

## Workshop 1 - Housing Finance

**Lead: Natalie Elphickle and Martha Richardson, Housing Finance Team**

### Summary

The Housing Finance workshop provided an overview of the Housing Business Ready Program and how, through meetings its requirements and considerations, more homes can be built faster. It achieved this via a selection of exercises that made you consider various aspects such as what are the basic requirements to build, becoming a Housing Delivery Enabler, a self-assessment based on the 18 Core Assessment Criteria, identifying your resources and considering stakeholders interest.

### The 'without which' of housebuilding: What comes when and why?

- This exercise took a look at the basic requirements to build a house and when those basic requirements need to be in place for the development.
- Basic requirements included; GP surgeries, Public Transport, Broadband, Flood Defences, Local Roads, Gas, Schools, Rail, Electricity, Water & Sewerage and Motorway Junctions.
- There was a degree of variation across the groups on what the basic requirements were and when they might be required when housebuilding.
- Context is an important factor that would influence the basic requirements, as well as consideration beyond those basic requirements i.e. you could build a house with the very basics (electricity, water/sewage, local roads) but without the GPs, local schools, connectivity, flood defences (if needed) and public transport all in place or as part of the plan then that housing development will be distinctly flawed.
- This was all taken into consideration, alongside the knowledge that there is the concern of building more with less.
- In particular the length taken to develop the big strategic sites is a concern.
- This raises the importance of the Council becoming a 'housing delivery enabler'.

### How could being a Housing delivery Enabler help your council?

- Councils are in unique positions in that they know their respective areas better than most. They generally understand:
  - What the area and stakeholders want
  - What is needed and where
- This exercise took a look at the key actions that Councils should or should not take into account to assist housing delivering.
- There was a general agreement of the key actions that a Council should take to enable housing delivery.
- Bringing forward housing at the right time to match need is a key function of a council as a housing delivery enabler, though this is only effective if there is sufficient housing supply available to be brought forward.
- There is a need for better business relationships to improve partnership working, which might lever in additional funding.
- Whilst it was also agreed that the Council has a role to plug gaps/build extra capacity in the housing market through building additional homes for a specific need, there was a concern that there is a lack of expertise in Councils to deliver this effectively.

### HBR Self-Assessment

- The HBR Self-Assessment tool looked to score councils on their current approach and their ambition on 18 key points.
- Local authorities need to meet these key areas in order to progress and become a Housing Business Ready Council.

### Identifying your resources

- This exercise took a brief look at the key resources that Councils need to mobilise to move a housing development forward. Key possible resources include:
  - S106 and affordable housing receipts
  - Local knowledge and information
  - Capacity in existing housing stock and land
  - Housing revenue account borrowing capacity and surplus reserves
  - Land/property
  - Powers and Levers
- Discussion points included the main resources at your disposal, benefits and adjustments that could accelerate housing growth.
  - Resources varied for different authorities, some have the ability to raise more debt to the HRA and have more flexibility, whereas others are very restricted in what finances they can call up on.
  - Some Councils have a range of land such as disused garage sites that can be used to fast track housing, other councils have very little or no land/property that can be developed.

### Establishing community, security and growth

- To finish, the workshop took a look at stakeholder perception of infrastructure needs and the priorities when considering stakeholder interest.
- It was almost universally agreed that the current resident's priorities should take precedence, though it was raised that at the same time that this should not be at the expense of stability, future growth and the other needs.
- This also recognised the difficulty of balancing the many and often different priorities of stakeholders with what is considered overall best for the development.

## **Workshop 2 - Healthy Communities**

**Lead: Ian Watson, BRE, Louisa Moss, Rochford DC and Danny Showell, ECC**

### **Overview of full cost of poor housing publication**

- Research looked at poor housing such as cold homes and the impact on health and the link to winter deaths.
- Falls on stairs, can also result in the potential loss of earnings and reliance on benefits
- More injuries occur at home than at work or whilst people are using transport
- Winter deaths higher than other countries in the EU. Slowly this number is coming down
- 3.4m (15%) of England homes have category 1 HHSRS Hazard. Falling on the stairs is the highest
- Cost to society:
  - o Enforcement action by council
  - o Cost of moving to more suitable homes
  - o Increased spending on benefits
  - o Loss of capital value of house price
  - o Loss of future earnings
  - o Demands on other services
- Cost to NHS, total saving - £1.4b
- Cost saving to society - £18b
- Common hazards in Rochford is falling on the stairs
- 5,147 hazards in Rochford
- 214 requiring NHS
- Falls cost £4m to put right – 149 avoidable medical interventions per year
- Cold- £5.3m put right – 6 avoidable medical interventions per year
- £10.5m to repair all and save £872,640 to NHS and £8,400,624 saving to society
- Social impact i.e. drugs/antisocial/don't care/welcome going to prison/got nothing to lose so are not that bothered
- Houses built today have got to last 1,000 years so why not invest

### **Rochford Live Well...Well Homes**

- An idea to boost prevention work/increase capacity to remove-reduce housing hazards.
- Approach informed by BRE results.
- Well homes definition 'Healthy, safe secure home'.
- Keeping costs low by training local voluntary service to be 'eyes and ears'.
- No excuse for housing not to be working with Health – BRE HIA is the key document.
- Well Homes maps BRE data + health+ p health data = hotspot areas to focus work.
- Mailings/home visits/well homes offers focused on removing falls/excess cold.
- Well Homes – a personalised approach to making residents feeling better at home.
- Wants vs needs – challenges professionals to look differently.
- £0 direct costs to set up project except officer time – volunteer advantages.
- E.g of work with just one officer i.e. 4months + 20 housing removed = £55,000 saved to NHS.
- Work progressed to date : Well Homes specification and job description in place.
- X4 volunteers signed up already.
- Next steps, engage partners and finalise the detail to ensure a consistent approach.

## Comments

- BRE data is being used in Southend and is endorsed as being very useful. Need to talk to other partners / agencies and share information.
- Local authorities' frustrated by problem sites / premises. No love and care / challenge to put right.
- Hoarding for some local authorities is seen as a big problem, resulting in a range of potential health hazards including risk of fire. A cost is also incurred to undertake clearance. Hoarding can also be a sign of wider mental health issue.
- Good quality sheltered housing can provide safe and warm environment older people.
- Commission FM/pilot project with GP/contact hospital – produce some results
- Local authorities are encouraged to sit down and share best practice. Successfully seeking funding can be better achieved through joint collaboration.

[http://www.tgessex.co.uk/downloads/Ian\\_Watson, Louisa Moss Workshop 2 -  
\\_Healthy\\_Communities.pdf](http://www.tgessex.co.uk/downloads/Ian_Watson,_Louisa_Moss_Workshop_2_-_Healthy_Communities.pdf)

### **Workshop 3 - Construction Skills - Essex Employment and Skills Board**

**Lead: Tristan Smith and Jim Wilkinson, ECC / ESB Secretariat**

The Employment and Skills Board (ESB) was created in 2013 to set the direction of skills provision across Essex. There are 7 priority sectors that are being looked at, one being construction.

The construction sector is projected to need 10,000 to 20,000 more people in the next 10 years. Unfortunately the take up is currently low for people coming in to the sector.

#### How do we work together to address the challenges?

- Currently the ESB is running Year 9 taster days in construction which will then lead to those that are interested being moved on to work experience. In Year 10 there are master classes in construction which can lead to apprenticeship opportunities.
- Why is the take-up so low? One of the main factors is that the time it takes to see large financial incentives in the construction industry is too long for many young people. Apprentices get paid very little in comparison to jobs where there is less progression. The image of the construction industry needs to be changed in many people's eyes.
- The audience may not be reacting to some of the speakers from the construction industry.
- There is a challenge as the industry does not need young people to be necessarily academic, but capturing only less academic young people can lead to a reputation as something not to aspire to.
- There is an opportunity for a blended approach of school leavers and university leavers. Look at Procat as the model in order to create programs that are suited for all and end in good quality jobs.
- Is there the capacity for industry to be involved? Yes but it would be useful to map what already goes on in terms of industry involvement with young people and join it up to be most effective. The apprentice route is the most challenging one to fill with committed young people.
- The message needs to be communicated to parents that apprenticeships have a high value and can get their children on the career path they want to be on. Unfortunately the image of apprenticeships isn't as high as it could be although this is changing.
- Can a web portal be set up that is a one stop shop for all apprenticeships, sorted by sector and geography? Should be a quick win as easy to set up and would see immediate results.
- The main challenge will be getting take up from NEETs.
- Changes in the curriculum have hurt the industry, especially the lack of proper construction training in colleges.
- The pool of candidates would be widened if there was more of an approach to make construction attractive to younger females.

[http://www.tgessex.co.uk/downloads/Tristan\\_Smith\\_Workshop\\_3 - Construction Skills.pdf](http://www.tgessex.co.uk/downloads/Tristan_Smith_Workshop_3_-_Construction_Skills.pdf)

## Workshop 4 - Older People's Housing

**Lead: Daniel Gaul, Housing LIN and Siobhan Pierce, Essex County Council**

### What strategic partnerships can smooth development of housing schemes?

- Utilise rehabilitation accommodation for patients who have been discharged from the NHS, however still require support care (instead of 'bedsitting' expensive care homes).
- Use housing planning groups which have been successfully used at Thurrock Council. This group consist of an array of stakeholders such as developers, landlords, housing officers etc. (Happy Housing Scheme).
- Mixed and intergenerational housing. (Helsinki model)
- Decant sheltered schemes by housing tenants in neighbouring boroughs, however in return the other council gets nomination rights over some of the accommodation when built.

### Ideas & motivations introduced to make schemes more attractive/ viable?

- Don't make schemes insular – Create community hubs such as nurseries, cafes etc.
- Utilise and improve IT systems to encourage shopping deliveries, skyping grandkids etc.
- Lease existing properties rather than having to sell.
- Larger properties all have lifts and sustainable 'flexible space' – i.e. sliding doors.
- Partnerships with private companies that do special arrangements. For example a public gym which offers private classes to tenants for free. (No exchange of money).
- Youth training schemes for community hubs such as a café (utilise volunteers to encourage employment as well as reducing cost to LA).
- Affordable cost broken down to each person (especially if there is a variety of workshops available).
- New architecture designs which are electric scooter friendly.
- Hub for care/ health services.
- CCTV.
- Strong public transport links.
- There remains a certain amount of "snobbery" towards different tenures and styles of living. A key challenge will be changing the mind-sets of people who otherwise wouldn't even consider moving home.

### Financial incentives to support housing development

- Homeowners worried about £££ cost per year of 'care homes' and thus spending away their children's inheritance. (Stronger clarity of lease and marketed better).
- Section 106 – contribution towards local infrastructure – no current provision for 'older people housing'.
- Section 106 + HCA – make 'affordable grant eligible'.
- Lower the 30% quota of 'affordable housing' by property developers in order to encourage house building. (The quota is essentially a tax on property developers).
- Greater flexibility in planning.
- Greater support from ECC supporting the '1<sup>st</sup> year set up process'.
- Underwrite voids on 1<sup>st</sup> tenancy.

[http://www.tgessex.co.uk/downloads/Gary\\_Heathcote\\_Workshop\\_4 -  
Older Peoples Housing.pdf](http://www.tgessex.co.uk/downloads/Gary_Heathcote_Workshop_4_-_Older_Peoples_Housing.pdf)

[http://www.tgessex.co.uk/downloads/Dan\\_Gaul\\_Workshop\\_4 - Older Peoples Housing.pdf](http://www.tgessex.co.uk/downloads/Dan_Gaul_Workshop_4_-_Older_Peoples_Housing.pdf)