



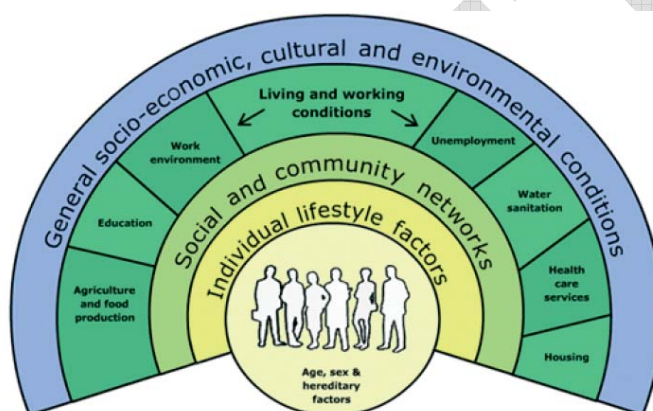
Key Challenges

Healthier Housing Strategy 2011-2014

Challenges for delivery of the Tamworth Borough Council Healthier Housing Strategy 2011-14

The health benefits associated with improving housing are difficult to quantify due to variable other influencing factors. Despite this there are clear arguments and evidence to suggest improving housing conditions significantly improve health outcomes for people. Housing and housing related factors are known to influence physical health (e.g. respiratory/pneumonia), mental health (e.g. depression/stress) and general well-being (e.g. dietary/exercise).

There are also a number of other associated linkages between good and bad housing with education attainment levels, employment opportunities, crime levels and sustainable neighbourhoods/communities. The diagram below shows some of the determinants of health and well-being:



Source: Dahlgren & Whitehead, 1991¹

The quote below aims to illustrate the risks associated with poor housing:

"MULTIPLE HOUSING DEPRIVATION APPEARS TO POSE A HEALTH RISK THAT IS OF THE SAME MAGNITUDE AS SMOKING AND, ON AVERAGE, GREATER THAN THAT POSED BY EXCESSIVE ALCOHOL CONSUMPTION."²

This strategy aims to reduce health inequalities by influencing and investing in housing services which in turn reduce Tamworth residents demand for health services and reduce the costs to the NHS. Clearly there are other variable factors highlighted above but the significance housing has on individuals, families and communities health outcomes is well documented

The diagram above identifies housing as one of the six "living and working conditions" that determine health outcomes. Whilst recognising

¹ Cited in *Good Housing Leads to Good Health*, BRE/CIEH, September 2008, p8

² BMA (2003) *Housing and Health: building for the future*, cited in Health Inequalities National Support Team, Systematic Delivery of Population Interventions – Housing and Health, July 2009, p1

the other variables that will influence positive health outcomes, the identified priorities and actions set out in the strategy are intended to ensure housing activity in the Borough tackles not only housing issues but also significantly contributes to improving the health and quality of life of Tamworth residents by improving access to decent housing, contributing to the development of sustainable communities and encouraging changes in individual lifestyles.

Housing in Tamworth

The Housing market in Tamworth is characterised below:

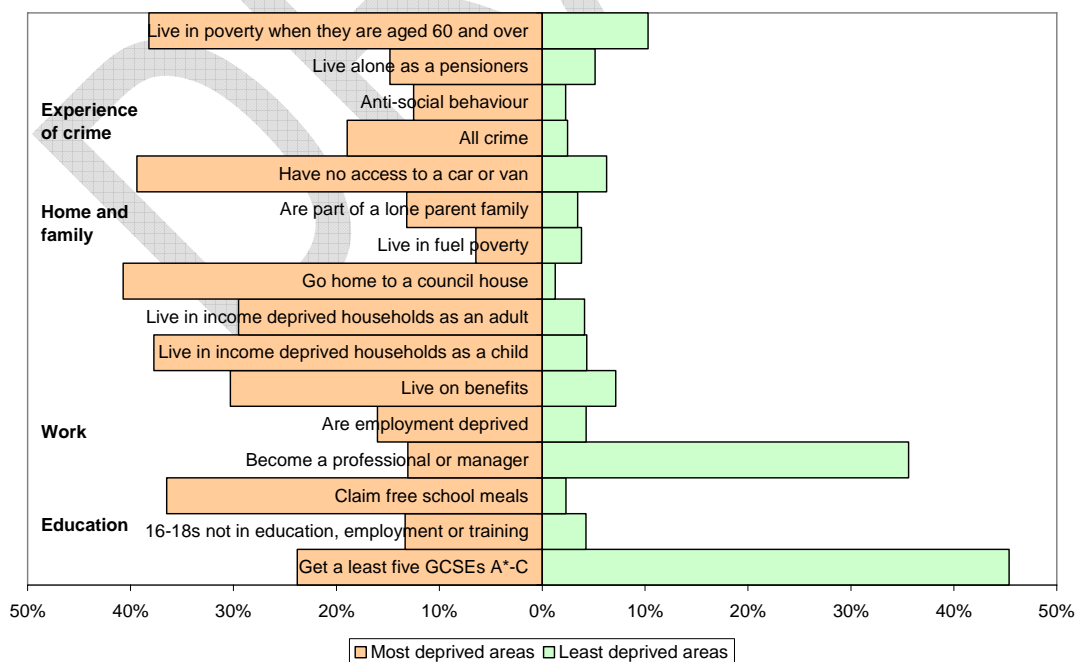
- The population (based on 2008 mid year estimates) is approximately 76,000 and is 96.53% white British. Current estimates indicate there are now over 32,000 households in Tamworth with an implied average household size of 2.36 persons. Population projections for 2010 to 2020 suggest a 3% growth in population, with a significant reduction in the working age population, particularly large decrease in the number of young people aged 16-24 and a significant increase in those over the age of 65.
- 70.7% of housing in Tamworth is owner occupied – This compares to 67% being owner occupiers nationally – so home ownership is higher than the national average in Tamworth
- 9.5% of housing in Tamworth is privately rented which is an increase from 5% as reported in the 2001 census. Nationally the average is 16% so the Private Rented Sector in Tamworth is relatively small
- 19.8% of housing in Tamworth is social housing – With 17% renting social housing nationally the figure for Tamworth is higher than the national average
- There are 6,230 social rented homes in Tamworth. In 2010/11 around 435 general needs affordable homes became available to rent, of which 130 were from registered providers and 305 were from the Council (including sheltered housing). The Council let 399 homes in 2009; turnover in the Council's stock decreased by 25% in 2010/11. Based on an analysis of trends and taking account of the current economic climate it is likely that the number of homes available to rent will at best remain the same as 2011/12 or, more likely, will decrease further.
- Homelessness applications in the borough have increased significantly from 68 in 2009/10 to 91 in 2010/11
- There is likely to be an increased demand for temporary accommodation as a result of the economic climate and the anticipated rise in homelessness
- 2,186 people were registered on the housing register at June 2011. This represents an increase of 352 since February 2010 - a growth of around 14% per year. Over a third of those on the register are currently living in insecure accommodation but a quarter are residing the private rented sector. Demand is greatest for one and two bed homes.

- 6,310 (25.1%) private sector dwellings fail the Decent Homes Standard in Tamworth. The Tamworth rate is much lower than the national average of 35.8%.
- The number of affordable dwellings required per annum to meet housing need is 142. Since 2009 113 new affordable homes have been built. The economic downturn and land supply issues are making new affordable housing difficult to deliver and in 2011/12 it is anticipated that we will only deliver around 10 units of affordable housing
- In 2006, 1,639 properties were sold in Tamworth. By 2009, sales were down to just 672; -59.0% down since 2006. The decline appears to be levelling off nationally, but this does not appear to be the case in Tamworth; estimates suggest less than 600 sales in the Borough by the end of 2010
- On average there are 45 new affordable social housing units per annum
- The government has reduced the capital budget for affordable housing from £8.4 to £4.5bn for the period 2011-14. The number of new affordable homes developed over this period will be lower. A new 'affordable rent' model has been introduced which requires less public subsidy, the use of assets (disposal and the conversion of a proportion of social rented homes to 'affordable rent'), and a higher rent (up to 80% of market rent).
- In terms of income and earnings, earnings growth has outstripped all other districts in Staffordshire since 2006 but Tamworth started from a relatively low base and incomes in some areas of the town (particularly Glascote and Belgrave) have the lowest mean incomes in the Borough. Additionally, Glascote has the highest level of income deprivation in the County, with 45% of the adult population living in an income deprived family.
- House prices and affordability varies across wards in Tamworth and evidence suggests that the economic downturn has hit the lower end of the housing market harder than the upper. Between 2007 and June 2010 the mean house price fell by -4.0% whereas the lower quartile price fell by -8.1%. Some households could be in negative equity. Most affordable wards are Wilnecote, Stonydelph and Glascote, where deprivation is greater and life expectancy shorter
- Although the proportion of households unable to afford entry-level housing has gone down from 61.8% (2007 SHMA) in 2007 to 53.8% (2010 Housing and Health in Tamworth) affordability remains a significant issue in Tamworth.
- Tamworth has proportionally the largest working age population (16-64) in the Staffordshire PCT area. However, the economic activity rate (76.7%) of that group is below that of the area although the unemployment rate (7.4%) is relatively slightly better than the overall rate of the PCT area. Additionally, Tamworth has a significantly lower rate (4.9%) of self-employment and a lower rate of entrepreneurial activity with is a reflection of the relatively lowers skills rates among the Tamworth population.

- Approximately 4% of the Tamworth population is of Black & Minority Ethnicity (BME)
- The old housing needs survey suggested higher levels of disability in BMEs in Tamworth – to assess as part of the new housing needs survey – also records indicate that DFGs are not accessed by BME groups
- There are over 2,000 households with children in poor housing in Tamworth
- Younger households (under the age of 24) are more likely to be living in privately rented non-decent homes with limited affordable housing choices
- Overcrowding in Tamworth is between 1.9% (statutory standard) and 3.1% (bedroom standard). This results in an estimated total of between 490 and 770 overcrowded households in the private sector with a greater proportion of these in the North West of the Borough which incorporates Mercian and Castle wards
- 14.5% of the local authority stock (664 dwellings) fails to meet the Decent Homes Standard. Of those that failed to meet the standard, the most common reason was thermal comfort (523 dwellings).
- 2,550 (10.3%) households are in fuel poverty in Tamworth

Health in Tamworth

As highlighted above, a wide range of issues, including demographic, socio-economic, environmental (including housing and neighborhood) and lifestyle factors affect the health that local residents experience. The chart below displays some of those influences (including those that are directly related to housing) on health in Tamworth:



Similarly, the key issues below provide an overview of health in Tamworth and have been taken into account in the following section to

ensure housing activity contributes to improvements in local people's health and a reduction in health inequalities across the Borough:

- The health of people in Tamworth is varied compared to the England average. Deprivation is lower than average, however over 3,100 children live in poverty. Life expectancy for both men and women is similar to the England average.
- Life expectancy is 8 years lower for men and 7 years lower for women in the most deprived areas of Tamworth than in the least deprived areas
- About 16% of Year 6 children are classified as obese and more than average pupils spend at least three hours each week on school sport. Levels of teenage pregnancy and GCSE attainment are worse than the England average.
- Estimated adult healthy eating and obesity levels are worse than the England average. There were about 1,100 hospital stays for alcohol related harm in 2009/10 and there are roughly 95 deaths from smoking each year.

Housing Challenges faced in Tamworth

Challenge 1: Households are unable to access suitable and affordable housing, particularly those who are vulnerable to ill-health (Access)	
Key Issue	
Helping residents afford local housing costs	<p>The identified issues for Tamworth are:</p> <ul style="list-style-type: none"> • In June 2011 2,186 people were registered on the waiting list for social housing, an increase of 352 since February 2010 (14% growth). Over a third of those on the register are currently living in insecure accommodation, for example in temporary accommodation, but a quarter are residing the private rented sector. • Tamworth has the 4th lowest average household income of the districts of Staffordshire. 53% of households are unable to afford entry-level housing. • 8 out of the 10 wards in Tamworth have a higher rate of Jobseekers Allowance claimants than Staffordshire (3%), although the worklessness rate has decreased in the last 12 months. Youth unemployment has historically been an issue in Staffordshire, and the recent economic recession has made the problem worse. Skill levels in Tamworth are lower than in Staffordshire (in 2009, 21.1% of the population held no qualifications), and there is a lower (but increasing) rate of self-employment. • Glascote and Belgrave have the lowest incomes in the Borough,

with 45% of the adult population in Glascote living in an income deprived family.

- Evidence suggests that the economic downturn has had a bigger impact on homes for sale at the cheaper end of the market, with house prices at this end of the market falling by 8.1%, compared to a 4% fall in price for homes in the middle of the house price range. Some households may have a mortgage that is greater than the value of their home and will be unable to sell without losing money.
- From 2013 the Government is introducing Welfare reforms to Housing Benefit and the Local Housing Allowance. The removal of the 5 bedroom LHA rate so the maximum level is a four bedroom property, caps on LHA rates will be introduced and the £15 LHA excess will be removed. This combined with LHA rates going from 50th to 30th percentile rents in the Broad Rental Market area will result in a significant cut to LHA rates for some families.
- The shared room rate is lower than all other housing benefit payments and is currently paid to claimants under 25. It is based on the amount of rent charged for a single room with shared use of the rest of a house. The government expects to raise the age at which the shared room rate can be paid up to 35 during the lifetime of this strategy.
- The introduction of Affordable Rents with housing providers offering tenants new intermediate tenancies at rental levels anywhere between current market and social rents up to a maximum of 80% of market rents. This will result in higher rent levels that will potentially price people out of the market.
- Although easing, it is still difficult for those who want to buy a home to get a mortgage due to the lending restrictions
- The costs of private renting in Tamworth is higher than in the Social Housing Sector – to rent privately in Tamworth a household would require an annual income of £23,754 for a 2 bed property but 34.9% of people in the Borough have an income below this level
- Increased competition for affordable accommodation in the private rented sector may see more vulnerable households living in poor quality accommodation.
- Historically low interest rates will inevitably rise and a small increase will lead to an increased pressure for local people to meet their housing costs and potentially impact on the already high levels of repossessions in Tamworth (See Challenge no 3 re: repossessions) Additionally mortgage indebtedness has been linked to mental health and (for men) increased consultation with GPs.
- Local income levels restrict access to the housing market for a large proportion of the population in Tamworth putting pressure on increasing the supply of affordable housing options
- Given the small compact size of Tamworth there is a lack of land

	<p>and resources to increase the supply of new affordable housing to meet identified need</p> <ul style="list-style-type: none"> • The costs and affordability of housing can be associated with increased levels of anxiety and depression • The ability to access the housing market, appropriate affordable options or sustain a stable home environment may have implications in terms of the emotional wellbeing of residents. • There are also links to health effects of other aspects of housing such as the ability to heat a home, maintenance and interior design. • Issues of affordability can result in overcrowding since greater affordability pressures can delay decisions to leave home and establish independent living arrangements. • With increased demand for affordable housing properties remain empty in the Borough <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • For the Council to consider the impact of the introduction of the new affordable rent regime on the supply of homes and meeting local need. • To ensure that local rent levels are at appropriate levels for local people • To increase affordable housing options • To encourage financial inclusion and increased training employment opportunities to increase household incomes. • Access to appropriate housing options should be enhanced to meet individual need via effective partnership working • New supply should be increased as per priorities identified in the Local Investment Plan (LIP) • Make best use of the existing stock by ensuring that empty homes are tackled – The Council has an Empty Homes policy which sets out to work co-operatively with owners to bring homes back into use as affordable housing
<p>Tackling poor tenure and tenancy conditions</p>	<p>The identified issues for Tamworth are:</p> <ul style="list-style-type: none"> • Monitor non decency trends to ensure that levels of decency do not deteriorate as a result of reductions in capital to invest in improvements to homes in the private sector; in the past funding has been secured from a regional pot but this is no longer available • 14.5% of the local authority stock (664 dwellings) fails to meet the Decent Homes Standard. Of those that failed to meet the standard, the most common reason was thermal comfort (523 dwellings). • Ensuring that there is an adequate supply of move on accommodation for people who have been living in supported housing that meets legal minimum standards and that support is given to ensure a smooth transition from supported to

	<p>independent living compounded where there are complex needs</p> <ul style="list-style-type: none"> • The government intends to introduce more flexibility to decide what sort of tenancy landlords could offer based on their current levels of housing stock and the needs of individual tenants. The key feature of the proposed flexible tenancy will be how long it lasts: the government intends to provide a minimum fixed term of two years for these sorts of tenancies but to allow landlords to set a longer fixed term if they wish. There is an expectation that landlords will provide longer tenancies to families with children to avoid any substantial disruption. Other categories of tenants who may require tenancies longer than the minimum fixed term of two years are likely to be included in the new Tenancy Standard. • Given the high levels of unemployment and the identification of Tamworth as a repossession hot spot there is likely to be an increase in stress related depression and anxiety • The uncertain economic climate and proposed reforms to welfare benefits may result in increased housing instability and higher levels of anxiety and depression. <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • To ensure decency levels across all tenures • To prioritise services that support vulnerable residents to live in sustainable housing. • Working with private landlords to encourage higher levels of decency in the private sector • To promote appropriate viable home ownership options. • To work with partners to develop a tenancy strategy to ensure social housing tenancies are allocated fairly and equitably. Such activity across all tenures may assist in reducing levels of anxiety and depression and health concerns associated with non decent housing.
<p>Improving mobility and utilisation of existing stock</p>	<p>The identified issues for Tamworth are:</p> <ul style="list-style-type: none"> • Due to the recession there has been a reduction in new build housing supply. • This in turn has limited the amount of affordable supply that can be negotiated with the developers leading to a limited supply of new affordable housing stock • Right to buys continue which diminishes the social housing stock which places increased pressure on the existing stock • Although it has increased from around 5% at the 2001 census to around 9% the Private Rented Sector is still relatively small in Tamworth • Despite the lack of affordable homes – houses still remain empty within the Borough • Given the small compact size of Tamworth there is a lack of land and resources to increase the supply of new affordable housing

	<p>to meet identified need</p> <ul style="list-style-type: none"> • The health consequences of living in inappropriate housing, overcrowding, cold damp homes, homes with inadequate facilities • The loss of secure tenancies once flexible tenancies are introduced for new tenancies and the implications of implementing and managing this • The need for promoting alternative housing options and increasing choice to residents in housing need (particularly to vulnerable groups and individuals) • Promotion of homeownership options over the last few years there has been a reduction in housing supply as result of the economic downturn and recession. The reduced volume of sales will, in part, have contributed to a reduction in social housing lettings as tenants are unable to move out of social housing and into owner occupation. Additionally new build social housing completions have been affected by the slowdown in overall new builds. This has added to a pent-up demand for households to move, but unable to do so, may in turn contribute to increased stress and anxiety as people fail to realise their aspirations. <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • To work to increase the affordable housing supply in all sectors. • Ensure investment in Tamworth by working with partners to meet identified priorities contained within the LIP • Increasing housing options may lead to a reduction in anxiety and depression and other poor health outcomes associated with living in inappropriate housing. • To ensure allocations are effectively addressing housing need and the needs of specific vulnerable groups (including homeless households) in the borough by working with partners to implement a tenancy strategy. This tenancy strategy also incorporates the need to provide suitable and effective move on provision in order to free up suitable and invaluable dedicated accommodation within the borough and surrounding areas. • More flexible management of housing stock in social sector • The need for promoting alternative housing options and increasing choice to residents in housing need (particularly to vulnerable groups and individuals)
<p>Improving accessibility to appropriate housing for vulnerable residents</p>	<p>The identified issues for Tamworth are:</p> <ul style="list-style-type: none"> • The lack of knowledge about appropriate housing options for vulnerable groups based on a range of needs and aspirations • Delivering against the Independent Living Agenda • Maintaining independence and enabling people to remain in their own homes through support and adaptations • BME groups experience poorer health, but present later to

	<p>health services compared to general population. This could be linked to other factors which are more prevalent than housing issues such as discrimination, social exclusion and urban living</p> <ul style="list-style-type: none"> • Lack of data on lettings to BME and other vulnerable client groups within housing in the borough • Lack of customer profiling of vulnerable internally to establish risks and support need requirements • There are no authorised Gypsy and Traveller sites in Tamworth, and health is the main reason that Gypsies and Travellers move into bricks and mortar accommodation with poor health being cited as the main reason for the population no longer travelling. There are also issues around access to health services for Gypsies and Travellers and these issues tend to be related to mobility, vision and mental health. <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • Collection of adequate and detailed needs and aspirations data that can be utilised to increase the supply of suitably designed housing, make the best use of existing stock and develop support services to meet local housing need and contribute to a reduction in health inequalities of vulnerable people. • Continuing to work with partners to ensure appropriate support is delivered to those in need with limited resources as a result of the Government efficiency savings • Ensuring new housing is designed to meet the needs of the various vulnerable client groups • Adapting properties (where appropriate and feasible) to suit the needs of vulnerable groups (discussed further in the following section) • The provision of Gypsy and Traveller sites
<p>Challenge 2: Poor housing conditions exist within the social rented and private sector with a disproportionate amount of older people living in non-decent and unsuitable homes (Aspects)</p>	
<p>Reducing hazards in the home</p>	<p>The identified issues in Tamworth are</p> <ul style="list-style-type: none"> • 2,240 vulnerable households live in non-decent homes in the private sector, of which almost a third are a low income (less than £15,000). 2,550 (10.3%) households live in fuel poverty in Tamworth and this is likely to increase as the price of energy is set to increase. • Approximately 570 people over 75 are living in homes that fail the Decent Homes Standard, due to excess cold or heat, damp and mould (thermal comfort). The Excess Winter Deaths rate in Tamworth varies considerably year on year, but the average rate for all people is 13.1% and for over 65s is 17.7% - on average 23 people die each year from excess cold.

- The population is projected to see significant increases in the number of older people. More than 70% of Tamworth's older population is in the "younger" age group of 60-75 which results in forecasts for an increasing older population, both in absolute numbers and proportionately. Approximately 1,500 people over 75 are living in social housing and 2,700 are owner occupiers. Of those aged 85 and over, 54% are owner occupiers and wish to remain so. 27.3% of the older population live in social rented housing 10.5% of the older population are single pensioner households with 41.3% living in under occupied housing
- There are over 2,000 households with children in poor housing in Tamworth. There are 7 neighbourhoods in Tamworth that are in the top 10% experiencing the lowest levels of child well-being). These are located in the wards of Amington, Belgrave, Bolehall, Castle, Glascote, Mercian, Spital, Stonydelph and Wilnecote.
- 6,310 (25.1%) private sector dwellings fail the Decent Homes Standard in Tamworth; 14.9% (3,750) failed due to thermal comfort failure and 13.2% (3,320) due to the presence of category 1 hazards with the highest level of Non Decent Homes being in the North West sub area which includes Amington
- 14.5% of the local authority stock (664 dwellings) fails to meet the Decent Homes Standard. Of those that failed to meet the standard, the most common reason was thermal comfort (523 dwellings).
- 2,550 (10.3%) households are in fuel poverty in Tamworth
- Hazards in the home significantly impact on the health of those occupying the home accommodation. These factors include thermal comfort (excess cold and heat; damp and mould), indoor pollution, space and overcrowding, security light and noise, infection (sanitation, water supply, drainage etc) and accidents such as fires and falls. They can impact on physical health in terms excess winter deaths, respiratory infections, coronary heart disease, strokes and accidents in the home and on mental health causes by increased anxiety, social isolation and stress levels.
- Difficult choices, for example in relation to reducing household income, may compromise an individual's or household's ability to maintain their home to a decent standard, resulting in increased levels of accidents, poorly heated homes or physical deterioration of properties and neighbourhoods and associated poor health outcomes.
- Cold and Damp homes contribute to EWDs which vary considerably year on year and respiratory and circulatory diseases contribute most to the increase in deaths seen during winter months
- Overcrowding in Tamworth is between 1.9% (statutory standard) and 3.1% (bedroom standard). This results in an estimated total of between 490 and 770 overcrowded households.

	<ul style="list-style-type: none"> • The impact of poor housing on the future health and wellbeing of children living in the worst conditions <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • Monitoring non decency trends to ensure that levels of decency do not deteriorate as a result of reductions in capital to invest in improvements to homes in the private sector; in the past funding has been secured from a regional pot but this is no longer available • To understand and explore opportunities available to the Council for the Green Deal agenda • To work with partners to identify where children are living in poor housing and addressing housing issues
<p>Meeting the needs of an ageing population</p>	<p>The identified issues for Tamworth are:</p> <ul style="list-style-type: none"> • The population of Tamworth is projected to see significant increases in the number (41% to 2020) of older people aged 65 and over. Additionally, the number of people aged over 85 years old is estimated to increase from 1,136 currently to over 2,700 by 2030. • Approximately 570 people over 75 are living in homes that fail the DHS due to thermal comfort failure. • In terms of accidents, most fatal falls are in the over 75's, and occur on stairs and steps. • Accident rates for older people in Tamworth are higher than the national average <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • To identify and consider the needs and aspirations of the ageing population • An increased provision of flexi-care housing options and supply of new lifetime homes including specialist provision for those suffering dementia • To ensure people live in warm, dry and well ventilated homes • Delivering DFGs and DFAs to a growing ageing population on limited budgets • Further development of support services to assist independent living (including use of existing sheltered housing as "community hub") • Providing older people with appropriate housing advice and options (linked to Access previous section)

Challenge 3: Some households need support to enable them to sustain a healthy home and lifestyle (Individual behaviour)

Tackling Homelessness

The identified issues for Tamworth are:

- Tamworth has been highlighted as a repossession hotspot coming 8th in the UK and the place with the most repossessions in the West Midlands (1st)
- Homelessness applications in the borough have increased significantly from 68 in 2009/10 to 91 in 2010/11
- There is likely to be an increased demand for temporary accommodation as a result of the economic climate and the anticipated rise in homelessness
- Increased levels of homelessness or living in unsuitable accommodation may contribute to an increase substance / alcohol misuse, levels of smoking and an increase in levels of poor mental and physical health
- Households affected by homelessness are more likely to be vulnerable to chronic illness (especially respiratory, dermatological and nutritional), injury from assault, psychiatric illness, and drug and alcohol problems. Early death can result from hypothermia, pneumonia or suicide. There is higher smoking prevalence and low GP registration as well as links to accidents, infectious diseases, poor nutrition and low immunisation rates.
- The anticipated increase in homelessness may also place additional demand on supported housing and associated services such as the NHS and voluntary sector creating additional demand on services which are seeing significant reductions in funding and restructures as a result of the Coalition government spending cuts
- Tamworth Court was recently closed as part of the current coalition Governments drive to modernise the justice system.
- Governments plans to allow Local authorities to discharge the main homelessness duty by arranging for an offer of suitable accommodation through a private landlord, without requiring the applicant's agreement.

Therefore the challenges for Tamworth are:

- For a customer focused bespoke housing options approach in place to catch residents early on where they may be in financial difficulty or having issues at home rather than waiting for them to approach the Housing service when they are already in at crisis point. This could include outreach service.
- To further develop and improve the preventative approach to homelessness and ensure that the numbers in a housing crisis are reduced. (Including sleeping rough)

	<ul style="list-style-type: none"> • To reduce the time of stay in temporary accommodation to a minimum • For all temporary accommodation to meet the legal minimum standard for housing. • To review and refresh the current Homelessness Strategy to 2012. • The need for long term housing options particularly within the private sector as re-housing to a suitable home significantly reduces anxiety, depression and mental health • To refine existing data collection of all housing advice approaches and address recording mechanisms to ensure there is robust customer profiling evidence and accurate data trends available to accurately target resources and improve service delivery
<p>Encouraging acceptable health and social behaviour to households</p>	<p>The identified issues for Tamworth are</p> <ul style="list-style-type: none"> • Anti social behaviour in Tamworth is higher than the County average which can impact on an individuals or households health • Substance misuse can result in issues around sustaining a tenancy, maintaining a home, meeting housing costs and the impact on the neighbours and neighbourhood • Domestic Violence has increased in Tamworth and is higher than the County rate and is more prevalent in Leyfields, Glascote Heath, Stonydelph and Amington. • The current economic recession, potential changes to welfare benefits and the increases in the cost of living may affect peoples ability to meet housing and associated costs • There are specific health issues to Tamworth such as higher rates of Teenage pregnancy, obesity, smoking and life expectancy is lower in the most deprived areas • The likelihood of accidents occurring in the home may be increased as a consequence of personal behaviour (e.g. smoking, alcohol misuse, DIY activity, preparation of meals, drying clothes in front of fires etc.) as much as a result of defects in the property itself. • Overcrowded households cause tensions and affect a number of factors including educational attainment, loss of privacy, and a range of health related disorders. <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • To promote financial inclusion and responsible money management • A strategic and policy approach that is flexible enough to alter in line with the changes in economic circumstances • To effectively promote healthy lifestyles and encourage lifestyle changes (smoking cessation, healthy eating, alcohol and substance misuse, fire prevention and home safety)

	<ul style="list-style-type: none"> • That services are developed and delivered in a manner that is discreet but encourage changes in personal behaviour in the home and positive lifestyle choices • To promote more sustainable lifestyles • Supporting more sustainable tenancies and stable secure long term housing • To understand the needs of vulnerable residents and their support needs • To reduce incidents of ASB and misinterpreted perceptions of ASB • For Housing to work jointly with partners at a locality level to deliver joined up services that will have a positive impact on health
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Challenge 4: In some areas the community and neighbourhood environment is having a negative impact on quality of life (Neighbourhood)

<p>Improving social environments within the local community</p>	<p>The identified issues are:</p> <ul style="list-style-type: none"> • 18.1% of the Tamworth population live in areas which are amongst the 20% most deprived LSOAs in the Borough are situated in the wards of Amington, Glascote, Stonydelph, Belgrave and Castle, which are characterised by higher levels of ASB, higher levels of unemployment, poor housing, low educational attainment and poorer health. • There a 60.3 incidents of anti social behaviour per 1,000 resident population in 2008/09 which is significantly higher than the Staffordshire County figure of 46.5 per 1,000. • Additionally there are specific areas outside of these identified areas with similar attributes as those found in the LSOAs. • The economic recession and the anticipated rises in repossessions, welfare reforms, and the impact all of this will have on neighbourhoods in Tamworth. <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • To tackle ASB and the perceptions of this concentrated in certain areas of the Borough • To develop initiatives to tackle worklessness, skills and unemployment • Creating neighbourhoods with a good reputation to improve local aspirations, increase mixed tenure provision and contribute to a vibrant housing market. • Ensuring communities have access to information regarding the services, support and assistance that is available to them • To target neighbourhoods to provide advice (including housing options within the locality areas), support and opportunities to participate in decision making to contribute to improved living standards, cleaner, safer neighbourhoods and increased levels
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	<p>of health and wellbeing.</p> <ul style="list-style-type: none"> • Via targeted housing activity to positively contribute to the economic regeneration of neighbourhoods and tackling the identified health inequalities in locality areas (and beyond) • To engage with as many local residents as possible in order to increase participation in activities and contribute to decision making. A continued housing input into the further development of locality based initiatives and programmes (such as litter picks and neighbourhood clean-ups) designed to engage local residents will enhance social cohesion and encourage stronger communities. • For Economic Investment (Including housing) to maximise training and employment opportunities which will deliver medium and long-term health benefits. • Linking housing activity into the development of a thriving local economy whether this is via the employment of local people to deliver housing services, encouraging tenants to start there own business or creating training and employment opportunities when developing new housing.
<p>Improving the physical and built environment</p>	<p>The identified issues for Tamworth are</p> <ul style="list-style-type: none"> • 6,310 (25.1%) private sector dwellings fail the Decent Homes Standard in Tamworth; 14.9% (3,750) failed due to thermal comfort failure and 13.2% (3,320) due to the presence of category 1 hazards • At the end of March 2011 there were 259 long term empty properties in the private sector and the impact of non decent housing, empty or dilapidated properties on an area • Lack of suitable land for building – may encroach on green belt <p>Therefore the challenges for Tamworth are:</p> <ul style="list-style-type: none"> • To update housing market and needs data which should then be utilised to inform planning decisions around tenure, size and type of properties, the identified needs of vulnerable, energy efficiency / sustainable / lifetime homes and marginalised groups and wider concerns around access to services and the creation of healthy and safe neighbourhoods that encourage lifestyle change and reduce the likelihood of accidents. • To provide new housing to meet identified need, aspirations and designed to appropriate standards • Monitor non decency trends to ensure that levels of decency do not deteriorate as a result of reductions in capital to invest in improvements to homes in the private sector; in the past funding has been secured from a regional pot but this is no longer available • To ensure that housing input into planning system is effective. Specifically there should a strategic housing input into the Infrastructure Delivery Plan and schemes, including site

	<p>identification, that take forward priorities for the delivery of new affordable housing and area and regeneration initiatives identified within the LIP.</p> <ul style="list-style-type: none"> • Bringing long term empty properties back into use within neighbourhoods and dealing with dilapidated properties • To create links with the Local Enterprise Partnership (LEP) in order to establish relationships between housing and economic regeneration regionally.
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National challenges and opportunities

Key Housing Measures And Proposals That Have Been Taken Into Account Include:

- Capital budget for affordable housing cut from £8.4 to £4.5 billion
- Introduction of the New Homes Bonus to encourage private house building and returning empty homes back into use
- Introduction of the new “affordable rent” model whereby RSLs will let homes at intermediate rents with proceeds helping to fund new affordable homes
- Additional investment to bring empty homes into use as affordable housing
- Additional funding for Decent Homes Work
- Cuts to the Supporting People budget
- Housing Market Renewal incorporated into Regional Growth Fund
- Creation of new Local Authority flexible tenancy with minimum fixed term of two years
- New powers that enable Councils to set their own rules about who qualifies to go on housing waiting lists
- Introduction of a nationwide homeswap programme
- Enabling Councils to fully discharge their homelessness duty with an offer of suitable accommodation in the private sector without requiring the applicants agreement
- A new duty for local authorities to publish a strategic tenancy policy
- Reform of social housing regulation
- Reform of the Housing Revenue Account subsidy system

Key Welfare Measures And Proposals That Have Been Taken Into Account Include:

- Introduction of the Universal Credit over the period to 2013 that will reshape the welfare benefits structure (including those aspects of the existing regime that support low income households with their housing costs) and is intended top both simplify the benefits system and encourage people to work rather than living solely on benefits
- Housing Benefit reform will impact on tenants of social housing in

terms of benefit payable to the rent payable for a dwelling of an “appropriate” size

- The up rating of non-dependant deductions for both private and social renters from April 2011
- Introduction of HB caps for private tenant from April 2011 with a further set of overall “household benefit” caps (affecting both social and private tenants) being introduced by 2013
- As highlighted above, the “affordable rent” model will see new homes let up to 80% market rent. This may make such new homes unaffordable for larger low-income households within the broader context of the introduction of overall Household benefit” caps

Key National Policy Initiatives That Have Been Taken Into Account Include:

- Reduction in public spending and resources available
- Support for sustainable economic growth and enterprise
- The redistribution of power – Localism
- Proposed changes to the NHS and public health
- Proposals for housing and welfare reform (see tables above)

Key Local Policy Initiatives That Have Been Taken Into Account Include:

- Staffordshire Health and Wellbeing Strategy (enhanced partnership working to improve health and wellbeing, particularly for vulnerable individuals, families and communities)
- Housing support, independent living and provision for older and vulnerable people and groups
- Tamworth Strategic Partnership – new vision, strategic priorities and primary outcomes (stronger local economy, safer, healthier town, locality working)
- Local Enterprise Partnership (local economic growth and regeneration, jobs and skills)
- Local Development Framework (local economy, environment, transport, housing and health)
- Local Investment Plan (Meeting housing need; increasing housing choice; improving the quality of housing; homelessness prevention; housing and support options for vulnerable people; investment for new affordable housing, Flexi Care Housing and action on empty homes)