents in Castle Point has contributed to a significant increase in the number of homeless households, from **37** in 2010/2011 to **93** in 2016/17.

2. There is a lack of suitable temporary accommodation to house homeless families.

3. More work needs to be undertaken to prevent homeless. For example, 127 cases were successfully prevented in 2010/11. This decreased to 112 in 2017/18. This is in the context of an increasing demand for homeless services and the lack of suitable and/or affordable housing within both the social and private rented sector.

Furthermore, the Homelessness Reduction Act puts new requirements for Council's to prevent homelessness.

4. The Homelessness Reduction Act sets out new requirements in a range of areas. This includes:

- a) Extends the number of days from 28 to 56 if accepted as threatened with homelessness. In addition, people who have received a valid notice under section 21 of the Housing Act 1988 and the expiry date is within 56 days, are treated as being threatened with homelessness.
- b) To provide or secure the provision of free services to give people in their area information and advice on:
 - Preventing homelessness
 - Securing accommodation if homeless
 - The rights of people who are homeless or threatened with homelessness, and

- Any help that is available for people who are homeless or likely to become homeless as well as how to access that help
- c) Legally obliges LAs to assess and provide more meaningful assistance to all people who are eligible and homeless or threatened with homelessness, irrespective of their priority need status.
- d) LAs must aim to reach an agreement with applicants on a personalised plan which must be recorded and should set out the steps the applicant and the authority are required to take to ensure accommodation is secured and/or retained.
- e) LA's must take 'reasonable steps' – with reference to the applicant's assessment - to help them avoid becoming homeless.
- f) Once triggered the relief duty continues for 56 days, unless it is brought to an end via one of the prescribed conditions.
- g) All care leavers under the age of 21 will be considered as having a local connection with an area if they were looked after, accommodated or fostered there for a continuous period of at least two years.

This has required an implementation process as described earlier, such as small increase in staffing, system changes, amalgamation of teams and working practices. It also requires careful monitoring to ensure compliance with all the requirements of the new act. The government provided a grant of £100,318 over three years to partially assist with the implementation of the new requirements.

5. The Caravan park at Thorney Bay rents a total of 590 units. There are plans for the site to be developed into Park Homes over a three-year period and there is a risk of a significant number of households currently living in the site to become homeless. The Council is currently liaising with the site owners to establish a managed process for the transition to the new arrangements.

6. There is a need to develop greater understanding and use of Private Rented Sector accommodation for Homeless People. Some local authorities have set up their own lettings agencies working with private sector landlords to increase the supply of affordable private sector rented accommodation.

7. Following the impact of welfare reforms, there is a need to undertake work to ensure Welfare benefit reforms such as UC are effectively understood by clients and the service continually adjusts to meet those requirements supported through the launch of a South Essex Nominations Best Practice Guide (spring 2018).

9. The combination of the impact of welfare reform, benefit capping and private sector rent increases (along with limitations in the amount of rent that can be paid by housing benefit) and the issues with Thorney Bay and the introduction of UC means there will continue to be increasing numbers of households that are homeless and an increasing demand on services.

10. The implementation of the new and more onerous requirements of the Homelessness Reduction Act, along with the demand pressures facing the service means that resources are stretched and there is a need increase capacity as well as consider Smarter ways of working.

11. The prevention of Homelessness is key to the success of the service going forward. Further work needs to be undertaken to fully explore all possible approaches can be undertaken to prevent homelessness. For example:

- Appropriate advice and information is provided to households threatened with homelessness.
- Early identification to identify people at risk of homelessness.
- Pre-crisis Intervention to effectively prevent a household becoming homeless.
- Preventing recurring homelessness by identifying applicants most at risk.
- Further use of partnership arrangements as appropriate.

12. There is a need to ensure a sufficient supply of accommodation, including increasing supply and access where possible of:

- Social and affordable housing (For example by increasing the numbers by new builds as well as examining and reviewing the allocations policy)
- Temporary Accommodation
- Private Rented accommodation
- Supported and refuge accommodation
- Low Cost home ownership schemes

Given the profile of housing in the borough, with one of the highest owner occupancy rates in the UK, the need for increasing the supply of private rented accommodation is paramount, although other supply sources should be investigated.

13. There is also a need to provide effective support as some homeless households need more than housing but need personal support for issues such as relationship breakdown, domestic abuse, mental health problems, drug and alcohol addiction, poverty and employment. Support should include focus on:

- Single People
- Families
- Victims of domestic abuse.

14. We need to work closely with other agencies to ensure effective homelessness prevention and to ensure clients receive the full range of services they need. There have been cases where clients have been dropped off at Council offices with little or no prior warning to the Housing Options and Advice Service.

Chapter 8: Key Priorities

The following priorities have been identified to deal with the issues identified in this Strategy:

1. Maximise the Prevention of Homelessness

Becoming homeless is a traumatic experience that is hard to escape from, damaging physical and emotional well-being along the way. Also, there is a shortage of settled housing and the costs of temporary accommodation are significant. We need to maximise the prevention of homelessness through the following objectives:

(a) To continue to monitor compliance of the Homelessness Reduction Act.

At the heart of the Homelessness Reduction Act is the prevention of homelessness and the Council will work closely with clients, partners and agencies to ensure all the requirements are effectively embedded in our day to day operations.

(b) Work with private sector landlords to reduce the number of evictions. We will continue to work with private sector landlords and make arrangements', to ensure as much as possible, that households are not made homeless. We will work closely with the caravan parks to look at long term solutions that see the reduction in use of leisure caravans as living accommodation whilst ensuring minimal displacement of households.

(c) Work closely with partner agencies including social care services as well as the voluntary sector to co-ordinate and ensure the right advice and guidance is provided to clients to minimise the risk of becoming homeless.

(d) Work intensively with families to provide mediation and clear pathways into independent living to reduce young people from becoming homeless.

(e) Work with victims of domestic abuse, to ensure that all needs are met by collaborative work with the South Essex Domestic Abuse Hub.

(f) Work with landlords of all tenures to provide tenancy sustainment; particularly with households who are affected by Welfare Reform reductions and Universal Credit transition.

(g) Look to develop our own in-house social lettings agency. We will work with the private sector and in liaison with landlords to identify suitable private sector accommodation. This will include developing agreements and schemes with landlords to provide an assured rent and to manage the accommodation on their behalf.

2. Ensure the availability of good quality and affordable temporary housing

If we cannot prevent homelessness, we need to ensure arrangements are made to house people in accommodation which is both affordable and of good quality. We will undertake work to do this through the following:

- (a) Construct good quality short term accommodation. We expect to construct or acquire an additional 16 units of temporary accommodation by March 2021 and hope to see the first Council owned house in multiple occupation in Benfleet completed by March 2020. We are also acquiring a home in North Avenue for temporary accommodation and will be developing Solby House for furnished temporary accommodation by March 2020.
- (b) Improve access to temporary and short term settled accommodation. We will undertake a project in liaison with other local authorities to establish a managed rents scheme and / or in-house social lettings agency to secure more private sector rented accommodation.

3. Providing support to manage health and life issues.

We need to work closely with partners to ensure sound advice is provided to all our clients to help them manage their housing needs and to provide support to ensure the longer-term sustainability of tenancies such as debt management. This has become increasingly important following the impact of Universal Credit and the requirement for claimants to be responsible for their own budget management.

We will also work closely with partners to ensure more specialist services are in place to help and assist clients in times of crisis and provide refuge for issues such as domestic violence. In summary we will:

- (a) Work with partners to ensure a full and complete advisory service is maintained for all clients seeking advice to prevent homelessness.
- (b) Work with partners to ensure clients are well advised and able to manage the impact of Universal Credit and other Welfare Reforms to minimise homelessness.
- (c) Look for opportunities to work with other partners including Landlords to ensure robust, reliable information and advice is provided as much as possible at the first point of contact to the Housing Options Service

4. Maximise the capacity of the service to fulfil all our obligations and to continuously improve our performance.

We cannot make commitments without ensuring we have the right capacity and skills in place which can either be delivered in-house or through our partnership arrangements. We will seek to maximise our capacity through the following objectives:

- (a) Review the Homelessness Service to ensure there is sufficient staffing capacity in place to meet all our obligations under the Homelessness Reduction Act and to ensure we can meet our performance targets.
- (b) Utilise any additional funding provided by the act to ensure it has a sustainable long-term impact on service delivery.

Appendix 1

National Requirements

1. The definition of Homelessness

Under Part VII of the Housing Act 1996 homelessness is defined as follows:

“A person is defined as homeless if he has no accommodation suitable for his occupation in the United Kingdom or elsewhere which he is entitled to occupy by virtue of an interest in it or by virtue of an order of a Court. A person is also homeless if he has accommodation but cannot secure entry to it, or it is not reasonable for him to occupy.

The duty of local authorities to produce a Homelessness Review and Strategy

Under Part VII of the Housing Act 1996 and the Homelessness Act 2002 every local authority has a duty to assist persons and households who are homeless. Under the Homelessness Act 2002 all local housing authorities must have in place a homelessness strategy which is based on all forms of homelessness in their district. It must be renewed at least every five years. The strategy must set out the local authority's plans for the prevention of homelessness and for securing that sufficient accommodation and support are or will be available for people who became homeless or are at risk of doing so. (*Homelessness Code of Guidance 2006*).

2. What is a Homelessness Review?

Under the Homelessness Act 2002, Homelessness Reviews are described as follows:

(1) *“For the purposes of the Act, “homelessness review” means a review by a local housing authority of: -*

- (a) *The levels, and likely future levels, of homelessness in their district.*
- (b) *The activities which are carried out for any purpose linked to the above, or which contribute to their achievement; and*
- (c) *The resources available to the authority, the social services authority for their district, other public authorities, voluntary organisations and other persons for such activities.*

(2) *“The purpose of the Homelessness Review is for:*

- (a) *preventing homelessness in the district of their authority*
- (b) *securing that accommodation is or will be available or people in the district who are or may become homeless.*
- (c) *providing support for people in the district:*
 - (i) *who are or may become homeless; or*
 - (ii) *who have been homeless and need support to prevent them becoming homeless again.”*

3. The Requirement for Consultation

Housing authorities must consult public or local authorities, voluntary organisations or other persons as they consider appropriate before adopting or modifying a homelessness strategy. Housing authorities will also wish to consult with service users and specialist agencies that provide support to homeless people in the district. Section 3(4) of the Homelessness Act 2002 provides that a housing authority cannot include in a homelessness strategy any specific action expected to be taken by another body or organisation without their approval.

In non-unitary districts, where the social services authority and the housing authority are different authorities, section 1(2) of the 2002 Act requires the social services authority to give the housing authority such assistance as may be reasonably required in carrying out a homelessness review and formulating and publishing a homelessness strategy. **Since a large proportion of people who are homeless or at risk of homelessness will be vulnerable adults or have children in their care, it will always be necessary to seek assistance from the social services authority to formulate an effective homelessness strategy.**

4. The Need to Identify Current and Future Levels of Homelessness

The code states that when carrying out the review housing authorities should consider the following as a basis for assessing current and future levels of homelessness in their district:

- (a) homelessness casework records and other local sources of data;
- (b) trends in homelessness approaches and in underlying causes;
- (c) which cohorts may be more likely to become homeless or be threatened with homelessness;
- (d) the profile of households who have experienced homelessness in their district;
- (e) equality monitoring data, including that relating to homelessness applications and outcomes;
- (f) the range of factors that may affect future levels of homelessness;
- (g) the personal and structural factors that may contribute to people becoming homeless; and,
- (h) any planned legislation or local policy changes that are likely to impact on levels of homelessness for particular groups in the district.

Consequently, the review that informs this strategy has sought to obtain the relevant local, regional and national data to inform its approach and has considered the above requirements.

5. Formulating the Strategy

The code provides substantial requirements in this area, and a key requirement for the strategy is indicated as follows:

Under section 3(1) of the 2002 Act a homelessness strategy means a strategy for:

- (a) preventing homelessness in the district;
- (b) securing that sufficient accommodation is and will be available for people in the district who are or may become homeless; and,
- (c) securing the satisfactory provision of support for people in the district who are or may become homeless or who have been homeless and need support to prevent them becoming homeless again.

Further detailed guidance is set out in the code on the elements for each of the three areas above and are considered in the priorities for this strategy.

6. Homeless Reduction Act 2017

The Homeless Reduction Act 2017 came into force from April 2018 and has new requirements for local authorities which are summarised below:

6.1 Definition of Homelessness

Part VII of the Housing Act 1996, as amended by the Homelessness Act 2002, sets out the duties owed by English local housing authorities (LAs) to someone who is homeless or threatened with homelessness. Section 175 of the 1996 Act defines that a person is threatened with homelessness if it is likely that they will become homeless within 28 days. The Homelessness Reduction Act 2017 extends the number of days from 28 to 56. In addition, people who have received a valid notice under section 21 of the Housing Act 1988 and the expiry date is within 56 days, will be treated as being threatened with homelessness.

6.2 Duty to Provide Advisory Services

Section 179 of the 1996 Act places a general duty on English LAs to ensure that advice and information about homelessness, and preventing homelessness, is available free of charge to everyone in their district. Under the 2017 Act, LAs are now required to provide or secure the provision of free services to give people in their area information and advice on:

- Preventing homelessness
- Securing accommodation if homeless
- The rights of people who are homeless or threatened with homelessness, and
- Any help that is available for people who are homeless or likely to become homeless as well as how to access that help

LAs are required to ensure services are designed to meet the needs of particular groups that are at increased risk of becoming homeless, including (but not limited to); care leavers, people leaving prison, people who have left the regular armed forces, victims of domestic abuse, people leaving hospital and people suffering from a mental illness or impairment.

6.3 New Duties

LAs in England are required to make inquiries to establish what duty, if any, is owed to someone seeking homelessness assistance. As part of LAs' investigations, they must determine if an applicant has a 'priority need' for homelessness assistance. Categories of priority need are set out in section 189 of the Housing Act 1996 and are extended by the Homelessness (Priority Need for Accommodation) (England Order) 2002. Those who are found to be in priority need and unintentionally homeless are owed what is referred to as the 'full housing duty' meaning LAs are obliged to secure that suitable accommodation is made available for them. However non-priority households', which are most likely to be single people without children, or childless couples, are owed the 'advice and assistance' duty only. The Homelessness Reduction Act legally obliges LAs to assess and provide more meaningful assistance to all people who are eligible and homeless or threatened with homelessness, irrespective of their priority need status.

6.4 Duty to assess all eligible applicants' cases and agree a plan

The first step in the amended framework is for LAs, once they are satisfied someone is homeless or threatened with homelessness and also eligible for assistance, to carry out an assessment of the applicant's case. These assessments should include the circumstances that have caused homelessness and the housing and support needs of the applicant and their household.

LAs must aim to reach an agreement with applicants on a personalised plan which must be recorded and should set out the steps the applicant and the authority are required to take to ensure accommodation is secured and/or retained. Applicants' assessments and agreements must be kept under constant review until the LA has determined that no other duty is owed to the applicant under part VII of the 1996 Act.

6.5 The prevention duty: In cases of threatened homelessness

If an LA is satisfied that an applicant is threatened with homelessness and is eligible for assistance, they must take 'reasonable steps' – with reference to the applicant's assessment - to help them avoid becoming homeless. Once triggered, the prevention duty continues for 56 days - or longer if a valid section 21 notice has expired and no alternative accommodation has been secured - unless it is brought to an end via one of the prescribed conditions. Applicants have a right to request a review of a decision to end this duty.

6.6 The relief duty: In cases where the applicant is homeless

Under this clause, LAs must take 'reasonable steps' – with reference to the applicant's assessment - to help all homeless eligible applicants to secure accommodation for at least six months unless the applicant is referred to another local authority due to having no local connection to the authority they have applied to. Once triggered, the relief duty continues for 56 days unless it is brought to an end via one of the prescribed conditions. Applicants have a right to request a review of a decision to end this duty.

Interim accommodation duties owed to people under the existing provisions (section 188) continue to apply during this stage – the duty to provide accommodation to people who the LA have reason to believe may be homeless, eligible for assistance and in priority need - pending a decision on whether the council is obliged to provide some form of longer term settled accommodation.

6.7 Failure to co-operate by an applicant for assistance

This provision will place a requirement on all applicants to cooperate with LAs' attempts to comply with their prevention and/or relief duties. If an LA considers that an applicant has 'deliberately and unreasonably refused' to cooperate or take any of the steps set out in the personalised plan, they can serve a notice on the applicant to notify them of their decision as long as the notice explains, what the consequences of the decision are and that they have a right to request a review of the decision. Notice can only be served if LAs have provided a 'relevant warning' to the applicant and a 'reasonable period' has elapsed since the warning was given. Consequences of deliberately and unreasonably refusing to cooperate include the ending of the prevention and/or relief duties and in cases where the applicant would normally be owed the full housing duty (section 193), this duty would be limited to securing that accommodation is made available for their occupation for a temporary period until the applicant either;

- Ceases to be eligible for assistance
- Becomes homeless intentionally from accommodation made available for the applicant's occupation
- Accepts an offer of an assured tenancy from a private landlord, or
- Decides to cease occupation of the accommodation made available to them
- Accepts or refuses a 'final' offer of accommodation

In deciding whether an applicant has deliberately or unreasonably refused to cooperate, LAs must take into account the applicant's particular circumstances and needs. In addition, the Secretary of State may set out regulations to stipulate the procedures for LAs to follow when serving notices under this section.

6.8 Care leavers

All care leavers under the age of 21 will be considered as having a local connection with an area if they were looked after, accommodated or fostered there for a continuous period of at least two years.

6.9 Mandatory code of practice

Currently LAs are required to have regard to the Homelessness Code of Guidance for Local Authorities when carrying out their part VII functions. The Homelessness Reduction Act includes a provision that allows the Secretary of State to provide LAs with 'one or more' codes of practice, that LAs must have regard to, on how they exercise and monitor their functions under Part VII and staff training.

6.10 Public authority duty to refer

Where a “specified public authority” considers that someone they are working with is or may be homeless or threatened with homelessness, they must refer that person’s details to a local housing authority but only if the person agrees to the notification being made.

7. National Rough Sleeping Strategy 2018

In 2018 the government produced a national Rough Sleeping Strategy which has committed to halve rough sleeping by 2022 and to end it for good by 2027. It is backed by £100m of funding and takes a three-pronged approach to ending rough sleeping through prevention, intervention, and recovery.

Key facts from the Strategy include:

- On any given night, there are roughly 5,000 people sleeping on the streets in the UK.
- Rough sleeping is distributed unevenly across the country. Almost half of people identified as sleeping rough in England were in London and the South East. In addition, while urban areas have seen the largest rise in rough sleeping, seaside towns have also experienced large increases.
- 83% of people found sleeping rough are men, while 14% were women. However, women who are sleeping rough are more likely to have multiple and complex needs, and often make themselves less visible.
- 81% of those sleeping rough are aged over 25.
- In London 60% of people sleeping rough are non-UK nationals. Outside of London, this falls to 18%.
- People who are sleeping rough often have significant support needs – 50% have mental health needs, 46% physical health needs, 43% alcohol support needs, and 40% have drug support needs. 31% of people sleeping rough have complex needs.
- People who are sleeping rough are likely to have had experience of institutions such as the care system (11%), prison (36%), or the armed forces (7%).
- Poverty, particularly childhood poverty, is the most powerful predictor of all forms of homelessness. Early childhood trauma and abuse is also common.
- The average life expectancy for someone living on the streets in England is 47 for men and 43 for women.

The strategy has 3 objectives:

1. Prevention: understanding the issues that lead to rough sleeping and providing timely support for those at risk.

Actions include:

Improving performance and accountability.

- E.g. A review of legislation around homelessness and rough sleeping, including the Vagrancy Act, expected by March 2020.
- Working with local authorities to rebadge homelessness strategies as homelessness and rough sleeping strategies, by winter 2019.
- Working with the Local Government Association to develop a package of sector-led support by summer 2019.

Better Data

- E.g. establishing data pilots to develop and test an outcomes framework for homelessness and rough sleeping, by summer 2019.

Health

- Requesting that NICE produce guidance to support targeted homelessness prevention, care, and recovery.

Prisons and Probation

- E.g. £3m per year for two years for pilots to support offenders who have been identified as being at risk of rough sleeping on release, started in April 2019.
- Improving prisoners' access to Universal Credit on leaving prison.

The Care System

- E.g. £3.2m for 47 areas to employ specialist advisors to provide support to the most at-risk care leavers in their area.

Welfare

- E.g. conducting a feasibility study to develop a model to assess the effects of government intervention on homelessness, supported by a review on the broad range of factors that might influence levels of homelessness, including housing market and welfare reform.

Modern Slavery

- Extending the period of move-on support from 14 to 45 days.

2. Intervention: helping those already sleeping rough with swift support tailored to their individual circumstances.

Actions include:

A total of £30m for 83 local authorities in 2018-19 with the highest level of rough sleeping – the strategy includes additional measures to intervene when someone is experiencing rough sleeping. For example:

- Up to £45m for the Rough Sleeping Initiative in 2019-20.
- Introducing rough sleeping ‘navigators’, who will help people sleeping rough get the right support to access local services.
- Piloting ‘Somewhere Safe to Stay’, this is aimed at people new to the streets and offers rapid support intervention. This will be implemented in 15 locations in 2020, with £17m in funding

3. Recovery: supporting people in finding a new home and rebuilding their lives.

Key Actions include the following:

- Exploring whether the current definition of those that have lived in a homeless hostel is still the right one for the purposes of exemption from the Shared Accommodation Rate.
- Launching a prospectus with Homes England for bids for the £50m Move On Fund outside of London. The fund aims to increase the availability of affordable move-on housing for rent to support homeless people and victims of domestic abuse with low and medium needs.
- Allocating up to £135m from dormant accounts to social investment, with the majority going towards housing for vulnerable people, launched in the autumn of 2018.

Appendix 2 – Action Plan – To be Reviewed Annually

Priority 1: Prevention of homelessness						
Objective	Actions	Responsibility	Resources	Date	Expected Outcome	RAG
Early identification. Identifying people who are at risk of homelessness and ensuring that accommodation and any necessary support is available to them.	Targeting services at known risk points, such as those leaving care, prison or the armed forces:					
	<p>1. Ongoing liaison with Social Services, Probation and NACRO</p> <p>2. Development of working procedures and Protocol with partners.</p>	<p>1. Housing Options and Advice Manager</p> <p>2. Housing Options and Advice Manager</p>	<p>1. All Housing Options Staff</p> <p>2. All Housing Options Staff</p>	<p>Ongoing</p> <p>March 2020</p>	<p>Continuation of effective early identification and prevention work.</p> <p>Improved protocol to ensure timely and well-planned communication by partners allowing for services to be ready.</p>	

Pre-crisis intervention.	<p>Continue to provide proactive interventions, such as negotiating with landlords to enable people to retain their tenancies.</p> <p>Improve the capacity of the service to focus greater resources to network with landlords and help sustain tenancies. Undertake a review of the current staffing arrangements.</p>	<p>1. Housing Options and Advice Manager</p> <p>1. Transformation Manager / Housing Options and Advice Manager</p>	<p>1. All Housing Options Staff</p> <p>1. All Housing Options Staff</p>	<p>Ongoing</p> <p>By March 2020</p>	<p>Continuation of effective early prevention work to sustain tenancies.</p> <p>New structure in place with greater resources to help network and negotiate with Landlords to prevent homelessness and sustain tenancies.</p>	
Preventing recurring homelessness.	<p>1. See above: Improve the capacity of the service to focus greater resources to network with landlords and help sustain tenancies. Undertake a review of the current staffing arrangements.</p>	<p>1. Transformation Manager / Housing Options and Advice Manager</p>	<p>1. All Housing Options Staff</p>	<p>By March 2020</p>	<p>New structure in place with greater resources to help network and negotiate with Landlords to prevent homelessness and sustain tenancies.</p>	

Prevent non-priority households from becoming homeless	1. Prevent households assessed as non-priority from becoming homeless with implementation of schemes to provide small grants to private sector landlords to pay rent arrears etc.	1. Housing Options and Advice Manager	1. All Housing Options Staff	Ongoing	This ensures clients with assessed low priority but nevertheless with complex needs continue to be prevented from becoming homeless.	
Reduce Impact of Homelessness Households from Thorney Bay.	1. Work closely with Environmental Health and other services to develop a new caravan site licence which allows for inappropriate caravan accommodation to be changed for park homes in a phased basis.	1. Head of Housing and Communities / Housing Options and Advice Manager	1. All Housing Options Staff	By March 2020	Inappropriate caravans that are not fit for human habitation are replaced with park homes. This will result in increased number of homeless households that are displaced.	
	2. Develop arrangements to deal with the risk of increasing homeless households over a sustained period of time.	2. Housing Options and Advice Manager	2. All Housing Options Staff	By March 2020	Risk assessed approach to managing the expected increase in the number of homeless households.	
	3. Implement arrangements to manage the increased number of	3. Housing Options and Advice Manager	3. All Housing Options Staff	Ongoing	Ongoing work to manage and monitor the impact of the new	

	clients presenting themselves as homeless.				licensing arrangements.	
Priority 2: Improving Access to temporary accommodation						
Acquire and Construct Temporary Accommodation.	<p>1. See Housing Asset Management Plan. Construct an HMO in Hatley Gardens. Ensure necessary staffing in place.</p> <p>2. To acquire Solby House for temporary furnished accommodation.</p> <p>3. To acquire 60 North Avenue for temporary accommodation.</p> <p>4. Further HMO planned for construction in 2021.</p>	<p>1. Housing Development and Finance Manager.</p> <p>2. Housing Options and Advice Manager</p> <p>3. Housing Options and Advice Manager</p> <p>4. Housing Development and Finance Manager.</p>	<p>1. Housing Development Team.</p> <p>2. All Housing Options Staff</p> <p>3. All Housing Options Staff</p> <p>1. Housing Development Team.</p>	<p>1. February 2020</p> <p>2. October 2019.</p> <p>3. October 2019</p> <p>4. TBC</p>	<p>1. New facility with 9 units in place which is appropriately managed.</p> <p>2. New facility with 4 units in place which is appropriately managed.</p> <p>3. New 3 / 4 bedroomed property available.</p> <p>4. TBC</p>	

Increase the availability of private sector rented accommodation.	<p>Work in partnership with South Essex Authorities to develop a project to pool resources and focus staffing to increase the supply of out of borough housing. E.g. Through a managed rent scheme.</p> <p>1. Project identified.</p> <p>2. Implementation</p> <p>3. Ongoing monitoring</p>	Housing Options and Advice Manager	<p>All Housing Options Staff</p> <p>Other staff in South Essex Authorities.</p>	<p>1. March 2020</p> <p>2. December 2020</p> <p>3. Ongoing</p>	Increased availability of temporary accommodation.	
Increase the availability of assured short-term private sector rented accommodation.	<p>See above.</p> <p>Work in partnership with South Essex Authorities to develop a project to pool resources and focus staffing to increase the supply of out of borough housing. E.g. Through a managed rent scheme or in-house social lettings agency.</p> <p>1. Project identified.</p>	Housing Options and Advice Manager	<p>All Housing Options Staff</p> <p>Other staff in South Essex Authorities.</p>	<p>1. March 2020</p> <p>2. December 2020</p> <p>3. Ongoing</p>	Increased availability of short term assured accommodation, reducing the need for temporary accommodation.	

	2. Implementation 3. Ongoing monitoring					
Priority 3: Providing support to manage health and life issues.						
Ensure sound advice and guidance	1. Continue to work with Peabody to ensure the latest information is known	1. Housing Options and Advice Manager	1. All Housing Options Staff	Ongoing	Liaison with Peabody ensures that up to date housing and debt advice is provided to clients.	
Support the work of the South Essex Domestic Abuse Hub	1. Work to obtain funding to support the hub. 2. Work with partners to increase the supply of refuge places.	1. Housing Options and Advice Manager 2. Housing Options and Advice Manager	1. All Housing Options Staff 2. All Housing Options Staff	Ongoing Ongoing	1. To continue to enable support for clients experiencing domestic abuse. 2. Expand this support.	
Priority 4: Maximise the capacity of the service						
Undertake a review of the service to maximise	1. Review Begins	Transformation Manager	All Housing Options Staff	1. October 2019	Revised arrangements including procedures,	

capacity and skills and ensure adequate resources to deal with the service demands and the impact of national legislation such as Universal Credit and the HRA.	2. Review Completed 3. Implementation Plan drawn up 4. Review Implemented			2 and 3. February 2020 4. March – September 2020	structure and resources to ensure service has ability to cope with service demands.	
Liaise with ECC Homelessness Prevention Trailblazers resource to elicit additional capacity to assist in prevention work.	1. Liaise with Trailblazers to establish any additional capacity. 2. Consider developing appropriate procedures.	1. Housing Options and Advice Manager 2. Housing Options and Advice Manager	1. All Housing Options Staff 2. All Housing Options Staff	1. January 2020 2. March 2020	Improved assistance as appropriate integrated into procedures.	
Implement ongoing feedback mechanisms to elicit client feedback on issues such as: Service access, advice received, quality of accommodation and overall satisfaction. Ensure service is developed and improved	1. Develop feedback mechanism including survey approach and data analysis. 2. Implement actions to improve the service as a result of feedback received.	1. Housing Options and Advice Manager 2. Housing Options and Advice Manager	1. All Housing Options Staff 2. All Housing Options Staff	1. January 2020 2. March 2020 and ongoing	1. Effective consultation and customer feedback mechanism in place. 2. Actions to improve the service implemented.	

as a result of feedback received.						
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Analytics Report

Site Appraisal Report

26 Sep 2022



Hart Rd 2022

Contacts

For any question about this report please call 0800 019 4440 or email enquiries@hometrack.co.uk. To find out about the progress of a report you have already ordered, please contact Hometrack Customer Support on 0800 019 4440.

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With no shareholders, NHBC is able to invest surpluses in its purpose of improving the quality of UK house building. We also work with government and stakeholders to help shape housing policy.

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Executive Summary

This desktop report provides the latest information on new housing supply, the profile and drivers of demand and detailed pricing data for the market around the Hart Rd 2022 site. The report draws on unique data held by Hometrack and NHBC in order to provide the market context to inform land acquisition, land strategy and planning related decisions.

A summary of the key findings is set out below:

The new development market

- 10 competitor schemes were selected for this report, located within an 3.1 mile radius of the site. These schemes average 97 units and contain a total of 966 units.
- 50% of the units on these schemes are completed¹ and 22% (215) are currently under construction.
- Construction has started on 87 units in the last 6 months (of which 82% are houses and 18% flats). There are a further 267 units yet to be started.
- The average price of units under construction is £457,000.
- The most common type of property under construction are houses (79%) followed by flats (21%).

Pricing of housing across the local market area

- Across the local market area median £psf values are £318 for flats and £367 for houses.
- Upper quartile prices are £366psf for flats and £428psf for houses.
- Average prices across the local market area range from £234,000 for 2 bed flats to £409,000 for 3 bed houses and £558,000 for 4 bed houses.

Demand, affordability and rental market

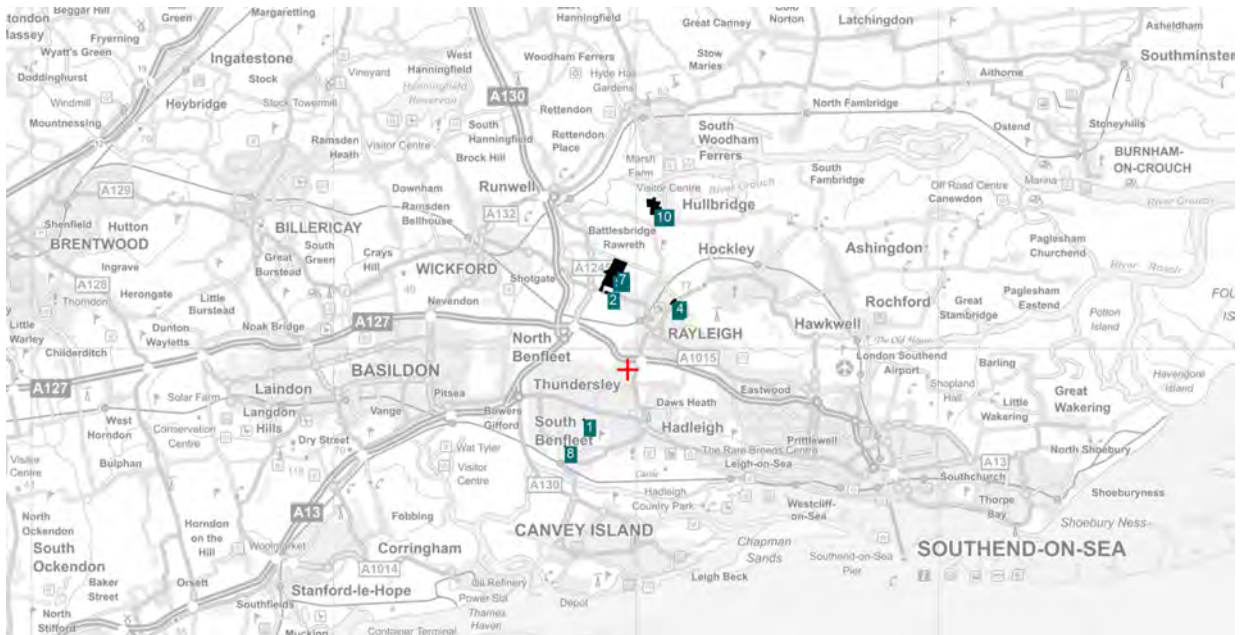
- There are 159,644 households within the local market area. 73,401 of these households are categorised as Comfortable Communities with a further 34,305 categorised as Affluent Achievers. The most common groups in these two categories are Steady Neighbourhoods (17% of total) and Executive Wealth (11% of total) respectively.
- Average household incomes in the catchment are £52,000. A household buying with a 3.5x income mortgage at 70% LTV could afford to pay £260,000.
- The unemployment rate (claimant count) in Castle Point District (B) is 0.1% compared to 0.1% six months ago.
- The average weekly rental is £241 per week and the cost of a buying with an 85% mortgage £283 per week. The average gross yield is 5.3% for a two bed property.

¹Refers to construction complete only, they may or may not have been sold.

1.1 Overview of selected developments

This analysis of the new development market is based upon the schemes shown in Figure 1. These schemes were selected at the time the report was ordered from a list of the nearest active developments registered with NHBC. NHBC register approximately 85% of all new build schemes. Active schemes are defined as having 5 or more units, with on-going new development activity taking place in the last 12 months i.e. starts or completions.

Figure 1. Map of selected schemes



Source: NHBC; Crown Copyright. All Rights Reserved. License number 10035977

Table 1. Selected developments (ordered by distance from site)

Ref	Development	Builder
1	62	HOMESTEAD PLC
2	Land Adj to Grange Villa	SILVER CITY ESTATES LTD
3	Hockley Road Adj to Rosedale Court	CARTER & WARD OF WICKFORD LTD
4	Fairview Crescent Off	CARTER & WARD OF WICKFORD LTD
5	Rawreth Lane	COUNTRYSIDE PROPERTIES (UK) LIMITED
6	Parcels 9, 10, 11, 14, 15	BLOOR HOMES LIMITED
7	Land North of London Road,	BLOOR HOMES LIMITED
8	191-193 HIGH ROAD	HOMESTEAD PLC
9	David Wilson Homes	BDW TRADING LIMITED
10	Barratt Homes	BDW TRADING LIMITED

Source: NHBC

1.2 New development market overview

Table 2. Profile of active developments

Data	Nearest schemes	Furthest schemes	All schemes
No of schemes selected	5	5	10
Distance (miles)	1.3 - 1.7	1.9 - 3.1	1.3 - 3.1
Size range (units)	7 - 192	14 - 300	7 - 300
Average size	55	138	96
Total units (all tenures)	275	691	966
Affordable Housing Units	85	217	302
Private Housing Units	190	474	664
Composition			
% flats - % houses	22% - 78%	16% - 84%	18% - 82%
% affordable housing	31%	31%	31%
Progress (private units)			
Completions to date (% total)	42%	26%	31%
Completions last 6 months	18	27	45
Being built or yet to start	110	350	460
Starts in the last 6 months	0	68	68
Mix of starts (% flats / % houses)	n/a	21% - 79%	21% - 79%
Proposed Pricing			
Median price	£400,000	£440,000	£420,000
Median house price	£400,000	£443,000	£440,000
Median flat price	n/a	£350,000	£350,000

Source: NHBC

1.3 Status of new development schemes

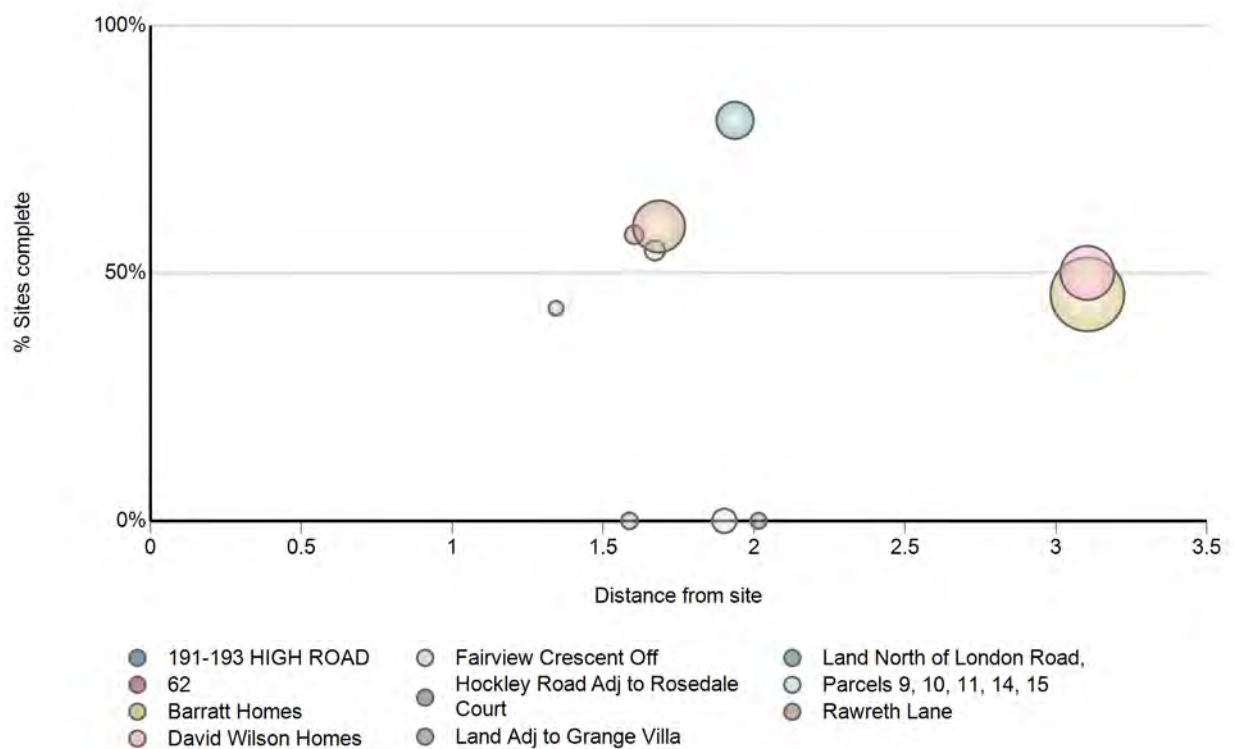
The selected schemes are at different stages of the sales and development process. Figure 2 below provides an overview of all the selected schemes according to:

- The overall size of the site – the larger the circle the larger the scheme.
- The proportion of units that have been completed – the y axis.
- The distance from the target site – the x axis.

This analysis enables a clear understanding of the local schemes that have established pricing levels from a period of development as well as the identification of schemes that present new starts and potential competition for any development in the near future.

The schemes with the greatest volume of units completed will provide the best evidence of established pricing for new build housing in the local area. The schemes with a smaller proportion of completions are likely to present future competition.

Figure 2. Size, distance and % completion rate for selected developments



Source: NHBC

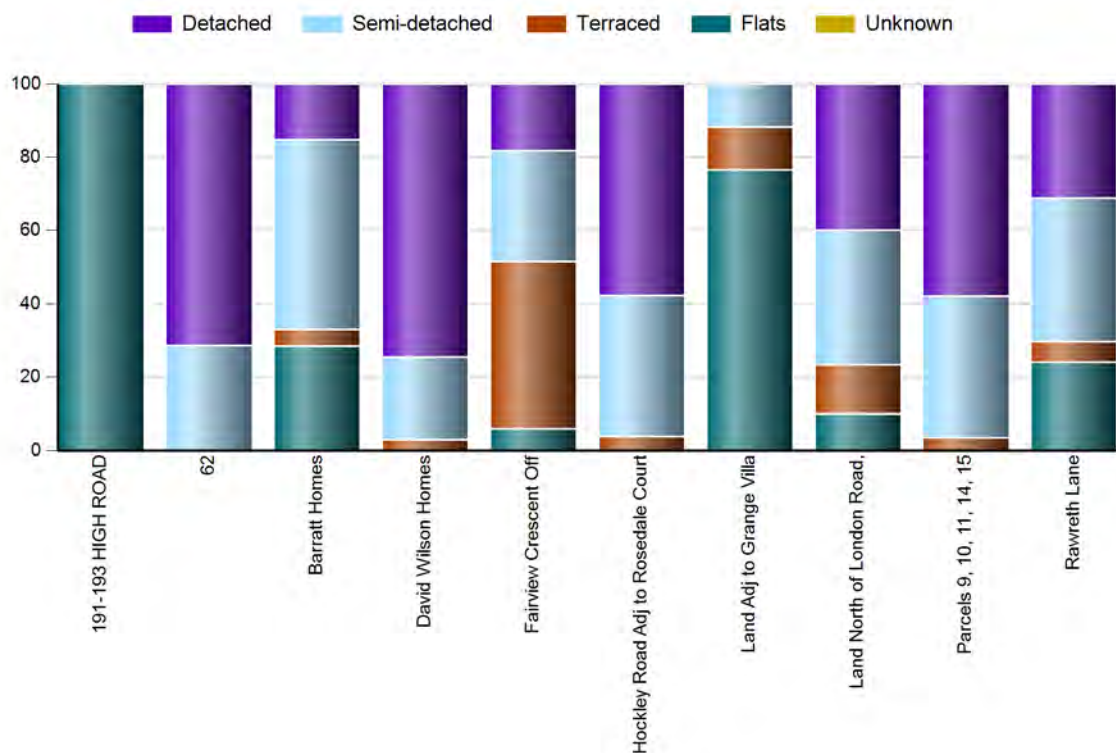
1.4 Mix of housing being developed

This section sets out a more detailed analysis of the composition of the private housing on the selected schemes focusing on units currently under construction or completed in the last 12 months. Figure 3 shows the mix of private housing being developed, scheme by scheme.

In summary, the analysis shows:

- The most common type of property under construction are houses (79%) followed by flats (21%).
- Across the 5 schemes closest to the site houses are the most common property type, accounting for 77% of all units.
- Across the 5 schemes furthest away from the site houses are the most common property type, accounting for 80% of all units.
- The two schemes with the most houses (215 and 200 respectively) are:
 - Site 10 - Barratt Homes - BDW TRADING LIMITED
 - Site 9 - David Wilson Homes - BDW TRADING LIMITED
- The two schemes with the most flats (85 and 46 respectively) are:
 - Site 10 - Barratt Homes - BDW TRADING LIMITED
 - Site 5 - Rawreth Lane - COUNTRYSIDE PROPERTIES (UK) LIMITED

Figure 3. Mix of housing being developed



Source: NHBC

1.5 Scheme by scheme analysis

The tables in this section set out detailed information on the profile and current status of the selected developments shown in figure 1.

When reading these tables please note:

- The scheme start date reflects the date the scheme was registered with NHBC.
- On phased schemes the information may be for an individual phase rather than the whole scheme - not all phases will include affordable housing, which may be separate.
- The price ranges are those that were proposed at the time of registration although the proposed pricing shown is for units currently under construction.
- If pricing information is older than 12 months it is labelled as "Out of Date". This is to avoid comparing historic pricing with the current pricing considered elsewhere in this report.
- Complete refers to units that are built. These units may or may not have been sold.

Scheme 1 - 62 - HOMESTEAD PLC	
Distance to Site	1.3 miles
Number of units (% started)	7 (86%)
% houses / % flats	100% / 0%
Scheme start date	22 March 2021
% affordable housing	0%
Price range (proposed at registration)	£750,000 - £750,000
Total number of units completed (% completed)	1 (14%)
Number of private units completed	1
Number of private units completed in last 6 months	1
Number of private units yet to start (last plot started)	1 (Sep 2021)

Scheme 2 - Land Adj to Grange Villa - SILVER CITY ESTATES LTD	
Distance to Site	1.6 miles
Number of units (% started)	17 (18%)
% houses / % flats	24% / 76%
Scheme start date	16 May 2022
% affordable housing	100%
Price range (proposed at registration)	Prices out of date
Total number of units completed (% completed)	0 (0%)
Number of private units completed	0
Number of private units completed in last 6 months	0
Number of private units yet to start (last plot started)	14 (Jun 2022)

Section 1

The New Development Market

Scheme 3 - Hockley Road Adj to Rosedale Court - CARTER & WARD OF WICKFORD LTD

Distance to Site	1.6 miles
Number of units (% started)	26 (88%)
% houses / % flats	100% / 0%
Scheme start date	1 October 2010
% affordable housing	0%
Price range (proposed at registration)	£360,000 - £420,000
Total number of units completed (% completed)	9 (35%)
Number of private units completed	9
Number of private units completed in last 6 months	0
Number of private units yet to start (last plot started)	3 (Jan 2022)

Scheme 4 - Fairview Crescent Off - CARTER & WARD OF WICKFORD LTD

Distance to Site	1.7 miles
Number of units (% started)	33 (100%)
% houses / % flats	94% / 6%
Scheme start date	1 November 2016
% affordable housing	0%
Price range (proposed at registration)	£350,000 - £440,000
Total number of units completed (% completed)	10 (30%)
Number of private units completed	10
Number of private units completed in last 6 months	0
Number of private units yet to start (last plot started)	None (Nov 2021)

Scheme 5 - Rawreth Lane - COUNTRYSIDE PROPERTIES (UK) LIMITED

Distance to Site	1.7 miles
Number of units (% started)	192 (98%)
% houses / % flats	76% / 24%
Scheme start date	18 June 2019
% affordable housing	35%
Price range (proposed at registration)	£330,000 - £675,000
Total number of units completed (% completed)	60 (31%)
Number of private units completed	60
Number of private units completed in last 6 months	17
Number of private units yet to start (last plot started)	4 (Mar 2022)

Section 1

The New Development Market

Scheme 6 - Parcels 9, 10, 11, 14, 15 - BLOOR HOMES LIMITED

Distance to Site	1.9 miles
Number of units (% started)	57 (30%)
% houses / % flats	100% / 0%
Scheme start date	22 June 2022
% affordable housing	0%
Price range (proposed at registration)	£379,000 - £595,000
Total number of units completed (% completed)	0 (0%)
Number of units completed	0
Number of units completed in last 6 months	0
Number of units yet to start (last plot started)	40 (Aug 2022)

Scheme 7 - Land North of London Road, - BLOOR HOMES LIMITED

Distance to Site	1.9 miles
Number of units (% started)	120 (99%)
% houses / % flats	90% / 10%
Scheme start date	13 July 2020
% affordable housing	35%
Price range (proposed at registration)	£318,000 - £521,000
Total number of units completed (% completed)	43 (36%)
Number of units completed	43
Number of units completed in last 6 months	18
Number of units yet to start (last plot started)	1 (May 2022)

Scheme 8 - 191-193 HIGH ROAD - HOMESTEAD PLC

Distance to Site	2.0 miles
Number of units (% started)	14 (100%)
% houses / % flats	0% / 100%
Scheme start date	15 July 2022
% affordable housing	0%
Price range (proposed at registration)	£350,000 - £350,000
Total number of units completed (% completed)	0 (0%)
Number of units completed	0
Number of units completed in last 6 months	0
Number of units yet to start (last plot started)	None (Jul 2022)

Section 1

The New Development Market

Scheme 9 - David Wilson Homes - BDW TRADING LIMITED

Distance to Site	3.1 miles
Number of units (% started)	200 (62%)
% houses / % flats	100% / 0%
Scheme start date	4 July 2019
% affordable housing	15%
Price range (proposed at registration)	£405,000 - £671,000
Total number of units completed (% completed)	50 (25%)
Number of units completed	50
Number of units completed in last 6 months	2
Number of units yet to start (last plot started)	76 (Aug 2022)

Scheme 10 - Barratt Homes - BDW TRADING LIMITED

Distance to Site	3.1 miles
Number of units (% started)	300 (57%)
% houses / % flats	72% / 28%
Scheme start date	14 July 2020
% affordable housing	49%
Price range (proposed at registration)	£340,000 - £550,000
Total number of units completed (% completed)	31 (10%)
Number of units completed	31
Number of units completed in last 6 months	7
Number of units yet to start (last plot started)	128 (Aug 2022)

Source: NHBC

2.1 Overview of pricing across local market area

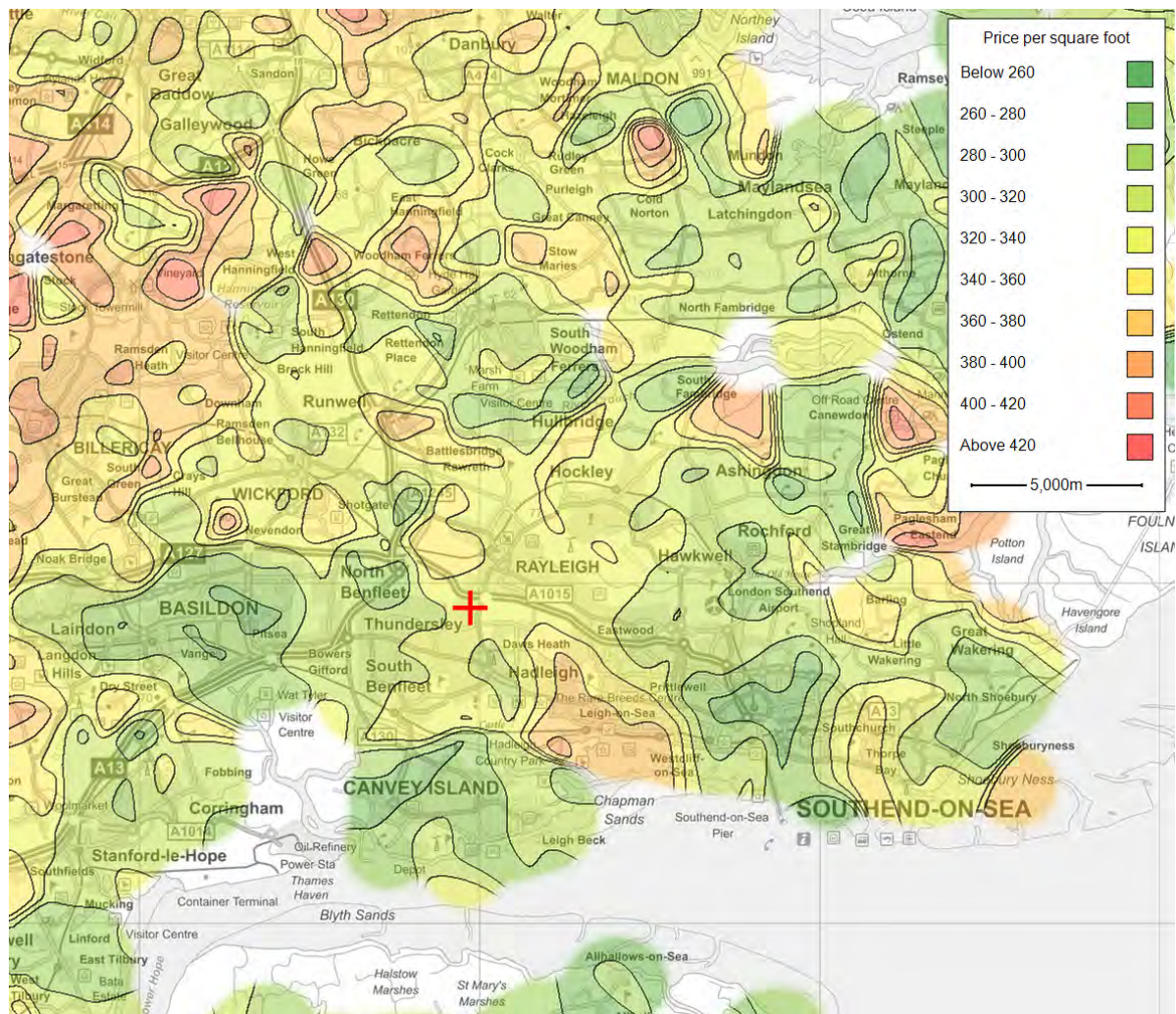
This section sets out an analysis of pricing levels and transaction volumes across the local market area, encompassing the selected developments. This is based on a combination of achieved prices from the land registry and valuation data

The data and analysis on pricing levels within this catchment is presented in two ways:

1. The profile and distribution of £psf values
2. Absolute prices achieved by property type and size over the last 12 months.

The map below provides an overview of £psf pricing across the local market area. The scheme is marked with a cross.

Figure 4. Average £psf values for residential property across the local market



Source: Hometrack

2.2 Profile of pricing on a £psf/£psm basis

Figure 5 showed the spatial distribution of average £psf values around the scheme. The analysis in this section provides information on the distribution of £psf values across the local market area for flats and houses, which is summarised in table 4. Together the map and chart provide the basis to inform initial price setting assessments.

This analysis is drawn from Hometrack's unique database of comparable evidence. All comparable market evidence from the last 5 years is indexed to current levels and then expressed on a £psf basis.

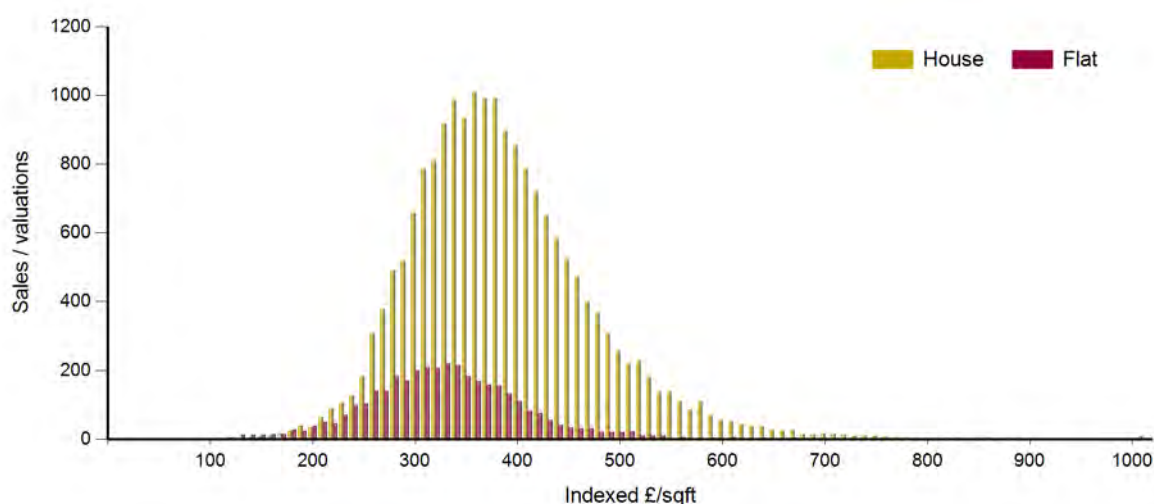
In summary £psf (£psm) prices across the catchment area are as follows:

- Median: Flats - £318psf (£3,426psm), Houses - £367psf (£3,948psm)
- Upper quartile: Flats - £366psf (£3,935psm), Houses - £428psf (£4,606psm)
- Upper decile: Flats - £418psf (£4,500psm), Houses - £497psf (£5,345psm)

Table 4. Current £psm/£psf prices across the catchment area

Price point	Flats		Houses	
	£psm	£psf	£psm	£psf
Lower Quartile	£2,951	£274	£3,413	£317
Median	£3,426	£318	£3,948	£367
Upper Quartile	£3,935	£366	£4,606	£428
Upper Decile	£4,500	£418	£5,345	£497

Figure 5. Distribution of £psf prices across the catchment area



Source: Hometrack

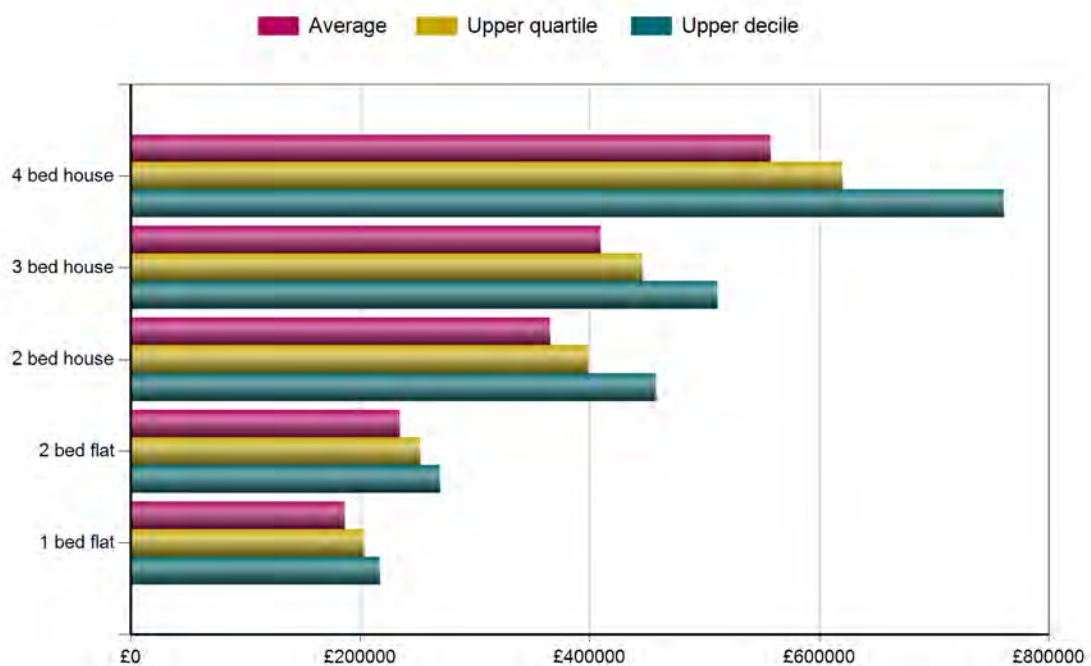
2.3 Absolute pricing levels

The table and chart below show the level of absolute prices within the local market area over the last 12 months. This is split by type and size for all property at the average, upper quartile and upper decile levels.

Table 5. Pricing in the local market by property size and type over the last 12 months

Property type / size	Average	Upper quartile	Upper decile
1 bed flat	£186,000	£204,000	£217,000
2 bed flat	£234,000	£253,000	£270,000
2 bed house	£366,000	£399,000	£458,000
3 bed house	£409,000	£446,000	£511,000
4 bed house	£558,000	£620,000	£761,000

Figure 6. Price point by property type over last 12 months



Source: Hometrack

2.4 Transaction volumes by type and price

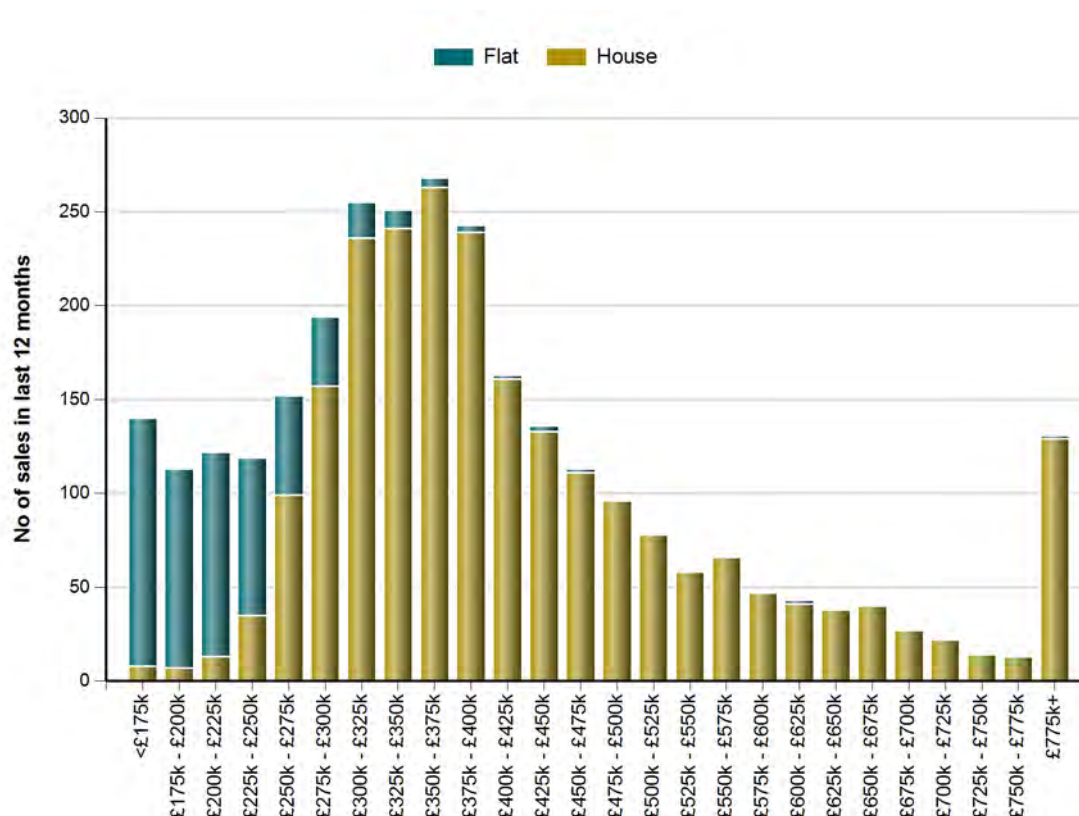
This section sets out an overview of transaction volumes across the local market area. Total turnover over the past 12 months has been 2,944 sales.

Figure 7 plots transactions by property type and price band over the last 12 months, showing where in the market there is liquidity. This is important when considering housing mix and proposed pricing levels as it identifies potential gaps in the market or areas of competition for new schemes.

The key points are:

- The turnover rate of housing is 1.8%.
- 39 (1%) of these sales were new build.¹
- The remaining 2,905 transactions were re-sales.
- Most sales (268) took place in the £350k - £375k price band.
- Most new build sales (6) took place in the £500k - £525k price band.

Figure 7. Sales volume by price band and property type last 12 months



Source: HM Land Registry / Register of Scotland

¹Please note that the number of new build sales will undercount for areas in Scotland because the Register of Scotland does not flag new build transactions

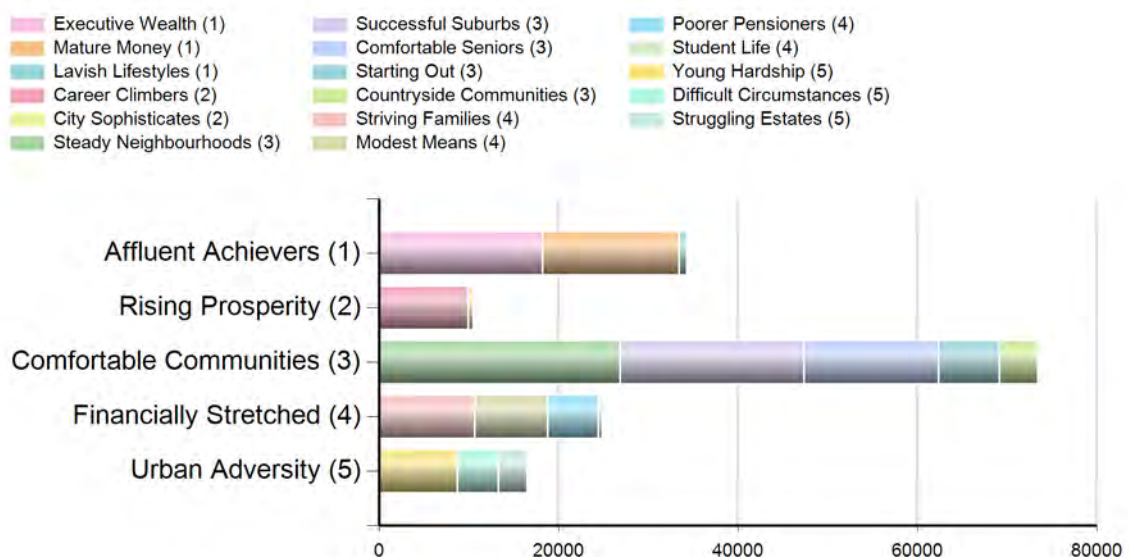
3.1 Demographic profile of households

Within the local market area there are 159,644 households. Figure 8 provides an overview of the demographic profile of these households based upon the ACORN classification system segmented by Category and further segmented by Group.

The demographic profile for the local market area shows:

- The Groups with the highest concentrations in the catchment are Steady Neighbourhoods (26,869 or 17%), followed by Successful Suburbs (20,515 or 13%), Executive Wealth (18,260 or 11%) and Mature Money (15,163 or 10%).
- The two largest Categories representing the target market are Comfortable Communities (73,401 or 46%) and Affluent Achievers (34,305 or 21%).
- The two most numerous Groups in the Comfortable Communities Category are
 1. Steady Neighbourhoods – 26,869 or 17% of all households
 2. Successful Suburbs – 20,515 or 13% of all households
- The two most numerous Groups in the Affluent Achievers Category are
 1. Executive Wealth – 18,260 or 11% of all households
 2. Mature Money – 15,163 or 10% of all households

Figure 8. Households in catchment by lifestyle and wealth bracket



Source: CACI ACORN

ACORN is a powerful consumer classification that segments the UK population. By analysing demographic data, social factors, population and consumer behaviour, it provides precise information and an understanding of different types of people. Acorn provides valuable consumer insight helping you target, acquire and develop profitable customer relationships and improve service delivery.

3.2 Employment, incomes and rental levels

Employment overview

The unemployment rate (claimant count) in Castle Point District (B) is 0.1% compared to 0.1% six months ago. The most common socio-economic classification in the local area is 'Lower managerial and professional' representing 19% of households.

Household incomes and buying power in local market

Average household incomes in the catchment area are £52,000 with an upper quartile of £70,000. Table 6 below shows what price of property could be considered affordable at different loan to values assuming a mortgage income multiple of 3x and 3.5x. Thus a household on an average income buying with a 70% mortgage could afford to pay £222,857 assuming a 3x income multiple and £260,000 at a 3.5x multiple.

Table 6. Incomes and buying power

LTV	Average 3x	Average 3.5x	Upper quartile 3x	Upper quartile 3.5x
50%	£312,000	£364,000	£420,000	£490,000
60%	£260,000	£303,000	£350,000	£408,000
70%	£223,000	£260,000	£300,000	£350,000
80%	£195,000	£228,000	£262,000	£306,000
90%	£173,000	£202,000	£233,000	£272,000

Source: Hometrack / CACI

Local rental market overview and the cost of renting versus buying

Generally the strongest rental demand comes from the 20-39 year old age group, it follows that areas with a high proportion of the population falling into this age group experience stronger rental demand than other areas. In the local area there are 18,000 people aged 20-39 years according to the latest population data. This group accounts for 20.7% of the local population – a proportion which is 6.2% below the average for the region.

For a typical 2 bed flat in the local authority, it is more expensive to buy outright than to rent with a standard 85% mortgage. The average weekly rental is £241 per week compared to the cost of a buying with an 85% mortgage of £283 per week.

Based on an average price of £234,000 for a 2 bed property, the gross yield is 5.3% on the basis that average rents are currently £241 per week.

The supply of rented housing in the local area accounts for 9.8% of overall housing supply. This is 5.4% below the average for the region (Source: Census 2011).

3.3 Proximity to local services

This section sets out a summary of the proximity of the site to local communication points and schools.

Table 7. Proximity to local communications

Type	Name	Distance ¹
Motorway Junction	M25 J29	13.3
Railway Stations, Junctions and Halts	Rayleigh Station	1.1
Underground Network Stations	Not Available	
Bus Stops	19 within 1000 metres	
Tram, Metro and Light Railway Stations and Stops	Not Available	
Airports and Landing Strips	Southend Airport	4.7

Source: Ordnance Survey

Table 8. Nearest primary schools

Type	Name	Distance ¹
First, Primary and Infant Schools	Thundersley Primary School	0.6
	Rayleigh Primary School	0.9
	Kingston School	0.9

Source: Department for Children, Schools and Families

Table 9. Nearest secondary schools

Type	Name	Distance ¹
Broad Age Range and Secondary State Schools	The Deanes School	0.5
	The King John School	1.2
	The Fitzwimarc School	1.4

Source: Department for Children, Schools and Families

¹All distances are given as the crow flies¹

About Hometrack

Hometrack delivers independent, specialist insight on residential property value, risk and opportunity.

Our business tools span the residential market life-cycle through feasibility, pricing, valuation, lending, funding and investment. Clients across financial services, government and real estate rely on Hometrack's unbiased insight to inform critical decision making. We operate in the UK and Europe.

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Hometrack
The Cooperage
5 Copper Row
London
SE1 2LH

www.hometrack.com

								Years	Int. Rate						
								25	4.50%						
Plot No.	Postal No.	Unit Type (No. of Beds)	Price	Min. Share (%)	Min. Share (£)	Min Deposit %	Min. Deposit £	Mortg. Required	Est. Mortgage Repayment	Est. Rent % (Unowned Equity)	Est. Rent (Unowned Equity)	Est. Service Charge & Estate Charge inc Ground Rent/ Mgment Fee & Insurance pcm (£)	Total Est. Amount PPM (£)	Min Income Based on 45% Net Income Approach	Total Est. Savings Required
3 Bed		2BF	£429,400	40%	£171,760	10%	£17,176	£154,584	£869	2.75%	£590	£77.33	£1,537	£53,913	£22,176
2 Bed		2BF	£343,684	40%	£137,474	10%	£13,747	£123,726	£695	2.75%	£473	£65.92	£1,234	£43,292	£18,747

Key Variables	
Rent Per Anumn (%)	i) A subsidised rent is payable on the unowned equity at 2.75% per anumn. Rent will be reviewed annually.
Est. Mortgage IR (%)	ii) Estimated mortgage payments based on a 3.35% rate on a 25 year repayment basis. Actual interest rate payable will vary depending on the "type" of mortgage and the level of "deposit" available. For further information, please liaise with the recommended IFA.
Mortgage Term (Yrs)	iii) Mortgage costs are based on 90% (LTV) capital and interest "repayment" mortgage and the term of the mortgage is assumed to be 25 years.
Minimum Income	Minimum income based on the principle that you you can should spend no more than 45% of your net income to pay the mortgage, rent and service charge
Ground Rent	Charged at £xxx per annum for a 1 bed, £xxx per annum for a 2 bed and £xxx per annum for a 3 bed home
Minimum Share	vi) Although the minimum share available to purchase is 40%, applicants are required to buy the maximum share they can afford, and not exceeding 75%.
Maximum Share	vii) Although the initial maximum share available to purchase is 75%, applicants can purchase an additional share at a later date to increase their ownership to 100%. Certain Conditions apply, please enquire with Sales.
Min. Savings	viii) Minimum savings includes deposit for mortgage purposes and extra £5,000 to cover legal fees, mortgage arrangement, survey and brokerage fees.
Stamp Duty	please liaise with your solicitor regarding your obligations to pay Stamp Duty Land Tax
Est. Service Charge	ix) Please note that the service charge quoted is only an estimate and may vary, final service charge figures will be provided to buyers and their solicitors as part of the purchase process.

								Years	Int. Rate						
								25	7.00%						
Plot No.	Postal No.	Unit Type (No. of Beds)	Price	Min. Share (%)	Min. Share (£)	Min Deposit %	Min. Deposit £	Mortg. Required	Est. Mortgage Repayment	Est. Rent % (Unowned Equity)	Est. Rent (Unowned Equity)	Est. Service Charge & Estate Charge inc Ground Rent/ Mgment Fee & Insurance pcm (£)	Total Est. Amount PPM (£)	Min Income Based on 45% Net Income Approach	Total Est. Savings Required
3 Bed		2BF	£429,400	40%	£171,760	10%	£17,176	£154,584	£1,105	2.75%	£590	£77.33	£1,773	£62,216	£22,176
2 Bed		2BF	£343,684	40%	£137,474	10%	£13,747	£123,726	£885	2.75%	£473	£65.92	£1,423	£49,938	£18,747

Key Variables	
Rent Per Anumn (%)	i) A subsidised rent is payable on the unowned equity at 2.75% per anumn. Rent will be reviewed annually.
Est. Mortgage IR (%)	ii) Estimated mortgage payments based on a 3.35% rate on a 25 year repayment basis. Actual interest rate payable will vary depending on the "type" of mortgage and the level of "deposit" available. For further information, please liaise with the recommended IFA.
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