



## **Housing Strategy 2011-2026 Draft Consultation Document**

**This document is the first of a two stage consultation process for the preparation of a new Housing Strategy for 2011-2026. The Council is seeking to establish the views of local stakeholders and communities on the key issues which we have identified in the Strategy.**

**We want to make sure we have captured the key housing issues which affect our borough so that this can be used in the future as a planning tool to help direct our resources and the work we do with our partners, including local communities to make Wirral a better place to live.**

**Following on from this initial stage of consultation and the comments we receive we will then be consulting on the Housing Investment Plan which will set out the immediate issues to be addressed and how we plan to respond. These will be focussed around the resources which are available to the Council and its key partners and will set out the short, medium and long term work to be done.**

**Thank you for your time to read and respond to this consultation document, your views are very much appreciated**

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## **A Vision for Wirral**

The vision for housing in Wirral by 2026 is to ***'make sure all areas in Wirral are attractive places where people can access a home that meets their needs'***.

We will achieve this vision through the delivery of a Housing Investment Plan which is measurable, realistic and achievable, enabling us to deliver our key priorities, respond to changes in market conditions, new opportunities and also introduce new perspective. This approach will also ensure that shared outcomes around health, social care, education, community safety and the economy are addressed and developed.

We will monitor the investment plan every six months and review it every three years in line with the Governments Comprehensive Spending Review. This means the work we are doing whilst flexible enough to be responsive to new challenges and policy direction as they arise, will also be aligned with future investment opportunities.

## Introduction

This strategy is informed by a robust evidence base supporting the case for housing as a priority for Wirral. In particular, our 2007 Strategic Housing Market Assessment (SHMA) and subsequent 2009 update is a major piece of evidence providing essential information in terms of our housing market. It includes detailed information regarding local needs and demand across the borough, all of which enables the Council and its partners to consider and respond to housing issues and how they impact on other areas such as health, education and the economy. This approach underpins the key housing issues identified in the Councils Corporate Plan, Core Strategy, and the Sustainable Communities Strategy where housing is a key priority.

Narrowing the inequalities gap in Wirral for housing both within and between communities is a real challenge and to address this, three clear housing targets have been set in our Local Area Agreement up to 2012. One target specifically focuses on addressing and improving the energy efficiency of existing homes, with two further targets focusing on delivering 925 additional homes in the borough of which 503 should be affordable homes. Although these targets will go some way to addressing Wirral's housing needs, they by no means are going to fully solve the problem, an issue which is reflected nationally.

In order to achieve these targets and respond to changes in the future, it is clear that one of the key challenges will be to continue to deliver affordable housing for people who need it whilst at the same time regenerating those priority neighbourhoods where markets are failing. Nationally, it has become clear that the onset of the 'credit crunch' has triggered a serious downturn in the housing market. Individual's inability to raise deposits, a severe reduction in the availability of mortgages and reducing house prices have led to an increase in demand for affordable housing and at the same time has impacted on purchaser confidence.

Analysis of house prices and sales for Wirral between 2007/08 and 2008/09 identified a significant reduction (5.7%) of median house price, with sales reducing by 54%, reflecting the trend nationally as a result of the economic downturn.

Although more recently it has been reported that the country is officially out of recession and there has been over the last year some improvement to the economic climate indicated in Wirral by a 2.27% increase in median house price and a 1.32% increase in sales, the housing market has not fully recovered and demand for affordable housing is still strong.

Generally, the majority of homes sold in Wirral tend to be in and around the Housing Market Renewal Areas (Birkenhead, Seacombe, Liscard and parts of Tranmere and Rock Ferry) indicating its affordability compared to areas to the West of the borough which tend to be less affordable, with less availability.

This combined with analysis of demand for affordable homes from people registered on the Wirralhomes Choice Based Lettings database which has seen an increase in applicants registering between April 2006 and April 2009, indicates a clear need for the Council and its partners to do more. A clearer picture of the need for affordable housing is the 1,100 applicants currently registered who have an urgent need for rehousing resulting in their current accommodation being unsuitable.

Whilst it is a key challenge to continue to deliver affordable housing, this needs to be placed into context. Not all people are in this position and the reality is that many Wirral residents have access to a decent home and enjoy an excellent quality of life and life expectancy, however there remains a stark gap between the most affluent and most deprived areas, particularly in life expectancy which housing has a significant impact on.

## The Future

Throughout the life of this strategy, the economy will continue to change and therefore we need to ensure the housing market is supported to help respond to these changes. We need to ensure we meet both the local housing needs for the borough and balance out the housing market to achieve our long term vision, where although the population is anticipated to decrease slightly by 1.6%<sup>1</sup> by 2033, the fastest rate of increase in terms of age groups will be those aged 65 and above.

Therefore whilst we place significant importance on delivering sufficient new housing, we also have to be realistic in what can be achieved and delivered to meet local needs. The changing economic climate and the uncertainty in the longer term of the availability of resources means we also need to concentrate on the homes we already have in Wirral focusing on:

- **maximising the existing use of homes** through regeneration of areas;
- **improving poorer quality homes** to make properties and areas more attractive, where some 10.9% of residents living in private sector homes are fuel poor
- **Tackling and bringing back into use** those homes which are empty and could be used to meet the backlog of housing needs, particularly when the number of private sector homes which have been empty for more than six months has increased by 4.4% between 2009 and 2010.
- **Providing technology and services to vulnerable households** who need support to help them to remain in their own homes for as long as possible
- Helping those who can't remain in their current home through **providing specialist accommodation to meet their long term needs.**

In order to bring all of this together to deliver our vision, the council and its partners have a critical role to play in ensuring that new and existing high quality homes are provided, aligned with opportunities for training and employment, with the council seeing the strategic housing role at the heart of achieving this. We need to provide clear leadership to ensure the right conditions are created to increase the supply of all types of homes in Wirral, complimenting ambitious targets for housing growth with future changes in economic prosperity.

To achieve this we will continue to ensure housing and planning policies are closely aligned enabling opportunities for new housing development to be realised and delivered in the future.

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<sup>1</sup> ONS population projections

## **KEY HOUSING ISSUES IN WIRRAL**

To reflect the need to be responsive to new challenges for housing and to ensure we recognise the links between a persons increased health and general life opportunities such as education and employment, we have reviewed our approach to how we address housing issues, with our strategy focusing on the following key areas:

1. Responding to changes in the long term population makeup of Wirral, in particular an increase in the number of older people
2. Increasing the availability of new homes including affordable homes
3. Making better use of existing stock to meet housing need
4. Making areas more attractive as places to live through improving homes and providing greater choice
5. Reducing fuel poverty in the borough particularly focussing on the health and financial inequalities in those areas with higher than borough average rates
6. Meeting the housing and support needs of vulnerable people
7. Supporting the economy through housing programme

The core theme running through each of these areas is the need to ensure we respond to the different needs and aspirations of individuals and communities, enabling Wirral residents to thrive and achieve their full potential by working to narrow the inequalities gap and supporting a diverse population in the future.

## **Responding to changes in the long term population make-up of Wirral, in particular an increase in the number of older people.**

### **The Evidence and Challenge**

- A decrease in the overall population over a 25 year period (2008-2033) of 1.6% (4,800)
- The biggest decrease is in those of working age (-14.6%)
- The fastest rate of increase at 36.0% (24,600) being for older people with the largest increase being 122% (9,700) for those aged 85 and above.
- It is estimated by 2029 the number of households is projected to increase by 8.3% (11,400).
- It is estimated that by 2029, all household groups except pensioner households are projected to decrease in size, with non pensioner households without children expected to show the biggest decrease.
- It has been estimated that around 5% of people over the age of 65 live in some form of sheltered housing with a further 5% living in residential / nursing homes.
- In 2010 Supporting People services provide support for up to 3,678 older people through initiatives such as Extra Care Housing, Sheltered Housing and mobile wardens.
- In 2009/10 there were 7,035 people over the age of 65 in receipt of formal community care services arranged via the Department of Adult Social Services.
- There are 13,000 current claimants of Attendance Allowance in Wirral (non means tested benefit for which a person must be over 65 years of age and in need of frequent care and attention throughout the day or night, or need continual supervision).
- It is evident though consultation, that the existing levels and type of provision for older people no longer meet all of their aspirations and needs
- Overall in 2009 25.6% of all households in Wirral are unable to afford general market homes of an appropriate size, which is an increase of 2% since 2007.
- It has been predicted there will be an increase in the UK households of non-white British origin from 8% in 2001 to 20% in 2051

**Evidence: Office for National Statistics 2010, Strategic Housing Market Assessment, Supporting People Programme, Joint Strategic Needs Assessment**

The monitoring of population changes, forecasts and projections and relating them to housing is essential if we are to be well prepared to meet the Borough's future needs. Not only do we need to look at overall population change projections, we need to look at the predicted make-up of that population, for example people's age and ethnicity. The changes in our population make-up in recent years have already impacted upon and altered the way services are being delivered, such as the increase in the requirement for adapting older and disabled people's homes due to the increased need.

### **Population and household size**

Wirral's overall projected population is predicted to decrease over the next 25 years, the opposite of what is predicted to happen to the UK as a whole. Wirral's decrease is predicted to be 1.6% over the period 2008 to 2033 with more people leaving the Borough than moving in, while the projected UK increase in population is 16.6% over the same period.

Overall population change whilst important is not the biggest issue for housing policy in Wirral. More importantly the make up of households is changing with household sizes becoming smaller. Our recent assessment of the local market estimates the biggest decrease expected will be in non-pensioner households without children, leading to a predicted 8.3% increase in the number of households by 2029. However, whilst households are expected to decrease there is still a major need to address the current housing requirements of the borough which is for a wide range of households including families, single people and couples. There is therefore a need to consider the type and size of homes we currently have in Wirral. We need to ensure we not only make better use of existing homes and support people to move to properties which better suit their needs, but we also need to ensure the challenging targets set to deliver new homes are appropriate and support this predicted rise in household numbers across all types of property.

### **Older People**

The biggest issue arising from the predicted demographic changes for Wirral, is how our population will be made up in the future, in particular the highest estimated increase in the number of older people aged 65 and over. As well as impacting on housing, the increase is also an issue for support agencies and health and social care organisations.

Older people are one of the key 'super groups' identified as a target priority for the Council and its partners to address particularly in relation to housing, health and other support needs. This is of particular importance as the number of older people who have a physical and / or mental frailty is increasing although life expectancy is increasing. In effect as we are living longer, we have more years in poor health.

In responding to an older population, Wirral Council and its partners need to consider the following:

### **Types of homes**

Of the additional homes needed for the Borough until 2029, it is estimated some 34.4% (3922) will need to be "specialist" housing<sup>2</sup>, i.e. sheltered or supported.

Whilst we have gone some way to addressing this need, with 250 new homes developed specifically for older people since 2006 at a cost of over £24.68 million (£11 million of which has been provided through government grant funding), we still have work to do, but equally we have to be realistic about what can be done. Given the costs so far to develop this specialist accommodation, we need to be realistic about what we can do in the future, with a significant amount of investment required to deliver further accommodation. Clearly with the impact of reduced availability of resources and the changing economic climate, we need to consider the housing needs of all groups across the borough and balance out these requirements and what can realistically be achieved. We will need to work with our partners to develop innovative solutions which will help us deliver new provision where appropriate to address these needs.

### **House size**

It is expected by 2029 that about half of all one and two bed homes (excluding "specialist" housing) will be occupied by older person households, up from an average of 39% in 2009<sup>3</sup>. Along with the need for greater provision of two bedroom homes in the Borough

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<sup>2</sup> Wirral's SHMA 2010, page 71.

<sup>3</sup> Wirral's SHMA 2010, page 82.



across all age groups, there will also be a need for some increase in numbers of this property size to accommodate older people who may wish to move into smaller homes.

### **Support in the home and quality housing**

Most older people want to stay in their own home where possible and as the population continues to age, we need to recognise that a greater number of support services will be needed in the future to achieve this. We will need to invest in a range of innovative solutions and services including aids and physical adaptations and general home maintenance to ensure by 2026 that older people can live in a home which is of a good standard, safe, efficient to run and warm.

Where homes are being built, regardless of whether or not they are to be occupied immediately by older people, they must be “future-proofed” so when an older person moves in, or when the occupiers become older themselves, the home will already meet their needs or can easily be adapted. This will help to ensure that we can focus on helping people to stay in their own homes for as long as possible and ensure those who can't, have access to a suitable home to meet their needs.

### **Ethnicity**

The current ethnic mix in Wirral consists mainly of white British (96.5%) and numbers of those of other ethnic origins is lower than the English average<sup>4</sup>. It has been predicted there will be an increase from 8% in 2001 to 20% in 2051 in UK households of non-white British origin<sup>5</sup>. Households with a European, US and Australasian ethnic background will grow fastest but those of a south Asian background will grow also. Wirral responds currently to the diverse needs of our communities directly for housing through the Black and Minority Ethnic Housing Support Team and will continue to be flexible enough to adapt its housing services to assist more households with different cultures, religions and languages accordingly.

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<sup>4</sup> Non White British in Wirral consist of 5% of the population and in England 13% - 2001 Census, ONS.

<sup>5</sup> Ethnic population projections for the UK and local areas, 2001 – 2051, University of Leeds, July 2010.

## **A need to increase new housing and deliver affordable homes**

### **The Evidence and Challenge**

- Since the economic downturn, new housing development has been significantly below the higher annual regional requirement of 500 net additional homes.
- Wirral's Local Area Agreement targets for 2009/10 and 2010/11 have subsequently been re-negotiated to 265 and 160 to take into account the national economic downturn.
- The median house price in Wirral between 2007/08 and 2008/09 fell by 5.7% and sales reduced by 54%, however there has been some improvement in 2009/10 with a 2.27% increase in median house price and a 1.32% increase in sales.
- The median house price for Wirral increased from £132,000 in 2008/09 to £135,000 in 2009/10 which is an increase of 2.27% indicating early signs of improvement in the market.
- First time buyers are struggling to buy homes, as larger deposits are required to obtain a mortgage. In Wirral, on average a 25% deposit for a mortgage is in the region of £25,000.
- Wirral's 2008 Place Survey confirmed that people in Wirral see 'affordable decent housing' of key importance.
- Demand for affordable housing in 2009/10 has increased with the number of applicants registering on the Wirralhomes database for social housing increasing compared to previous years. Whilst this is not a true indication of need and is subject to allocations, this does support the continued priority for affordable housing to be delivered locally.
- The number of applicants registered on the database in 2009/10 with urgent need status for rehousing has also increased compared previous years, indicating that more people are in immediate need for affordable housing to meet their specific needs.
- A recent introduction in 2011/12 of absolute caps that Local Housing Allowance (benefits to help pay towards private rented accommodation costs) rates cannot exceed.
- Those on Job Seekers Allowance for more than 12 months will have their Local Housing Allowance cut to 90%.
- An implied requirement to deliver 570 new homes per year up to 2029 in order to balance out our housing market and make areas in the east of the borough more attractive to live.
- A requirement for 40% of this to be for affordable housing as 25.6% of all households in Wirral are unable to afford market accommodation of an appropriate size which is an increase of 2% since 2007.
- Without the Wirral Waters development, the Council's Strategic Housing Land Availability Assessment shows a reducing land supply over time within the regeneration priority areas primarily in the east of the borough, with a gross capacity of up to 2,900 units available within the first five years and up to 700 units in year's six to ten on previously developed sites. An additional 965 units had planning permission outside the regeneration priority areas.

**Evidence: Strategic Housing Market Assessment and Strategic Housing Land Availability Assessment**

## **Future Supply of Accommodation**

Key to any new housing provision will be the availability of enough land to build new homes where they are needed. We are currently in the process of developing our Core Strategy which will be supported by a robust evidence base and assessment of land supply for Wirral and will ensure that appropriate future housing supply will be considered when developing housing targets .

The findings of the SHMA are significant considerations with regarding to level and location of future house building that should be permitted within Wirral, if identified local housing needs are to be met. The consideration of this issue is, however is currently subject to considerable uncertainty.

The rate of new house building in Wirral has dropped markedly since the onset of the recession and the level and pace of any future recovery is as yet unclear.

The annual housing requirement for net additional homes in Wirral was previously set by the Secretary of State in the former Regional Spatial Strategy issued in September 2008 at 500 dwellings, lower than the need now identified in the SHMA. The Regional Spatial Strategy has now been revoked to remove “top down” targets to allow greater local choice and the Secretary of State has confirmed that decisions on housing supply will rest with local councils without the framework of regional numbers and plans. The basis for making these decisions in the absence of the Regional Spatial Strategy has, however, not yet been clarified.

The Council will be consulting on a new housing requirement figure for Wirral as part of the preparation of the Core Strategy Development Plan Document. A range of figures will be suggested on which stakeholders will be invited to comment, including the annual rate of 570 net additional dwellings implied by the results of the SHMA Update, which is based at a single point in time on a number of factors including the provision that all emerging households need a property and does not account for empty properties which could and may be made available. Matters to be addressed will include the location and capacity of available land, wider development aspirations and the pace of market recovery. It will not be possible to comment further on the potential future housing numbers for Wirral until that consultation process has been completed, this will form part of the process of the review of the Housing Investment Plan for the future.

However, in the interim, until a final figure can be determined, Cabinet has already resolved that an annual figure of 250 net additional dwellings should be applied and underpinning our future direction in terms of new and existing homes will be the need to narrow the inequalities gap between our communities and ensuring that future housing provision meets needs and is sustainable over the long term.

## **Accessing Home Ownership**

The economic downturn and the problems first time buyers are facing have impacted on Wirral’s housing market. Although house prices in the Housing Market Renewal area are still lower than the west of the Borough, evidence indicates there is still a 44.4%<sup>6</sup>

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<sup>6</sup> Strategic Housing Market Assessment 2009 Update – P60 para 6.48 – RSS Inner Area equivalent to HMRA

affordable housing need in that area. There is therefore still a need to make areas in the east of the Borough more attractive to live and narrow the housing and inequalities gap.

In Wirral, being able to afford a home is still a major issue, which is worsening particularly for first time buyers who are increasingly having to purchase at the lower end of the housing market. This is further exacerbated by the increased emphasis on larger deposits for mortgages as a result of the change in the availability of credit.

Nationally in 2010, first time buyers accounted for the lowest proportion (35%<sup>7</sup>) of home purchase loans since September 07, raising concerns about the future housing market particularly as this will impact on existing home owners ability to trade up and move on to more suitable homes. As the overall health of a housing market relies on a steady flow of first time buyers, particularly as the market is largely based on a system of trading up in the value, type and size of a home, we need to ensure new purchasers are encouraged and supported through new initiatives to access a first home.

It is important to stress that changes in the economy and housing market affect all home owners irrespective of their circumstances, however this is of more concern where people have little or negative equity in their home. Often this is compounded by the fact that peoples incomes may have reduced, they may have lost their job and have little or no savings to support them to move.

### **The Private Rented Sector**

The private rented sector is an increasingly important provider of easily accessible, flexible accommodation, and more households are recognising the advantages of the sector as a tenure of choice. This ease of access, coupled with supporting tenants to sustain existing tenancies, is something Wirral continues to use as an aid to homelessness prevention and meeting housing need. This is being achieved and will continue to be delivered through linking housing advisors, information leaflets, multi tenure choice based lettings, landlord accreditation, Bond/Deposit Scheme, and tenancy support officers that work in partnership with landlords and tenants, all of which helps to improve access and ensure tenancies are sustained over the longer term.

A challenge for the future which will impact on people's ability to afford a home is the Government changes to the Local Housing Allowance to be introduced in 2011/12. It is estimated that in the North West, 49% of people claiming Local Housing Allowance will have their allowance cut, with the average loss being £11<sup>8</sup> per week. There are concerns that nationally 202,000 people are at risk from becoming homeless as a result of this benefit cut. To respond to this we will need to work with our partners to minimise the impact of this on reducing peoples income by looking at a range of initiative including new ways of lettings such as shared tenancies and financial inclusion initiatives such as working with organisations such as Wirral Moneyline to provide financial advice, particularly if this means people are at risk of being made homeless and unable to afford to maintain their home.

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<sup>7</sup> Council of Mortgage Lenders ([press release 15 June 10](#))

<sup>8</sup> [DWP Impacts of Housing Benefit proposals: Changes to the Local Housing Allowance to be introduced in 2011-12](#)

## **The Social Sector**

In Wirral an increasing number of newly forming households (63.4%<sup>9</sup>) are unable to afford general open market homes for sale. It is estimated that the number of smaller one and two person households is increasing, contributing to Wirral's increased need for additional affordable housing for a range of households but in particular older and single people and households with no children.

With the number of applicants registering on the Wirralhomes database for social housing increasing over the last year and the number of those people in urgent need of rehousing also increasing, we need to work with our partners to both make best use of existing homes as well as identifying opportunities to increase the provision of suitable housing to meet needs.

We want to respond to the feedback we have had from consultation events with young people, where work needs to be done to raise the profile of social housing. It is essential social housing is seen as a tenure of choice for local people, this will need to be delivered through improving the quality, type and choice of social rented sector accommodation in the borough.

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<sup>9</sup> Strategic Housing Market Assessment 2009 Update – P47 para ii  
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## **A need to make better use of the existing stock across all sectors to meet the backlog of housing need and those for the future.**

### **The Evidence and Challenge**

- Wirral recorded an increase in the number of all empty properties from 5086 in 2009 to 6099 in 2010.
- The North West has the second highest number of empty homes in the country representing a significant challenge for Wirral in terms of addressing this and where appropriate making use of these properties to meet the housing needs of the borough.
- Homes in the private sector which have been empty for more than 6 months has also increased by 4.4% from 2623 in 2009 to 2739 in 2010.
- Whilst Wirral has a significant problem with empty properties on the eastern side of the borough, it is by no means contained there. Across the 207 Lower Super Output Areas's (LSOA) within the borough, 25% (52) have long term vacancy rates above the Wirral average of 2.3%. Of the 31 LSOA's in the Housing Market Renewal Area 67%, (21) of those also have vacancy rates above the Wirral average.
- In 2007/08 177 empty homes were brought back into use, rising to 207 in 08/09 and in the region of 280 in 2009/10. The majority of these homes were in the private sector.
- As at April 2010 the overall number of empty social rented homes was 916, or 4% of social stock which is an increase of 104 over the 812 in 2009. Although empty properties at 4% remain higher than the national average of 2.5%, it is important to recognise that this increase is due to an increase in the long term empty homes many of which are a result of programmed clearance in preparation for demolition. The number of short term empty properties remain almost the same at 381 empty social rented homes in April 2010, an increase of just 2 from April 2009 figure of 379.
- Wirral's 2009 SHMA identified that 2185 households currently live in unsuitable properties due to overcrowding, irrespective of whether they live in a home they own or rent.
- Recent analysis of Wirralhomes data shows no direct relationship between postcode areas in terms of overcrowded and under occupied homes, however Wirral's 2007 SHMA has identified that 41.6% (57,167) of households across the borough irrespective of tenure under-occupy their homes, although indications are this is more common in households who own their own home.

**Evidence: Empty Property Strategy, Wirral Homes data, Private Sector Stock Condition and Home Energy Survey 2008, Strategic Housing Market Assessment 2007**

Tackling long term empty properties in Wirral is important and will help to improve the quality and desirability of our neighbourhoods. It is estimated that a run-down empty home can reduce neighbouring house prices by 18%<sup>10</sup> and is a wasted asset for the owner. Irrespective of whether an empty property is newly built or an existing one, it could if brought back into use, help to meet the housing needs of the Borough.

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<sup>10</sup> The Royal Institution of Chartered Surveyors estimate

Whilst it is acknowledged there will always be an element of some vacant homes in the borough, by 2026 we want to reduce the number of empty homes both in the borough and more importantly in the areas where long term vacancy rates are above the Wirral average and are impacting on neighbourhoods.

We will need to focus on linking housing need and demand more strategically to existing homes and develop innovative solutions to bring these issues together. We will need to focus in the future on looking at our changing population and household make up and link this with the potential to target work which both looks to help owners who want to bring empty properties back into use and utilises a range of enforcement powers where needed. This will make a significant contribution to Wirral's local economy through increased income generation for the Council and the increased use of local labour and supplies through improvement works.

Tackling empty properties and the use of enforcement powers is a key challenge for the Council which will need to be sufficiently resourced in the future if it is to make a significant impact and a real difference is to be made in local neighbourhoods.

Whilst tackling empty properties across all sectors is important, the biggest challenge for the Council is to concentrate its resources towards the private sector. Responding to empty properties in the social sector continues to be important and we are working closely with our RSL partners to both understand the reasons why there are still a number of long term empty properties in this sector and address these properties through targeted programmes including clearance of high rise flats.

**A need to make areas more attractive as places to live and encourage people to stay in the borough through improving stock and providing greater housing choice.**

### **The Evidence and Challenge**

- Wirral's housing stock consists<sup>11</sup> of 73% owner occupied, 15% social rented and 12% rented from a private landlord. Although the tenure breakdown is broadly similar, the social rented sector is slightly lower than both the NW region (19%<sup>12</sup>) and national picture (18%)
- 74% of all housing<sup>13</sup> (both social and private sector) in Wirral meets the decent homes standard
- 94% of homes in the social rented sector are classed as decent as of April 2010. This is anticipated to rise to 95% at the end of 2010 with 100% decency being achieved by 2012<sup>14</sup>.
- The biggest challenge to improving conditions is in the private sector (owner occupied and private rented). Of those 28,000 vulnerable households (people on means tested benefits) living in the private sector, 11,200 (40%) live in homes that do not meet the decent home standard.
- 16.1% (19,900) of homes are classified as having category 1 hazards under the Housing Health and Safety Rating System associated with the property and this is significantly higher at 26% (4,394) inside the housing market renewal area.
- There has been a 3.57% reduction in house prices for the Borough between 2007/08 and 2009/10, however in the last year there has been an increase of 2.27%. However for the same period the housing market renewal priority areas have seen a 11.7% reduction with the last year alone seeing a 6% reduction demonstrating a need to target investment for the future into helping regenerate local areas and balance the market.
- Indications suggest that although housing renewal areas have improved in terms of perception and desirability, focus needs to remain on these areas as there is still a gap between these areas and rest of borough
- Since 2007 the number of properties within Wirral with Council tax bands A – C have increased by 1.29% compared to 0.88% for those in bands D – F and 3.42% for bands G – U. There is a gap in the % of properties in band C-H for the borough (38.43%) to that in the priority area; housing market renewal (2.34%)

**Evidence Private Stock Condition Survey (2008); LCRH Vulnerable Markets paper (2009); Newheartlands Sustainability Index; Liverpool City Region Multi Area Agreements housing platform paper (2009); Merseyside LAS feasibility study (2009)**

A key role of the Council in respect of private sector renewal is to improve the quality of life for residents by ensuring the provision of decent housing which meets the needs of

<sup>11</sup> PSSC&HES (2008) pg11

<sup>12</sup> HCA- Pete Bailey – tenure patterns & aspirations (2009) (original data 2007)

<sup>13</sup> Private sector of 61% decent derived from 2009 PSSCS, and Social sector of 94.6% derived from 2010 WAMP data. All tenure % calculation made using dwelling count.

<sup>14</sup> The delay in 100% decency being achieved due to WPH and extension agreed with HC (now TSA)



local people and supports both economic and social regeneration. This role exists to ensure that communities remain at the heart of the decision making process affecting their areas.

The responsibility for maintaining private property rests first and foremost with the homeowner. However the Council recognises that intervention and assistance is necessary where areas are in decline, owners are in financial hardship (a problem which is increasing as the impact of the economic recession continues) or landlords refuse to undertake essential repairs or improvements.

Wirral has already embarked on a bold programme to radically address housing market decline in the priority inner areas of Tranmere, Birkenhead, Seacombe and parts of Liscard and Rock Ferry. Over £103 million has been spent since 2003 transforming Wirral's eastern housing markets. It has levered in £17 million private sector funding with a further £64 million committed from Lovell. Activity since 2003 has included focussing on pockets of high market stress and encompassing selective clearance and site assembly for re development of high quality, well designed multi tenure housing and commercial units. In the more sustainable neighbourhoods Wirral has delivered improvements to the existing housing stock through group repair and improvement grants, environmental improvements and a range of environmental and neighbourhood initiatives.

Much of the work has focused so far on the priority areas of Rock Ferry and Tranmere where significant changes have been seen to the local areas. Residents satisfaction with the area has increased and in the Tranmere area alone, just before the economic downturn, house prices rose by 90% compared to the Borough average which during the same time rose by 50%.

Restructuring the housing market of the priority areas is still a major challenge and although we have worked hard to improve some of the exiting poorer quality homes in the borough, particularly in the inner areas there is still more to do. Wirral is well equipped to meet this challenge with dedicated staff in place with the necessary skills and expertise to deliver. Over the coming years the focus of delivery will be to move forward with the plans for the redevelopment of Birkenhead and Wallasey where resources will need to be targeted to make an impact on the same scale as has been seen in Rock Ferry and Tranmere where a neighbourhood has been transformed by market renewal.

We will need to be more innovative in how we address these issues and look at new delivery models such as Community Housing Trusts, given the reduction on future funding anticipated available to do this. Increasingly with changes to the economy we will see people moving in and out of Wirral in the future to access employment and education opportunities. To respond to this we need to make sure that what we have to offer people in terms of a home and neighbourhood to live is desirable and affordable as well as flexible enough to allow people to move.

Our homes in the social rented sector continue to be well regulated and improved to ensure they meet specific quality standards and we continue to work with Registered Providers who own these homes to make sure that these standards continue to be maintained in the future. We will use evidence such as our Strategic Housing Market Assessment to help inform the type and location of new homes needed for the sector to ensure the right types of homes are available and sustainable to meet the housing needs of the borough.

As is the case regionally and nationally in respect of the level of the private rented sector this continues to slowly increase due to a number of factors including less availability of social rented homes, lack of affordable homes to buy, increased demand for a flexible tenure that is easy to access, and a previously thriving buy to let market which has risen as a result of the 'housing boom' over recent years.

Although the private rented sector has many advantages such as flexibility and ease of access, evidence has highlighted that it contains more vulnerable households, has the least security of tenure and housing conditions on average are three times worse than owner occupied homes. By 2026 Wirral wants to see a healthy private rented sector with good quality properties and management standards supported through Wirral's accreditation scheme, a view which is supported by local communities. In order to meet the challenge of increase choice, Wirral recognises that the private rented sector in particular will need to be considered as a key partner in this process. Our limited land availability, pressure on the availability of social rented sector homes and the impact of the economic recession means that supporting people to consider all available housing options together is essential.

Subject to sufficient continued investment, by 2026 it is anticipated the gap between the boroughs house prices, proportion of council tax bands and tenure breakdown against those priority areas to the east of the borough are narrowed. The aspiration in the long term is one of a borough with a variety of accommodation which is balanced to ensure communities can have a greater choice in where they live and if applicable move up the housing market rather than move out.

**A need to reduce fuel poverty across the borough, particularly focussing on the health and financial inequalities in those areas with higher than borough average rates**

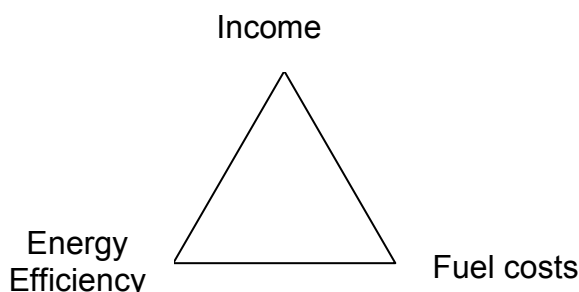
**The Evidence and Challenge**

- 11% of households living in the private sector are estimated to be fuel poor (spending more than 10% of their household income on energy bills) this is a decrease from 21.1% in 2002. However fuel poverty is rising due to increasing energy prices, which will continue to increase significantly until at least 2020, and therefore there is importance on addressing fuel poverty at a local level
- 39% of private sector stock fails the decent homes standard of which 23.4% fail due to a poor degree of thermal comfort and 16.1% of homes fail due to having Category 1 hazards in the home, the main reason being excess cold.
- The cost to remedy thermal comfort is £34m and the cost to remedy Category 1 hazards is £127m. The cost of energy efficiency improvements to dwellings in fuel poverty in the owner occupied sector is just over £10.9m.
- Costs of illness arising from cold and damp housing conditions to the National Health Service are estimated at over £1billion per year. Investing £2.3m addressing housing conditions for excess cold and falls has the potential to address health inequalities and save Wirral National Health Service £9.36m
- Areas which are suffering from higher than borough average levels of fuel poverty and Category 1 failures include parts of Wallasey and Birkenhead.
- By investing £7.34m in loft and cavity wall insulation to insulate 80% of properties in need of it, a lifetime CO<sub>2</sub> saving of 870,340 tonnes would be achieved, saving each household receiving both cavity wall and full loft insulation around £265 a year.

**Evidence: Joint Strategic Needs Assessment, Affordable Warmth Strategy**

Fuel poverty is officially defined by the Government as when a household needs to spend more than 10% of its disposable income to adequately heat the home<sup>15</sup>. It can be better described as “affordable warmth”. 15.3% of Wirral households are currently in fuel poverty<sup>16</sup>, which is above the average for Merseyside (14.5%) and the North West (14.2%).

Fuel poverty is caused by any one of three factors, with a household in fuel poverty being affected by just one or all three, as shown by the “fuel poverty triangle” below:



<sup>15</sup> UK Fuel Poverty Strategy, 2001, DEFRA and DTI, Page 6.

<sup>16</sup> Fuel poverty sub-regional statistics, 2009, DECC,

[http://www.decc.gov.uk/en/content/cms/statistics/fuelpov\\_stats/regional/regional.aspx](http://www.decc.gov.uk/en/content/cms/statistics/fuelpov_stats/regional/regional.aspx)

- If household income is low, fuel bills will account for a higher proportion of that household's spend.
- If the property has poor energy efficiency levels due to, for example, no loft insulation or an old central heating system, fuel bills will be higher.
- The energy companies control fuel costs, however households have the opportunity to change suppliers to benefit from cheaper tariffs.

The majority of fuel poor households tend to be living in areas where income is low and property standards are poor. As with other inequalities across Wirral, there are marked differences in the rates of fuel poverty between areas, with Wallasey and Birkenhead having the highest levels<sup>17</sup>. There is also an overlap with health inequalities in particular where homes are cold and damp. This can exacerbate or be one of the causes of respiratory and cardio-vascular diseases, impacting significantly on peoples health.

The three causes of fuel poverty need to be analysed and addressed individually but where action is taken to reduce fuel poverty they need to be dealt with together.

### **Income**

From 1996 until 2004, fuel poverty levels had been reducing every year<sup>18</sup>. The main reason for this fall was increasing household income<sup>19</sup>. The introduction of Pension Credit and Tax Credits and the continuation of Winter Fuel Payments have played an important part in this increase.

There is however a large number of unclaimed benefits. Up to £10.5bn in means-tested benefits and up to £6.2bn in tax credits currently goes unclaimed every year<sup>20</sup>. If take-up could be improved, there is no doubt more households could be lifted out of fuel poverty. Benefit entitlement checks for households are therefore a key part of any fuel poverty initiative.

### **Energy Efficiency**

Improvements to the energy efficiency of homes, occupied by fuel poor households in Wirral is essential as a long term and sustainable solution for dealing with fuel poverty. The average energy efficiency rating for homes in Wirral has increased over the last decade, most significantly in the social sector as a result of national schemes such as the Decent Homes Programme, Warm Front and more locally CosyHomes<sup>21</sup>. The introduction of the Council's free insulation programme accessible to all Wirral households will also assist greatly in improving energy efficiency levels in homes and reducing CO<sub>2</sub> emissions.

One of our biggest challenges is tackling the "hard to treat" homes in the borough which generally tend to be occupied by owner occupiers and private rented fuel poor households. These homes generally have solid walls which are not able to be insulated through the current large-scale energy efficiency grant schemes. It is estimated that the cost to insulate all of Wirral's solid walled homes would be in the region of £650m<sup>22</sup> and therefore we need to look at how we can work with our partners to target these homes

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<sup>17</sup> Wirral Private Sector Stock Condition and Home Energy Survey 2008

<sup>18</sup> UK Fuel Poverty Strategy – 7<sup>th</sup> Annual Progress Report – 2009, DECC, page 7.

<sup>19</sup> Annual Report on Fuel Poverty Statistics 2009, DECC, page 11.

<sup>20</sup> Fuel Poverty Advisory Group Eighth Annual Report, 2009, published July 2010 by DECC, page 17.

<sup>21</sup> RSL SAP data provided from HECA annual progress reports and WAMP returns; private sector SAP data provided from Wirral Private Sector Stock Condition Surveys 2003 and 2008.

<sup>22</sup> Wirral Private Sector Stock Condition & Home Energy Survey 2008, page 74, using an average of £10k / property.

Future funding from the energy companies' energy efficiency obligation is likely to be based on the current pilot Community Energy Saving Programme. It is likely to provide funding for hard to treat homes in areas of deprivation. It is estimated the Council would need to identify funding of £54m for all solid wall and loft insulation measures for private sector homes in these areas over a period of 10 years. This would direct energy efficiency improvements to communities which experience the greatest level of failure of thermal comfort and the highest number of Category 1 hazards.

### **Fuel costs**

From a low point in 2003, in real terms gas prices have risen by 77% and electricity prices by 60% to 2009<sup>23</sup>. This has led to an increase in English fuel poverty levels from 1.2 million households in 2003 to 2.8 million in 2007 (latest figure) and a forecast rise to 4.6m in 2009<sup>24</sup>. Looking forward to 2020, the long term trend for energy prices continues to be upward with households paying between £100 and £600 each year more for their energy bills<sup>25</sup>.

As energy price increases are outside of our control, local fuel poverty initiatives will need to strengthen their role in ensuring households are on the cheapest tariff available and to publicise the energy companies' "Social Price Support" which provides discounts or rebates for some fuel poor households. There will also need to be greater local support and advice service for those households in "fuel debt", which is likely to increase not only due to price increases but also due to a decrease in incomes through greater unemployment. It is estimated that the cost of providing a dedicated fuel debt advice service for Wirral would be in the region of £50,000 per year.

Starting in 2011 the energy companies will be introducing smart meters into all homes consuming gas or electricity. It is anticipated that this will be fully introduced to all homes by 2020. Smart meters allow the energy company to remotely access consumption data, removing the need for estimated bills. They will also provide information for the householder on their real-time and total energy use. There are concerns that some vulnerable customers may become concerned about energy costs and could under-heat their home which will subsequently impact on their health and the condition of their homes. To assist, local authorities have been identified as having a key role in protecting vulnerable residents by ensuring they understand fuel consumption without risking their health and well-being from under-heating their homes.

### **Joined-up approach**

We address income, energy efficiency and fuel costs together under our "Warmer Wirral" banner. Warmer Wirral, as well as delivering grants for energy efficiency, is designed to increase awareness of fuel poverty and assistance available to households, charities, Council staff and local organisations to ease this. A key aspect to this is our area-based approach to tackling fuel poverty with a team of assessors speaking to households on the doorstep and signposting to the assistance available and at the same time engaging the public through events, advice surgeries and talks and training on fuel poverty for front-line workers. This approach is vital in tackling fuel poverty in the Borough and must continue. It is integrated with the free insulation scheme until 2014 but funding will need to be identified in the region of £100,000 each year from 2014-15 onwards to ensure this continues.

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<sup>23</sup> UK Fuel Poverty Strategy – 7<sup>th</sup> Annual Progress Report – 2009, DECC, page 19.

<sup>24</sup> UK Fuel Poverty Strategy – 7<sup>th</sup> Annual Progress Report – 2009, DECC, pages 7 to 8.

<sup>25</sup> Fuel Poverty Advisory Group Eighth Annual Report, 2009, published July 2010 by DECC, page 8.

## Supporting vulnerable people.

### The Evidence and Challenge

- Wirral has an estimated 19,300 households (15.9%) where there is a resident with a disability. Where a need for an adaptation has been indicated, the cost of these adaptations, after allowing for means testing, is estimated to be just under £3.7 million
- Wirral has a range of programmes targeted at supporting and enabling vulnerable people to maintain their independence in the home such as the Supporting People Programme and Disabled Facilities Grants.
- The Supporting People Programme when at full capacity is able to provide services for to up to 5,000 vulnerable people. As of August 2010 this is broken down as follows: 3632 older people; 453 people with mental health problems and 779 people from socially excluded groups, with capacity for some movement.
- In 2009/10 Wirral's Home Improvement Agency processed over 3,500 jobs to support vulnerable people consisting of 600 Disabled Facilities Grants, 620 Home Improvement Agency jobs, 553 fast track minor adaptations and 1,768 Handy person Service jobs.
- There has been a significant growth in the number of adults with learning disabilities in Wirral and the number of younger adults with complex needs moving through the education system. The Department of Adult Social Services estimates that caring for these young adults with complex needs will cost an additional £0.8 million per year.
- Since the introduction of a Homeless Prevention and Housing Options approach to homelessness was adopted 2008, the number of statutory homelessness cases has decreased significantly by 89% to 51 cases in 2009/10.
- On average the Housing Options Team are able to prevent 120 homeless cases per quarter, with one third of cases assisted to remain in the home and two thirds of cases assisted to find alternative accommodation.
- In 2009/10, of those homeless applicants who were eligible, unintentional and in priority need, the highest percentage of applicants (63%) fell within the 25-44 age group, and 24% in the 16-24 age group
- Of the cases where homelessness could not be prevented in the time available and who were accepted as unintentionally homeless, the majority (65%) were considered to be priority need because the household included dependent children. An increased proportion (10%), were vulnerable because of mental illness.
- Similarly, an increased percentage (9%), were considered to be vulnerable because of physical disability.
- Although overall homeless acceptances have fallen, the three main reasons for homelessness in Wirral in 2009/10 were, the Termination of assured short hold tenancy (22%), Mortgage Arrears (18%) Parents no longer willing or able to accommodate (12%).
- There is still an underlying low level incidence of rough sleeping, mostly by single people who do not meet the statutory thresholds for assistance

**Evidence: Supporting People Programme, Joint Strategic Needs Assessment 2010, Supported and Special Needs Housing Commissioning Strategy 2008 – 11, Office of National Statistics 2010, Strategic Housing Market Assessment 2007, Private Sector Stock Condition Survey 2008, WirralHomes Steering Group Reports 2007-2010. Housing Advice and Housing Options team Statistics**

Many Wirral residents enjoy an excellent quality of life, however some people require additional support to be able to live independently with help to access and maintain employment, a home and a healthy lifestyle.

Vulnerable people exist in a variety of groups ranging from older people, people with learning or physical disabilities, to people who are homeless or teenage parents.

Overall there are an estimated 29,741 (20%)<sup>26</sup> households in Wirral with one or more members identified as being vulnerable or having a special need, exceeding the national average of 14%. The predominant vulnerable groups are households with a physical/learning/sensory disability, frail older people and a high number of people with a mental health illness.

The majority of vulnerable households (65%) live in homes owned by them or their families, with 25% living in social rented housing and the remaining 10% living in privately rented homes.

The housing needs of vulnerable people do have to be balanced against our other priorities however we want to support people to remain in or work towards independent living, helping them to participate in mainstream society and make a contribution to the local economy. We have achieved this by looking at a range of opportunities to help improve access to different types of housing, delivering services to peoples homes and where appropriate developing purpose built specialist accommodation to meet needs. Services provided such as the Supporting People Programme has enabled low level housing support to be delivered for clients such as older people which is supporting a high number of clients in relation to the expenditure committed to this group, therefore people are being supported to live independently in their own home.

For the future we will focus our work on three key 'super groups' which are:

- People living independently with support, which includes **older people**
- People in receipt of care with support, which includes **people with physical or sensory disabilities and people with learning disabilities**
- **People experiencing or at risk of social exclusion**, which includes single homeless people with support needs, homeless families with support needs, rough sleepers, people with mental health problems, refugees, travellers and teenage parents.

As we have already considered older people earlier in this strategy (Section 1), this section will focus on the remaining two super groups. It is important to recognise however that over the lifetime of this strategy these 'super groups' may change and therefore we will continue via our investment plan, to monitor needs and refocus services towards groups most in need.

### **People with Learning/ Physical/Sensory Disability**

In Wirral there are approximately 26,179 households with a learning, physical or sensory disability with this group representing 88% of all vulnerable households.

The challenge for the future is to meet the needs of individuals by providing more housing and support choices, meeting the needs of those not eligible for statutory services. To do this our focus will be on both developing new homes when we can but primarily making

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<sup>26</sup> Strategic Housing Market Assessment 2007

best use of the existing homes available. We will utilise a number of options to support this approach ranging from carrying out home adaptations to providing low level support to people to help them maintain independent living. Our budget for adaptations has been increasing to respond to this need, however there is still more to do but this needs to be considered in the context of what future funding will enable us to do, particularly given the fact that 32% of applicants accepted on the Disabled Persons Housing register between 2007 and 2010 were successfully rehoused however only 147 were able to access an existing adapted property. In addition, 15.9%<sup>27</sup> of people who own their home have indicated a need for some form of adaptation to meet their needs.

### **People experiencing or at risk of social exclusion**

There are a number of people living in Wirral that are at risk of or excluded from opportunities such as a home, employment, education, and social networks. They are at risk because of issues such as homelessness, being at risk of offending or are an ex-offender, having health and well-being issues, or being a young person at risk to name a few.

It is clear that single homeless people with support needs, people with drug/ alcohol problems and young people at risk are the largest users of supported housing services so we need to focus on how we can work with our partners to help these people.

### **Homelessness**

In 2007 Wirral Council commissioned a comprehensive independent review of its existing homeless services, to gain a clear understanding of both the effectiveness of the homeless services provided and as well as identifying future priorities to inform its 2008 – 2010 Homeless Strategy.

Key to this was the need to strengthen the existing Homeless and Housing Advice Service through significant investment and refocusing of services towards homeless prevention, by making best use of housing advice and mediation services.

This approach has resulted in the number of statutory homeless cases accepted by the Council decreasing by 89.08%<sup>27</sup> to 51 cases in 2009/10, with the main reasons for homeless being the termination of a short term tenancy, particularly in the private rented sector. It is important therefore that we continue to look at innovative ways to try and address these particular issues.

Whilst this approach is having a significant impact on homelessness, we must acknowledge there is still work to do to. It is clear that the significant investment in Wirral's Homeless and Housing Advice Services, focusing particularly on preventing homelessness, is working. Despite this success, we cannot be complacent. Analysis of footfall to the Homeless and Housing Advice Service during July 2010 has indicated a 20% increase over the same period in 2009 and for August 2010 this has increased by 40% more than the same period in 2009. The reality is that we need to recognise the impact of issues such as the changing economic situation, peoples changing housing needs and pressure on the housing market, will continue to be major influences on homelessness in Wirral. To respond to this we need to continue to ensure the investment in these services is maintained in the longer term.

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<sup>27</sup> Private Sector Stock Condition Survey 2008



**Other socially excluded groups**

We assist socially excluded groups through a range of measures from providing specialist housing to support services delivered to people in their own homes. Clients from socially-excluded groups continue to experience difficulties in accessing appropriate permanent homes despite a range of initiatives developed to support them ranging from help with a rent deposit for a home in the private sector to increasing people's ability to access a home in the social sector.

As we recognise these services help to reduce tenancy breakdown, drug/alcohol use, cyclical homelessness, and reductions in hospital admissions (for people with mental health problems), we are committed to working with representatives from the social rented and private rented sectors to ensure wider access to housing for those who may have previously led an unsettled way of life.

## Realising Housing's role in supporting the economy

### The Evidence and Challenge

- Wirral still has the capacity to undergo continued economic growth, with only 0.68 jobs per working age person
- The level of unemployment amongst residents in Wirral has increased by 47.6% between March 2008 and March 2009, reflecting the current economic downturn. From March 2009 - March 2010 the increase in unemployment levels has slowed with a 2% increase and since March 2010 levels have continued to fall with an 11% reduction to August 2010. However overall from March 2008 to date there has been an increase in unemployment by 31%. Therefore, household's income and employment status has a significant impact on their housing choices and options.
- The percentage of people in receipt of Job Seekers Allowance in Wirral (expressed as a proportion of the resident working age population) is 5.7% compared to 4.9% for the North West and 4.3% for Great Britain. Locally the rates are particularly high in the wards of Birkenhead (13.6%), Bidston (10.7%), Tranmere (10.5%), Seacombe (9.4%), Liscard (6.9%), Leasowe (6.9%) and Egerton (7.7%)
- An average of 9.2% of young people in Wirral are not in education, employment or training with 9 of the 22 wards in the borough being above this average. Bidston and St James, Birkenhead and Tranmere, Rock Ferry and Seacombe all have a rate of above 15%.
- Work continues to support business to continue to operate and grow through a changing economic climate in order to safeguard and create jobs in Wirral
- Despite prevailing economic conditions, Wirral continues to see a steady stream of investment in development activity including the development of new housing within the Borough.
- Over £53 million has been spent on developing over 720 new affordable homes in Wirral, of which over £20 million public sector funding has been secured to support the costs involved with developing these homes, helping to creating employment and training opportunities for local businesses and people.
- The HMRI programme has invested £103,206,113 since 2003 and has facilitated a range of initiatives including the provision of Neighbourhood and Environmental Wardens, revitalising green spaces, home improvements, and the provision of new homes to improve local communities.
- Wirral was also successful in securing £1.4 million funding through the Local Authority New Build Programme as part of a £2.8 million scheme, to develop 23 units new affordable homes. This scheme will provide opportunities for local employment and support the appointment of 2 apprentices with the build contractor.
- Wirral has supported 2 private developers to secure £1,843,536 funding to 'Kickstart' private housing developments that have been unable to complete
- 53 new homes tenure has been changed over the last 12 months period to social rent from shared ownership, where specific housing needs have been identified, ensuring new housing continues to be delivered within the borough
- WirralWaters – NorthBank East will see £200 million investment and create around 1,000 jobs in construction and proposed office and retail uses
- 2009 – Treasury mapping identified Wirral as a 'red alert' area with more than 40% of all wards having a mismatch between supply of and demand for affordable credit.
- Some doorstep credit lending agencies charging up to 399.7% APR on loans.
- Wirral Moneyline launched in October 2009 in response to this and to provide a form of affordable credit for those on low incomes. Since its launch a total of 917 loans have been provided amounting to over £322,500 with the average loan being for just over £350. The top 4 areas were people lived who were provided with a loan

through this route are Birkenhead, Tranmere and Rock Ferry, Seacombe and Egremont and Prenton.

- By August 2010, 31 cases have been considered through the Governments Mortgage Rescue scheme which was introduced in 2009, with 11 cases actually successfully utilising the scheme to enable them to remain in their homes. The rest of the applicants who were not eligible have received advice and support.

**Evidence: Wirral's Economic Recovery Plan, Strategic Housing Market Assessment, Stock Transfer Promises report.**

Although Wirrals housing market is showing signs of improvement indicated by a slight increase in median house price and sales, there is still a long way to go in terms of our overall economic recovery. We recognise that Wirral still has the potential to undergo economic growth and there are significant investment and employment opportunities currently being developed which will support this, which include a number of housing and regeneration initiatives and developments.

It is important to stress that over recent years Wirral has benefited from an influx of investment targeted at a range of initiatives designed to help reduce the inequalities gap for the borough. Housing investment has been key to this with a significant amount of investment focused on both influencing housing markets through improving standards of homes and neighbourhoods as well as increasing housing provision to meet the changing needs of the borough.

Complimenting the funding for new affordable homes being developed in the borough, significant resources have been invested into existing social rented homes by our RSL partners as part of the 2010 Decent Homes Programme. In particular as part of the Council housing stock transfer, investment of over £97m has been secured and invested in improving over 13,000 ex council houses between 2005 and April 2010. A further £82 million is programmed to be invested as part of this process over the next three years.

This investment is delivered through the stock transfer organisations who appoint contractors to undertake improvement works. Each organisation is committed to as part of the stock transfer promise offer document, the use of local labour and suppliers and providing training opportunities including recruiting apprentices, with these commitments embedded into their procurement processes.

By improving quality, availability and accessibility of homes we are helping people to achieve their own social and economic well being, providing them with a starting point to develop their potential. We need to recognise however that peoples circumstances change over time and so we need to make sure we are flexible enough in what we do to respond to these changes.

To ensure this process continues to develop and adapt, we need to ensure that we build on and maximise the opportunities available to us through housing investment. Key to this will be encouraging our developer partners and contractors as part of any new housing developments, improvement schemes and initiatives, to build on the existing success of utilising local labour and work with us to provide training and apprenticeship schemes for people in Wirral.

Despite our success so far, working to develop opportunities to ensure people can access, afford, maintain and ultimately sustain their homes is and will continue to be a challenge for us. To respond to this, we need to ensure opportunities for people to be

able to access affordable credit, mortgages, education, employment and where appropriate support continue to be developed, working with our partners to ensure that our goals are the same, particularly in terms of the need to maximise opportunities to link housing led initiatives such as building and improving homes to supporting education, employment and health.

Whilst we recognise the future will present even more challenges to us and our partners, particularly as the economy continues to change, we will make sure that we continue to refocus the work we do to respond to these changes and continue to encourage Wirral's economic growth.