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A Vision for Wirral

The vision for housing in Wirral by 2026 is to ***‘contribute to making Wirral an attractive place by ensuring people can access quality housing that is appropriate and affordable to their needs’***.

We will achieve this vision through targeted housing investment in markets where it is most needed, through the delivery of a Strategic Housing Plan which is measurable, realistic and achievable. This will enable us to deliver our key priorities, respond to changes in market conditions, new opportunities and also introduce new perspectives as they arise, such as changing legislation and government policy. Our Strategic Housing Plan will be delivered alongside other investment priorities outlined in Wirral’s Sustainable Communities Strategy. This approach will also ensure that we continue to engage and work with a wide range of organisations and communities to ensure shared outcomes around health, social care, education, community safety and the economy are addressed and developed.

We will continuously monitor the Strategic Housing Plan activities and publish on an annual basis the outcomes and progress achieved. We will further review and update the evidence base annually to ensure the strategy continues to focus on the current needs of the borough and is aligned with budget allocations. 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. The original evidence base used to formulate the priorities for this strategy is set out in the technical appendix.

We have developed the objectives set out in the Strategy based on key evidence collated which demonstrates the housing issues faced in the borough. These strategic objectives are overarching and set out the Council’s aspirations for the future with the strategy broadly outlining how they’ll be achieved through the Strategic Housing Plan. The detailed operational activities needed to meet our key strategic targets and objectives will be delivered by the housing division along with our partners and will enable the vision for Wirral to be fully achieved.

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 2010 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 Council's Corporate Plan, Core Strategy Development Plan Document (DPD), and Sustainable Community Strategy. Wirral's population has been reducing over many years and the Sustainable Community Strategy has an objective of limiting this trend by retaining population, supported by the economic development objectives of the Council's Investment Strategy, to reduce economic out-migration.

Narrowing the inequalities gap in Wirral for housing both within and between communities is a real challenge. In order to deliver this 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 and developer confidence for all sectors of the market.

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. More recently it has been reported that the country is officially out of recession. In particular in Wirral there has been a 2.27% increase in median house price and a 1.32% increase in sales between 2008/09 and 2009/10 along with a continued recovery into 2010/11 with house prices increasing by a further 1.1% in the first two quarters of the year. It is important to recognise that the housing market has still not fully recovered and demand for flexible affordable housing is still strong.

Generally, the majority of homes sold in Wirral still tend to be in and around the regeneration priority areas in Birkenhead, Seacombe, Liscard and parts of Tranmere and Rock Ferry, indicating their 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 2010, indicates a clear need for the Council and its partners to do more. A clearer picture of the need for affordable housing is the 897 (6.34%) applicants who are registered as of December 2010 who have an urgent need for rehousing resulting from their current accommodation being unsuitable.

Wirral Council as a strategic enabling authority has a strong role to play in terms of working with partners to respond to these issues through existing and new initiatives including:

- The proposed Wirral Waters development at Birkenhead and Wallasey docks has planning permission for over 15,000 homes to be built up to 2050 across a range of housing types. At each stage of the development the need for affordable housing will be assessed and its potential delivery considered, whether within the development site or by the developer providing funds to build affordable housing in other areas. This could

contribute a high percentage of Wirral's affordable housing in future years as well as providing wider economic benefits for neighbouring areas.

- As part of the Government's "Big Society" agenda, there will be a role for communities in assisting local authorities to deliver affordable housing through tools such as "Community Right To Build". This intends to provide communities with the powers to lead on and approve new housing developments. The Government also wishes to see a proportion of the Community Infrastructure Levy spent in the neighbourhood in which it was raised however this cannot be used to provide affordable housing but to improve facilities such as transport links, schools and hospitals, which will assist in retaining and growing the population.
- In addition to new housing providing more appropriate accommodation to suit people's needs, the Council also has a strong role to play in maximising the use of existing stock. This ranges from returning empty properties back to use, to focussing of financial assistance towards poor quality homes where improvements to properties wouldn't happen without the Council's intervention. The Government has acknowledged the role of bringing empty property back into use and in response to this, the Council's Empty Property strategy has enabled previously vacant property to be brought back into use, improving the local environment, restoring confidence, reducing carbon use from new building and reducing the demand for new building.

We do however recognise that whilst it is a key challenge to continue to deliver housing that is appropriate and affordable to meet people's needs, this needs to be placed into context. Not all people are in a position of needing assistance and the reality is that many Wirral residents have access to a decent home and enjoy an excellent quality of life and life expectancy. There is however still a stark gap between the most affluent and most deprived areas, particularly in life expectancy which housing can have 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 projected to decrease by 4,800 people or by 1.6% between 2008 and 2033, the population aged 65 and above is expected to increase by 24,600 people to almost a third of the local population by 2033¹. Whilst the population of the Borough will reduce, the number of households will continue to increase, with more people living alone or in smaller households.

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 will need to increasingly concentrate on the homes we already have in Wirral focusing on:

- maximising the use of existing homes and buildings 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.

¹ ONS 2008 population projections

- tackling and bringing back into use those homes which are empty, particularly as 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 high quality homes are provided, aligned with opportunities for training and employment. The Council will need to provide clear leadership to ensure the right conditions are created to provide the right types of homes in Wirral, to compliment regeneration and growth at the core of the urban area.

To achieve this we will need to continue to ensure that housing and planning policies are closely aligned.

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 of Wirral, in particular an increase in the number of older people and an increase in the number of smaller households.
2. A need to make better use of the existing stock across all sectors and make homes accessible to meet current and future local housing need.
3. A need to encourage people to stay within the borough through improving the quality and mix of stock, providing greater housing choice where appropriate to local needs, supported by the Council's economic development objectives.
4. A need to increase the availability of housing to respond to changes in household projections and deliver affordable homes.
5. A need to make homes warmer and reduce the energy consumed by households.
6. Meeting the housing and support needs of vulnerable people.
7. Supporting employment, learning and skills through the delivery of housing programmes

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 more diverse population in the future.

Responding to changes in the long term population of Wirral, in particular an increase in the number of older people and an increase in the number of smaller households

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.

Wirral's overall population is projected to decrease over the next 25 years, the opposite of what is predicted to happen to the United Kingdom (UK) as a whole. Wirral's decrease is projected to be 1.6% over the period 2008 to 2033, with more people leaving the borough than moving in or being added through natural change, while the projected UK increase in population is 16.6% over the same period.

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.

Population change whilst important is not, however, the biggest issue for housing policy in Wirral. More importantly, the make up of households is changing with household sizes becoming smaller. For example, our most recent assessment estimates the biggest decrease expected will be in non-pensioner households without children, an 8.3% increase in the number of households with one child with a decline in all other types of household to 2029. There will however still be a need to address the changing housing requirements of families, single people and couples. There is therefore an ongoing 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 support a realistic target for new building that will support the best use of the housing stock as a whole.

It is important and recognised throughout this strategy that Wirral and its partners need to respond to people living longer, whilst at the same time trying to reduce population decline by improving services to maintain both the borough's existing population and attract new households to the Wirral area. It is therefore important to improve the mix of housing stock and tenures throughout Wirral to offer a greater choice of homes.

The current ethnic mix in Wirral consists mainly of white British (95%²) and the proportion of people with other ethnic origins is less than half the English average³. It has been predicted there will be an increase from 8% in 2001 to 20% in 2051 in UK households of non-white British origin⁴ with households with a European, US and Australasian ethnic background growing fastest but those of a south Asian background will grow also.

Unfortunately no population projections by ethnic group are currently available for Wirral area however, 9% of respondents to our Housing Strategy consultation were of Black and Minority Ethnic origin. Issues raised by members of the BME population who confirmed their ethnic origin reflected those of the wider Wirral population particularly in relation to access to housing and use of land for development. Wirral responds currently to the diverse needs of our communities directly for housing through the Black and Minority Ethnic Housing Support Team who reduce barriers to housing and support clients to accessing services. The team continues

² ONS 2007 Mid-Year Population By Ethnic Group

³ Non White British in Wirral consist of 5% of the population and in England 13% - 2001 Census, ONS.

⁴ Ethnic Population Projections for the UK and Local Areas, 2001 – 2051, University of Leeds, July 2010.

to be flexible enough to adapt its housing services to assist more households with different cultures, religions and languages accordingly.

Older People

As population projections are indicating that the highest estimated increase is for older people, older people feature in one of the key 'super groups' identified as a target priority for the Council and its partners. This is of particular importance as the number of older people who have a physical and / or mental frailty is increasing as life expectancy continues to increase.

In responding to an older population and delivering appropriate services, this strategy takes account of the following:

Types of homes

It is currently estimated that over a third of the new homes that will need to be provided by 2029 (34.4%, 3922 dwellings) will need to be "specialist" housing⁵, i.e. sheltered or supported.

Between April 2006, and March 2011 256 homes have been developed specifically for older people through partnership working between the Council and Housing Associations at a cost of over £24.82 million (£13.80 million of which has been provided through government grant funding). We still have work to do, but 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 still required to deliver further accommodation. 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 currently expected that about half of all one and two bed homes (excluding "specialist" housing) will be occupied by older people by 2029, up from 39% in 2009⁶. There will be a need to increase the numbers of 2 bedroom homes to accommodate older people who may wish to move into smaller homes from larger properties.

A key strategic aim of the Council is to look at the potential to support older people who are under occupying larger homes in Wirral, to move where possible, to alternative homes more suited to their housing needs. The freeing up of these larger homes will simultaneously enable the Council to maximise the use of existing and future housing provision in the borough to support the housing needs of families who require this type of accommodation. It is also important to look at the types of housing that will be needed for the future with household make ups changing.

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.

New homes should also, wherever possible be "future-proofed", whether or not they are to be immediately occupied by older people, 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

⁵ Wirral's SHMA 2010, page 71.

⁶ Wirral's SHMA 2010, page 82.

homes for as long as possible and ensure those who can't, have access to a suitable home to meet their needs.

A need to make better use of the existing stock across all sectors and make homes accessible to meet current and future local housing need

Wirral is committed to making the best use of all existing homes available in the borough, to support our vision to enable people to access quality housing. We recognise that there is the potential within the borough's existing housing stock to try and help meet local housing need and the focus for the future is to target those properties which offer the greatest potential for offering an increased housing choice for local people.

Research has identified that there are a number of people who are under occupying their home, regardless of tenure, whilst at the same time we recognise that many people wish to stay in their homes as long as possible. To this end the Council will seek to help people by offering a range of services including the Handyperson Service, domiciliary care, floating support, access to sheltered and extra care housing to name a few. We will also continue to help those people who are owner occupiers or who privately rent, to consider the options available to them in respect of moving to more suitable housing, and also sign post where relevant to other appropriate support agencies. The focus of the Government's new Under Occupation Programme funding will be to help target and assist those people who are under occupying in the social rented sector. This will help make best use of the existing social stock and release properties to help meet the increasing pressures on the Wirralhomes Choice Based Letting system, particularly for those households who are overcrowded.

Alongside a programme that will help people who are under occupying their home, (and therefore may no longer need to occupy a larger property), the Council over the next four years, is focusing on working with our local housing associations to develop the new affordable rent product. This will include consideration of social housing vacancies as they arise over the next four years and provide the flexibility to convert these properties to an affordable rent, a low cost home ownership product or a conversion for outright sale, when they are re-let. This approach will allow a more diverse offer to be developed for the wide range of people accessing social housing.

The Council, working with its partners will ensure that the conversion of re-let social homes will be balanced. This will ensure appropriate existing social housing stock is targeted, sufficient social housing stock remains, and the income generated from the conversions is used to maximise delivery of new affordable housing supply to help those people on the waiting list; many of whom have had no realistic chance of accessing a home before through this route. We will work to develop innovative solutions such as greater mobility between tenures, house shares for young people, having more than one tenancy option within the same home, helping people to stay in their own property when circumstances change and offering flexible tenancies.

Whilst there are options to maximise the use of the existing social stock there are also significant opportunities available to make better use of long term empty properties in the private sector.

Tackling long term empty properties will help to improve the quality and desirability of many neighbourhoods, especially in east Wirral. It is estimated that a run-down empty home can reduce neighbouring house prices by 18%⁷ which, besides being a wasted asset for the owner, could be brought back into use to help meet the housing needs of the borough.

⁷ 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 especially in areas where long term vacancy rates are currently above the Wirral average and are impacting negatively on neighbourhoods.

We will continue to focus in the future on how our population and household make up is changing, linking this with targeting work to support owners to bring their empty properties back into use, through innovative ways of working and complimenting these where appropriate with the Councils enforcement powers. We will develop new opportunities to address vacant homes in conjunction with our housing association and private landlord partners including acquiring and refurbishing empty homes, further developing private sector leasing and developing local authority property shops. Our goal for the future is to make a significant impact and a real difference to local neighbourhoods.

Tackling empty homes can also make a significant contribution to Wirral's local economy through income generation for the Council and the increased use of local labour and supplies through improvement works.

Whilst tackling empty properties across all sectors will be important, the biggest challenge lies within the private sector. We will continue to work closely with housing associations to better understand the reasons why there are still a number of long term empty properties in the social housing sector and to address this through targeted programmes including the refurbishment and clearance of unsuitable high rise flats.

A need to encourage people to stay within the borough through improving the quality and mix of stock, providing greater housing choice where appropriate to local needs, supported by the Council's economic development objectives

Decent, good quality, well designed homes are an essential part of creating attractive and desirable neighbourhoods where people will choose to live. In order to encourage people to stay within the borough and to attract new households to move in, the Council will work hard to maximise opportunities for regeneration in areas most in need. This will incorporate those matters which have been identified as important to local people, including making the best use of surrounding green space, ensuring homes and neighbourhoods are safe and good space standards are achieved. Alongside this it is important the Council secures as much funding as possible from external sources to help improve existing stock conditions, offer homes that are decent and wherever possible make use of energy efficiency and renewable energy measures to reduce household's energy bills and make homes warmer.

Although the responsibility for maintaining privately owned and privately rented housing rests first and foremost with the homeowner, the Council has a key role to play in supporting people to maintain their homes and neighbourhoods. We recognise that intervention and assistance is necessary particularly in those priority neighbourhoods where we are trying to stabilise and reverse housing market decline. These are often areas where people are living in financial hardship, where landlords refuse to undertake essential repairs or improvements, alongside other neighbourhood issues impacting on the attractiveness of the area as a place to live.

An essential aspect of this is the provision of financial assistance where possible to home owners through products such as equity release and home repair assistance in extreme cases. We will also offer support to more vulnerable residents to help them maintain their homes and gardens through the Wirral Home Improvement Agency. This offers home owners and private tenants who are elderly or disabled, access to advice and practical assistance on home repairs, improvements and adaptations and is therefore a key priority for the future.

Wirral has also already embarked on a bold programme to strengthen housing markets 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 housing in these neighbourhoods, leveraging in £17 million private sector funding with a further £64 million committed from Lovell our developer partner for the Rock Ferry and Tranmere areas. Activity since 2003 in priority areas has been to selectively clear sites ready for the development of high quality, well designed multi tenure housing and commercial units together with improving existing homes through group repair and improvement grants.

Although a lot of work has already been done to improve some of the poorer quality homes, there is still a lot more to do and Wirral is well equipped to meet this challenge with dedicated staff in place with the necessary skills and expertise to deliver. Looking forward, the focus of delivery will be towards the redevelopment of Birkenhead and Wallasey. Resources will need to be targeted to make an impact on the same scale as has been seen in Rock Ferry and Tranmere, where neighbourhoods have been transformed by these improvements.

The Council will ensure that whenever the quality of existing homes is to be improved, opportunities for installing energy efficiency and renewable energy measures are identified and implemented and funding from external sources is maximised. This will assist with the Council's Housing Strategy's objective of reducing energy bills and making homes warmer.

We will, in the future, need to be more innovative in how we address issues and look at new delivery models such as Community Land Trusts, given the reduction in future funding

anticipated to be available to improve housing stock and the housing offer. 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, is desirable and affordable, as well as flexible enough to allow people to move when necessary. The Council also needs to provide people with advice and support to enable them to access suitable homes where they are available.

Our homes in the social housing sector continue to be well regulated and improved to ensure they meet specific quality standards. We will continue to work with housing associations who own these homes to make sure that 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 and to ensure the right types of homes are available and sustainable to meet the housing needs of the borough. We will also be working closely in the future, following the enactment of the Localism Bill, to publish a tenancy strategy. Wirral's tenancy strategy will identify the broad objectives that housing associations should have regard to when formulating their own tenancy management policies and will set out our high level objectives around creating and sustaining mixed communities, tackling overcrowding. This will be delivered alongside the introduction of the new affordable rent product.

As is the case both regionally and nationally, the private rented sector continues to slowly increase due to a number of factors including the lack of affordable homes to buy, which has not been made easier by the economic downturn, an increased demand for a flexible tenure that is easy to access and a previously thriving 'buy to let' market which had arisen 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 many vulnerable households, has the least security of tenure and housing conditions on average are around 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 increased housing choice, Wirral recognises that the private rented sector in particular will need to be considered as a key partner in this process. Pressure on the availability of social rented sector homes and the impact of the economic downturn means that supporting people to consider all available housing options is essential.

Subject to sufficient continued investment, by 2026, it is expected that the gap in house prices, the proportion of properties in different council tax bands and the tenure breakdown between the rest of Wirral and the regeneration priority neighbourhoods in the east of the borough will have narrowed. The aspiration in the longer term is a borough with a wider variety of accommodation which is better balanced to ensure that communities can have a greater choice in where they live and wherever possible move up the housing market rather than move out. These aspirations will need to be supported by other economic initiatives related to increasing skills and employment.

A need to increase the availability of housing to respond to changes in household projections and deliver affordable homes

Whilst existing housing can be improved and made more flexible to meet our populations changing needs, it is recognised that new housing is also needed to take account of household projections to enable the provision of a wide range of housing options to meet different income levels and needs. Increasing the supply of different housing types, in various locations assists to improve movement in the local housing supply to meet our changing population needs, helps support people moving into the borough and supports future economic growth.

The term 'affordable housing' can mean different things to different people depending on their circumstances. Some people may choose and be able to pay more than others for their home either in relation to a mortgage or a rental amount and therefore their perceptions of homes which are 'affordable' may be very different.

For the purposes of this strategy however, the term 'Affordable Housing' relates to the following official definition local authorities use and is taken from the current Planning Policy Statement 3: Housing:

Affordable housing includes social rented and intermediate housing, provided to specific eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households, or if these restrictions are lifted, for the subsidy to be recycled for alternative housing provision.

Government has proposed a revision to Planning Policy Statement 3, clarifying that the new affordable rent model is considered to fall under the definition of affordable housing for planning purposes. This strategy therefore, in terms of affordable housing, also relates to the affordable rented housing model, which has the same characteristics as social rented housing. It is outside the national rent regime but subject to other rent controls that require it to be offered to eligible households at a rent of up to 80% of local market rents.

Housing, irrespective of tenure, can be an important contributor to key outcomes for residents in Wirral, such as health, the economy, and reducing inequalities and as such is a key driver of change in the borough.

Future Supply of Homes

The Government has recently announced the intention to abolish Regional Strategies, to remove "top down" targets and allow greater local choice. In response, the Liverpool City Region authorities have been proactive in producing a Local Investment Plan (LIP) in 2010. The LIP is linked to the planned Local Enterprise Partnership, which will be used to inform the key housing priorities for the Liverpool City Region. The LIP provides the framework for directing future investment in housing markets, including funding to deliver affordable homes and demonstrates the important role that housing investment can have in improving the economic prosperity of the City Region.

Whilst the LIP sets out how the Liverpool City Region will work with the Homes and Communities Agency (HCA), housing associations and other partners particularly in relation to the new affordable housing framework, the LIP is also a prospectus for investment.

It is important to clarify that the Housing Strategy does not directly control new development. This is undertaken through the planning system however, the strategy provides evidence of housing needs based on key research findings. As such it will influence how the authority responds to meeting those identified needs and influence the assessment of local housing requirements.

The annual average housing requirement figure for Wirral until the Regional Spatial Strategy is revoked, is 500 new homes per year. The Council has already consulted on a revised figure as part of the preparation of a Core Strategy Development Plan Document but a final figure will not be available until the Core Strategy is adopted in 2012. The Strategic Housing Land Availability Assessment (SHLAA), which is also in the process of being updated, shows a significant capacity for additional housing to be delivered, much of which already has planning permission. The findings of the Strategic Housing Market Assessment (SHMA) will also be used as a guide to the number and type of new homes that may be needed in Wirral, if local housing needs are to be satisfied.

Linked to this, we will seek to maximise affordable housing supply and maintain our long term aspirational target of 40% affordable housing on suitable sites based on the scale of need however our recent Housing Viability Study indicates that 10% or 20% of affordable housing, is more achievable, subject to area, on all qualifying sites.

A large amount of additional future housing will be delivered through the planned Wirral Waters development, which has received planning permission (subject to a Section 106 agreement) for over 15,000 residential units, alongside significant new commercial development. This is a long-term development, which will provide new units over the period up to the year 2050, with a maximum delivery of 500 dwellings per year. The need for affordable housing will be considered at each stage of development, along with the decision on whether to deliver new affordable housing on or off-site. Wirral Waters will have a positive economic impact on the surrounding area and the Council has prepared an Integrated Regeneration Study to provide a planning context for North Birkenhead and South Wallasey which considers this.

Elsewhere, the Core Strategy is expected to direct new development to previously developed land (brownfield sites) and regeneration sites in east Wirral, before greenfield sites (including garden land) and sites elsewhere. In line with the findings of the SHMA, one in five new homes will initially be required to be affordable, rising to two in five as the market recovers, but this may need to be reduced if the value of the development cannot support them. There is no intention to alter the boundaries to the Green Belt.

Key issues emerging from the initial phases of the Housing Strategy consultation highlighted concerns about design, heritage and access to shops, schools and public transport, which will need to be dealt with as part of the Core Strategy. The mix of house-types on each site will be expected to follow the pattern of needs identified in the SHMA and the character of the local area.

Key to meeting future housing provision will see the Council working with both housing associations and private developers in terms of the type, location and quality of their new homes. Although the Government has postponed the compulsory implementation of the Lifetime Homes Standard for social housing and is unlikely to introduce the standard for private developers, we will work with housing associations to continue to ensure that their new homes meet key standards such as the Code for Sustainable Homes. The Council will also over the long term, continue to work to ensure standards for all housing, irrespective of tenure, are more closely aligned, working with private developers to make sure that standards are as high as possible within the constraints of national policy.

Market Housing

The economic downturn and the problems first time buyers are facing have impacted on Wirral's housing market. Although house prices in our housing priority areas are still lower than the west of the borough, evidence indicates there is still a 44.4%⁸ affordable housing need in that area. There is therefore still a need to make areas of the borough more affordable, attractive and to narrow the housing and inequalities gap.

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 become unemployed, and have little or no savings to support them to move.

The reality is that in Wirral, being able to afford a home is still a major issue, which is worsening particularly for first time buyers who are becoming increasingly restricted in choice. 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%⁹) 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.

Affordable Homes

In Wirral, over two thirds of newly forming households (63.4%¹⁰) are currently unable to afford general open market homes for sale. The number of smaller one and two person households is projected to increase, further contributing to Wirral's increased need for additional affordable housing, particularly for older people, single persons and households with no children.

With the number of applicants registering on the Wirralhomes Choice Based Lettings (soon to be Sub-regional Choice Based Lettings) 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 affordable and social 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 important that social housing continues to be seen as a tenure of choice for local people, which will need to be delivered by improving the quality, type and choice of social rented sector accommodation in the borough.

There are significant changes to how affordable housing will be delivered in the future with wide ranging proposals to reform social housing¹¹ including how homes are allocated, the tenancy length and types offered. The reforms do not affect existing social housing tenants but if implemented will have implications for new tenants. The social housing reform does however

⁸ Strategic Housing Market Assessment 2009 Update – P60 para 6.48 – RSS Inner Area equivalent to HMRA

⁹ Council of Mortgage Lenders ([press release 15 June 10](#))

¹⁰ Strategic Housing Market Assessment 2009 Update – P47 para ii

¹¹ Local Decisions: a fairer future for social housing- Consultation 2010

offer an opportunity through the emergence of a new model of affordable housing tenancy. This will offer tenancies whose rents are up to 80% of market rents and potentially offer a stepping stone to those households that could be economically active, however at present cannot afford to access traditional open market housing. The income generated from the new affordable rents model will provide the potential for re-investment for new affordable homes for the future.

Locally the LIP will now provide the framework for directing investment in new social housing in the Liverpool City Region. This will assist us to meet housing need and we will work with our partner authorities and housing providers to develop the required mix of affordable housing as set out in our SHMA.

We will work with our local housing provider partners to identify the appropriate level of conversions for social rented properties to support a range of affordable housing alongside other affordable housing models such as Homebuy.

Private Rented Housing

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 that provides choice. This ease of access, coupled with supporting tenants to sustain existing tenancies, is something Wirral continues to use as both an aid for homelessness prevention and in meeting housing need. This is being achieved and will continue to be delivered through linking services ranging from housing advice and information, tenancy support and assistance with bonds, alongside increased access to accredited private rented homes through a social lettings agency or property shop.

We will work closely with the private rented sector to promote access to, and ensure homes offered meet high property and management standards. We will achieve this through working with landlords to meet accredited status for their properties. The same approach will be carried out in relation to Homes in Multiple Occupation where a licence will be granted by Wirral Council where appropriate to operate. This type of accommodation offers a low cost housing option.

Where the Council is unable to successfully work alongside the private rented sector and where appropriate we will use enforcement powers to improve the quality and management of privately rented housing. This includes addressing issues around housing disrepair, harassment and illegal eviction.

Whilst there are opportunities within the private rented sector, a challenge for the future which will impact on people's ability to afford a private rented home, are the Government's changes to welfare benefits, including Housing Benefit/ Local Housing Allowance (LHA), to be introduced in 2011/12 and 2012/13. It is estimated that in the North West, 49% of people claiming assistance with housing costs will have their allowance reduced, with the average loss being £11¹² per week. This is coupled with the planned reductions to other income, such as Job Seekers Allowance which will be reduced by 10%, once claimed for 12 months or longer. This may leave some households having to choose between reducing their housing costs, making up the shortfall from other income (and lowering their general standard of living) or falling into rent arrears if they are unable to secure employment.

As of February 2011, there were 29,214 housing benefit claimants in Wirral of which 9426 were receiving Local Housing Allowance (LHA). Particularly as some of these changes are being introduced from 1st April 2011, the authority has been proactive in trying to gauge the impact of the LHA cuts which will affect residents when they renew their claims, however the extent of the

¹² DWP Impacts of Housing Benefit proposals: Changes to the Local Housing Allowance to be introduced in 2011-12

changes won't be known until fully introduced by 2015. Issues that may impact range from the excess payment being removed, single room rate being extended to under 35 year olds, and a reduction in LHA for 5 bedroom properties, although these claimants do have transitional protection.

The Government changes to LHA will have a significant impact on young people in Wirral. Feedback from consultation with young people highlights that over 85% of 16-24 year olds who responded thought it was important to increase the availability of affordable homes. Many young people with low incomes are struggling to access housing that's suitable for their needs. It is intended to raise the age threshold of the current single room rate in 2012, a special low rate of housing benefit, which is available to single people under 25 years to the new age threshold of 35 years. The single room rate in Wirral is set at £64.50 per week for 2010/11. The changes will mean that young people, up to the age of 35 years, will face greater challenges to access affordable accommodation.

We will need to work with our partners to minimise the impact of the changes on reducing people's income by looking at a range of initiatives including new ways of letting accommodation. This could include shared tenancies and financial inclusion initiatives such as working with organisations such as Wirral Money Line to provide financial advice, particularly for people who are at risk of losing their home because they cannot afford it.

Maximising Affordable Housing through the Planning System

We commissioned a study of the viability of affordable housing¹³ in Wirral in 2010. The study indicated what percentage of affordable housing should be achieved on private developments as part of a Section 106 affordable housing agreement. Results showed that for the outer parts of Wirral a target of 20% was appropriate, with a target of 10% in the Inner or Housing Market Renewal area. These targets are negotiated with private developers as part of the planning process, to increase the supply of affordable homes and offer mixed tenure housing developments.

We will seek to maximise the amount of affordable housing which can be achieved via Section 106 affordable housing agreements. These agreements can also be negotiated with developers to provide a 'commuted sum' which can be used for affordable housing or other site related improvements. However in light of the recent economic climate and the impact this is having on the housing market, it is essential that our policies and targets for affordable housing are realistic and take into account current circumstances.

Through rigorous analysis we will continue to review what affordable housing targets and housing standards can be achieved however, this needs to be done without undermining site viability, preventing sites from coming forward and stifling new development. To this end we will respond to Wirral's diverse housing needs by influencing private developments to continue to ensure this is one of a range of housing options available.

¹³ Affordable Housing Viability Study –September 2010

A need to make homes warmer and reduce the energy consumed by households

Following consultation it was evidence that the term ‘fuel poverty’ was difficult for some people to understand. The Government’s definition of fuel poverty is when a household needs to spend more than 10% of its disposable income to adequately heat their home. Throughout this strategy we will talk about fuel poverty in terms of reducing energy consumption within homes and making homes warmer. This has two elements:

1. to reduce carbon dioxide (CO₂) emissions which will help stop climate change; and
2. to reduce “fuel poverty”, where a household is unable to afford to heat their home to an adequate temperature.

The installation of home insulation, improvements to heating systems and making use of “renewable energy”, amongst other measures, can all reduce CO₂ emissions and reduce energy bills. This can occur through Council-led schemes to improve the energy efficiency of housing, as well as housing associations’ work to improve the energy efficiency of their tenants’ existing properties and ensuring new homes are built using standards to keep fossil-fuel consumption to a minimum.

Although improving the energy efficiency of existing and new homes is an excellent way to reduce energy consumption, it is not the only factor in reducing fuel poverty. This is due to:

- 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.

As 17.1% of Wirral households are estimated to be in fuel poverty¹⁴, which is above the average for England (15.6%) it is a key priority of the Council to address this for the future. 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 levels¹⁵. 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 people’s 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 year¹⁶. The main reason for this fall was increasing household income¹⁷. The introduction of Pension Credit and Tax Credits and the continuation of Winter Fuel Payments have played an important part in this increase.

¹⁴ 2008 Fuel poverty sub-regional statistics, published 2011, DECC, http://www.decc.gov.uk/en/content/cms/statistics/fuelpov_stats/regional/regional.aspx

¹⁵ Wirral Private Sector Stock Condition and Home Energy Survey 2008

¹⁶ UK Fuel Poverty Strategy – 7th Annual Progress Report – 2009, DECC, page 7.

¹⁷ Annual Report on Fuel Poverty Statistics 2009, DECC, page 11.

There is however a large number of unclaimed benefits. Nationally, up to £10.5bn in means-tested benefits and up to £6.2bn in tax credits currently goes unclaimed every year¹⁸. 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 Cosy Homes¹⁹. 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 CO₂ 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 £650m²⁰ and therefore we need to look at how we can work with our partners to target these homes.

The Government's Green Deal will be available to households from autumn 2012. It will enable homeowners and private tenants to receive energy efficiency measures (but not renewable energy measures) with no up-front costs. The cost of the measures will be paid for by households through savings on their energy bills. If the house is sold or the tenancy changes, the "loan" will stay with the property. The final detail on the Green Deal is not expected until Spring 2012 and the potential impact upon Wirral's energy efficiency schemes will be analysed throughout the Green Deal's development.

In addition to the loans, there will be a new Energy Company Obligation (ECO). Currently, the main obligation is the "Carbon Emissions Reduction Target" (CERT); this sets CO₂ reduction targets for the energy companies within their licence agreement. It is the main driver behind the heavy subsidies for loft and cavity wall insulation and provides Wirral's Free Insulation Programme with its funding from British Gas. CERT will continue until December 2012 when the new ECO will begin.

The new ECO will be directed at households on certain welfare benefits and to homes with solid walls. For households on welfare benefits, it is thought the majority will not be suitable for the Green Deal loan and instead there will be subsidies for both insulation and heating. It is thought this aspect of the ECO will be similar to Warm Front (which is due to end in March 2013). For households with solid walls, there will be a subsidy for solid wall insulation due to the high expense of this measure; the remainder of the cost could then be met by a Green Deal loan. The Council will investigate providing subsidies to reduce the cost further, perhaps to communities which experience the greatest level of failure of thermal comfort and the highest number of Category 1 hazards. It may also be possible for local authorities to become Green Deal providers; Wirral Council will look at the costs and benefits of this as more detail is released.

¹⁸ Fuel Poverty Advisory Group Eighth Annual Report, 2009, published July 2010 by DECC, page 17.

¹⁹ 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.

²⁰ Wirral Private Sector Stock Condition & Home Energy Survey 2008, page 74, using an average of £10k / property.

The Council realises the positive impact “renewable energy” can have on reducing CO₂ emissions and fuel poverty. Renewable energy is that produced from sources such as the sun, wind or wood. The high cost of renewable energy systems compared to the CO₂ saved from their installation has traditionally been prohibitive to most households installing them and has prevented the Council from subsidising them on a large scale. However, with the introduction of the “Feed-in Tariff” and “Renewable Heat Incentive” which both provide annual income streams where heat and electricity generating renewable energy systems are installed, the Council will fully explore an increased role (financial or otherwise) in facilitating installations.

Fuel costs

From a low point in 2003, in real terms gas prices have risen by 77% and electricity prices by 60% to 2009²¹. 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 2009²². 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 bills²³.

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’ “Warm Home Discount” 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 from 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.

Areas are prioritised for activity based on intelligence of poor housing standards and low incomes, however wider awareness raising to target other groups who may be more susceptible to fuel poverty will also be delivered. For example, although there is no local data on the levels of fuel poverty in different ethnic groups, we will ensure new methods are developed for identifying the need for assistance including those in the Black and Minority Ethnic Community.

²¹ UK Fuel Poverty Strategy – 7th Annual Progress Report – 2009, DECC, page 19.

²² UK Fuel Poverty Strategy – 7th Annual Progress Report – 2009, DECC, pages 7 to 8.

²³ Fuel Poverty Advisory Group Eighth Annual Report, 2009, published July 2010 by DECC, page 8.

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.

The Council will also ensure energy efficiency and fuel poverty assistance is built in to other new initiatives, such as with Wirral Healthy Homes. This initiative is an excellent example of several agencies and Council departments working together to improve housing, health, fire safety, community safety and the general welfare of an area using intensive, awareness-raising methods such as door-knocking, attendance at community events and setting up referral networks with local health agencies.

Health Impacts of Poor Quality Housing

Where a home has poor heating, poor insulation, damp or mould, there is an increased risk of illness amongst the occupants. Low temperatures within a home can lead to a decreased resistance to respiratory diseases, increase in blood pressure and increased cardio-vascular disease. At its most extreme it can lead to hypothermia. It is during the winter that most people die (known as “Excess Winter Deaths”) and in part this can be attributed to the cold temperatures people experience in their homes. By improving insulation and heating, “affordable warmth” can:

- increase life expectancy and reduce inequalities in health
- improve householders’ mental health and well being
- improve children’s educational achievements and school attendance, and reduce the incidence of childhood asthma
- promote social well-being and independent living, with older people able to use the whole house following central heating installation. This potentially reduces/delays admission to hospitals and care homes.

Initiatives such as the Wirral Healthy Homes pilot which targets hot spots for Excess Winter Deaths and the npower Health Through Warmth pilot for working with doctors surgeries where there are high incidences of COPD (Chronic Obstructive Pulmonary Disease) will be examined to learn good practice and to explore the potential for future health intelligence based fuel poverty schemes. The Council will also continue to work with public health colleagues and the NHS to build referral mechanisms for clients to receive energy efficiency and fuel poverty alleviation measures.

Meeting the Housing and Support Needs of Vulnerable People

Most 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 including older people, people with learning or physical disabilities, to people who are homeless and teenage parents.

Overall there are an estimated 29,741 (20%)²⁴ 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 or sensory disability, frail older people and a high number of people with a mental 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 so far by looking at a range of opportunities which help improve access to different types of housing, deliver services to people's homes and where appropriate develop purpose built specialist accommodation to meet needs. The Supporting People programme has enabled low level housing support to be delivered for clients such as older people and 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.

A key issue emerging from the initial phase of the Housing Strategy consultation, highlighted the fact that young people in particular are having difficulty in accessing a home of their own. Clearly this issue is not limited to vulnerable young people but in fact needs to be considered and addressed across all the key areas we have identified in this strategy. Although in Wirral, there are currently a range of services and initiatives operating which young people can and do access, some of which are linked to accommodation, we need to ensure that we work with our partners to look at young people in the wider sense and access new opportunities to ensure they can access a home of their own to meet their needs and where appropriate, access support to maintain independent living.

The current focus of our work in relation to vulnerable people is around three key 'super groups' which are:

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

Although these 'super groups' are our focus, a strategic review of supported housing provision for all clients will be carried out over the first three to five years of this strategy. This review will

²⁴ Strategic Housing Market Assessment 2007

enable Wirral Council to identify and ensure there are appropriate services available in Wirral which reflect changing local needs and where appropriate existing and new services are developed further. As such, over the lifetime of this strategy these 'super groups' may change and therefore we will continue via our Strategic Housing Plan, to monitor needs of vulnerable groups and refocus services towards those most in need.

As we have already considered older people earlier in this strategy, the focus of this section will be on the remaining two super groups, which cover a wide range of issues.

The key challenge for the future, however is to ensure the needs of these groups of individuals are met by providing access to both existing and new good quality homes and appropriate support services.

People in receipt of care with support

This client group covers a wide range of people across all ages, including those with physical or sensory disabilities and people with learning disabilities. Wirral's SHMA indicates that in Wirral, there are approximately 26,179 households with learning, physical or sensory disability (across a range of age groups) with these groups representing 88% of all vulnerable households in the borough. Further evidence identified through the Regional Needs Analysis estimates that 400 people with Learning or Physical / Sensory disabilities require assistance from housing related support services, with Wirral's Supporting People programme currently providing services to 265 clients²⁵.

There is a lot of work to do in respect of meeting the accommodation and associated support needs of these individuals. Providing homes for these individuals will focus in the main on accessing existing suitable accommodation in the borough, however where appropriate and recourses are available, may include new purpose built homes. It must be stressed that this is just one aspect of what needs to be done, therefore a partnership approach to addressing both the accommodation and support needs of this client group needs to continue to be developed, recognising that all partners have a role to play. We will therefore continue to work with our partners to develop a range of flexible options to meet the needs of these individuals, recognising that a significant amount of appropriate support can be provided ranging from carrying out home adaptations to providing low level support to people to help them maintain independent living.

It is important to recognise however that this approach needs to be put in the context of future funding and other opportunities available, particularly when considering analysis of Wirral's Disabled Person's Housing Register (DPHR). Of the 1,298 households accepted onto the DPHR between 1st April 2007 and 31st March 2011, 673 (i.e. 51.8%) were successfully rehoused into general needs homes, however only 208 of those were rehoused to an existing adapted home.²⁶

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 with limited housing options, to name a few.

Single homeless people with support needs, people with drug or alcohol problems and young people are the largest users of short term supported housing services, so we need to focus in the future on how we can work with our partners to help these people develop a greater stake in

²⁵ Supporting People data 21st April 2011

²⁶ Wirralhomes Data 4th May 2011

society. The strategic review of supported housing provision for all clients will support this approach ensuring that we identify and provide appropriate services which reflect changing local needs and where appropriate existing and new services are developed further. However alongside this, we need to ensure that when these people are ready to move on and live more independently either without or with little support, they can access a home that is suitable for their needs. This means ensuring that we work with our partners to provide appropriate advice, support and access to homes, ultimately enabling them to live as independently as possible.

The Council has clearly recognised the significant impact these issues are having on people and this, coupled with the down turn over recent years in the economy over recent years means that more work needs to be done across all sectors to both support and prevent people from being at risk of social exclusion.

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 as well as identifying future priorities to inform its 2008 – 2010 Homeless Strategy. A key outcome of this review was the need to strengthen the Council's Housing Options Service through significant investment and refocusing of services towards homeless prevention. The service now focuses on proactive partnership working to provide advice and support to either assist people to secure appropriate accommodation or prevent them from becoming homeless in the first place. Initiatives such as education and awareness workshops about homelessness and use of the Government Mortgage Rescue scheme have supported this approach which is clearly working, with evidence indicating the number of statutory homeless acceptances in Wirral falling between 2007/08 and 2009/10 by 89% (467 in 2007/08 to 51 in 2009/10), however increased (by 51%) to 77 in 2010/11.

Whilst this approach has significantly reduced homelessness in Wirral, we must acknowledge that there is still work to do and we cannot be complacent. The national homeless statistics for England published in March 2011 (covering the quarter to the end of December 2010) record that the number of households accepted as homeless was 15% higher than the same quarter in 2009. Following a long term downward trend since 2004, acceptances have now increased nationally in two consecutive quarters for the first time since 2003.

This position although mirrored locally, is further magnified. In Wirral the number of households accepted as homeless was 25% higher in quarter 3 of 2010/11 and 150% higher in quarter 4 of the same year compared with the same quarters in the previous year.

In addition the latest footfall to the Housing Options service of people seeking housing options advice including where homelessness is threatened, shows an increase of 57% in 2010-11 compared with 2009-10. The majority of these cases were given housing advice.

The reality is that we need to recognise that issues such as the changing economic climate, people's changing housing needs, pressure on the housing market and welfare benefit reform, 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.

To do this, it is important that we continue to focus on homeless prevention generally. This will involve continuing to work with our partners to develop and make use of existing and innovative initiatives, coupling this where appropriate with access to support services to prevent people from being at risk of social exclusion.

To both inform and support this approach, throughout the life of this strategy we will carry out regular independent reviews of our services to ensure we continue in conjunction with our partners, to prevent and relieve homelessness. These reviews will consider the impact of issues such as the downturn in the economy, a reduction in the availability of public funding and changes to Government Policy such as the reform of Welfare Benefits, have on homelessness and how services should be developed and shaped to respond to this. Our next review will take place during 2011 and will inform the development of our new Homeless Strategy and Action Plan, which will continue to drive forward our partnership approach to addressing homelessness over future years.

Supporting employment, learning and skills through the delivery of housing programmes

Housing has a major role to play in supporting long term job creation and the economy. Whilst Wirral's housing market is showing signs of movement 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 accelerate its economic growth and there are significant investment and employment opportunities currently being developed which will support this. These include a number of housing and regeneration initiatives and developments, including importantly Wirral Waters, the creation of an Enterprise Zone and infrastructure improvements, including to power supply and Broadband distribution. The Enterprise Zone and Wirral Waters are adjacent to some of the Borough's most deprived communities, which have been a focus for regeneration investment, most recently through Housing Market Renewal and MerseyHeartlands New Growth Point.

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 Housing Association partners as part of the 2010 Decent Homes Programme. In particular as part of the Council housing stock transfer, investment of over £108m has been secured and invested in improving over 13,000 former council homes between 2005 and April 2010. A further £60 million is estimated as being available to be invested as part of this process over the next two years.

This investment is delivered through the stock transfer organisations who appoint contractors to undertake improvement works. Each organisation is committed, as part of the stock transfer promise offer document, to 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 improve their own social and economic well being, providing them with a starting point to develop their potential. We need to recognise however that people's 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 through housing investment. Key to this will be Wirral's role in supporting the Local Economic Partnership (LEP) to support the delivery of the right mix of housing in the right places. We will encourage and support 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.

The Council also recognises the links between housing and the "Green Economy" in lowering carbon dioxide (CO₂) emissions from housing. The Government has stated that should all households partake in the Green Deal by 2030, employment in "Green Jobs" would rise from 27,000 at present to almost 250,000. It is also predicted there will be £7bn of Green Deal

private sector investment per year²⁷. Wirral Council will ensure that the borough is actively involved in the Green Economy through the Wirral Investment Strategy, Liverpool City Region Employment and Skills Strategy and through embedding local recruitment and training within procurement processes. The Council will also maximise Green Deal investment through targeted promotion with partners and will explore other ways to strengthen delivery such as becoming a Green Deal provider.

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 as part of the wider Liverpool City region area.

²⁷ www.decc.gov.uk, Press Release 2010/104, 21st September 2010

Glossary of Terms

1. Vision

Is a statement that organisations work to, to achieve a desired outcome for the future.

2. Affordable Housing

Affordable housing includes both social rented and low cost home ownership. It is available to eligible households whose housing needs are not being met by the open market. Affordable housing is at a cost which is below that of housing normally available on the open market.

3. Strategic Housing Plan

This set outs our long term priorities and shorter term measurable actions which will help us to achieve our vision. Our Strategic Housing Plan focuses on a three year period with the actions identified contributing to the long term priorities and overall vision of the Housing Strategy in 2026. The plan is regularly monitored and refreshed every three years with new actions and priorities added as appropriate.

4. Sustainable Community Strategy

Wirral Strategic Partnership's Sustainable Community Strategy (SCS), Wirral 2025 sets out the long-term vision for the area, which Wirral Council and other partners in Wirral Strategic Partnership will work together to achieve.

5. Social care

This involves actions or measures to support vulnerable people in their day to day lives.

6. 'Super Groups'

The 'super groups' referred to in this document are those with the highest level of needs in the borough.

7. Regeneration

This is about the renewal of a neighbourhood or place as a whole so includes actions to improve the physical (e.g. improving buildings), social (e.g. making places safer) and economic (e.g. improving access to skills and training) to improve neighbourhoods for communities.

8. Strategic Housing Market Assessment

Strategic Housing Market Assessments (SHMA's) provide a robust evidence base for a wide range of housing policies. They enable Local Authorities to have a deeper appreciation of the drivers and characteristics of the local housing market, so that they can set a target for the proportion of affordable housing to be delivered through new developments.

9. Corporate Plan

The Council's Corporate Plan guides Councillors and Officers to achieve Wirral Council's vision which is, *"A more prosperous and equal Wirral, enabling all communities and people to thrive and achieve their full potential"*

10. Core Strategy Development Plan Document (DPD)

The Core Strategy DP sets out the Council's long term vision, objectives and spatial strategy for the future development of the borough.

11. Inequalities Gap

There is evidence of real differences between neighbourhoods in, for example, levels of health, income, and educational attainment, which need to be addressed to assist people to reach their full potential.

12. Priority neighbourhoods

These are neighbourhoods identified as a priority for action or interventions to support the local housing markets and improve outcomes for local people.

13. Credit crunch

This is a state in which there is a shortage of available credit to lend to businesses and consumers.

14. Median (house price)

Median price is one way that home prices can be measured to evaluate house prices in a specific area. The method to gain the median house price is to rank house prices from lowest to highest price and the price that falls in the direct middle of the list is the median.

15. Wirralhomes

Wirralhomes is a partnership of housing associations (Registered Social Landlords (RSLs)) in the Wirral area who have agreed an allocations policy for letting their social housing stock in the borough.

16. Strategic Enabling Authority

Wirral Council is a strategic enabling authority for housing in which the Council seeks to secure the best outcomes for their local communities by making the best use of resources.

17. Community Infrastructure Levy

The Community Infrastructure Levy (the levy) came into force in April 2010. It allows local authorities in England and Wales to raise funds from developers undertaking new building projects in their area. The money can be used to fund a wide range of infrastructure that is needed as a result of development. This includes transport schemes, flood defences, schools, hospitals and other health and social care facilities, parks, green spaces and leisure centres.

18. Demographic

This refers to the human population and its characteristics e.g. number of households in a neighbourhood

19. Black and Minority Ethnic (BME)

BME is a term commonly used to describe members of the Black and ethnic minority communities often with diverse ethnic origins, different religions, languages and cultural values.

20. Supported Housing

This is a combination of housing and support to assist vulnerable people to live independently.

21. Housing stock

This refers to Wirral's housing of all tenures and property types.

22. Affordable Rent Model

The Affordable Rent Model will give housing associations the flexibility to offer fixed term tenancies to some new tenants at a rent level higher than normal social rent. Landlords are able to set rents at up to 80 per cent of local market rents paid in the private sector.

23. Low Cost Home Ownership

Low Cost Home Ownership can be provided by a range of schemes to help people who cannot afford to buy a home outright. The most common scheme, Homebuy (or shared-ownership) enables you to buy a share, for example, 50% or 75% of a property. When you are able to do so, you can buy additional 'shares' of your home until you own 100% of the property. The share you do not own is owned by the social housing provider (usually a housing association) and you pay rent for this share.

24. Flexible tenancies

The Government plans to introduce 'fixed tenancies' as part of its social housing reform. New tenants to social housing may be offered a fixed tenancy for a suggested minimum period of two years but housing associations may set a longer fixed term if they wish. This is a change to the current system in that all new social tenants are offered an introductory tenancy for a period of one year which, subject to meeting the terms of the tenancy, then becomes an assured tenancy.

25. Community Land Trust (CLT)

CLT is a nonprofit, community-based organisation committed to the stewardship and affordability of land, housing and other buildings used for community benefit in perpetuity.

CLTs take a variety of forms: they may build on existing organisations such as development trusts or almshouse associations; they may have a very small area of interest, or cover an entire city; they may manage a handful of properties or an estate of 1000s of units; properties may be on a rental, shared-equity ownership, co-operative basis or even sold on the open market (cross-subsidy). They generally have in common the aims of meeting local housing need and providing community benefit.

Where CLTs are used to provide affordable housing they sell an equity share in properties and thus restrict their value to the homeowner. This unsold equity is used to ensure the property remains affordable to benefit others in the community.

26. Housing Association

Housing associations in the United Kingdom are independent not-for-profit organisations that provide low-cost "social housing" for people in housing need.

27. Localism

Localism emphasises the value of decision making powers which should be exercised at the lowest practical level – close to the people who are affected by decisions, rather than distant from them. It gives Local authorities freedom to respond to what local people want, and maximise value for money.

28. The Big Society

A government initiative designed to put more power and opportunity into people's hands. The aim is to give citizens, communities and local government the power and information they need to come together, solve the problems they face and build the Britain they want.

29. Planning Policy Statement 3 (PPS3)

PPS3 (June 2010) sets out the existing national planning policy framework for delivering the Government's housing objectives through the land use planning system.

30. Affordable Rent Model

Affordable Rent properties will give housing associations the flexibility to offer fixed term tenancies to some new tenants at a rent level higher than social rent - with landlords able to set rents at up to 80 per cent of local market rents.

31. Market Rents

A market rent is the level of rent that a landlord would accept and a tenant would pay for the tenancy of the house. It is likely to be close to the rent being charged for similar assured tenancies of similar houses, in similar locations.

32. Landlord Accreditation

Wirral Council's Landlord Accreditation Scheme is a free voluntary scheme for private landlords, which recognises good quality, well-managed private rented accommodation. Each property which meets the Scheme's standards receives a certificate of accreditation.

33. Regional Spatial Strategy (RSS)

Regional Spatial Strategies introduced house building targets for local authorities to meet the previous national housing policy to build 3 million homes nationally by 2020. Regional Strategies are proposed for abolition by the coalition government.

34. Liverpool City Region

The Liverpool City Region is an area of the United Kingdom centred around Liverpool. It was one of eight city regions defined in the 2004 document Moving Forward: The Northern Way, as a collaboration between the three northern Regional Development Agencies.

35. Local Investment Plan

The Homes and Communities Agency, as part of its 'Single Conversation' with local authorities, has worked with sub-regions to prepare Local Investment Plans based upon Government priorities. The plans set out the investment required for an area to deliver its agreed vision, identifying needs to be addressed with based on evidence from local, sub-regional and regional strategies.

36. Strategic Housing Land Availability Assessment (SHLAA)

The primary role of the Strategic Housing Land Availability Assessment is to identify sites with potential for housing; assess their housing potential; and assess when they are likely to be developed. The assessments are required by national planning policy as set out in Planning Policy Statement 3.

37. Affordable Housing Viability Study

The Affordable Housing Viability Study provides evidence for Local Authorities to set a robust affordable housing target taking into account current economic circumstances.

38. Section 106 Agreement

Section 106 (S106) of the Town and Country Planning Act 1990 allows a local authority to enter into a legally-binding agreement or planning obligation with a developer in association with the granting of planning permission. The obligation is termed a Section 106 Agreement. Section 106 agreements are used to provide affordable homes and to support the provision of services and infrastructure, such as highways, recreational facilities, education, and health.

39. Integrated Regeneration Study (IRS)

The IRS represents the "single, integrated comprehensive spatial regeneration plan for Birkenhead and Wirral Waters". As such, it is accountable to a number of audiences and will help establish the policy context in support of a wide platform of investment activity going

forward. It will inform the statutory Local Development Framework process and has taken account of work completed to date as part of this process.

40. Green Belt

Green Belt land is land designated through the planning system where new development is only permitted under very special circumstances under rules set out in national planning policy.

41. Private developer

These are property developers that build new homes or renovate existing homes for open market sale or private rented accommodation for a profit.

42. Lifetime Homes Standard

The Lifetime Homes standard is a set of 16 design criteria that provide a model for building accessible and adaptable homes that aim to meet peoples needs over the whole of their lifetime.

43. 'Future Proofing' new homes

The phrase 'future proofing' describes the process of trying to anticipate future developments, so that action can be taken to minimise possible negative consequences, and maximise opportunities.

44. Wirral Home Improvement Agency (WHIA)

The WHIA works with people to provide adaptations and facilities, such as hand rails or wet rooms, to respond to individual needs to help maintain and sustain independent living.

45. Domiciliary Care

Home care is sometimes called **domiciliary care** or home help. It is when care workers visit people in their own homes to give help and support.

46. Floating Support (also called Visiting Support)

This is a service that provides housing related support to vulnerable adults (over 16) to enable them to maintain their independence in their own home. Floating support services will general be short term (less than 2 years) and will have the flexibility to support a person wherever they live.

47. Disabled Facilities Grant (DFG)

A Disabled Facilities Grant is a grant administered by the Council to help towards the cost of adaptations and facilities in a person's home to enable them to sustain or maintain independent living. A grant is paid when the council considers that changes are necessary to meet your needs, and that the work is reasonable and practical.

48. House in Multiple Occupation (HMO)

The Housing Act 2004 introduced a new definition of a 'house in multiple occupation' (HMO). This can briefly be summed up as a building or part of a building consisting of one or more units of accommodation, or a self-contained flat; occupied by people who do not form a single household and where there is some sharing of the basic amenities (washing facilities, toilets, and kitchens).

49. Housing Benefit/ Local Housing Allowance

Financial assistance offered by the Government to eligible people on low incomes, whether they are working or not, to help to pay all or part of their rent.

50. Decent Homes Programme

The Decent Homes Standard is a minimum standard applied to all social housing and is a home which is wind and weather tight and has modern facilities.

51. Warmfront

This is a Government funded scheme to install heating and insulation measures into eligible homes. It is for people on certain disability or income-related benefits.

52. Cosy Homes

Cosy Homes offers free loft and cavity wall insulation, subject to a technical survey and a maximum grant allowance, and is available to Wirral residents living in private rented or owner occupied properties.

53. Green Deal

The Green Deal, introduced by the 2010 Energy Bill, provides measures to make properties more energy efficient in partnership with private energy companies.

54. Community Energy Saving Programme

The Community Energy Saving Programme (CESP) has been created as part of the government's Home Energy Saving Programme. It requires gas and electricity suppliers and electricity generators to deliver energy saving measures to domestic consumers in specific low income areas of Great Britain. CESP has been designed to promote a 'whole house' approach and to treat as many properties as possible in defined areas.

55. Welfare Benefits

Welfare benefits are payments given by the Government to eligible people on low incomes, or to meet specific needs.

56. Feed-in Tariff

Feed-in tariffs are payment to energy users for the renewable energy they generate e.g. from wind turbines. The tariffs have been introduced by the Government to help increase the level of renewable energy in the UK towards our legally binding target of 15% of total energy from renewables by 2020 (up from under 2% in 2009).

57. Renewable Heat Incentive

The Renewable Heat Incentive provides a financial incentive to install renewable heating sources in place of fossil fuel based power, e.g. gas, oil and electricity.

58. Vulnerable groups

A vulnerable person can be someone who is in receipt of, or may be in need of, care or support services and are less able to take care of him or herself, or unable to protect him or herself against significant harm or exploitation. For example, older people, or homeless people.

59. Excess Winter Deaths

During the winter months, deaths in England and Wales reach higher levels than during the summer months. Excess winter deaths is calculated as winter deaths (deaths occurring in December to March) minus the average of non-winter deaths (April to July of the current year and August to November of the previous year).

60. Health through Warmth (HTW)

The 'Health Through Warmth' scheme was set up by npower (private energy company) in 2000 in partnership with the health service and National Energy Action. The scheme operates through locally based partnerships which seek to help vulnerable people whose health is adversely

affected by cold, damp living conditions. This is achieved through the installation of appropriate energy efficiency and heating measures, along with the provision of related advice and information.

61. Supporting People Programme

The Supporting People Programme provides housing-related support to help vulnerable people to live as independently as possible. This could be in their own homes or in hostels, sheltered housing or other specialised supported housing. It provides complementary support for people who may also need personal or medical care. Supporting People only funds housing support.

62. Social exclusion

'Social exclusion' is a term that covers, but is broader than, poverty. It relates to being unable to participate fully in normal social activities, or to engage in political and civic life. This may be due to a range of reasons including because of the people themselves, or the areas where they live due to high crime, poor housing, high unemployment, low incomes.

63. Growth Point

Growth Points are communities that are pursuing large-scale, sustainable housing growth through a partnership between local authorities, private sector partners and Government, with an end delivery date of 2017. Additional funding for the Growth Point programme has not been provided beyond March 2011.

APPENDIX 1 – TECHNICAL APPENDIX

Responding to changes in the long term population of Wirral, in particular an increase in the number of older people and an increase in the number of smaller households.

The Evidence and Challenge

- A decrease in the overall population over a 25 year period (2008-2033) of 1.6% (4,800)ⁱ
- The biggest decrease is in those of working age (-14.6% or 26,500 people)ⁱⁱ.
- 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.ⁱⁱⁱ
- It is projected that the number of households will increase by 5.9% (8,000) between 2009 (135,200) and 2029 (143,200) or 6.6% between 2008 and 2033 (144,000)^{iv}.
- The average household size is projected to reduce from 2.29 in 2008 to 2.11 by 2033 [from 2008 CLG household and 2008 ONS population projections].
- 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^v. Pensioner households (65+) in Wirral are projected to increase by 43.37% (25,200) between 2008 and 2033 to make up 27.43% of all households. It is also projected that there is a small increase in 25-34 age group by 2.62% (800 households). All other age groups in Wirral are projected to decline^{vi}. One person households to increase by 31.3% (15,000) between 2008 and 2033.
- 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 (equivalent to 6.21% of all Wirral households aged 65 or over^{vii}).
- 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 (equivalent to 11.88% of all Wirral households aged 65 or over^{viii}).
- 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) (equivalent to 21.96% of all Wirral households aged 65 or over^{ix}).
- Previous consultation shows 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 were unable to afford general market homes of an appropriate size, an increase of 2 percentage points 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. Projected figures are not available for Wirral, however ONS 2007 mid year data indicated that 2.9% of the population in Wirral are non-white British.

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

A need to make better use of the existing stock across all sectors and make homes accessible, to meet the current and future local housing need.

The Evidence and Challenge

- There is still a significant regeneration challenge particularly within eastern Wirral.
- Wirral recorded an increase in the number of all empty homes from 5086 in 2009 to 6099 in 2010.
- The number of empty homes in Wirral forms part of a wider regional problem as the North West has the second highest proportion of homes being empty in England, meaning there is 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.
- The number of Private sector homes in Wirral empty for more than 6 months increased by 4.4% between 2009 and 2010 (up from 2623 to 2739)) with Wirral existing housing market renewal areas tending to experience the highest levels^x
- The numbers of empty homes being brought back into use has been steadily increasing year on year rising from 177 in 2007/08, to 207 in 2008/09, to 284 in 2009/10. The majority of these homes were in the private sector.
- Over two thirds of the Newheartlands area has vacancy rates above the Wirral average. [Of the 31 LSOA's in the Housing Market Renewal Area 67%, (21) of those also have vacancy rates above the Wirral average].
- As at April 2010 there were 916 empty socially rented homes, 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%, this increase is mainly due to an increase in the number of homes awaiting 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.
- As at December 2010, Wirralhomes had 14,141 households registered of which 897 (6.34%) were awarded urgent need status. A total of 183 applicants were overcrowded,

and 73 applicants were under-occupied representing 20% of all applicants awarded urgent needs status. This represents a 4% increase in the number of urgent need status' being awarded for under-occupation and overcrowding, on data available as of March 2010.

Evidence: Empty Property Strategy, Wirralhomes data, Private Sector Stock Condition and Home Energy Survey 2008, Strategic Housing Market Assessment 2007 and 2009

A need to encourage people to stay within the borough through improving the quality and mix of stock, providing greater housing choice where appropriate to local needs, supported by the Council's economic development objectives.

The Evidence and Challenge

- Wirral's housing stock consists^{xi} 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%^{xii}) and national picture (18%).
- 74% of all housing^{xiii} (both social and private sector) in Wirral meets the decent homes standard.
- 94% of homes in the social rented sector were 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^{xiv}
- 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 in east Wirral.
- There was a 3.57% reduction in house prices for the borough between 2007/08 and 2009/10, with an increase of 2.27% during the last year.
- Within the same period the housing market renewal priority areas have seen an 11.7% reduction in prices, with a 6% reduction during the last year, 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 need to increase the availability of housing to respond to changes in household projections and deliver affordable homes.

The Evidence and Challenge

- Since the economic downturn, new housing development has fallen significantly below the pre-recession regional annual average dwelling requirement of 500 net additional homes^{xv}.
- Wirral's Local Area Agreement targets for 2009/10 and 2010/11 were subsequently re-negotiated to 265 and 160 to take into account the national economic downturn.
- The Council resolved to apply an interim annual average target of 250 additional dwellings in response to the Government's intention to abolish Regional Strategies until a Core Strategy Development Plan Document is adopted in 2012.
- Indications are that demand in Wirral will continue to be restrained in the short term.
- The median house price in Wirral between 2007/08 and 2008/09 fell by 5.7% and sales reduced by more than half (54%). There was a limited recovery in 2009/10 with a 2.3% increase in median house price and a 1.3% increase in sales. Data for the first 2 quarters of 2010/11 shows sustained house price increases of a further 1.1%.
- The median house price for Wirral increased from £132,000 in 2008/09 to £135,000 in 2009/10 with a further 1.1% increase in the first half of 2010/11.
- 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 refocusing has also increased compared to previous years, indicating that more people are in immediate need for affordable housing to meet their specific needs.
- Those on Job Seekers Allowance for more than 12 months will have their Local Housing Allowance cut to 90%.
- In April 2011 it is planned to introduce caps on the maximum Local Housing Allowance payable for each property size in the private rented sector: £250 for one-bed; £290 for two-bed; £340 for three-bed; £400 for four-bed and larger properties.
- An implied requirement to deliver 570 new homes per year up to 2029 to balance the housing market and make areas in the east of the borough more attractive to live [the 2008-based CLG household projections reduce this to an annual average of 400 between 2009 and 2029 or 390 between 2008 and 2029 or 360 between 2008 and 2033].

- Quarter (25.6%) of all households in Wirral is unable to afford market accommodation of an appropriate size, an increase of 2 percentage points since 2007.
- While the Council's long term aspiration is for 40% of new housing to be affordable, current viability would only support a 20% target, with a 10% target within the older urban areas of east Wirral.
- The Council's Strategic Housing Land Availability Assessment showed a gross capacity of up to 11,517 units on deliverable sites^{xvi}, with 92% on previously developed sites. 3,403 units had planning permission at March 2010.
- Wirral Waters alone could provide up to 15,000 dwellings within the older urban areas of east Wirral.

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

Making homes warmer and reducing the energy consumed by households

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 in 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 in loft and cavity wall insulation to insulate 80% of properties in need of it, a lifetime CO2 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

Meeting the housing and support needs of 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: 4,298 older people; 261 people with learning disabilities and / or physical / sensory disabilities and 889 people who are experiencing, or at risk of social exclusion.
- 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 in 2008, the number of statutory homelessness cases has decreased significantly from 467 in 2007/08 to 51 cases in 2009/10 (a reduction of 89%). However 2010 has seen a reversal of this trend with an increased demand on the service and a corresponding increase in statutory homeless acceptances.
- On average the Housing Options Team are able to prevent 110 homeless cases per quarter, with 20% of cases assisted to remain in the home and 80% of cases assisted to find alternative accommodation. In 2009-10 of the cases where homelessness could not be prevented in the time available and who were accepted as unintentionally homeless, the majority (75%) were considered to be priority need because the household included dependent children. An increased proportion (10% compared with 4% in 2006-07), were vulnerable because of mental illness. Similarly, an increased percentage (8% compared with 4% in 2006-07), were considered to be vulnerable because of physical disability.
- In 2009/10, of those homeless applicants who were eligible, unintentional and in priority need, the highest percentage of applicants (63%) were within the 25-44 age group, with the next highest (24%) in the 16-24 age group.
- Although overall homeless acceptances have fallen, the three main reasons for homelessness in Wirral in 2009/10 were the termination of short assured tenancy (22%), Mortgage Arrears (18%), Parents or family or friends no longer willing or able to accommodate (20%). A further 12% of cases were caused through violence.
- There is still an underlying low level incidence of rough sleeping, mostly by single people with complex needs^{xvii}. The number of rough sleepers is however rising, possibly due to

changes in Communities and Local Government policy. The number of rough sleepers in Wirral is the estimated highest in Merseyside.

- Whilst there is a good level of supported housing for single young people, move-on into the social rented sector is restricted due to the limited amount of accommodation available to younger age groups and move-on to the private rented sector is limited by levels of Local Housing Allowance available to people seeking Housing Benefit.

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

Supporting employment, learning and skills through the delivery of housing programmes

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 January 2011, 175 cases have been considered through the Government’s Mortgage Rescue scheme which was fast tracked in Wirral in 2009, with 17 cases completing successful mortgage rescue, enabling 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.

APPENDIX 2 – STRATEGIC HOUSING PLAN

The Strategy statement is supported by a Strategic Plan. The Strategic Housing Plan has been developed to be a high level overarching plan which is measurable, realistic and achievable. The actions contained within it have been developed to meet the long term objectives of the strategy but will be flexible and responsive to changes in market conditions, new opportunities and also introduce new perspectives as they arise, such as changing legislation and government policy. It is intended that the Plan will be reviewed on a yearly basis to ensure it is responsive to change and also to reflect on what milestones have been achieved in respond to our seven objectives for housing.

We consider the actions and targets developed to be cross cutting in terms of our strategic themes and as such the plan has been designed with this in mind. Strategic actions, baselines and targets whilst placed under specific themes for ease of understanding and future monitoring, should be considered within the context of each of the seven strategic themes. The Plan includes actions that are short, medium and long term and are supported by targets and timescales.

Strategic Theme 1 - Responding to changes in the long term population		
Action	Baseline	Targets and timescale
Monitor mid-year population estimates and CLG household projections and analyse 2011 Census results	<ul style="list-style-type: none"> Population estimates and projections currently inform housing policy. ONS 2008 population projections from 2008 to 2033 estimate a decrease in population of 1.6% (4800 people). The fastest rate of increase at 36% (24,600) is older people with the largest increase being 122% (9,700) for those aged 85 and above Projections indicate the number of households will increase by 5.9% (8,000) between 2009 (135,200) and 2029 (143,200) or 6.6% between 2008 and 2033 (144,000) The average household size is projected to reduce from 2.33 in 2008 to 2.016 by 2033. 	<ul style="list-style-type: none"> Review the latest CLG population projections to ensure they are aligned with the most up to date SHMA each year
Support vulnerable people in maintaining their independence in the community	<p>The current Supported Housing Strategy which ends in 2011, identifies 3 key super groups:</p> <ul style="list-style-type: none"> people living independently with support; people in receipt of care with support; people experiencing or at risk of social exclusion 	<ul style="list-style-type: none"> To complete a strategic review of supported housing need and provision by March 2016/17 Identify future priorities for supported housing for all client groups Develop Housing Plan for people with learning Disabilities by March 2012
To decrease the number of households with Wirralhomes Urgent Need Status under occupying social housing in Wirral, using these homes to decrease overcrowding	<ul style="list-style-type: none"> At Quarter 3 of 10/11, 67 households registered with Wirralhomes with Urgent Need Status were under occupying. At Quarter 3 of 10/11, 110 households registered with Wirralhomes with Urgent Need Status were over crowded 	<ul style="list-style-type: none"> Develop and set up a pilot Under occupation incentive scheme by August 2012 To consider the findings of the pilot Under Occupation Incentive Scheme and utilise good practice from other Local Authorities by December 11 Implement the Borough wide scheme by April 2012 Assist 25 people per annum in 2011/12 and 2012/13
Review BME Support Service	<p>ONS 2007 mid year population by ethnic group indicates that the current ethnic mix in Wirral consists mainly of</p> <ul style="list-style-type: none"> white British (95%) people with other ethnic origins in Wirral is less than half the English average 	<ul style="list-style-type: none"> Review of service to be completed by December 2011 Implement findings of review by March 2012

Strategic Theme 2 - Making better use of existing stock		
Action	Baseline	Targets and timescales
To reduce the number of long term empty properties left vacant for over 6 months in the Borough to below the national average	As at March 2010 there were:- <ul style="list-style-type: none"> • 2,739 long term vacant private properties • 535 long term vacant social properties • 269 long term vacant properties earmarked for regeneration purposes 	<ul style="list-style-type: none"> • To bring 250 empty properties back into use per year by March 2014 • To continue to produce quarterly reports on empty property to enable the targeting of key empty property hotspot areas with appropriate intervention.
To maximise the use of social housing stock within the Borough	<ul style="list-style-type: none"> • At Quarter 3 of 10/11, 67 households registered with Wirralhomes with Urgent Need Status were under occupying. • At Quarter 3 of 10/11, 110 households registered with Wirralhomes with Urgent Need Status were over crowded 	<ul style="list-style-type: none"> • Completion of 60 empty property grants by March 2013. 30 grants to be completed by March 2012. • To explore bringing empty properties back into use in-conjunction with development of a pilot Local Authority Property Shop by March 2012 • Implement new Sub Regional Choice Based Lettings Scheme by December 2011
To optimise the delivery of the adaptations service to reflect the changing legislative framework	<ul style="list-style-type: none"> • 2010/11 – 1783 adaptations completed 	<ul style="list-style-type: none"> • Holistic review of the adaptation service by September 2011 • 1,500 adaptations to be completed in 2011/12
To refocus the Disabled Persons Housing Register	<ul style="list-style-type: none"> • At 15th March 11 there were 373 applicants on the Disabled Persons Housing Register (DPHR) • Between 2007-2011 31% of disabled persons rehoused through DPHR where housed in an existing adapted home. 	<ul style="list-style-type: none"> • To review and refocus the Disabled Persons Housing Register in partnership with Housing Association by March 2012 • Implement required changes to the DPHR to make best use of specifically adapted properties to re-house a greater number of people in need of adapted properties on the Register and enable greater choice and control to the client
To promote good quality housing in the private rented sector	<ul style="list-style-type: none"> • 10 Houses in Multiple Occupation identified and licensed in 2010/11. 22 Houses in Multiple Occupation on a 1 year license and 31 on a 5 year license in 10/11 • 28 accredited managing agents in Wirral, 2,032 accredited properties at 16th March 11 	<ul style="list-style-type: none"> • To identify new Houses In Multiple occupation through proactive targeting of Healthy Homes by March 2012 • Accredite 200 properties per year • Review the potential for fees and charges for Landlord Accreditation by march 2012 • To continue to promote accreditation and encourage managing agents to increase the

		<p>number of their properties they are putting up for accreditation by March 2012</p> <ul style="list-style-type: none">• Accredit 600 properties by March 2014• Explore the feasibility of addition House in Multiple Occupation licensing and produce a full impact assessment by March 2014
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Strategic Theme 3 - Encouraging people to stay within the Borough

Action	Baseline	Targets and timescales
To achieve and maintain 100% decent homes in the social housing sector	<ul style="list-style-type: none"> • 21,924 properties decent 	<ul style="list-style-type: none"> • All housing association properties decent by December 2012
Reduce number of homes with a Category 1 Hazard under the Housing Health & Safety Rating System	<ul style="list-style-type: none"> • 19,900 homes in 2008 identified through Private Sector Stock Condition and Home Energy Survey 	<ul style="list-style-type: none"> • Formalise referral routes when a Category 1 Hazard is identified, with the Fire & Rescue Service by March 2012 • Formalise referral routes with other organisations and Council Department by March 2014 • Private Sector Stock Condition Survey to be completed by August 2013
Develop and produce a Strategic Tenancy Strategy	<ul style="list-style-type: none"> • New statutory requirement introduced – no baseline 	<ul style="list-style-type: none"> • Local Authority tenancy strategy to be completed within 12 months of Localism Bill enacted (target for Localism Bill is April 2012) - by March 2014 • Engage with housing associations on the development of a Strategic Tenancy policy
Promote and develop a more holistic approach to maintaining independent living for vulnerable people, offering greater choice and support	<ul style="list-style-type: none"> • Supporting People at full capacity can provide services for up to 5,000 vulnerable people per annum. • Wirral Home Improvement Agency process 3,500 jobs per annum 	<ul style="list-style-type: none"> • Promote services to the wider community by developing greater partnership working and shared services with health, social care, and voluntary organisations to promote independence and choice for vulnerable people by September 2011. • Maintain level of Supporting People Service to 5,000 vulnerable people at full capacity • Provide 3,500 jobs per annum through Wirral Home Improvement Agency • Promote greater use of Assistive Technology in maintaining independent living by September 2011 • 3500 Wirral Home Improvement Agency jobs completed in 2011/12

Continue Landlord Accreditation Scheme through new methods of income generation

- Existing scheme is 100% Council funded

- Introduce new income streams, such as training fees, by March 2012

Strategic Theme 4 - Increasing the availability of housing and delivering affordable homes

Action	Baseline	Targets and timescales
Delivering affordable homes	<ul style="list-style-type: none"> Estimated 650 affordable homes completed between April 2009 and 16th March 2011 (final year end figures not yet available for 2010/11) 	<ul style="list-style-type: none"> To maximise use of the Homes and Communities Agency's Affordable Homes Programme Framework 2011-15 focusing opportunities for investment in key priority areas
Explore alternative funding and delivery mechanisms to provide new homes	<ul style="list-style-type: none"> Total number of Section 106 affordable housing units agreed – 35 as at 31st May 2011 Total number of Section 106 affordable housing units on site / completed – 16 as at 31st May 2011 Total number of units approved for affordable housing through planning conditions – 19 as at 31st May 2011 Total number of units approved for affordable housing through planning conditions and on site – 19 as at 31st May 2011 New Homes Bonus allocation 2011/12 - £260,019 Affordable Homes flat enhancement rate estimated year 2 (2012/13) – 300 units 	<ul style="list-style-type: none"> Investigate the feasibility of a Community Housing Trust in Wirral 1% contribution from sales income on HMR developer partner for Birkenhead (site 6) to be invested in Community Housing Trust To secure additional affordable housing through planning gain on applicable developments over 5 units – 40% target (10% in inner/ priority areas of Wirral and 20% throughout the rest of the Borough) To implement Affordable Rent on new social housing and convert 5,050 social re-lets by 2015 To maximise the use of Council land and assets to assist in the delivery of affordable housing through the Affordable Housing Framework by March 2015 Bring 2 hectares of derelict vacant land into use for new housing Increase affordable homes bonus allocation award for 2012/13 by 10% 200 affordable homes delivered over 2011/12 – 2012/13

<p>To encourage high standard private house building in the Borough on brownfield sites</p>	<ul style="list-style-type: none"> • 2010/11 – 105 net additional homes provided • Planning permission granted for Wirral Waters 3rd August 2010 to deliver 15,000 commercial and residential units. (cleared by Government 29th November 10) • Supply of ready to develop housing sites - 2010/11 target – 100, 2010/11 actual 135 	<ul style="list-style-type: none"> • Support the delivery of 200 new build homes per annum across the borough. • Work with Peel Holdings to deliver Wirral Waters and ensure appropriate levels of affordable housing are developed based on viability throughout lifetime of the development • Supply of ready to develop housing sites – 2011/12 - 100
<p>To respond to changes in Welfare Benefits policy which impact on housing</p>	<ul style="list-style-type: none"> • As of February 2011, there were 29,214 housing benefit claimants in Wirral of which 9426 were receiving Local Housing Allowance 	<p>To respond to Government changes by working with partners to:</p> <ul style="list-style-type: none"> • To identify households whom the changes will affect and support them • To investigate house shares for under 35s by March 2012 • To investigate shared tenancy options by April 2012
<p>Responding to changes in the local housing market and peoples ability to purchase a home</p>	<ul style="list-style-type: none"> • The median house price for properties in Wirral during the 2010 calendar year is: <ul style="list-style-type: none"> - Borough - £135,000 with 2759 sales - Regeneration Priority Areas - £75,000 with 295 sales - RSS outer area - £131,750 with 1318 sales - RSS rural area - £160,000 with 1147 sales • The average 25% deposit for a First Time Buyer in Wirral is £25,000 • 21 HomeBuy Direct units sold in 09/10, 3 Social HomeBuy taken up in 08/09, 9 Own Place sold in 09/10, 10 Open Market HomeBuy taken up in 09/10 - 2010/11 figures not finalised until end of 2011 (linked to HSSA figures) • Median earnings of employees in Wirral 2010/11 - £414.80 (median gross weekly pay of full time employees) 	<ul style="list-style-type: none"> • To identify and develop opportunities to assist first time buyers to buy a home (such as piloting a Local Authority Mortgage Guarantee known as 'Local Lend A Hand' by March 2014 • Successful First Buy bid products to be completed by December 2012 • Promote Homebuy direct and HMRI shared equity scheme

Work with partners to provide greater housing choice based on local needs

- Baseline for NAHP units allocated – 975 affordable homes delivered between 2006/07 – 2010/11
- There are as at 16th March 2011:-
 - 28 accredited managing agents in Wirral
 - 2,032 accredited properties
- 16,232 applicants registered on Wirralhomes database at 1st April 2011
- Currently enquiries for low cost home ownership are through HomesHub (in 10/11 26 enquiries logged from people living in Wirral)

- Agree conversion rates and specific new build sites with local housing associations for 2011 – 2013 framework period by July 2011 and indicative programme up to 2015.
- Target to deliver 200 homes through firm schemes by March 2013
- Target to deliver 150 per annum in 2013/14 and 2014/15
- Commission new Strategic Housing Market Assessment by March 2012 and implement findings
- To explore introducing options to improve mobility between tenures by March 2012
- To develop a Local Authority Property Shop by March 2014
- To promote and increase the public knowledge on tenure options such as Low Cost Home Ownership

Strategic Theme 5 - Making homes warmer

Action	Baseline	Targets and timescales
Reduce Carbon Footprint	<ul style="list-style-type: none"> • Existing action plan and programme • August 2010 – March 2011 – 7,655 measures installed (cavities and lofts insulated) • Private sector SAP rating - 49 as of 2008 Private Sector Stock Condition Survey 	<ul style="list-style-type: none"> • Develop new Affordable Warmth Implementation Plan by September 2011 • Install cavity wall and loft insulation into 80% of private sector properties in need of insulation by March 2014 • 24,660 measures by May 2012. • 41,100 measures by May 2013 • 57,544 measures by May 2014 • Lifetime CO2 savings of £870,340 tonnes by 2014 • Increase private sector average SAP rating to 52 by 2013
Reduce energy consumed by households	<ul style="list-style-type: none"> • Current "hard-to-treat" schemes are focussed on Housing Association properties only 	<ul style="list-style-type: none"> • Implement a scheme to improve "hard-to-treat" properties in low income areas across all tenures in partnership with Housing Associations • Complete scheme by end of 2012
Make homes warmer	<ul style="list-style-type: none"> • 3,400 households in 2008 (<SAP 35) • 1,700 households in 2009 (>SAP 65) 	<ul style="list-style-type: none"> • Reduce households in receipt of means tested benefits living in a <SAP35 property by 2,500 by 2013 • Increase private households in receipt of means tested benefits living in a >SAP65 property by 3,700 households by 2013 • CosyHomes heating scheme – 140 vulnerable private sector households receiving heating per annum up to March 2013 • 25 Cosy Loans issues per annum
Increase the proportion of households receiving benefit or energy tariff advice in Wirral within warmer homes schemes	<ul style="list-style-type: none"> • 2010-11: 106 referrals out of 3,257 warm homes household assessments (3.3%) 	<ul style="list-style-type: none"> • 690 referrals out of an estimated 13,800 warm homes household assessments (5%) by end of 2011/12

<p>Continue the Wirral Healthy Homes initiative to reduce Category 1 Excess Cold hazards</p>	<ul style="list-style-type: none"> • Pilot initiative completed in New Brighton in 2010-11 	<ul style="list-style-type: none"> • Complete at least 200 Healthy Homes surveys per year
<p>Investigate feasibility of the Council becoming a Green Deal provider</p>	<ul style="list-style-type: none"> • Current provision for improvement loans is through Cosy Loans and Home Repair Assistance loans. New regulations coming into effect from 2013 	<ul style="list-style-type: none"> • Feasibility study to be completed by Summer 2012

Strategic Theme 6 - Supporting vulnerable people

Action	Baseline	Targets and timescales
<p>Ensuring the widest possible options for care and support are made available close to where people live</p>	<ul style="list-style-type: none"> • Care Quality Commission Inspection of Adult Social Care Report September 2010. • 1,131 adults living in residential care and 640 in nursing care at 28th February 2011 	<ul style="list-style-type: none"> • Assisting Department of Adult Social Services with re-provision by carrying out a strategic review of supported housing need and provision by March 2016 for all client groups
<p>To identify and address the housing needs of people with learning disabilities</p>	<ul style="list-style-type: none"> • 2,885 households in Wirral with someone with a learning disability 	<ul style="list-style-type: none"> • To identify people with learning disabilities in the Borough and those living with a carer over the age of 70 by March 2012 • To review existing services available for people with learning disabilities by end of March 2012 • To evaluate current information readily available around housing options for people with learning disabilities by April 12 • To develop where appropriate information material for people with a learning disability to access routes into housing by December 12 • To develop a Housing Plan for people with a learning disability by March 2012
<p>To identify and address the housing needs of young people at risk and care leavers</p>	<ul style="list-style-type: none"> • Baseline to be established, following Supporting People strategic review 	<ul style="list-style-type: none"> • To identify young people at risk and care leavers by March 2016 • To review existing services available for young people at risk and care leavers by end of March 2016 • To evaluate current information readily available around housing options for young people at risk and care leavers by April 12 • To develop where appropriate information material for young people at risk and care leavers to access routes into housing by December 12 • To develop a Housing Strategy Plan for young people at risk and care leavers by March 2016

Prevent and alleviate homelessness	<ul style="list-style-type: none"> • Between 1st January 2010 to 31st December 2010, 3,296 individuals sought advice • 94 cases per quarter during 2010/11 prevented from becoming homeless 	<ul style="list-style-type: none"> • Provide a range of suitable housing options support in partnership with CAB and early interventions to take homelessness • Support 450 with advice and support to prevent homelessness per annum
Regularly Review Wirral Homeless Services at least every 5 years in conjunction with our partners	<ul style="list-style-type: none"> • Existing review completed in 2007 	<ul style="list-style-type: none"> • Approval to Commission the review of service by June 2011 • Commissions a complete a review of homeless services and provision in Wirral by July 2011 • Develop and implement new Homeless Strategy by January 2012
Reduce rough sleeping in Wirral	<ul style="list-style-type: none"> • 4 people recorded in Rough Sleepers estimate 	<ul style="list-style-type: none"> • Support 450 with advice and support to prevent homelessness per annum
To improve access to housing options for young people	<ul style="list-style-type: none"> • 3,333 people registered on Wirralhomes database aged 16-25 for re-housing in 1st April 2011 	<ul style="list-style-type: none"> • To consider and implement policy changes through use of shared tenancies by December 2012

Strategic Theme 7 -Supporting employment, learning and skills

Action	Baseline	Targets and timescales
Promote the economic and employment benefits of housing investment	<ul style="list-style-type: none"> All Development Agreements with lead developers in housing renewal projects to contain targets to promote local economic benefits and employment 	<ul style="list-style-type: none"> Targets in Development Agreements to achieve 50% local labour, 30% local contractors and 20% local supply chains each year from 2011-12
Promote apprenticeships in construction housing regeneration projects	<ul style="list-style-type: none"> All Development Agreements with lead developers to contain targets for apprenticeships 	<ul style="list-style-type: none"> Through HMR Development Agreement, ensure 100% of new-build housing development on Council owned land includes at least one apprenticeship from 2011-12 Where viable, apprenticeships to be provided on developments on Council owned land
Promote the use of local contractors in minor improvement works funded by the Council	<ul style="list-style-type: none"> financial assistance policy introduced in 2010/11 to incorporate link between financial assistance with local contractors. 	<ul style="list-style-type: none"> 90% of works using financial assistance from the Council to be carried out by a Wirral Trader Scheme contractor from 2011-12
Supporting employment, learning and skills through housing development schemes	<ul style="list-style-type: none"> 2008/11 NAHP – Awaiting baseline from HCA end of year programme outputs 	<ul style="list-style-type: none"> To be set once baseline from end of year programme released

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- ⁱ ONS 2008-based Subnational Population Projections For England – 27 May 2010
- ⁱⁱ ONS 2008-based Subnational Population Projections For England – 27 May 2010
- ⁱⁱⁱ ONS 2008-based Subnational Population Projections For England – 27 May 2010
- ^{iv} Communities and Local Government Household Projections, 2008 to 2033, England
- ^v Strategic Housing Market Assessment 2010 Update – page 67, para 7.10
- ^{vi} ONS 2008-based Subnational Population Projections – Table 2a Local Authorities in North East, North West and Yorkshire
- ^{vii} ONS 2008-based Subnational Population Projections For England – 27 May 2010, which projected 59,200 Wirral households aged 65 or over in 2010
- ^{viii} ONS 2008-based Subnational Population Projections For England – 27 May 2010, which projected 59,200 Wirral households aged 65 or over in 2010
- ^{ix} ONS 2008-based Subnational Population Projections For England – 27 May 2010, which projected 59,200 Wirral households aged 65 or over in 2010
- ^{xi} PSSC&HES (2008) pg11
- ^{xii} HCA- Pete Bailey – tenure patterns & aspirations (2009) (original data 2007)
- ^{xiii} 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.
- ^{xiv} The delay in 100% decency being achieved due to WPH and extension agreed with HC (now TSA)
- ^{xv} The figures included in the Regional Spatial Strategy for the North West (September 2008) were based on the higher unrevised 2003-based household and population projections
- ^{xvi} Sites that could be developed within ten years
- ^{xvii} Meeting statutory thresholds for advice and assistance