



# STROUD DISTRICT COUNCIL

Council Offices • Ebley Mill • Ebley Wharf • Stroud • GL5 4UB

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14 September 2020

## HOUSING COMMITTEE

A remote meeting of the Community Services and Licensing Committee will be held on **TUESDAY 22 SEPTEMBER 2020** at **7.00 pm.**

Kathy O'Leary  
Chief Executive

*This is a remote meeting in accordance with the Local Authorities and Police and Crime Panels (Coronavirus) (Flexibility of Local Authority and Police and Crime Panel Meetings) (England and Wales) Regulations 2020.*

### **Venue**

*This meeting will be conducted using Zoom and a separate invitation with the link to access the meeting will be sent to Members, relevant officers and members of the public who have submitted a question.*

### **Public Access**

*Members of the public, who have not submitted a question, are invited to access the meeting streamed live via Stroud District Council's [YouTube channel](#).*

### **Recording of Proceedings**

*A recording of the meeting will be published onto the Council's website ([www.stroud.gov.uk](http://www.stroud.gov.uk)). The whole of the meeting will be recorded except where there are confidential or exempt items, which may need to be considered in the absence of press and public.*

## **A G E N D A**

### **1 APOLOGIES**

To receive apologies for absence.

### **2 DECLARATIONS OF INTEREST**

To receive declarations of interest.

### **3 MINUTES**

To approve the Minutes of the meeting held on 10 December 2019.

**4 PUBLIC QUESTION TIME**

The Chair of the Committee will answer questions from members of the public, submitted in accordance with the Council's procedures.

**DEADLINE FOR RECEIPT OF QUESTIONS**

**Noon on Thursday, 17 September 2020**

Questions must be submitted to the Chief Executive, Democratic Services, Ebley Mill, Ebley Wharf, Stroud and can be sent by email to [democratic.services@stroud.gov.uk](mailto:democratic.services@stroud.gov.uk)

**5 STRATEGY FOR NEW COUNCIL HOMES**

To present the Strategy for New Council Homes and Action Plan.

**6 TENANT SERVICES FRAUD POLICY**

To agree the revisions made to the Tenant Services Fraud Policy.

**7 MEMBER REPORTS**

- a) Housing Review Panel
- b) Tenant Representatives to provide an update
- c) Performance Monitoring

**8 WORK PROGRAMME**

To consider the Work Programme.

**9 MEMBERS' QUESTIONS**

See Agenda Item 4 for deadline for submission.

**Members of Housing Committee 2020-21**

**Councillor Mattie Ross (Chair)**

**Councillor Jenny Miles (Vice-Chair)**

Councillor Catherine Braun

Councillor Stephen Davies

Councillor Jim Dewey

Councillor Chas Fellows

Councillor Colin Fryer

Councillor Lindsey Green

Councillor Julie Job

Councillor Norman Kay

Councillor Gary Powell

Councillor Debbie Young

**Tenant Representatives**

Leticia Gardiner

Sandra Longstreth



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## HOUSING COMMITTEE

10 December 2019

7.00 pm – 8.36 pm

Council Chamber, Ebley Mill, Stroud

# 3

### Minutes

#### Membership

Councillor Chas Townley (Chair)	P	Councillor Lindsey Green	P
Councillor Jenny Miles (Vice-Chair)	P	Councillor Julie Job	P
Councillor Catherine Braun	P	Councillor Norman Kay	A
Councillor Jim Dewey	A	Councillor Phil McAsey	A
Councillor Chas Fellows	A	Councillor Gary Powell	P
Councillor Colin Fryer	P	Councillor Debbie Young	P

P = Present      A = Absent

#### Other Member(s) in Attendance

Councillor Doina Cornell

#### Officers in Attendance

Head of Housing Services  
Head of Contract Services  
Interim Accountancy Manager  
Project Manager

New Homes and Regeneration Manager  
Housing Advice Manager  
Democratic Services & Elections Officer

#### HC.032

#### APOLOGIES

Apologies for absence were received from Leticia Gardiner (Tenant Representative) and Councillors Dewey, McAsey and Kay.

#### HC.033

#### DECLARATIONS OF INTEREST

There were none.

#### HC.034

#### MINUTES – 10 SEPTEMBER 2019

#### **RESOLVED**

**That the minutes of the meeting held on 10 September 2019 are confirmed and signed as a correct record.**

**HC.035****PUBLIC QUESTION TIME**

There were none.

**HC.036****HOUSING COMMITTEE ESTIMATES – REVISED 2019/20 AND ORIGINAL 2020/21 AND HOUSING REVENUE ACCOUNT (HRA) MEDIUM TERM FINANCIAL PLAN 2019/20-2023/24**

The Interim Accountancy Manager introduced the above report which included budget setting and the Medium Term Financial Plan (MTFP) for the Housing Revenue Account (HRA).

Councillor Young asked for further clarification on the adjustments to pensions that the Interim Accountancy Manager had mentioned in her introduction. The Interim Accountancy Manager advised that they were expecting the final pension figures shortly and that the employer contribution may be increased but were not expecting any significant changes overall. Councillor Young asked if a consultation had taken place with staff who would be affected by the changes. The Interim Accountancy Manager stated that the employees' pension sum would remain the same and that it was just an actuarial assessment of the employers' contribution.

Councillor Braun asked if Officers had given consideration to other adjustments of the budgets such as improving the energy efficiency of the Council's domestic dwellings. The Head of Contract Services advised that they had looked at the affordability of it, but that Council owned housing stock was only 10% of the total housing in the District and therefore a wider piece of work needed to be carried out first. The Interim Accountancy Manager advised that there was some scope in the budgets however there would not be enough to cover all of the required works.

Councillor Braun welcomed the increase in the homelessness budget and the additional proposed posts, she hoped that these would have some impact on relieving pressure from the team and assisting the homeless.

The Chair also asked the Committee to note the proposals regarding purchasing replacement housing to compensate for the loss of existing properties being used for temporary accommodation. He asked whether more information on this could be provided in the New Homes and Regeneration Managers report on the Capital Programme.

On being put to the vote, the Motion was carried unanimously.

**RECOMMENDED  
TO STRATEGY  
AND  
RESOURCES  
COMMITTEE**

**The Committee RECOMMENDS to Strategy & Resources that:**

- 1. The revised General Fund Housing revenue budget for 2019/20 and original budget 2020/21 are approved.**
- 2. The Fees and Charges list in Appendix B is approved.**
- 3. The revised HRA revenue budget for 2019/20 and original budget 2020/21 are approved.**
- 4. The movement to and from HRA balances and capital reserves as detailed in Appendix D and section 10 are approved.**
- 5. That from 1 April 2020:**

- i) **Social rents and affordable rents are increased by 2.7%, in line with national rent guidance.**
- ii) **Garage rents are increased by 2.7%.**
- iii) **Landlord service charges are increased by 2.7%, except district heating charges which are decreased by an average of 21%.**

**As detailed in Appendix C:**

- 6. The Sheltered Modernisation Programme be added to the HRA Medium Term Financial Plan.**
- 7. The General Fund Housing Capital Programme as detailed in Section 4, be included in the Council's Capital Programme.**
- 8. The HRA Capital Programme for 2019/20 to 2023/24, as detailed in Appendix E, be included in the Council's Capital Programme.**

### **HC.037**

### **BUDGET MONITORING REPORT 2019/20 QUARTER 2**

The Interim Accountancy Manager advised that the above report took into consideration any proposed budget changes from the previous budget setting report and brought the Committees' attention to the significant changes.

Councillor Young stated that it was interesting that we could repurchase previously sold Right to Buy properties and use Right to Buy Receipts for up to 30% of the cost. The Interim Accountancy Manager advised that they had done this previously and would consider doing it again in the future.

On being put to the vote, the Motion was carried unanimously.

### **RESOLVED**

**To note the outturn forecast for the General Fund and HRA Revenue budgets and Capital programmes for this Committee.**

### **HC.038**

### **HOMELESS PREVENTION AND ROUGH SLEEPING STRATEGY**

The Housing Advice Manager advised that authorities were required to develop Homelessness Strategies and that these needed to be renewed every 5 years. It had also now become a requirement for housing authorities to incorporate a Rough Sleeping Strategy. The Housing Advice Manager advised that the Strategy was developed with both internal and external partner agencies and it would be reviewed on an annual basis. The next step would be to create an action plan from the Strategy.

Councillor Young stated that she was very pleased to see the section on page 68 regarding domestic abuse, coercive control and rent arrears. She also asked if anything in the draft Strategy had been changed based on the Consultation. The Housing Advice Manager confirmed that there had not been any major changes but amendments had been made which would help provide clarification. Councillor Young requested that any changes to documents in the future were put in bold or underlined so that the amendments were clear.

Councillor Braun asked whether there was a role for the Committee to monitor delivery against the action plan or if this would be monitored through Performance Monitoring. The Housing Advice Manager suggested that it would be best monitored through the

Performance Monitoring and that he would be happy to take progress updates to the Performance Monitoring meetings.

The Chair advised that they would look to hold a meeting regarding homelessness on an annual basis at the Housing Review Panel.

On being put to the vote, the Motion was carried unanimously.

**RESOLVED                      To approve the Homeless Prevention and Rough Sleeping Strategy.**

**HC.039                              SHELTERED MODERNISATION PROGRAMME UPDATE AND THE REDEVELOPMENT OF CAMBRIDGE HOUSE, DURSLEY**

The Project Manager gave a summary of the progress the Sheltered Modernisation Programme had made and advised that the programme was on schedule. The Project Manager stated that they planned to continue to concentrate on amber schemes, the development of the provision of 'Hubs' and to begin modernising the 'independent +' schemes. They therefore proposed that the most suitable scheme to next become a 'Hub' was Springfields Court in Cam and that Willow Road had been identified as being suitable as an 'independent +' scheme. The New Homes and Regeneration Manager proposed that they now include the land at Cambridge House into their New Homes Programme and that a budget had now been included within the HRA.

Councillor Miles asked whether the Officers had a process where they evaluate the sheltered homes that had been finished and consider what did and did not work well. The New Homes and Regeneration Manager advised that they had looked back at the two 'Hubs' that had been created and that they were taking what they had learnt into consideration at George Pearce House and Springfields Court. She also advised that the Community Hub Facilitator had now been appointed and that she was working closely with the team to advise if any changes needed to be made.

In a response to a question regarding energy efficiency methods the New Homes and Regeneration Manager advised that they are very conscious that they need to look at what to do in terms of the regeneration of the sheltered housing schemes to help meet the Carbon Neutral 2030 aims and that they would be working closely with the Head of Contract Services.

Councillor Fryer advised that he was very pleased to see that we were retaining Cambridge House and asked if this could be social housing rather than affordable housing. The New Homes and Regeneration Manager advised that the current policy they were following allowed for the new homes programme to be delivered with affordable rents and that because of a substantial increase in costs from build cost inflation and Carbon Neutral 2030 aims social rents may not be viable as the payback period would be stretched even further. Councillor Fryer asked what the difference in the cost of affordable rent and social rent was. The Interim Accountancy Manager advised that she would find this out and would circulate the response to Members.

Councillor Braun asked how successful the 'Hubs' had been and when Dryleaze House was due to become a 'Hub'. The Project Manager advised that the Community Hub Facilitator had only been in post for a couple of months but she had been making great progress and was generating interest in the 'Hubs'. He advised that at the end of next year they were hoping to have 4 'Hubs' in place and that this would be a sensible point to review the

projects. With regards Drylease House the Project Manager advised that it was categorised as green but that the Principal Sheltered Housing Officer would be looking at what could be done in the short term to make some improvements. He also confirmed that they were looking to complete the 7 proposed 'Hubs' within the next 4 years.

Councillor Braun also advised that she had spoken to one of the residents at Concord and they had told her how fantastic the support they had received from the Community Hub Facilitator had been. The Chair asked if the Community Hub Facilitator could be asked to speak to the Housing Review Panel (HRP) in January about the work that was being undertaken.

On being put to the vote, the Motion was carried unanimously.

## **RESOLVED**

- 1. To approve the inclusion of Willow Road in Stonehouse and Springfields Court in Cam into the sheltered modernisation programme for 2020/21 with funding already approved in the MTFP.**
- 2. To approve the inclusion of the land at Cambridge House, Dursley into the New Homes and Regeneration programme for the provision of new council homes, subject to funding being approved as part of the budget setting process as set out in the HRA budget paper at this meeting.**

## **HC.040**

## **TENANT SERVICES ENERGY STRATEGY – UPDATE**

The Services Manager introduced the above report and advised that the original Strategy was formulated in 2017 and updated in 2019 with the key aims of relieving fuel poverty and maximising carbon reduction in line with the Council's existing and future targets. She brought the Committee's attention to Table 1 which showed the various measures which had been made to improve energy efficiency to date. Appendix 2 contained the existing improvement modelling which showed 3 different levels of investment that they could consider, however the improved SAP ratings proposed would be based on completing the programmes in the MTFP first.

In response to a question regarding the need for skilled workers to implement the Energy Strategy, the Services Manager advised that she had attended a meeting with the GFirst LEP where the skills shortage had been discussed, she confirmed that their plan was initially to try and increase the amount of skilled workers. Councillor Cornell advised that she had spoken to the Chief Executive regarding the capacity within the District for retrofitting and stated that they were looking to hold a meeting in early 2020 to look at what could be done.

Councillor Young stated that we would be unable to increase the energy efficiency of some of our existing housing stock to the targeted SAP rating due to the age and build of the property and that we needed to be realistic about this. The Head of Contract Services agreed with Councillor Young and advised that it would be for Members to decide where the cut-off point would be. He stated that further work would need to be done so that they can bring that information to Committee for Members. The Chair advised that there were approximately 4,000 properties that were listed buildings which would be a big additional challenge for us.

Councillor Braun asked whether Officers had looked at Welsh Government Policy as they were considering changing the rent structure so that people would pay higher rents for a

more energy efficient home. The Services Manager advised that they would look into this with the Carbon Neutral Officer.

On being put to the vote, the Motion was carried unanimously.

## **RESOLVED**

- 1. To approve the approach to the improved energy efficiency of new council homes being delivered subject to the increased budget required set out in the HRA budget report to this committee, being approved; and**
- 2. To note that Tenant Services will work in conjunction with the CN2030 member-officer group to commission/undertake a wider piece of work to fully consider all the viable options available, including costs and timescales required to maximise the SAP ratings of our existing dwellings; and**
- 3. To note that in the interim, Tenant Services will continue with the current investment model of planned improvements to energy efficiency in our existing dwellings.**

## **HC.041**

### **HRA DELIVERY PLAN 2020 - 2025**

The Head of Housing Services advised that they had reviewed the existing Housing Revenue Account (HRA) Delivery Plan and that they had added some additional elements following the Tenant and Leaseholder consultation, star survey results and the previous Housing Review Panel (HRP) meeting.

The Chair stated that asset based community development was referred to in the Delivery Plan however it wasn't explicit. The Head of Housing Services advised that they would be able to provide more detail regarding asset based community development in the action plan.

The Head of Housing Services confirmed that a report would be brought to the Housing Committee in June 2020 and then progress would be reported annually.

Councillor Braun stated that they had had a really good discussion at HRP and that she welcomed the focus on tenants and tenant satisfaction. The Head of Housing Services advised that they would be undertaking another Star Survey in 2020.

On being put to the vote, the Motion was carried unanimously.

## **RESOLVED**

**To approve the HRA Delivery Plan and Action Plan.**

## **HC.042**

### **MEMBERS' REPORTS**

#### **a. Housing Review Panel**

The Chair advised that the last Housing Review Panel looked at both homelessness and the HRA Delivery Plan which had been covered in the Agenda Items presented at this Committee.

#### **b. Tenant Representatives verbal update**

The Chair advised that he was pleased to report that the selection panel had selected a new Tenant Representative (Sandra Longstreth) and the appointment would be confirmed at the next Council Meeting.



c. Performance Monitoring.

The Chair advised that the Performance Monitoring Meeting did not take place and therefore there would not be a report.

**HC.043**

**WORK PROGRAMME**

The Chair advised that as there was no business listed on the February 2020 work programme he would have a discussion with Officers and would consider cancelling the Committee Meeting.

Councillor Braun advised that she would like to see a 10 year strategy on Housings contribution to CN2030 towards the end of 2020. The Chair confirmed that this could provide a framework for the work that the Carbon Neutral group needs to do.

Councillor Miles advised she would like an update on the Non-Traditional Houses Programme. The Chair advised that this could be reported to Housing Review Panel rather than Committee as it did not involve a decision.

**HC.044**

**MEMBERS' QUESTIONS**

There were none.

The meeting closed at 8.36 pm.

Chair

## HOUSING COMMITTEE

22 SEPTEMBER 2020

5

<b>Report Title</b>	<b>STRATEGY FOR NEW COUNCIL HOMES</b>			
<b>Purpose of Report</b>	To present the Strategy for New Council Homes and Action Plan.			
<b>Decision(s)</b>	<p><b>Housing Committee RESOLVES to:</b></p> <p><b>a. Adopt the Strategy for New Council Homes and Action Plan</b></p> <p><b>And</b></p> <p><b>b. Notes the delegation approved by Council in the Capital Strategy that land / property purchases, above the existing delegation of £500,000, will be presented to Strategy and Resources Committee for approval except for those occasions where insufficient time is available for a capital purchase to go through the full Committee cycle, and these decisions will be made by the Section 151 Officer and Head of Paid Service, in consultation with the Chair of Strategy and Resources Committee. This only applies where there is an existing budget approved by full Council which may be used.</b></p>			
<b>Consultation and Feedback</b>	Consultation has taken place with officers from across the Council at a workshop event on the 11 November 2019 and at SLT and at Housing Review Panel on the 21 January and with the Chair and Vice Chair of Housing Committee.			
<b>Report Author</b>	Leonie Lockwood, New Homes and Regeneration Manager Email: <a href="mailto:leonie.lockwood@stroud.gov.uk">leonie.lockwood@stroud.gov.uk</a>			
<b>Options</b>	The Council could choose to not proceed with an ongoing programme of new affordable homes.			
<b>Background Papers</b>	None			
<b>Appendices</b>	Appendix A – Strategy for New Council Homes 2020-2024 Appendix B – Action Plan - Strategy for New Council Homes 2020-2024			
<b>Implications (further details at the end of the report)</b>	Financial	Legal	Equality	Environmental
	No	No	No	Yes

## **1. INTRODUCTION / BACKGROUND**

- 1.1 Affordable housing is a key priority for the Council and this has recently been reconfirmed in its new strategy – ‘Recover, reset and Renew: A Strategy for Stroud District Council 2020-21’ which sets out the Council’s approach post Covid 19 and lays the foundation for the longer term renewal. One of the four key external and community focused work streams that have been identified is Affordable Housing and Homelessness.
- 1.2 The Council recognises that everyone needs an affordable and decent home to live in, and ensuring everyone in the district can access decent housing must remain a top priority for the Council. This is even more important now as the economic downturn caused by the crisis will see many local people’s incomes suffer. The Council also needs to support people and families who have been immediately affected by the crisis and facilitate sustainable housing solutions.
- 1.3 The Council can contribute to the provision of these much needed affordable homes across the district by continuing with its New Homes and Regeneration Programme that has, in the last five years, seen 239 new homes added to its stock.
- 1.4 The purpose of this report is to present a strategy and action plan, attached at Appendix 1 and 2, which links closely with the Housing Strategy 2019-2024. It details the vision and objectives for the delivery of these new homes over the next four years, identifies the priorities for the purchase of more land and sets out the methodology for setting the type, tenure, location and standards of accommodation for the building of more Council homes beyond the current programme set out in the MTFP.

## **2. THE STRATEGY**

- 2.1 The Council is committed to delivering its vision to ‘positively contribute to the provision of affordable, good quality, energy efficient homes that meet current and future needs.
- 2.2 The strategy sets out its approach to delivering the seven objectives, the building blocks of the New Homes and Regeneration Programme, which in turn will realise the Council’s vision.
- 2.3 The strategy has an action plan which sets out the timescales for the delivery of the seven objectives.
- 2.4 The action plan will be monitored and reviewed on a bi-monthly basis by the New Homes and Regeneration Manager, with progress on the action plan provided to Housing Committee on an annual basis.

## **3. THE PURCHASE OF LAND AND PROPERTY**

- 3.1 Set out in the constitution, the Head of Property Services has an existing delegation to purchase property with an open market value up to £500,000 and includes the requirement for consultation with the Committee Chair and Ward Councillors and the s151 officer being satisfied that there is a robust business case for the acquisition.
- 3.2 The Council’s Capital Strategy was approved by Council on the 24 January 2019 and detailed the New Homes and Regeneration Programme as one of the existing capital

priorities, including the addition into the capital programme of a budget for the purchase of land for the building of new homes.

- 3.3 The Capital Strategy also sets out that in rare cases there may be insufficient time for a capital purchase to go through the full Committee cycle, such as in the case of an opportunity land purchase. In these instances, where it is above delegated powers of officers the decision will be made by the Section 151 Officer and Head of Paid Service, in consultation with the Chair of Strategy and Resources Committee. This only applies where there is an existing budget approved by full Council which may be used.
- 3.4 For land/ property purchased in accordance with the Strategy for New Council Homes, in accordance with existing delegations and the Capital Strategy, for those purchases above the delegated figure of £500,000 a report will be presented to members for approval. In those circumstances where there is insufficient time for the purchase to go through the full Committee cycle, e.g. the window for the receipt of firm offers for land/property on the open market is very short, the decision will be made in accordance with the delegation stated above at 3.3.
- 3.5 One of the actions for the strategy is to review the governance structure for the monitoring of the programme and any land/property purchase would need to have been reviewed by a proposed new Project Board prior to purchase.

#### **4. CONCLUSION**

- 4.1 It is recommended that the Committee resolves to adopt the Strategy for New Council Homes and the associated Action Plan and to recommend to Strategy and Resources that, in accordance with approved procedures, land/property purchases above £500,000 will be presented to Strategy and Resources Committee for approval except for those occasions where insufficient time is available for a capital purchase to go through the full Committee cycle, the decision will be made by the Section 151 Officer and Head of Paid Service, in consultation with the Chair of Strategy and Resources Committee. This only applies where there is an existing budget approved by full Council which may be used.

#### **5. IMPLICATIONS**

##### **5.1 Financial Implications**

There are no financial implications directly arising from this strategy.

Any budgets required for the implementation of the strategy will go through the standard budget setting process, with Council approval. All development schemes or purchases will continue to follow existing approval processes, as set out in the Capital Strategy.

Lucy Clothier, Accountancy Manager      Email: [lucy.clothier@stroud.gov.uk](mailto:lucy.clothier@stroud.gov.uk)

## **5.2 Legal Implications**

There are no legal implications directly arising from this Strategy but legal advice and assistance will be provided at appropriate stages as the Strategy and Action Plan is implemented

Sarah Farooqi, One Legal

## **5.3 Equality Implications**

An EIA is not required because there are not any specific changes to service delivery proposed within this decision.

## **5.4 Environmental Implications**

The strategy sets out details of significant environmental implications in its third objective of designing good quality, sustainable, dynamic, energy efficient homes that address the Council's 2030 commitment.

The action plan sets out the Council's approach to delivering new homes that address this commitment with a fabric first approach and achieving minimum SAP 86 ratings on its next schemes and continually assessing each new project to establish the best value approach to delivering greater energy efficiency.

# **Strategy for New Council Homes**

## **2020 - 2024**

**Date Adopted:** September 2020

**Date for Review:** September 2021

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## **Appendices**

Appendix A – Strategy for New Council Homes - Action Plan

## 1. Introduction

The Housing Strategy 2019-2024 sets the context for this strategy and provides detail on why the delivery of affordable housing remains a key priority for the Council. There is an assessed need for 446 new affordable homes every year in the district. The local housing market is becoming increasingly polarised between those who were able to buy properties at a time of better wage to house price ratios, and those households who are struggling to access suitable properties.

The Council works with a wide range of Registered Providers (housing associations) as well as rural and community housing groups in order to maximise the delivery of much needed new affordable homes. This strategy sets out how the Council will contribute towards meeting this need by continuing the delivery of its own house building programme, which to date has delivered 239 new homes.

## 2. Our Local Landscape

The Stroud District is a largely rural area covering 175 square miles in the south of Gloucestershire. Much of the eastern half of the district falls into the Cotswold Area of Outstanding Natural Beauty, which covers just over 50% of the District's total land area. The western half is characterised by the low lying river landscape of the Severn Vale and is bounded by the Severn Estuary and includes extensive areas of land liable to flooding which extends eastwards along the river corridors within the Stroud Valleys. The district contains internationally important wildlife sites at the Severn Estuary, at Rodborough Common and a beech woodland straddling the north eastern boundary with Tewkesbury. The district has rich built heritage, including 42 conservation areas in a wide variety of towns and villages each of which are unique in character.

The district has a significant shortage of affordable homes and high average house prices compared to the Gloucestershire average.

Stroud has a population of 118,130 (2017) and over 50,000 households. There are currently 47,640 private homes in the district with 4,991 properties in the ownership of the council and 1,752 housing association homes. The population is predicted to grow to 136,000 by 2041. There are currently over 3147 people on the housing register.

There are currently 21,114 young people (aged 0 – 15), 70,802 working age adults and 26,214 retirement age adults. The increase of people of pensionable age is anticipated to rise significantly in the future as a result of rising life expectancy and the demographic impacts of two generations of baby boomers.



The Stroud district benefits from a vibrant community spirit, offering a mix of culture and countryside. The towns benefit from a range of independent cafes and shops all set in a picturesque location, which is proving to be a popular choice to live and retire in, particularly with the larger towns of Cheltenham, Cirencester and Gloucester not far away.

### 3. The Corporate Context

Prior to the Covid-19 pandemic, the need for the provision of new affordable council homes was set out within the context of the Council's Corporate Delivery Plan for 2019/20, which maps out Stroud District Council's vision, priorities, and challenges over the coming year, with affordable housing being one of the five key priorities for the Council

*"to provide affordable, energy efficient homes for our diverse and changing population".*

The Corporate Delivery Plan is supported by the Housing Strategy with one of its objectives being:

*"to deliver a new programme of adaptable, flexible, affordable Council homes providing a range of property types and tenures that meet the needs of the district and that address the move towards a Carbon Neutral District by 2030".*

This spring, in the lead up to all-out elections in May, the Council had intended to begin a conversation, within the council, and externally with the wider community, about what its plan would be for the district for the next five years. The intention was to use this work to inform the incoming political administration after the elections, so the council could be ready to adopt a new plan in the autumn of 2020. The coronavirus crisis, and the postponement of the district elections until 2021, has delayed this work.

The Covid-19 pandemic has led to a dramatic change in much of the council business and ways of working to cope with the pandemic, and the postponement of elections until 2021. This has impacted on the Council's Corporate Delivery Plan, as key actions have had to be delayed and will need to be reviewed in the light of the ongoing impact of the crisis.

The Covid-19 pandemic continues to cause significant impact and hardship in many different ways across our communities and early predictions are that this is set to continue. There is a need for clear leadership by the Council and partners to work with our communities, moving forward from the response phase of the crisis towards longer term recovery.

The Council has therefore adopted a new strategy - 'Recover, Reset and Renew: A Strategy for Stroud District 2020 – 2021'. The purpose of this strategy is to set a framework for a cross-party, community and business response, to come together to think through recovery, reset the Council's approach for new post Covid-19 circumstances and lay the foundations for longer term renewal across our district. The Council will set

out a planned transition from recovery towards a vision and plan for longer term renewal. This will in effect become the Council's new Corporate Delivery Plan.

Four key external and community focussed work streams have been identified with Affordable Housing and Homelessness being one of those. The Council recognises that everyone needs an affordable and decent home to live in, and ensuring everyone in the district can access decent housing, must remain a top priority for the council. This is even more important now as the economic downturn caused by the crisis will see many local people's incomes suffer. The Council also needs to support people and families who have been immediately affected by the crisis and facilitate sustainable housing solutions.

Even before the Covid-19 pandemic, Stroud district had a pressing housing need, with 2940 people on the Housing register (at 8 June 2020). The severity of housing needs within that total vary, but 436 were considered to meet the statutory definition of homelessness and 292 were reported to be living in "insanitary or overcrowded" accommodation across the district– some will be in both categories, as will 378 who needed to move on medical or welfare grounds.

This recovery work stream will encompass action to tackle housing needs on a variety of fronts, such as: increasing supply of affordable homes of all tenures, action to prevent housing debt in all sectors, action to provide temporary housing where homelessness arises and action to ensure that best use is made of housing stock in all tenures. The Housing Strategy remains but will be seen through the lens of the impact of the coronavirus and will be refocused through this recovery work stream to address these actions.

The Council's Older People's Housing Strategy was adopted in April 2019 with its vision of "providing good quality older people's housing which meets a variety of current and future needs – where people want to live." Whilst a large proportion of the strategy is focused on the modernisation and future use of the Council's existing housing stock for older people, the provision of new council homes for older people is also an important part of the strategy with the emphasis on providing homes that will enable people to live as independently as possible and to provide a range of accommodation to meet a variety of needs. One of the 6 strategic objectives is that:

*"New homes should be designed to be dynamic allowing flexibility and adaptability for the future".*

The Council's house-building programme plays an important role by supporting the local economy and jobs and providing the much needed new affordable homes across the district and so remains a key priority for the Council. This Strategy for New Council Homes supports this priority in its recovery plan and includes key strategic objectives for the provision of new homes to meet the diverse needs across the district whilst also reconfirming the actions contained within both the Housing Strategy and Older People's Housing Strategy with regard to the provision of new homes.

The diagram below reflects how the Strategy fits within the wider corporate context.



Diagram 3.1 Link to wider corporate context

## 4. The Story So Far

The Council began building its first new Council homes for 30 years in 2014 and by June 2019 had added 239 new homes to its housing stock. This has mainly been through the regeneration of sites following the rehousing of residents and the demolition of non-traditional properties that had reached the end of their economic life and replacing them with a mix of property types and tenures to meet the current housing needs.



By 2018 the Council had reached its borrowing cap and so a further programme of schemes was not thought to be possible until, on the 29 October 2018, the government confirmed that the HRA borrowing cap would be abolished with immediate effect. Since then a further pipeline of schemes has been developed. The is summarised in the report to Housing Committee, [SDC's New Homes and Regeneration Programme and District Wide Affordable Housing Delivery](#) dated the 19 June 2019.

The current focus has been on sites brought forward as part of the Council's Sheltered Modernisation Programme by redeveloping land occupied by sheltered housing schemes that have been decommissioned, as they no longer offer a sustainable solution to meeting the needs of the older population, to provide a mix of general needs and more suitable older persons housing.

The Council has also been focusing on its garage sites and other land holdings to identify those that are suitable for redevelopment for affordable homes and has carried out a review of land available on the open market for purchase.

Within the Council's current MTFP, a budget of £22.8 million has been approved for a further 111 new homes to be delivered over the next 4 years together with a land acquisition fund of £3 million.

The purpose of this strategy is to set out the objectives for the delivery of these new homes, to identify the priorities for the purchase of more land and to set out the methodology for setting the type, tenure, location and standards of accommodation for the building of more Council homes beyond the current MTFP.

A workshop session has been held with officers from across the Council together with consultation at two Housing Review Panels and further consultation with key officers to gather input from both members and officers. The result is a set of strategic objectives which need to be

achieved to deliver SDC's vision for its new council homes and the action plan provides a list of robust actions to ensure delivery of this Strategy, in turn achieving SDC's vision.

## 5. Vision

To positively contribute to the provision of affordable, good quality, energy efficient homes that meet current and future needs.

## 6. Strategic Objectives

This Strategy seeks to deliver seven strategic objectives, the building blocks of the programme, as follows:



These building blocks will shape the provision of new, good quality, affordable homes for the Council to meet a range of needs for the diverse population.

**1. Be agile in assessing land opportunities and maximise existing land holdings to exploit the limited supply of land available across the district.**

The local landscape as set out in section 2 limits the land available for development with the large house builders tying up options on the few large strategic sites across the district.

It is therefore important that the Council maximises its assets and wherever possible seeks to find development opportunities within its own land holdings. The homes built to date have all been on land owned by the Council predominantly through the regeneration and redevelopment of sites previously occupied by homes no longer fit for purpose or by the increasing the number of homes on existing sites due to the large footprints and gardens of some of the older stock.

This will continue to be an important part of the programme and will sometimes involve the rehousing of existing tenants into suitable alternative accommodation to enable demolition and or the purchase of properties, previously sold through the Right to Buy, for land assembly purposes. These sites may come forward following option appraisals on existing stock which determine that redevelopment is the best value for money approach for a particular group of homes.

In accordance with Older People's Housing Strategy, the conversion of the communal lounge for those schemes identified as Independent Living where no communal facilities are proposed, will create further new homes.

The land owned by the Council which is suitable for development is a limited and finite resource and the Council also needs to identify land for purchase on the open market or by negotiation. This will need officers to be able to compete with developers for these sites and to act quickly with offers. Approved budget and assessment criteria for land purchases will be developed and agreed with members. The Council will need to be bold in acquiring and developing sites, acknowledging that there are often objections from the local community to this type of development but being prepared to support projects that meet the need for more affordable homes in accordance with the Council priorities.

The Council will consider the provision of funding for affordable homes to support the regeneration of town centres and key strategic sites across the district.

Staff resourcing will be reviewed to ensure that the Council can respond effectively to land opportunities.

## **2. Understand and address the diverse needs of the district in both tenure and property type.**

The Council aims to deliver homes to meet the diverse needs across the district and whose needs are not met through the existing stock. It will also develop schemes to enable people to remain in their communities and to build homes to free up existing stock. The type and tenure for each site will be assessed at an early stage taking into account priority needs, location, topography, viability and other stock in the area. The overriding need is for rented accommodation and this will be the dominate tenure on all sites.

The properties will be let through the Homeseeker policy and in certain circumstances a Local Lettings Plan will be introduced for first lettings to create balanced and sustainable communities. Where rural exception sites are developed these will be let to people with a local connection to the Parish.

The continuing inclusion of additional tenures within the development programme will provide housing that meets the needs of a growing number of households for whose income would make it difficult for them to access the private market but have aspirations of home ownership. The shared ownership properties will be allocated on a first come first served basis, the exception being that priority must continue to go to serving military personnel and former members of the British Armed Forces discharged in the last two years, within set household income criteria, in line with the requirements of Homes England, following an affordability assessment, and are advertised through Help to Buy South.

The need for homes for people with physical and learning disabilities will also be explored and homes developed to meet the particular needs of those with mobility issues, regardless of age, will be pursued on suitable sites. Dementia friendly improvements and practices will be considered across new Independent Living schemes.

Move on accommodation for rough sleepers has been highlighted by the pandemic as a pressing need and the Council will explore the purchase of suitable properties to meet these needs with support for this client group provided by a partner agency.

Private rent or sale may be appropriate on larger sites where the inclusion of some of these units may make a scheme financially viable.



### 3. Design good quality, sustainable, dynamic, energy efficient homes that address the Council's carbon 2030 commitment.

The new homes will be delivered on the basis of a detailed Employer's Requirements that addresses energy efficiency, good space standards, flexibility, adaptability and safety with the aim of enabling people to live in their homes as independently as possible for as long as possible as their needs change.

Each new home where possible will be built to building regulations Part M4 (2) or Part M4 (3) and will meet the Council's approved SDP space standards.

The specification addresses the Council's carbon 2030 commitment and is based on a fabric first approach with further specification items added to achieve a minimum SAP rating of 86, which equates to an EPC rating of B and which has been estimated would deliver a reduction on emissions on Part L in the building regulations of 27%.



As the programme progresses officers will work with colleagues from across the Council and take advice from external agencies to establish how it is going to move closer to the draft local plan policy levels, how the carbon offset may work to deliver carbon neutral homes and how to address the balance between the costs of increasing energy efficiency on new build homes against that of existing stock.

Each time a scheme is tendered a review of the specification will be undertaken as technology, the market, government subsidies, etc. enables the Council to move to greater energy efficiency and will put it in a position to address the requirements set out in future changes to the building regulations on this matter and the policies that are finally adopted in the Local Plan.

Modern methods of construction will be explored to establish the benefits for speed of delivery, cost and thermal efficiency for the type of sites being developed by the Council. The small sites do not necessarily lend themselves to this type of construction due to the necessary bespoke nature of the designs and the experience of others working on similar sites will be sought.

### 4. Build new council homes that strengthen communities and growth in the local economy

New homes will address the needs of the communities within which the individual sites are located, particularly on the rural exception sites where the mix of homes specifically address the results of Parish Housing needs surveys or when identifying those sites that are particularly



suitable for the provision of older people's accommodation due to their topography and access to facilities. The Council recognises that it is well placed to deliver on those needs not being met by others within the district and that make a difference to communities and individuals. These schemes will form an important part of the programme.



Local letting plans will be used for first lettings where appropriate to create mixed and balanced communities.

Included within the selection process for the procurement of consultants and contractors for the programme, social value will always be part of the criteria. The partnering approach will enable a team to be formed for a number of projects enabling training and apprenticeship opportunities to be explored due to the ability to roll trades forward on to the next project giving the contractors continuity of work to contribute towards our local wealth building agenda.

## **5. Underpin the programme with good project management addressing the key principles of risk management, value for money and resourcing.**

### **Right to Buy Receipts**

The Government has increased its discounts available to tenants who want to take up the Right to Buy. This has resulted in an increase in the numbers of tenants choosing to purchase their council home. In 2019/20 a total of 21 properties were sold under Right to Buy, with a total capital receipt of £2,467k.

Local authorities are able to retain an element of the receipts from Right to Buy sales for replacement housing, provided that they sign an agreement to limit the use of the Right to Buy receipts to 30% of the cost of new affordable rented homes and spend the receipts within a 3-year window. The remaining 70% of spend must come from other resources, such as revenue resources (i.e. from rental income), borrowing, or capital receipts.

The Council will maximise these receipts by building up a pipeline of schemes and using them together with other sources of funding to fund the affordable rent part of the programme. Should schemes not be deliverable within the 3 years then the Council will look to purchase on the open market to prevent the return of the receipts to central government.

## **Homes England Affordable Homes Programme**

Homes England provides grant funding from central government to registered providers of social housing to deliver new affordable homes. The Council is an Investment Partner with Homes England and in recent years has secured grant funding in the sum of £2.845 million to support the delivery of its new council homes from both the 2015-18 Affordable Homes Programme and the 2016-21 Shared Ownership Affordable Homes Programme. The Council will seek funding from further programmes announced by the Government and, as the shared ownership element of the new homes programme is not able to be funded from Right to Buy receipts, the Council will bid for grant funding to support the delivery of these homes together with the sales income for the share purchased and the rental income on the unsold equity.

## **Garage and land sales**

The Council has a Small Sites and Garages Disposal Programme and land or garages sites that are not considered suitable for development by the Council for new homes are sold on the open market or to Registered Providers, many with planning permission, to generate income for the new homes programme. The programme has raised receipts of over £5.7m since it started in 2016. It is expanding and will extend over the next 3 – 5 years, generating further capital, adding affordable and private housing to the district's stock and giving opportunities for individuals and businesses in the District.



## **Other sources of funding**

Funding through cross-subsidy by building for sale, or other models of affordable housing including shared ownership will continue to be explored. The Council has developed 34 shared ownership properties and will continue to provide an element of shared ownership on the larger sites or where a mix of tenures assists with the viability of the scheme. Other opportunities through joint venture approaches may present themselves over the lifespan of the strategy, similar to the award winning scheme at Minchinhampton.

Seeking opportunities for funding is considered as sound activity to future-proof the Council's plans within the HRA, in the case that any of the assumptions in that business plan have to be amended due to external factors such as rent setting by central government or changes in CPI, RPI and interest rates. Different development models will be explored and these will be considered on a site-by-site basis.

## **Rents**

Government policy for building new affordable housing is that the capital costs should largely be met from rental income. For new build schemes the Council has a policy to charge Affordable Rents, which are 80% of market rents, and that these should be capped at the Local Housing Allowance level.

The rents for the unsold equity for the shared ownership properties is currently set at 2.5%. This will be reviewed for future schemes when assessing viability and affordability.

## **Viability assessments**

To ensure that the HR can fund the development of new homes each scheme must be properly assessed for viability and a reasonable correlation between the cost of delivery and the rental income. It is also essential that the impact on the business plan of each scheme is costed and understood and that the cumulative effect of the programme is affordable in the context of the wider HRA 30-year business plan.

Proval software is used to carry out these assessments with the assumptions around inflation, interest rates, maintenance and management allowances etc. reviewed on an annual basis to ensure that they are in line with the assumptions made in the 30-year business plan.

The Council will need to pay market value and, in some cases, possibly more. All affordable housing development requires subsidy. It needs to be recognised that there should be some flexibility with financial parameters when assessing schemes, as the potentially unquantifiable social, economic or environmental benefits of a development may be significant.

## **Procurement/ DPS**

The procurement of contractors and consultants for the new homes programme follow the Council's Contract and Procurement Procedure Rules and Westworks Dynamic Purchasing System has been used to select an employer's agent, principle designer, clerk of works, architect and contractor for the next schemes. This has the advantage of having one team working across a number of schemes and moving on to the next schemes based on performance using KPI data. There can be learning across the sites that can be taken into each scheme and having the team on board at the inception enables value engineering to be done at the early design stage. Time is saved by not having to tender schemes individually.

A strong project management approach is adopted with the use of SDS sequel software that provides a workflow and cashflow facility in order to plan and monitor the programme and budgets for schemes.

Risk assessments are carried out at the start of each project and reviewed throughout the life of the scheme.

#### **6. Engage with tenants and other key stakeholders to learn from projects to continuously improve the homes that are delivered.**

The Council will carry out new homes surveys once the tenant has lived in the property for 6 months to obtain feedback. This will help the Council to establish whether changes are required, particularly to its specification, for future schemes to continuously improve the homes that we provide. With the introduction of new technologies over time to meet our carbon 2030 commitments, this will also include feedback on running costs and ease of use for tenants.

The Council will engage with the existing tenant ambassadors and tenant representatives on Housing Committee. Consultation will take place with local residents to seek their feedback on the proposals and to inform the design prior to planning applications being submitted.

Post completion reviews will be carried out with officers from across the Council and with the consultancy team and the contractor to learn from each project to feed into the next.

#### **7. Work in partnership to maximise the delivery of affordable homes across the district.**

The Council has strong established links with a number of Registered Providers who make a significant contribution to the supply of affordable homes across the district. It is important that this continues and it is not the Council's intention to compete with them. A number of Community Land Trusts also work within the district providing affordable homes. The Council intends to work alongside its partners, learn from best practice and envisages a complimentary approach to the delivery of affordable homes.

Other registered providers will continue to provide a vital role in delivering the affordable homes via section 106 agreements and other opportunities brought to them, and identified by them, to provide a range of affordable housing products. Where a developer has an obligation to provide affordable homes under a Section 106 agreement the Council will always encourage them to work with one of its partner providers. In certain circumstances the Council will consider acquiring units from a developer, for instance where no housing association has expressed a wish to acquire them or for strategic reasons it makes sense to acquire the units, e.g. on brownfield regeneration sites.

Internally, the New Homes and Regeneration team will continue to work closely with its colleagues in planning services with the case officer and the wider team including biodiversity, conservation, water resources and arboriculture.

The Council has recently become a member of the Gloucestershire Rural Housing Partnership for the delivery of schemes on rural exception sites and will work with the rural housing enabler to identify suitable sites to meet local need. Through that partnership it will be decided which provider is best suited to deliver schemes in each Parish.

The Council will pursue opportunities to acquire public land from other public bodies such as the County Council.

## **7. Governance**

The programme of new homes is delivered through the New Homes and Regeneration Project Team within the Council. A strategic and operational team is consulted as part of the officer approval process for each scheme with terms of reference set for each. The former, the New Homes and Regeneration Project team, has representation from senior officers from across the Council including tenant services, housing strategy, housing advice, property services and finance. The operational team includes officers from tenant services who will take on responsibility for the ongoing maintenance and management of these properties once they are complete and handed over and added to the Council's stock.

Housing Committee is the decision making body for the Programme outside the scheme of delegations.

The governance structure will be reviewed following the restructure of the organisation to ensure compatibility with the corporate project management approach.

## **8. Monitoring and Review**

### **Monitoring of the Action Plan**

This action plan (*Appendix A*) will provide a robust method of monitoring delivery of the strategic objectives to achieve the Council's vision for its new council homes.

The action plan will be monitored on a bi-monthly basis by the New Homes and Regeneration Manager, with progress made being reported on an annual basis to Housing Committee.

### **Review of the Strategy & Action Plan**

The strategy and the action plan should be reviewed fully by the New Homes and Regeneration Manager by April 2021, with any changes to the strategy reported to Housing Committee.

**Document Owner: Leonie Lockwood, New Homes and Regeneration Manager**

**Date for Review: September 2021**

Action Plan

‘Strategy for New Council Homes’

## Action Plan – Strategy for New Council Homes

This action plan details how the Strategy will be delivered to achieve the Council's seven strategic objectives, the building blocks of the programme, and in turn realise the Council's vision.

### 1. Be agile in assessing land opportunities and maximise existing land holdings to exploit the limited supply of land

Action		How will this be achieved?	Resource	Deadline
1.1	Identify sites through options appraisals linked to the asset management strategy.	<p>In line with the Corporate Asset Management strategy, following an assessment of major voids carry out an options appraisal to consider whether redevelopment is the best value approach to dealing with that property rather than refurbishment or disposal. This may involve decanting of Council owned neighbouring properties or purchase of ex Right to Buys to enable land assembly to take place.</p> <p>Identify those properties that are to be the most expensive to achieve the EPC rating of C and carry out an options appraisal to consider redevelopment as an alternative approach.</p>	<p>New Homes and Regeneration Manager (LL)</p> <p>Head of Contract Services (JG)</p>	Ongoing
1.2	Approved assessment criteria for land purchases will be developed and agreed with members	A session will be held with members to agree the approach to the assessment of land purchases and the parameters to be agreed which may include social, environmental and economic issues and not just financial assessment.	<p>Head of Property Services (AF)</p> <p>New Homes and Regeneration Manager (LL)</p> <p>Principal Accountant (LC)</p>	Dec 2020
1.3	Identify suitable sites for purchase	<p>Constantly review the market for land opportunities.</p> <p>Ask partner consultants and contractors to identify suitable sites.</p> <p>Work with the public sector on any potential future sales.</p>		Ongoing



1.4	Agree a rolling pot of budget for land purchases.	At budget setting seek approval to a rolling annual budget for land purchases to enable swift decisions to be made when competing for sites on the open market.	New Homes and Regeneration Manager (LL)  Principal Accountant (LC)	Annually
1.5	The Council will consider the provision of funding for affordable homes to support the regeneration of town centres and key strategic sites across the district.	Review town centre sites.  Liaise with Town Councils and Voluntary sector organisations where appropriate- link to external recovery strategy	Head of Property Services (AF)	June 2021
1.6	In those schemes identified as Independent Living in the Older People's Strategy, consider conversion of any communal areas into additional accommodation.	Procure and engage an architect to assess the possibility for conversion.  The current and future use of these communal facilities will need to be considered against the provision of new accommodation.	Project Manager (CH)  Service Delivery Manager (LM)	March 2021
1.7	Review staff resources to ensure that the Strategy can be delivered.	Following approval of this Strategy review the resources available to deliver the programme, to buy land and to build up a pipeline of schemes as part of the budget setting process.  Recognise that small bespoke community led schemes require intensive resource and can be harder to deliver than larger sites.	Head of Property Services (AF)  New Homes and Regeneration Manager (LL)	Nov 2020

## 2. Understand and address the diverse needs of the district in both tenure and property type

Action		How will this be achieved?	Resource	Deadline
2.1	Undertake market research to identify any additional tenure options specifically for older people, which may address a future gap in the range on offer from the Council.	Approach other Local Authorities and RP's to find out what other tenures they offer.	Projects Officer (CW)	October 2020
2.2	Trial the Homes England Older Person's Shared Ownership model and consider for future schemes.	Develop the two bungalows at Ringfield Close for Older Person Shared Ownership, monitor and review their success.  If successful roll out on future appropriate sites.	Senior Project Manager (KR)	Feb 2022
2.3	Consider where practical applying dementia friendly features and practices across new Independent Living schemes.	On those sites considered suitable for Independent Living schemes, review the ERs to incorporate dementia friendly features.	Senior Project Manager (KR)	Ongoing
2.4	Assess the needs within the district for people with physical and learning disabilities and develop suitable accommodation to meet these needs.	Liaise with colleagues in housing advice, the County and occupational therapists to assess the needs for this client group.  If need is demonstrated, consider suitable sites. This may include individually designed one off properties on the small garage sites.	Housing Strategy and CIL Manager (PS)  New Homes and Regeneration Manager (LL)	March 2021  Ongoing
2.5	In line with the External Recovery Plan provide move on accommodation for rough sleepers.	Bid to MHCLG for funding through the Next Steps Accommodation Programme for 4 properties for this client group.  Identify and purchase suitable properties.	Housing Strategy and CIL Manager (PS)  Head of property Services (AF)	23 Aug 2020  31 March 2021
2.6	Build new independent living schemes for people with mobility needs to provide a good	Following on from the success of Tanners Piece, and in accordance with the Older People's Housing Strategy, on	New Homes and	Ongoing

	option for people downsizing from family accommodation.	appropriate sites consider building further independent living properties.	Regeneration Manager (LL)  Senior Project Manager (KR)	
2.7	Continue to provide shared ownership properties and consider other forms of tenure that meet the needs of those not eligible for affordable rented homes to meet needs and to assist with viability.	Deliver the shared ownership homes already identified on the sites in the current programme. (Southbank and Ringfield)  When assessing viability, particularly for land purchase, consider shared ownership and outright sale. Rented accommodation will always be the dominant tenure on all sites.	Project Manager (CD)  New Homes and Regeneration Manager (LL)	Jan 2021  Ongoing

### 3. Design good quality, sustainable, dynamic, energy efficient homes that address the Council's carbon 2030 commitment.

Action	How will this be achieved?	Resource	Deadline
3.1 Address the Council's commitment to achieve carbon neutrality by 2030 by delivering new homes with high levels of energy efficiency.	Deliver the next three schemes to a minimum SAP rating of 86 and EPC rating with a fabric first approach. (Ringfield, Broadfield and Summersfield)  Review the specification for future schemes, liaise with colleagues in contract services to align with their approach, assess new technology coming to the market e.g. battery storage and learn from others to achieve the best value approach to delivering greater energy efficiency and reduced running costs for the Council's residents.	Project Managers (CD, HD, EW)  New Homes and Regeneration Manager (LL)  Project Manager (EW)	Jan 2021  Ongoing

3.2	New homes should be built to be accessible.	Where possible – new homes should be built to building regulations Part M4 (2) or Part M4 (3).	New Homes and Regeneration Manager (LL)	Ongoing
3.3	The Standard Employer's Requirements (SER's) should be reviewed to identify any areas where the specification for new homes can be improved to enable tenants to live independently for longer.	<p>The review should consider what changes could be made such as:</p> <ul style="list-style-type: none"> <li>• Adaptable kitchen space</li> <li>• Wet rooms</li> <li>• Easily accessible power points</li> <li>• Level access</li> <li>• Wider doors</li> <li>• Improved energy efficiency</li> </ul>	Project Managers (CD, CH and EW)	Dec 2020
3.4	Consider the mix and tenure of housing on sites which may suit older people's accommodation to continue increasing the amount of housing for this shifting demographic.	Consider sites which are close to health and support services, good transport links and local amenities.	<p>New Homes and Regeneration Manager (LL)</p> <p>Housing Strategy and CIL Manager (PS)</p> <p>Head of Housing Services (KT)</p> <p>Service Delivery Manager (LM)</p>	Ongoing
3.5	Review and assess the impact of any additional costs through changes to the SER's.	Consider whether these costs can be accommodated within the new build scheme costs and understand how this relates and impacts on future asset maintenance costs and affordability to the Council.	Senior Project Manager (KR)	Ongoing

		Principal Accountant (LC)	
3.6 Investigate the use of modern methods of construction on sites in the programme.	<p>Learn from the experience of Bromford on their modular build in Winchcombe to establish the savings made in terms of capital costs, time and energy efficiency.</p> <p>Establish whether the sites in the programme are suitable for modern methods of construction due to their size and tight location. Work with architects and Employers Agents and contractors to explore all methods of construction at the pre planning stage.</p>	<p>Project Managers (CD, CH and EW)</p> <p>Project Managers (CD, CH and EW)</p>	<p>March 2021</p> <p>Sept 2020 and then ongoing</p>

#### 4. Build new council homes that strengthen communities and growth in the local economy

Action	How will this be achieved?	Resource	Deadline
4.1 Include social value in the procurement process for contractors and consultants.	<p>Include in the qualitative evaluation process a question regarding social value referencing the Council's social value policy.</p> <p>Ensure that delivery on any proposals made at tender stage are fed through into a contractual commitment.</p>	<p>Project Managers (CD, CH and EW)</p> <p>Project Managers (CD, CH and EW)</p>	<p>Ongoing</p> <p>Ongoing</p>
4.2 Consider local letting plans on some new schemes to create mixed and balanced communities.	For each scheme consider the appropriateness of local letting plans for first lettings, particularly for flats with mixed age groups or where there is a large number of family houses and a mixed age of children would be beneficial.	Tenancy Operations Manager (PA) Housing	Ongoing

		Advice Manager (PB)	
4.3 Training and apprenticeships and local wealth building	Through the contractors DPS, include targets for apprenticeships and training.	New Homes and Regeneration Manager (LL)  Project Managers (CD, CH and EW)	Oct 2020

**5. Underpin the programme with good project management addressing the key principles of risk management, value for money and resourcing**

Action	How will this be achieved?	Resource	Deadline
5.1 Maximise the spend of Right to Buy receipts.	Liaise with the Principal Accountant on a quarterly basis to review the spend profile for Right to Buy receipts and to identify those receipts in danger of being returned due to the 3-year window being exceeded.	New Homes and Regeneration Manager (LL)  Principal Accountant (LC)	Ongoing
	Consider the purchase of properties on the open market if spend is required quickly and seek approval to budget to support the 30% spend allowable.	Head of Property Services (AF)	Ongoing
5.2 Capitalise on the grant funding available from Homes England.	Continue to be an Investment Partner with Homes England and bid for grant funding from relevant funding programmes for those schemes where Right to Buy receipts are not available.	New Homes and Regeneration Manager (LL)	Ongoing

		Senior Project Manager (KR)  Business Support Officer (ER)	
5.3	Generate income for the new homes programme through garage and land disposals.	Continue with the garage and land disposals programme that is generating income for the HRA.	Principal Surveyor (NS)  Ongoing
5.4	Explore other sources of funding and development models to future proof the Council's plans for the delivery of new homes.	Review development models being used by other similar sized local authorities to assess the appropriateness to Stroud.	Head of Property Services (AF)  New Homes and Regeneration Manager (LL)  Senior Project Manager (KR)  Principal Accountant (LC)  Ongoing
5.5	Financially appraise schemes to assess their impact on the 30-year business plan.	By the use of SDS Proval software to appraise schemes at feasibility, budget approval and start on site stage to determine their impact on the 30-year business plan and overall viability prior to contract commitment.	New Homes and Regeneration Manager (LL)  Ongoing

		<p>Senior Project Manager (KR)</p> <p>Project Managers (CD, CH and EW)</p> <p>Business Support Officer (ER)</p>	
5.6 Agree pass/ fail criteria for the assessment of schemes.	A session will be held with members to agree the approach to the assessment of schemes and the parameters to be agreed which may include social, environmental and economic issues and not just financial assessment.	<p>New Homes and Regeneration Manager (LL)</p> <p>Principal Accountant (LC)</p> <p>Head of Property Services (AF)</p>	Nov 2020
5.7 Ensure a strong project management approach to the delivery of the programme.	By the use of SDS Sequel software, a project management tool, which enables the team to update and review cashflow information on individual schemes and to follow the established workflow and milestones for projects to monitor progress, identify delays and establish variances from budgets.	<p>Senior Project Manager (KR)</p> <p>Project Managers (CD, CH and EW)</p>	Ongoing



		Business Support Officer (ER)	
5.8	Review the governance structure for the programme in the light of the new corporate restructure of the organisation to ensure compatibility with the corporate project management approach.	<p>Liaise with SLT over the current structure and any proposed changes to ensure compliance with the corporate project management approach considering member involvement in the process and the setting up of a Project Board.</p> <p>Strategic Director of Resources (AC)</p> <p>Head of Property Services (AF)</p> <p>New Homes and Regeneration Manager (LL)</p>	Nov 2020

**6. Engage with tenants and other key stakeholders to learn from projects to continuously improve the homes that are delivered.**

Action	How will this be achieved?	Resource	Deadline
6.1 Obtain feedback from residents who have recently moved into a new home to continuously improve the homes that we provide.	<p>Carry out new homes surveys once the tenant has lived in the property for 6 months to obtain feedback. This will help the Council to establish whether changes are required, particularly to its specification, for future schemes.</p> <p>With the introduction of new technologies over time to meet our carbon 2030 commitments, this will also include feedback on running costs and ease of use for tenants.</p>	Tenant Liaison Officer (CE)	Ongoing
6.2 Consult with tenants regarding new schemes.	Consult with the tenant ambassadors and tenant representatives on Housing Committee. Individual or focussed support provided by the Tenant Liaison Officer	Tenant Liaison Officer (CE)	Ongoing

	<p>Focus the café conversations with tenants on new schemes</p> <p>Continue for larger sites the drop in sessions for the local community to study the plans and provide feedback prior to the submission of the planning application.</p>	<p>Principal Nbhd Management Officer (ME)</p> <p>Project Managers (CD, CH and EW)</p> <p>Tenant Liaison Officer (CE)</p> <p>Business Support Officer (ER)</p>	<p>Ongoing</p> <p>Ongoing</p>
6.3 Obtain feedback from the internal and external project team and key stakeholders	Carry out post completion reviews on all projects.	<p>Project Managers (CD, CH and EW)</p> <p>Business Support Officer (ER)</p>	Ongoing

## 7. Work in partnership to maximise the delivery of affordable homes across the district

Action	How will this be achieved?	Resource	Deadline
7.1 Work in partnership with Gloucestershire Rural Housing Partnership to develop rural exception sites.	Attend regular meeting of the Gloucestershire Rural Housing partnership.	New Homes and Regeneration Manager (LL)	Ongoing

	Work with the Rural Housing Enabler in those Parishes where the Council has been identified as the preferred Registered Provider, identify sites and progress the land purchase and deliver the schemes.	Senior Project Manager (KR)  Senior Project Manager (KR)  Project Managers (CD, CH and EW)	Ongoing
7.2 Engage with the County Council to identify opportunities for land purchase	One Estate meeting and direct contact.	Head of Property Services (AF)	Ongoing
7.3 Work with the Council's partner RPs to identify any joint working and sharing of best practice.	Attend the quarterly RP meetings.  Liaise with individual RPs as appropriate on certain topics e.g. carbon 2030 and modular construction.	New Homes and Regeneration Manager (LL)	Ongoing

<b>Action Plan Owner:</b>	Leonie Lockwood – New Homes and Regeneration Manager
<b>Review:</b>	Bi-Monthly with annual updates to Housing Committee

## HOUSING COMMITTEE

22 SEPTEMBER 2020

6

<b>Report Title</b>	<b>TENANT SERVICES FRAUD POLICY</b>			
<b>Purpose of Report</b>	To agree the revisions made to the Tenant Services Fraud Policy. The existing Policy is lacking detail to deliver the comprehensive actions required to manage this area of the service.			
<b>Decision(s)</b>	<b>Housing Committee RESOLVES to adopt the revised Tenant Services Fraud Policy.</b>			
<b>Consultation and Feedback</b>	Consultation took place with Tenant Ambassadors, Tenant Reps on Housing Committee and community groups during February 2020 and they were supportive of the approach.			
<b>Report Author</b>	Patricia Andrade, Tenancy Operations Manager Tel: 01453 766321 Email: <a href="mailto:patricia.andrade@stroud.gov.uk">patricia.andrade@stroud.gov.uk</a>			
<b>Options</b>	N/A			
<b>Background Papers</b>	N/A			
<b>Appendices</b>	Appendix 1 – Tenancy Fraud Policy, December 2013 Appendix 2 – Tenancy Fraud Policy, August 2020			
<b>Implications (further details at the end of the report)</b>	Financial	Legal	Equality	Environmental
	No	Yes	No	No

**1. INTRODUCTION / BACKGROUND**

- 1.1 Housing Committee formally agreed the original Tenant Services Fraud Policy in February 2014 with a due date to revise this policy in 2017.
- 1.2 In March 2017, a revised version was presented to Housing Committee but this was not authorised due to the legal implications, requesting more work be undertaken to ensure a revised policy supported clear and robust approach to discourage, identify and action cases of fraud.
- 1.3 The revised Tenant Services Fraud Policy is a statement of commitments and actions to robustly manage the challenges faced by Tenant Services from fraudulent activities to the properties it manages.
- 1.4 This policy, provides an up to date approach to the management of tenancy fraud, by having modern provisions and inclusion for the Right to Buy elements. This policy captures the principles of the corporate approach.

**2. REGULATOR FOR SOCIAL HOUSING**

- 2.1 The regulator for Social Housing implicitly directs landlords to “make the best use of available housing” by robustly tackling tenancy fraud, Tenant Services will ensure Properties allocated are used for their sole intended purpose.

### **3. REVISIONS**

- 3.1 The revised policy, now includes a more robust explanation and expansion of the following areas that are shaded in bold lettering on the policy:

1. Introduction and purpose of the policy
2. Scope
3. Purpose
4. Aims of the policy
5. Explanation of Tenancy Fraud
6. Expansion and in-depth detail on definitions including Right to Buy fraud
7. Precise information on the approach to managing tenancy fraud including partnership working
9. Prosecution
10. The importance of the role staff and contactors have in fraud prevention
11. Continual improvement
12. Data Protection

### **4. CONCLUSION / RECOMMENDATION**

- 4.1 The revised Tenant Services Fraud Policy, clearly sets out the preventative activities in managing tenancy fraud; it meets the service aspirations and commitment in making sure tenancy fraud is realistically detected and prosecuted.
- 4.2 Housing Committee is asked to adopt the revised Tenant Services Fraud Policy, which takes into account up to date practices to manage this challenging area of the service.
- 4.3 This policy to be reviewed on a three yearly basis, or amended subject to any change in legislation or service delivery.

### **5. IMPLICATIONS**

#### **5.1 Financial Implications**

There are no significant financial implications arising from this report. A fraud policy is important as it helps protect the council from fraud, which could have a financial implication.

Lucy Clothier, Accountancy Manager

Email: [lucy.clothier@stroud.gov.uk](mailto:lucy.clothier@stroud.gov.uk)

#### **5.2 Legal Implications**

The Prevention of Social Housing Fraud Act 2013 has given social landlords the power to take criminal action against secure tenants who unlawfully sublet the whole or part of their property. This Act created two new criminal offences of unlawful subletting of properties held under secure and assured tenancies, giving local authorities powers to prosecute in cases of unlawful subletting and apply to the court to order the recovery of any profit made by the tenant from the unlawful subletting. The legislation was introduced to act as a strong deterrent and ensure that social housing was occupied by those in greatest need of it.

It is good practice for the Council's Tenant Services team to have a dedicated policy of enforcement to enable the service to take consistent, proportionate, preventative, supportive and robust action when investigating and tackling cases of suspected and detected tenancy fraud. This policy should be up-to-date and reflect current practice within Tenant Services to the issue of tenancy fraud. It is recommended that consultation on any updates/changes to the policy takes place with relevant stakeholders.

Roslyn Meenagh, Solicitor

Tel: 01453 754 387 Email: [roslyn.meenagh@stroud.gov.uk](mailto:roslyn.meenagh@stroud.gov.uk)

### **5.3 Equality Implications**

An EIA has been carried out by Officers in relation to the decision made in this report and no equality implications arise.

### **5.4 Environmental Implications**

There are no significant implications within this category

# TENANCY FRAUD POLICY

## STROUD DISTRICT COUNCIL

Tenancy Fraud Policy – Nick Jermyn – December 2013

## **CONTENTS**

### **PART 1 – POLICY CONTEXT**

### **PART 2 – POLICY STATEMENT**

### **PART 3 - REVIEW**

### **PART 4 - APPROVALS**



## **PART 1      POLICY CONTEXT**

### **Introduction**

- 1.1 The Council aims to prevent, detect and take appropriate action to ensure that its housing stock is being used by the legal tenant/s and in doing so address the housing need within the District.
- 1.2 This policy will ensure that the Council offers relevant support and advice to tenants enabling them to understand their responsibilities.
- 1.3 The policy states where a need for legal action will be considered and in what circumstances eviction will be authorised
- 1.4 This policy has been developed jointly by Councillors, Tenants and officers.

### **Key Principles of the Tenancy Fraud Policy**

- 2.1 Definition:  
For the purpose of this policy, Tenancy Fraud falls into four categories:
  - Obtaining housing by deception, including Right to Buy
  - Abandonment
  - Unqualified succession
  - Subletting the entire property
- 2.2 The key principles of tenancy fraud are:
  - To provide guidance to staff on how to prevent, detect and take appropriate action against cases of suspected tenancy fraud
  - To provide information to tenants and stakeholders on how to identify and report concerns relating to tenancy fraud
  - To ensure the District's housing need continues to be addressed through best use of stock

### **Relevant legislation and regulatory compliance**

- 3.1 The Council will ensure that it addresses tenancy fraud in accordance with best practice and relevant policy and legislation including, but not limited to, the following:
  - Housing Act 1985
  - Data Protection Act 1988
  - Human Rights Act 1998
  - Equalities Act 2010
  - The Prevention of Social Housing Fraud Act 2013
  - Stroud District Council's Homelessness Policy

## PART 2      POLICY STATEMENT

### Introduction

- 1.1      The Council's policy on tenancy fraud will balance information, advice and support with firm enforcement action to ensure best use of stock and reduce the potential for tenancy fraud

### Actions

- 2.1      We will provide accessible information explaining what tenancy fraud is and how to report it in our tenant's handbook, leaflets, newsletter and website.
- 2.2      We will produce articles in our tenants' newsletters to inform regarding reporting and any recovery of stock and/or prosecutions. We will also use other publicity campaigns to give advice and information to our residents.
- 2.3      We will aim to improve applicant verification through the Gloucestershire Homeseeker process and through applications to assign or succeed to tenancies
- 2.4      Staff will refer any suspected cases of tenancy fraud to the Tenancy Enforcement Officer
- 2.5      We will work with the Housing Advice, Housing Benefit and Council Tax Recovery teams within the Council and within other Local Authorities to identify, investigate and litigate suspected cases of tenancy fraud
- 2.6      We will use the powers within the Data Protection Act 1988, Section 29, to request and share information relevant to any tenancy fraud investigation
- 2.7      We will always interview the responsible tenant, under caution if necessary, if tenancy fraud is suspected
- 2.8      We will always inform the responsible tenant in writing when legal action has been decided upon
- 2.9      On applying for possession we will inform the Housing Advice team. They may offer any additional support to the tenant or unauthorised occupant to ensure appropriate support and advice regarding their housing need has been identified
- 2.10     In cases of unqualified succession and abandonment, where the responsible tenant cannot be contacted, we will follow the appropriate legal process as identified in the relevant procedure
- 2.11     Any properties recovered via a tenancy fraud investigation will be subject to the standard Void and Lettings process
- 2.12     Any financial awards as a result of successful prosecution will first be used to pay any outstanding debts associated with the tenancy. Residual finance will be paid into the HRA

Tenancy Fraud Policy – Nick Jermyn – December 2013

- 2.13 We will continue to work with partner organisations including the Gloucestershire Tenancy Fraud Forum to share resources, promote the problem of tenancy fraud throughout the county and share best practice to improve our performance

## **PART 3      EQUALITY**

### **Introduction**

- 1.1 The Council is committed to promoting equality and tackling discrimination. Any action taken under this policy will comply with current equalities legislation.

### **Actions**

- 2.1 The Council's staff and contractors will operate in such a way to ensure that their procedures and practices are sensitive to the needs of individual residents and to ensure that they do not discriminate against any person deemed to embody one of the nine protected characteristics within the Equalities Act 2010
- 2.2 Tenancy fraud investigations and actions will be tailored to meet the needs of individuals as appropriate. All cases will be considered on an individual basis and the Council will work with support workers, social workers and advocates of the tenant or unauthorised occupier where necessary
- 2.3 The Council will, in all reasonable circumstances, make information available in a variety of information formats, including (but not exclusively):
- large print
  - CD or DVD
  - community languages
  - website

## **PART 4      PERFORMANCE MONITORING**

### **Introduction**

- 1.1      The Council will monitor its performance in delivering its tenancy fraud policy to ensure that the service is delivered effectively and stock is used as intended.

### **Action**

- 2.1      To help achieve the Council's aim of ensuring continuous improvement in the services it provides and to ensure that it meets all statutory obligations, the Council has in place systems and processes which allow it to monitor and evaluate performance.
- 2.2      The Council will constantly monitor service standards and its achievement of targets in relation to tenancy fraud
- 2.3      The Council will continually review its services by a process of local benchmarking with the aim of achieving continuous improvement and to ensure compliance with best practice
- 2.4      The Service Development Group will receive an annual report detailing the following information:
- Total number of cases reported as tenancy fraud
  - Total number of cases proven as tenancy fraud
  - Total number of court applications based on tenancy fraud
  - Total number of evictions as a direct result of tenancy fraud

## **PART 5      REVIEW**

### **Action**

- 1.1      This policy will be reviewed by the Council every three years unless there is a change in legislation or regulation.
- 1.2      Where there has been a change in legislation which has an impact on the policy, the policy will be reviewed within 6 months of the legislation or regulation coming into affect.

## **PART 10    APPROVALS**

Date approved by the Service Delivery Group:	December 2013
Date approved by the Stroud Council Housing Forum:	January 2013
Date approved by the Stroud Council Housing Committee:	February 2014
Date for review of the policy:	February 2017

Tenancy Fraud Policy – Nick Jermyn – December 2013



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# Fraud Policy

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August 2020

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Tenant Services

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**Last updated:** *August 2020*

**Next document review by:** Patricia Andrade

**Reviewed by:** Patricia Andrade, Tenant Services

**Approved by:** To Be Confirmed

## **1. Introduction**

**Tenancy fraud presents a serious challenge to Stroud District Council and its ability to effectively manage and allocate properties. In order to prevent the misuse of the housing stock and ensure that properties are correctly allocated to those most in need, it is recognised that Tenant Services must have a robust framework in place to tackle fraud wherever and whenever it arises.**

**This policy interrelates with Stroud District Council's Anti-Fraud and Corruption policy statement and strategy (including anti-bribery policy and anti-money laundering policy) by concentrating on preventing and detecting tenancy fraud along with punishing fraud and recovering losses.**

## **2. Scope**

**This policy applies to all tenants of Stroud District Council properties and those accessing the housing register and identifies the relevant services which have a key role in the prevention and investigation of all aspects of tenancy fraud.**

## **3. Purpose**

**This policy sets out the aims and objectives of Tenant Services to ensure that tenants adhere to their tenancy obligations, whilst setting out the service's redress through legal remedies where, following an investigation, reports of tenancy fraud are proven. Tenant Services has a limited number of properties available to let and allocations are prioritised according to housing needs. As a responsible Social Housing Provider, Tenant Services have a duty to make the best use of public resources and ensure Stroud District Council's homes are properly managed and are occupied by people legally entitled to live there.**

**Fundamentally, individuals and households who commit tenancy and Right to Buy fraud prevent people on the Gloucestershire Homeseeker Plus system from accessing social and affordable housing.**

**Tenant Services and the Right to Buy Team aim to prevent and detect fraud, and will take robust action against anyone found attempting to defraud them. Any tenant who commits tenancy fraud, may lose their tenancy, be ordered to pay Stroud District Council any unlawful profit gained by illegally subletting their property and additionally face prosecution in the criminal court.**

**Tenant Services will provide information to tenants and stakeholders on how to identify and report concerns relating to tenancy and Right to Buy fraud.**

## **4. Aims**

**The aims of this policy are to:**

- Be proactive in taking steps to prevent tenancy fraud occurring**
- Investigate potential tenancy fraud cases quickly and thoroughly**
- Use of the available powers to tackle tenancy fraud**

- Work in partnership with other statutory agencies to deal with fraud
- Keep abreast of good practice and the latest development of tackling tenancy fraud
- Detect and prevent of tenancy fraud
- Ensure Stroud District Council provides a consistent and proportionate response to all cases of tenancy fraud
- Maximise the availability of housing units and ensure they are available to individuals who are assessed as being in need of social and affordable housing

## **5. What is Tenancy Fraud**

The term “fraud” is usually used to describe depriving someone of something by deceit, which might either be misuse of funds or other resources, or more complicated crimes like false accounting or the supply of false information.

Fraud was introduced as a general offence and is defined within The Fraud Act 2006. The Act details that a person is guilty of fraud if they commit any of the following:

- Fraud by false representation; that is if a person:
  - (a) dishonestly makes a false representation, and
  - (b) intends, by making the representation:
    - (i) to make a gain for them self or another, or
    - (ii) to cause loss to another or to expose another to a risk of loss.
- Fraud by failing to disclose information; that is if a person:
  - (a) dishonestly fails to disclose to another person information which they are under a legal duty to disclose, and
  - (b) intends, by failing to disclose the information:
    - (i) to make a gain for them self or another, or
    - (ii) to cause loss to another or to expose another to a risk of loss.
- Fraud by abuse of position; that is if a person:
  - (a) occupies a position in which they expected to safeguard, or not to act against, the financial interests of another person,
  - (b) dishonestly abuses that position, and
  - (c) intends, by means of the abuse of that position:
    - (i) to make a gain for them or another, or
    - (ii) to cause loss to another or to expose another to a risk of loss.

In addition, the Act introduced new offences in relation to obtaining services dishonestly, possessing, making, and supplying articles for the use in frauds and fraudulent trading applicable to non-corporate traders.

Fraud Act offences will apply to any false application for housing or Right to Buy, but also in any matter where an individual has misrepresented any fact or document to obtain, or attempt to obtain, a property from the Tenant Services



In addition, the Prevention of Social Housing Fraud Act 2013 (POSHFA) specifically created the offence of unlawful subletting and granted robust powers of investigation to Local Authorities. These powers allow Tenant Services and the Right to Buy Team to obtain information from financial institutions and utility companies without the tenant's knowledge or permission in not only subletting cases, but any matter where there is an alleged offence under the POSHFA.

In relation to cases of unlawful subletting, POSHFA also gives social landlords authority to apply to courts for an Unlawful Profit Order (UPO). Tenant Services and the Right to Buy Team may apply for any profit made, usually the difference between the rent charged by Tenant Services and the amount charged to the unlawful tenant. UPO's can be applied for via both Civil and Criminal courts.

## **6. Definitions**

For the purpose of this policy, Tenancy and Right to Buy Fraud is defined as:

- Non-occupation by the tenant(s) as their only or principal home i.e. abandonment.
- Wrongly claimed succession.
- Unauthorised assignment of a tenancy including mutual exchange or transfer of a tenancy without permission from Tenant Services.
- 'Key selling' – where the tenant leaves a property and passes the key onto someone else either for a fee or not.
- Fraudulently obtaining a tenancy by misrepresentation of identity or circumstances.
- Unlawful subletting.
- Fraudulent Right to Buy Application.
- Any breach of the Tenancy Agreement held with Tenant Services.

### **Illegal / Unlawful Sub-Letting**

A tenant moves out and sub-lets their home without the landlord's knowledge or permission. They often continue paying rent for the property directly to Tenant Services, but charge the person they are sub-letting at a much higher rate. It is unlawful and unfair to sublet and profit from a home which Tenant Services could allocate to someone legally entitled to live there. Unlawful subletting is a criminal offence and includes the tenant moving out and leaving relatives in the property too. Tackling unlawful subletting is key to providing social housing to those who are in greatest need.

### **Abandonment**

Not using the property as the principle home is an expressed tenancy condition and failure to do so constitutes tenancy fraud. An example of this is where a tenant moves out and then moves in with a new partner at another address but holds on to their tenancy as 'insurance' in case the relationship breaks down, or allows siblings or other family members to remain in the property when they leave (see Sub-Letting above).

### **Obtaining Housing By Deception**

A person is allocated a home by making a false application. Examples of this can include providing false information in their application, not telling Stroud District Council they are renting another property, not declaring that they own another property (in this country or abroad) or giving false information about who lives with them.

### **Unlawful Succession**

Someone wrongly claiming succession may occur when a tenant dies and someone, who is not entitled to, tries to take over the tenancy. For example, they might say they lived in the property with the tenant before they died, when in fact they were living elsewhere. The Tenant Services' Tenancy Agreement and the Succession Policy clarify contractual and statutory considerations when a tenant dies.

### **Key Selling**

When the tenant of the property is paid to pass their keys to another person and in return receive a one-off payment. The original tenant then does not occupy the property and has effectively miss sold it to another person. The tenant in this scenario should hand the keys back to the Tenant Services and on occasions Tenant Services, may support a targeted key amnesty.

### **Right to Buy/Acquire Fraud**

When someone applies to buy their social rented home at a discounted price and:

- Provides false information
- Have unlawfully applied to purchase where the property has been subject to tenancy fraud
- Have entered into an agreement with a third party to buy the property on their behalf for a cash incentive
- A failure to report a change in circumstances

### **Benefit Fraud**

When somebody knowingly, or dishonestly, receives benefit when they are not entitled to it. Some typical examples of this are when somebody fails to correctly declare their income and / or capital savings, fails to report a change in their circumstances, gives false information in relation to their claim.

Staff should also be aware of the following possible issues where investigations will normally be Police led and referred to as County Lines:

- CSE (Child Sexual Exploitation)
- Human trafficking
- Cuckooing

Any concerns should be reported to the Line Manager who will make the appropriate referral.

In respect of other internal policies, there may also be occasions where tenants breach planning regulations as well as their tenancy and it is important that Tenant Services and Right to Buy address such matters in a cohesive manner for the benefit of Stroud District Council and the community.

## **7. Approach to Tenancy Fraud**

In delivering an effective response to tenancy and Right to Buy fraud, Tenant Services and Property Services will work in partnership with corporate resources to assist fraud detection and will play a part in the countywide tenancy fraud approach with other social landlords.

- **Prevent:** apply robust verification to all applications for housing and RTB
- **Detect:** seek to identify fraudulent activity and encourage stakeholders/tenants/staff to report any concerns
- **Investigate:** use both proactive and reactive processes to reveal evidence
- **Pursue:** interview tenants and where appropriate recover the property and/or commence legal proceedings
- **Publicise:** ensure that Tenant Services activities are reported both internally and externally to reassure Tenant Services customers and also to deter other people from abusing services
- Have trained staff ensure that Tenant Services employees have the skills required to identify fraud and the support thereafter to investigate

### **Investigation Actions**

Where it is suspected that there may be tenancy fraud Tenant Services will take appropriate action. This may include a range of investigative actions such as:

- Attempt(s) to contact the tenant(s) using cold calling, telephone calls, emails and tenancy audit visits
- Utilising the internal documents such as gas servicing certificates and contractor visits
- Interrogation of Tenant Services data bases to identify signatures and identification documents
- Cross party checking with other statutory agencies in line with data protection legislation including the General Data Protection Regulation 2016 (GDPR) and the Data Protection Act 2018 (DPA)
- Visits to neighbours to gain general information
- Introductory visits Tenancy within the first 6 weeks of the sign up process being completed.

Tenant Services and the Right to Buy team are members of NAFN (National Anti-Fraud Network) and will make full use of the range of services available to ensure that properties are allocated to those in need and are legitimately entitled.

## **Prevent**

Establishing preventative measures is the most cost effective way of tackling tenancy fraud; the focus of this will be on verifying information provided by the tenant when applying for social housing, when signing up for a new tenancy or when there is a change of circumstances to the household or income details.

Stroud District Council will conduct verification checks at various changes in the lifecycle of a tenancy, including:

- Application for social housing
- Sign up to a new tenancy
- As part of a tenancy audit
- Application for assignment, mutual exchange or succession
- Changes to the tenancy such as household composition or a request for an addition to the tenancy
- Right to Buy Application

Photographic evidence will take priority however if this is not readily available original documents will be requested such as:

- Medical card with National Insurance numbers
- P45, P60 or pay slip
- Birth, marriage, adoption certificates
- UK certificate of naturalisation
- Passport
- UK photo driving licence

Tenant Services and the Right to Buy Team will also use credit checks (via NAFN) to ensure that the information provided is correct and up to date.

## **Detect**

Tenant Services, will regularly monitor information it is legally entitled to access, including shared data from government agencies focusing on tenancy and housing benefit fraud, credit rating and financial agencies, other social landlords and legally constituted anti-fraud partnerships, such as the Gloucestershire Landlords Tenancy Fraud initiative. Tenant Services, will also monitor tenancy and property records to identify alerts, trends and issues that may indicate instances of fraud.

Tenant Services is a founding member of the Gloucestershire Tenancy Fraud Forum (GTFF). The GTFF was launched with the aim to act as a local and regional vehicle which social housing providers and partner agencies could share best practice, information and guidance relating to tenancy fraud.

Tenants can report tenancy fraud online via Stroud District Council's website, specific email addresses of Tenant Services Officers and the general telephone number for the Council Office.

## **Investigate**

Tenant Services will undertake thorough investigations into any alleged fraudulent activity – these will include credit checks, utility checks, verification of facts with other internal departments, such as benefits, and conduct unannounced visits where appropriate. Stroud District Council will comply with all applicable legislation in investigating tenancy fraud, including not limited to:

- GDPR and DPA which regulates obtaining, processing and holding data about specific, identifiable persons.
- Human Rights Act 1998.
- Regulatory Investigation Powers Act 2000 (RIPA) and the Investigatory Powers Act 2016.
- Criminal Procedures Investigatory Powers Act 1996 (CIPA)
- Police and Criminal Evidence Act 1984 (PACE)

Tenant Services will work in partnership where applicable with statutory agencies such as the Police, the Department for Work and Pensions and the Border Agency, the Counter Fraud Unit and consider Memoranda of Understanding with any other relevant body.

Once all evidence has been gathered, interviews (under caution or not) will be conducted by the most appropriate agency, and Tenant Services will ensure that where applicable, notices are served to recover a tenancy to enable it to be allocated to a new household.

## **Pursue**

Where a tenancy and/or Right to Buy fraud has been detected and thoroughly investigated Tenant Services will consider the following actions

- Civil action by the serving of either Notice of Seeking Possession (NOSP), Notice to Quit (NTQ) or Notice of Possession Proceedings (NOPP)
- Criminal action, where appropriate, as well as civil recovery of the tenancy
- Working closely with the relevant agencies to maintain district intelligence

Before taking any action, Tenant Services and the Right to Buy Team will undertake a proportionality assessment to determine whether it is reasonable to take such action, and will consider the impact and vulnerability of the customer as well as consider any other related policies.

## **8. Publicity**

Tenant Services will provide accessible information explaining what tenancy fraud is and how to report it in the tenant's handbook, leaflets, newsletter and website. Tenant Services will produce articles in the tenants' newsletters to inform regarding reporting and any recovery of properties and/or prosecutions

Tenant Services will publish any successful action internally to demonstrate to staff the commitment to the protection of the housing stock, and encourage others to be aware of tenancy fraud and consider press releases when appropriate.

Tenant Services will also use other publicity campaigns to give advice and information to the tenants.

It should also be noted that those convicted for tenancy fraud may be excluded from the housing list for a period of time.

## **9. Prosecution**

**Tenant Services and the Right to Buy Team will use discretion in deciding whether to initiate a prosecution. Other approaches to enforcement can sometimes promote compliance with legislation more effectively. However, where the circumstances warrant it, prosecution without prior warning and recourse to alternative sanctions may be appropriate.**

**Each case will be treated as unique and considered on its own facts and merits with due consideration to the Equalities Act 2010 and the Human Rights Act 1998. All circumstances surrounding the case will be considered including the social benefits and costs associated with bringing the matter to the attention of the Courts.**

**The prosecution of offenders will be used judiciously but without hesitation, against those businesses or individuals where the law is broken and the health, safety, well-being or amenity of the public, employees and consumers are subject to serious risk.**

**Legal advice will be taken to ensure that only those cases presenting a realistic prospect of conviction will be pursued. Tenant Services and the Right to Buy Team will have due regard to the availability of any defences and to any explanation, apology or other issue referred to by the suspect by way of mitigation.**

**The decision to prosecute will take into account the criteria set down in the Code for Crown Prosecutors, issued by the Crown Prosecution Service. Both stages of the 'Full Code Test' as set out in the Code for Crown prosecutors.**

## **10. Staff**

**Tenant Services will ensure that it employs suitable staff to carry out these service functions within Tenant Services by providing appropriate training and support, undertaking an assessment from the Disclosure and Barring Service (DBS), carrying out enhanced verification checks where appropriate and giving training on relevant legislation and related policies operated by Tenant Services.**

**Tenant Services contractors will be trained and advised to operate under the same principles applying to staff.**

All staff will be given training, which will be updated on a periodic basis particularly when changes are made to the current legislations. All staff receive Fraud Awareness training.

Staff will be encouraged to report any suspicions of fraud to their Line Manager who will provide advice, encouragement and feedback throughout the life of an investigation.

#### **11. Continual Improvement**

Tenant Services will continue to work with partner organisations including the Gloucestershire Tenancy Fraud Forum to share resources, promote the tackling of tenancy fraud throughout the county and share best practice to improve Tenant Services performance.

Training will be ongoing for new and existing staff to maintain the momentum. It is also recognised that Tenant Services must use its investigation outcomes to future proof the service.

#### **12. Data Protection**

Tenant Services will share relevant information with third parties for the purposes of preventing, investigating and tackling tenancy fraud. When sharing personal information, we will comply with all aspects of the GDPR and the DPA. Tenant Services Privacy Notice can be found on the Council's website at <https://www.stroud.gov.uk/council-and-democracy/about-the-council/access-to-information/privacy-and-cookie-policy/privacy-notice>

Tenant Services participate in data matching exercises such as the National Fraud Initiative in order to detect and prevent fraud. This involves tenant data being shared with government or other social housing providers. The Council also assists government in their fraud enquiries.

#### **13. Translation Statement**

If you have any difficulties reading this information or need further assistance understanding Tenant processes please contact us on 01453 766321 or visit the Council's website at [www.stroud.gov.uk](http://www.stroud.gov.uk)

Tenant Services can produce this document in a variety of formats. Please let us know what you need and Tenant Services will try to assist you.

The Head of Housing Services will be responsible for the overall implementation of the Tenancy Fraud Policy.

#### **14. Review**

This policy will be reviewed on a three yearly basis, or amended subject to any change in legislation or service delivery.

## Performance Monitoring Report: Housing Committee

DATE OF MEETING	10 September 2020
ATTENDEES	Members: Stephen Davies, Lyndsey Green Officers: Kev Topping, Keith Gerard, Angela Carr (for Joe Gordon), Phil Bishop

### PERFORMANCE UPDATE *(please give a brief progress update on the following areas)*

#### CDP PRIORITIES *(see Excelsis)*

#### Homelessness

Identify appropriate measures which reflect the work carried out through CEAP in reducing homelessness. – Include trend analyses (where possible)

Measures of effectiveness (numbers) moving those in temporary accommodation into permanent accommodation

Numbers moving into SDC accommodation out of temp accommodation

Period.	SDC Tenancy	RP Tenancy	Other **
2019/20 Q1	6	7	8
2019/20 Q2	8	3	10
2020/21 Q1	0	0	4
2020/21 Q2 (to 11 September)	5	2	5

\*\* Other reasons include:

- Finding own accommodation.
- Abandonment.
- Assisted into private sector accommodation with Homeless Prevention Fund.
- Use of mediation to allow a return home.
- Eviction.
- End of duty to provide accommodation.

#### Comments:

We are restricted by legislation and HomeseekerPlus policy in terms of discriminating against other housing applicants, who may also have significant priority for permanent accommodation.

#### Building Affordable Homes

- Achieve a start on site for 41 new homes across 4 sites delivering to a minimum of Sap 86 and submit planning applications for a further 43 homes across three sites.
- Approval of a New Council Homes Strategy including the setting out of the approach to the purchase of more land.
- Purchase properties to replace those agreed to be used from the Council's existing stock for temporary housing using the budget of £1.32 million (Approval already granted and RTB receipts being used)



**Comments:**

Tenders received and evaluated for next three schemes for 36 new homes with a start on site anticipated in January 2021 and a minimum SAP rating of 86. Further scheme of 5 homes submitted for planning permission and can be added into the programme with the same contractor due to the procurement through the Westworks DPS.

Strategy for New Council Homes to be presented to Housing Committee on 22 September 2020.

Four properties with solicitors for purchase, viewing a further property and just been offered back another Right to Buy property. There are 5 completions due this financial year at Southbank, North Woodchester. Completion due in January 2021.

We have had our best year for delivery to date with completions of 196 units in total (against an average of 120 per annum). Of these, 114 were rented units, 81 shared ownership, 1 discounted sale and 2 acquisitions for rent. Of these, 10 were completed on a rural exception site

**Housing maintenance (contract services)**

Cost and Reconciliation

Comparison with Peers

Qualitative and quantitative measures

Repairs

Voids

**Comments:**

The catch up programme to complete the backlog of empty properties arising as a result of lockdown is anticipated to be complete by the end of September 2020 subject to the availability of materials.

Our operatives are operating on a three stage plan to complete the backlog of day to day repairs, and the return to the undertaking of routine repairs within normal domestic settings.

Subject to no further substantive issues with Covid 19 we anticipate services will return to some sort of normality by the end of October, with the catalogue of non-urgent backlog repairs being completed within an eight-month period.

**Q2 Figures**

Q1 figures are indicated in brackets for comparison.

**Repairs & Voids**

Repairs raised = 1477 (987)

Repairs completed = 1293 (987)

Outstanding = 184 (all within target completion dates)

Material spend = £70,489 (£18,978)

Backlog = 1096 (1450)

**These figure relate to July & August**

Voids scheduled = 32

Voids issued = 43

Voids complete = 21

Voids open = 22

Back log to schedule = 30 (completion by 18 September 2020)

**Heating & Electrical**

Gas Servicing = 688 (1028)

Gas Repairs = 145 (260)

Electrical Repairs = 321 (238)

	<p><b><u>Tenant Satisfaction</u></b>          Tenant satisfaction is at present not being measured due to capacity and ongoing Covid 19 restrictions. We hope to be in a position to start measuring this with some degree of accuracy from quarter 4.</p> <p><b><u>Comparison to Previous Service</u></b>          Again at present we are not in a position to accurately provide a comparison due to the initial impact of Covid 19. A fully costed performance and outturn report will be provided at the end of the financial year.</p>
PROJECTS / CAPITAL PROGRAMME (if not covered in CDP)	<p>Currently only works carried over from financial year 2019/2020 is being undertaken.</p> <p>The procurement process for the capital works programme 2020-25 is underway. Selection of a new contractor will be complete by the end of September.</p> <p>We anticipate pilot programmes to commence in mid January 2021 subject to the continuing easing of Covid 19 conditions.</p>

PERFORMANCE MEASURES (see Excelsis where applicable)	<p>Property Services: Performance is measured through project progress and outcomes Performance indicators need to be reviewed as part of future service planning</p> <p>RTB sales , new build and sheltered completions, disposals are all recorded on excelsis</p>
RISKS (SEE EXCELSIS)	Any other significant risks facing the service – should be listed on the Risk Register
RELEVANT FINANCE ISSUES	
ANY OTHER ISSUES CONSIDERED AT THE MEETING (eg staffing / resources)	Recruitment into property care is ongoing with several posts still outstanding
FOLLOW UP (any issues for consideration at the next meeting)	It was agreed that this was a useful starting point and in terms of performance data this would be presented in a format to members for the next report outlining the performance area, and quarter (current) vs last year or month on month as appropriate, a % increase or decrease (depending on the area) with any actions to remedy dips in performance or failure, additionally a directional arrow or RAG system would be used

ANY ISSUES OF SIGNIFICANT CONCERN TO BE REPORTED TO AUDIT AND STANDARDS	
ANY ACTIONS/RECOMMENDATIONS FOR THE COMMITTEE	
REPORT SUBMITTED BY	Stephen Davies and Lindsey Green
DATE OF REPORT	11 September 2020

Please complete and return to Democratic Services ASAP for circulation to the Committee.

**STROUD DISTRICT COUNCIL**  
**HOUSING COMMITTEE**  
**22 SEPTEMBER 2020**  
**WORK PROGRAMME**

**AGENDA**  
**ITEM NO**  
**8**

<b>Date of meeting</b>	<b>Matter to be considered</b>	<b>Notes (e.g. lead Member/Officer)</b>	<b>Decision / For Information</b>
<b>08.12.20</b>	Work Programme 2020/21	Cllr Ross - Chair & Strategic Director of Communities	Information
	Member Reports		Information
	a) Housing Review Panel	Cllr Ross - Chair	
	b) Tenant Representatives to provide a verbal update	Leticia Gardiner & Sandra Longstreth – Tenant Representatives	
	c) Performance Monitoring	Cllr Green & Cllr Davies	
	Tenant Services Income Management Strategy 2021-2026	Income & Systems Manager	Decision
	Housing Committee Estimates and – Revised 2020/21 and Original 2021/22, and HRA Medium Term Financial Plan	Accountancy Manager	Decision
	Revised Homeseeker Plus Policy	Senior Housing Strategy & Enabling Officer	Decision
<b>02.02.21</b>	De-pooling Rent and Service Charges and Tenant Led Service Standards	Tenancy Operations Manager & Principal Neighbourhood Management Officer	Decision
	Fly Tipping, Waste and Bin Store Strategy	Tenancy Operations Manager	Decision
	Work Programme 2020/21	Cllr Ross - Chair & Strategic Director of Communities	
	Member Reports		Information
<b>23.03.21</b>	a) Housing Review Panel	Cllr Ross - Chair	
	b) Tenant Representatives to provide a verbal update	Leticia Gardiner & Sandra Longstreth – Tenant Representatives	
	c) Performance Monitoring	Cllr Green & Cllr Davies	
<b>23.03.21</b>	Work Programme 2021/22	Cllr Ross - Chair & Strategic Director of Communities	
	Member Reports		Information
<b>23.03.21</b>	a) Housing Review Panel	Cllr Ross - Chair	
	b) Tenant Representatives to provide a verbal update	Leticia Gardiner & Sandra Longstreth – Tenant Representatives	
	c) Performance Monitoring	Cllr Green & Cllr Davies	

**Items to be considered at a future meeting**

- Housing System Report
- 10 Year Strategy on Housing's Contribution to CN2030
- Private Sector Housing Standards – Housing Renewal Manager
- Energy Efficiency – Keith Gerrard – Strategic Director of Communities
- Approval of Sheltered Modernisation Schemes for 2021/22 – Head of Housing Services
- Disposal of HRA Sites – Head of Property Services

<b>Published Members' Information Sheets</b>	
<b>Date sent &amp; ref no</b>	<b>Topic</b>
July 2020 HC.001	Update for Members regarding the prevention of housing debt during the COVID-19 emergency
July 2020 HC.002	Regulator Standards 2020
July 2020 HC.003	HRA Delivery Plan 2020 & Appendix
July 2020 HC.004	Older Persons Strategy Action Plan
July 2020 HC.005	Armed Forces Covenant 2019 - 2020
September 2020 HC.006	SDC Property Care

**Information Sheets for Future Meetings:**

- Strategic Sheltered Housing Needs Assessment – Housing Strategy and Community Infrastructure Manager – TBC
- Gypsy and Traveller Protocol - Housing Strategy and Community Infrastructure Manager - TBC
- New homes and regeneration programme update – New Homes and Regeneration Manager (September 2020)
- Sheltered modernisation update (October 2020) – Project Officer
- Small Sites, Garages and Disposals Programme update (October 2020) – Principal Estates Surveyor
- Budget Monitoring Report 2020/21 Quarter 2 (December 2020) – Accountancy Manager
- Annual review of the HRA delivery plan (December 2020) – Head of Housing Services
- Budget Monitoring Report 2020/21 Quarter 3 (March 2021) – Accountancy Manager