

Housing in North Norfolk – Briefing for Wells Town Council



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Setting the Scene:

- The Big Housing Issues in Wells – and North Norfolk
- What is NNDC's housing role
- What are NNDC doing to tackle housing issues

Housing issues in Wells

- Second & holiday homes: 615 / 34%
- House prices: 17 x for median and 16 x for lower quartile income
 - FT earnings in 2020 - £21,736 (lower quartile) and £27,278 (median)
 - Wells and Holkham Ward house prices Dec 2020 - £464,000 median and £350,000 lower quartile
- Private rented: only one property to let within 3 miles of Wells (on Rightmove) a 4-bed at £1,400 per month
- Ageing population: Population estimate 2021 for Holkham & Wells = 2,494 with 39% aged 65+
- Housing need: 2,788 on NNDC list, 904 want Wells, 139 have local connection to Wells or adjoining parish
- House condition: Priory Ward – 1,403 properties, 576 (41%) have excess cold & 197 (14%) fuel poverty

The Big Issues for North Norfolk

Supply of New Housing

Affordability – house prices 10 x average earnings, nearly 12% of homes are second/holiday homes. The district needs 100 new affordable homes each year. In the six years to March 2020:

- The average number of new affordable homes was 83.
- After right to buy and voluntary sales by registered providers the net number of new affordable homes was 19.

Housing Stock Condition in the Private Sector

By far the most significant issue is excess cold due of poor heating systems and/or poor insulation.

- 27% of homes in the private sector have a category 1 HHSRS hazard. The largest single problem is excess cold.
- There are 55,000 homes in the district, nearly 13,000 have a category 1 HHSRS hazard. Over 5,000 households, nearly 10% of households in the district face fuel poverty. Nearly one in five of tenants in private rent homes face fuel poverty.
- Private residences are the single biggest generators of carbon-dioxide in the district.

The Big Issues for North Norfolk

Making Better Use of Social Housing

The supply of affordable homes does not match need:

- 2,788 On housing list – 250 lets last year
- 59% of applicants need a 1-bed home but only 46% lets in the last year were 1-bed.
- 238 need a home with four or more bedrooms, only 1 let in the last year.

82% of affordable housing goes to priority applicants (Band 1 or 2) but on rural exception schemes (where the local allocation policy gives priority to those with local connections) only 23% go to those in bands 1 and 2.

The supply of shared ownership homes is growing, 52 in 2020/21 and 100+ projected in 2021/22. However, only 23 applicants on the housing list are interested in shared ownership. For many households this could be an affordable solution.

The private rented sector is small and expensive – out of reach of low income households (15 out of 82 within LHA – June 2020).

The Big Issues for North Norfolk

The Big Issues for Supporting Vulnerable Residents

The district's population is old and getting older - 33% of the population are aged 65+ (compared to 18% in England). The number of older people is predicted to increase 150% by 2041.

There are estimated to be 17,000 households where a person has limiting long term illness / disability in North Norfolk. Many of these households will need adaptations to their home or will need to move as their current home cannot meet their needs.

The district has a shortage of suitable homes for older people who need additional support to live independently. There is also a shortage of homes for households with disabilities who need accessible homes.

240 applicants on the council's housing list are in high need (Band 1). Band 1 applicants often have a variety of complex needs indicators such as medical/welfare/disability needs.

In the last year 951 households have come to the council as potentially homeless. Many face complex issues such as a history of mental health, abuse or drug and alcohol dependency, face physical health / disability challenges or are potentially vulnerable due to their age, support needs or learning disability.

What is NNDC's housing role

- Produce (& deliver actions and interventions in) a Housing Strategy to cover:
 - New housing
 - The existing housing stock (private and affordable)
 - The needs of the people who live in the homes
- Not a social landlord, work with others
 - Main Norfolk housing associations: Flagship (Victory) & Broadland
 - Nationals: Places for People, Clarion, Hastoe, Orbit, etc.
 - Specialist: Housing21, Sanctuary, Benjamin, Leeway
 - Local / Community Led – Homes For Wells, Blakeney & Neighbourhood, Holt, Stable Door, Swanton Novers
- NNDC = Few powers & little money

Housing - What do NNDC do?

- Planning
- Enabling
- Housing need
- Housing conditions
- Disabled adaptations
- Other



Planning

- Develop Local Plan:
 - High level policies and standards – including % of affordable, rural exception housing
 - Housing numbers target
 - Settlement hierarchy – broadly where development should take place
 - Site allocation – specific sites & development briefs
- Planning Policy
- Planning decisions



Enabling

- Housing needs analysis
- Liaison with landowners, parish/town councils, public consultation
- Review viability of private developments – level of affordable housing
- Work with housing associations – encourage & support (esp. exception schemes, community-led, specialist)
- Support - grant (or land)

Housing Need

- Common waiting list / assessment of need
- Advertise available homes for eligible applicants to bid on
- (with housing association) 'allocate' homes:
 - For general needs - to highest need bidder
 - For exception schemes - to strongest local needs bidder
- Housing advice
- Homelessness – Prevention / Relief / Full duty plus Rough sleepers
- Provide Temporary Accommodation

Housing Conditions

- Understand conditions / issues
- Enforcement action
 - Private rented homes where standards are not met / tenant at risk
 - Worst condition – risk to neighbours / public
- Promote government energy efficiency grants
- Empty homes – Council Tax (and enforcement)
- Second homes – monitor (no Council Tax discount)



Disabled Adaptations

- Assessment of individual's needs/adaptations required
- Means tested grant for homeowners and tenants (private and housing association) – up to £30k
- Manage works – e.g. stair lifts, level access showers, ramps, etc.

Other

- Section 157 restrictions
- Shared equity & shared ownership
- Disposals

The Corporate Plan

LOCAL HOMES FOR LOCAL NEED

...North Norfolk has many households who wish to access social housing, shared ownership properties and homes in the private rented sector; together with rising numbers of households in temporary accommodation. Our ageing population also means that we have a high level of need for Housing with Care...

...Delivering Local Homes for Local Need will therefore be a priority for the Council over the next four years... we will maintain a high quality in terms of design...with a strong emphasis on environmental sustainability, we will make them more affordable to live in.

New Housing Strategy

- Agreed at Cabinet today
- Developed from evidence base & stakeholder involvement
- Four themes to address major housing challenges:
 1. Increasing the supply of homes with the enough homes to meet the needs of local residents
 2. Improving housing conditions in the private sector – thereby reducing fuel poverty and helping to reduce carbon emissions
 3. Making the best use of existing homes – this includes ensuring affordable homes are allocated fairly and encouraging landlords to let homes for market rent
 4. Supporting vulnerable residents to live in their homes or to move to a home more suited to their needs.

