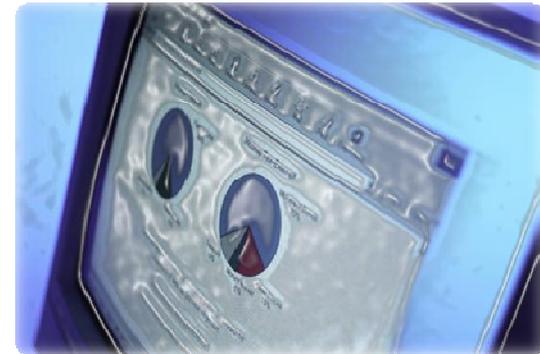


Local Housing Strategy 2015-2020



Neath Port Talbot
Castell-nedd Port Talbot
County Borough Council Cyngor Bwrdeistref Sirol

Executive Summary

The key purpose of the Local Housing Strategy is to set out an agreed vision for addressing the housing needs of its Citizens over the forthcoming years;

"Our Vision is that Housing in Neath Port Talbot will be appropriate, affordable, of good quality, in sustainable communities, offering people choice and support if they need it".

This strategy includes highlighting the need for more Affordable Housing and seeks to increase the Supply and Accessibility in the right areas of the Borough. The Strategy also aims to improve the Quality of housing stock (both Social and Private Housing) and ensure that Housing Support is available to those who need it.

Chapter 2: Welfare Benefits Reform

This section of the strategy provides an overview of Welfare Reform and the impact these changes will have On the Borough – particularly in the Neath Port Talbot Valleys. Overall, Neath Port Talbot is 3rd highest hit out of the 22 Welsh Authorities and with a loss per working age adult of £690 per annum (**Table 1, Page 17**).

Chapter 3: Understanding the Neath Port Talbot Housing Market

The strategy offers an insight into the Local Housing Market and from the 2011 Census data there were 63,978 dwellings in the

Borough making up 5% of the total number of dwellings within the Whole of Wales (1,383,814) and homing a local population of 139,812 – of which makes up 5% of the total population in Wales (3,063,456).

In Neath Port Talbot the majority of dwellings are Owner Occupied (41,479 or 68.7% - **Table at bottom of Page 22, left hand column**). This is followed by 19.1% of dwellings owned by a Social Landlord (19.1%) and 10.2% (or 6,186 dwellings) are Private Rented Sector Accommodation. The Private Rented Sector is a rapidly growing sector and in the last 10 years has seen a percentage increase of over 4% - from 6% to 10% (totalling a further 2,801 households living in this sector and is set to increase where Homelessness Legislation enables the LA to discharge its Homelessness Duty to this Sector.

The document highlights Property Prices in the Borough indicating the 'Most Expensive' and 'Least Expensive' areas; it also provides an indication of the Rental Values per week by again 'Most Expensive' and 'Least Expensive' and by Bed Count (number of bedrooms).

Affordability and Households Priced out of the Market are shown on **Page 24 - 27**, with 81.56% of First Time Buyers looking to purchase a Detached House based on 3x income. This is followed by Owner Occupiers 70.68% looking to also purchase a Detached House. Based on 3.5x income figures drop to 70.68% for First Time Buyers and 63.37% for Owner Occupiers.

Housing Sales statistics can be found from **Pages 27 - 29**.

Local Housing Market Assessment (2012): Projected Housing Requirements

Main outcomes from the Joint Local Housing Market Assessment of the Swansea Bay Region for NPT and City & County of Swansea Council indicates that:

- Based on Population Projections to satisfy economic growth, the ORS Study estimated that **8,027 dwellings** were required upto and including the year 2026.
- The housing mix included 4,900 dwellings (61%) of Market Housing and 3,100 dwellings (39%) of Social Housing and other Affordable Housing (ie. Try Before You Buy or Low Cost Home Ownership etc).
- Map on **Page 33** indicates the Housing Requirement for the Sub-Areas of Neath Port Talbot and it is fair to say that a requirement for Affordable Housing is across all areas of the Borough, however the Sub-Area of Neath requires ‘the most’ housing within the Borough (4,100 dwellings). This is in comparison to the Amman Valley where the housing requirement is approximately 1% (or 100 homes).
- Gypsy & Traveller Accommodation requirements: the LA has a duty to assess and provide sites to Gypsy and Travellers and ORS were commissioned in 2012 to undertake a study of Accommodation Needs. (Of which there are 2 sites within the Borough and a total pitch capacity of 54). An estimated extra pitch provision required within the next 15 years will be 20 additional

pitches – with a significant part of the need generated by household formation within the existing sites, much is also generated by in-migrant households to the area. Breakdown of pitch requirements over the 2012/27 LDP period is;

<i>4 pitches in 2012/17</i>
<i>7 pitches in 2018/22</i>
<i>9 pitches in 2023/27</i>

Chapter 4: Increasing the Supply of Affordable Housing

There are a number of mechanisms in place to increase the Affordable Housing Supply (on top of the Authorities Planning Policy and Local Development Plan requirements) including utilising Social Housing Grant (SHG) which is capital grant made available by Welsh Government to RSL Partners (Social Housing Providers) for the development of Affordable and Social Housing. It is our intention to continue to support the use of Social Housing Grant for Social Housing, aswell as consideration given to intermediate products (such as Intermediate Rent, Low Cost Home Ownership etc). The Authority will continue to support the development of 1 & 2 bed properties; and depending on the location 3 and 4 bed properties.

Chapter 5: Improving Housing Conditions

There are several Developments (on top of Housing Enforcements responsibilities for enforcing a range of health and

safety legislation) to improve housing conditions within both the Private and Social Housing Sectors (on top of the Welsh Housing Quality Standards) including;

- Empty Property Recyclable Loans Scheme (**Page 53**) An interest-Free Loan Scheme which tackles Empty Properties to bring them back into use for Sale or Rent. Loan amounts available up to £25,000 per property and a maximum loan of £150,000 per applicant.
- National Private Sector Loans (**Page 54**) National Recyclable Loan Scheme funded by the UK Treasury providing a total of £20m over a 3 year period across Wales. Loans targetted on a number of objectives (currently being agreed) and should meet local priorities (such as for Homelessness Prevention, Top Up Loans for a Disabled Facility Grant, Energy Efficiency/Fuel Poverty assistance). Neath Port Talbot is likely to be administering a pot of nearly £1m over the 3 years.

Chapter 6: Increasing the Role of the Private Rented Sector

The Private Rented Sector will play an increasing role in meeting Housing Need in Neath Port Talbot. The Housing (Wales) Act 2014 enables Local Authorities to discharge their statutory Homelessness duty to the Private Rented Sector as well as introducing other new provisions in relation to the regulation of the Private Rented Sector. This includes the 'National Registration and Licensing Scheme' which is aimed at improving the management and letting standards in the Private Rented Sector by the introduction of a compulsory Registration and Licensing Scheme for Private Sector Landlords AND Letting and

Management Agencies. An outline of the New Legislation is found at **Page 61**.

Chapter 7: Preventing Homelessness

This Chapter provides an overview of the Council's Response to preventing and responding to Homelessness.

Homelessness Approaches to the Service (Housing Options Team) over a 12 month period (April 2013 to March 2014) shows that there were 2,101 approaches. The highest number of approaches occurred in July 2013 (262 approaches) and the lowest number of approaches (92) occurred in December 2013.

Comparisons for the first quarter periods of 2013 and 2014 show that there were 414 approaches in 2013 – in contrast to 627 approaches in 2014. This shows a rise of an additional 213 approaches with much of the increase as a result of the Bedroom Tax Changes under Welfare Reform.

Nominations and Allocations are also looked at in more detail within this part of the document.

Chapter 8: Housing, Health and the Social Care Agenda

Housing plays a pivotal role in the delivery of the Health and Social Care Agenda. Housing plays a role in good health, with warm dry homes and access to green space boosting peoples wellbeing. High quality affordable homes reduces health inequalities by preventing illness associated with damp and over crowding.

Links to the Single Integrated Plan, Corporate Improvement Plan, Intermediate Care Fund, Supporting People Programme as well as all the current Commissioning Strategies can be found here within this Chapter (**Page 87 onwards**).

Chapter 9: Housing and Older Persons

Population from the 2011 Census indicates that Neath Port Talbot has a higher than average proportion of Older People compared to the Welsh and UK Average. There were almost 54,700 people over the age of 50 living in the County Borough equating to 39% of the total population compared to 36% in Wales (Based on Mid Year Estimate Figures of 139,880).

The local population is projected to increase by 10,500 people by the year 2026 and people who are over the age of 65 years old will be in the age group that most predominantly fuels the population boost. An increase of 44% from 25,400 in 2008 to over 36,500 in 2026.

The Authority supports the continued development of flexible housing and support services to enable Older People to remain safely at home which will improve their quality of life and wellbeing, which are cost-effective, provide value for money and achieve good outcomes for Older People.

Social Housing will continue to be built to 'Lifetime Standards' and the Authority will continue to develop the use of technology to play an increasing role in supporting Older People to live independently at home and develop better joint working across

Health, Social Care and Other Agencies to maximize opportunities and make best use of available resources for Older People.

Chapter 10: Housing and Regeneration

The Vibrant and Viable Places Programme (VVP) is covered within this section of the strategy and the VVP is a £31.4m Regeneration Programme which will see Port Talbot undergo a major transformation over the next 3 years.

The investment will provide an opportunity to create a high quality, high density living environment where housing, employment, education and leisure services are in very close proximity to each other and making a significant impact on every aspect of Port Talbot's Community Life.

From a Housing Perspective, there will be an estimated 132 new units of accommodation developed from apartments to houses, both market housing and social housing. This will assist with housing need in the area and in meeting the legislative changes of Welfare Reform (ie. Bedroom Tax). Further information can be found at **Page 99 onwards**.

This Local Housing Strategy is available for download on the Council's website www.npt.gov.uk

If you require a hard copy or need this information in larger print or in an alternative format (including in the Welsh Language), please contact the Housing Strategy Team on **01639 763159** or email housing.strategy@npt.gov.uk

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1. Introduction

"Our Vision is that Housing in Neath Port Talbot will be appropriate, affordable, of good quality, in sustainable communities, offering people choice and support if they need it".

Neath Port Talbot County Borough Council transferred its social housing stock (otherwise known as a 'Stock Transfer') to NPT Homes - a new Community Mutual Organisation in 2011 following the implementation of the Welsh Housing Quality Standards (WHQS). This meant that all housing management responsibilities transferred; however, the Local Authority retained a strategic housing function as stipulated by Welsh Government.

The key purpose of the Local Housing Strategy is to set out an agreed Vision for addressing the housing needs of its Citizens over the forthcoming years. This includes highlighting the need for more affordable housing and seeks to increase the supply and accessibility in the right areas of the Borough; the document also aims to improve the quality of housing stock (both Social and Private Housing) and ensuring that housing support is available to those who need it. Actions are clearly listed (where applicable) at the start of each Chapter and indicates how the Housing 'Vision' will be achieved.

Housing impacts on all aspects of life and on all of Society regardless of age, race, status etc. Housing is essential to meeting basic human needs, such as shelter; but it is not just a question of four walls and a roof. Housing should offer a place to sleep and rest where people feel safe and have privacy and personal space; somewhere they can raise a family. All of these elements help make a house a home.

Welfare Reform

The Local Housing Strategy has been produced at a time of considerable change. The Housing (Wales) Act 2014, Wales' first ever housing act proposes to improve the supply, quality and standards of housing in Wales. This includes improvement of the private rented sector, better standards in social housing, help to meet people's housing needs and prevent homelessness, enhance communities and help prevent the difficulties and lack of opportunities often encountered by vulnerable people.

The key elements of the Act are:

- Introduction of a compulsory registration and licensing scheme for private rented sector landlords and letting and management agents
- Reform of homelessness law, including placing a stronger duty on local authorities to prevent homelessness and allowing them to use suitable accommodation in the private sector

- Placing a duty on Local Authorities to provide sites for Gypsies and Traveller's where a need has been identified
- Introduction of standards for Local Authorities on rents, service charges and quality of accommodation
- Reform of the Housing Revenue Account Subsidy system
- Giving Local Authorities the power to charge more than the standard rate of council tax on long-term empty properties and certain types of second homes
- Assisting the provision of housing by Co-operative Housing Associations
- Amendment of the Leasehold Reform, Housing and Urban Development Act 1993.

Further information on Welfare Reform can be found in **Chapter 2**.

Overarching Local Policy Context

The Local Housing Strategy links to the priorities and outcomes set out in relevant local level plans and strategies. This ensures that the Local Authority works together to meet housing needs in Neath Port Talbot and of which include;

Single Integrated Plan (2013/23)

The [Single Integrated Plan](#) (SIP) for Neath Port Talbot published

in July 2013 provides a shared agenda of better outcomes and has replaced the previous statutory overarching partnership plans for Neath Port Talbot which were the Community Plan, Community Safety Plan, Health Social Care and Wellbeing Strategy and the Children and Young People's Plan.

This Plan sets out the ambition of local partners in improving the quality of life for local people in Neath Port Talbot over the period (2013-2023). Partners have made a commitment to work together to *“create a Neath Port Talbot where everyone has an equal chance to be healthier, happier, safer and prosperous”*.

The plan indicates the steps to be taken together to protect and improve local services and support local communities and an important dimension of the work has been the challenging financial environment that has affected every agency. The shared financial challenge has reinforced the importance of partnership working.

Local Service Boards (LSBs) are Wales' model for engaging the whole of the Welsh public service in a new way of working by integrating services and responding more effectively to citizens' needs.



The Local Service Board is made up of strategic partner organisations who have agreed to work together to deliver the aims and objectives of the Single Integrated Plan (SIP), and the Board seeks to promote integrated services and remove organisational barriers to facilitate the effective delivery of public services which are based around the needs of citizens.

Local Service Boards bring together the leaders from across public, private and voluntary sector organisations to work together more efficiently and effectively.

The SIP contains 5 specific areas of work (outcomes) of which include;

- **Outcome 1:** Children and Young People in Neath Port Talbot are physically and emotionally healthy; Adults of working age in Neath Port Talbot are physically and emotionally healthy; and Older People are independent and enjoy a good quality of life.
- **Outcome 2:** People in Neath Port Talbot “Feel Safe and are Safe”.
- **Outcome 3:** Neath Port Talbot’s communities and environment are sustainable.
- **Outcome 4:** Neath Port Talbot has a strong and prosperous economy leading to reduced Poverty.
- **Outcome 5:** People in Neath Port Talbot fulfil their learning potential.

Housing is reflected in **Outcome 3:** *Neath Port Talbot’s communities and environment are sustainable* – with an aim to develop communities that are strong and sustainable through meeting housing needs across all tenures.

Communities and environment are important and vital aspects of Neath Port Talbot. Strong and sustainable communities will be required to face the ever increasing challenges ahead.

Additionally, improvements across all housing tenures are necessary to ensure that our communities maximise their full potential.

Neath Port Talbot’s historic ‘heavy’ industrial past has meant that it has one of the highest per capita carbon footprints in the UK. There is a need to reduce the carbon footprint as far as possible by changing lifestyles while at the same time ensuring that it enhances its natural environment and protects it for future generations.

In achieving this outcome, the following actions will apply;

- Increase the supply of new affordable housing using social housing grant and developer’s contributions and other funding opportunities.
- Reduce the number of empty properties.
- Continue to prevent homelessness by working with potentially homeless households.
- Improve residents’ ability to remain independent in their own homes through providing support and/or adapting their homes to meet their needs.

- Regenerate our deprived communities through housing intervention and environmental activities.
- Promote a good quality and well managed private rented sector.
- Ensure registered social housing landlords invest in social housing to meet the defined Welsh Housing Quality Standards.
- Monitor housing need and demand levels.

For further information on the Single Integrated Plan, visit the Neath Port Talbot Council's website www.npt.gov.uk

Corporate Improvement Plan (2014-17)

The Council has published the 2014-2017 [Corporate Improvement Plan](#), which is one of the Council's main strategic policy documents containing information on what the Council's top priorities are for improvement for the next three years.

The Vision of the Authorities Corporate Improvement Plan is to *'deliver adult social care that minimizes dependency and enables people to live as independently as possible within their own homes and communities'*.

In achieving this Vision, the aim will be to meet the needs of people requiring care and support in a person centred way, which will be cost effective, of high quality and sustainable.

The Corporate Improvement Plan indicates that by 2020 there will be an additional 6,250 people aged over 65 in Neath Port Talbot (a 24% increase) and by 2025 there will be an estimated

35,800 people aged 65+ (a 37% increase in population). The ageing population brings challenges for Adult Social Services as many more people are likely to need care and support. There are over 20,000 unpaid Carers in Neath Port Talbot – the highest proportion across Wales and this figure is set to increase. The Authority must ensure that Carers have access to the right information and support.

The Corporate Improvement Plan intrinsically links housing and housing related support services with the health and social care agenda, and indicates that within the next 12 months it will support (not extensive list);

- Implementing a new model of intermediate care with the Health Board to help people remain at home and independent for as long as possible
- Improving housing in Neath Port Talbot
- The continued monitoring of progress made by NPT Homes (the transferring Organisation) to ensure that they meet the Council's promise to bring all former council housing up to the Welsh Housing Quality Standard and to regenerate communities
- The continued delivery of affordable housing
- The continued homelessness prevention work with potential homeless households
- Improving residents' ability to remain independent in their own homes through the provision of support and/or adapting their homes to meet their housing needs.

For further details, please visit the Neath Port Talbot Council's website www.npt.gov.uk

2. Welfare Benefits Reform

Objective:

We will work to mitigate the impact of Welfare Benefits Reform

The UK Government's Welfare Reform Act 2012 introduces significant changes to the welfare system which has implications for people and communities across Wales.



The Welsh Government is working with Partners, such as Local Authorities, Charities and the UK Government to understand the impact and consequences of the UK Welfare Reform Act 2012 for the people living in Wales.

Benefit payments are not devolved to Wales, but the impact and consequences of the UK Government's changes will be far-reaching here.

Wales has a higher dependence on welfare benefits than in Great Britain as a whole. A combination of factors will mean that the UK Government's reforms to the welfare system will impact significantly on Wales, particularly in certain areas:

- Wales has the **highest proportion of people receiving Employment and Support Allowance (ESA) or Incapacity Benefit (IB)** in the UK; 10% of the working

age population receive one of these benefits in some form;

- Wales has a significantly **higher proportion** of people claiming benefits for **five years or more** at 8.5%, compared with the British average of 5.9%;
- Wales has the **highest level of disabled benefit claimants**, at 1.3% of the working population; and
- Some areas in South Wales have **very high ratios** of Job Seekers Allowance **claimants** to Job Centre **vacancies**.

The UK Government's reforms to the welfare system are focused on moving long term benefit claimants, especially those on sickness benefits like ESA and IB, back into work. There are also long term changes planned to the Disability Living Allowance (DLA) which will affect a high number of people in Wales.

It is worth noting that only a selection of the Department for Work and Pensions' (DWP) welfare reform **impact assessments** have figures for Wales, so the full numbers of people affected are difficult to estimate at this stage. The proposals for changing Disability Living Allowance (DLA) have yet to include figures on the numbers of people likely to be affected in Wales.

The changes to the system are as follows;

Universal Credit

Universal Credit (UC) is a new simpler, **single monthly**

payment for people in or out of work, which merges together some of the benefits and tax credits including:

- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit.

From **October 2013** Universal Credit will start to be introduced gradually for new claims throughout the rest of the UK and all benefit claimants (those currently receiving benefits) will be transferred to Universal Credit by **2017**.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a benefit for people who have a long-term health condition or disability that means they have trouble getting around or need help with daily living activities. It will eventually replace Disability Living Allowance (DLA) for people aged 16 to 64 years.

Since **June 2013** new claims for PIP started in the rest of the UK; **October 2013** some people in receipt of DLA are expected to make a new claim for PIP (for example if their condition changes or their DLA is due to come to an end).

From **October 2015** the Department for Work and Pensions (DWP) all those still in receipt of DLA will be invited to make a

new claim for PIP and if their claim is unsuccessful, their DLA will stop.

Housing Benefit and Local Housing Allowance

Since **April 2013**, Housing Benefit changes otherwise known as 'Bedroom Tax' or 'Under-Occupancy' have been introduced for those people living in **social housing**, such as council or housing association accommodation and are of working age (anyone under state pension credit age). The amount of benefit that people can get if they are considered to have a spare bedroom is likely to be cut. Pensioners claiming housing benefit won't be affected by this change. Housing Benefit recipients who have their housing benefit reduced as a result of the 'Bedroom Tax' changes, will have to pay their Landlord the difference between the housing benefit paid and their rent costs.

The new rules restrict the size of accommodation that Housing Benefit will pay for, based on the number of people in a household.

If, under these new rules, it is decided that a tenant has more bedrooms than are necessary for their household, the eligible rent for your Housing Benefit will be reduced by:

- 14% if tenants have 1 extra bedroom
- 25% tenants have 2 or more extra bedrooms

Also, for those In future, Housing Benefit will be paid directly to recipients rather than to the landlord.

Since **January 2012**, anyone aged under 35 years who is

renting privately and claiming Local Housing Allowance (LHA) is likely to have seen a reduction in their claim, as a result of changes introduced in 2011. There are a few exceptions.

Previously, if you were under 25 years old and renting in the private sector, you were only entitled to enough benefit to cover the cost of renting a single room in a shared house, even if you occupied self-contained accommodation. This is known as the shared accommodation rate (SAR).

From January 2012, the shared accommodation rate has been extended to also apply to people aged up to 35 years. This will mean that, unless you are already in shared accommodation, you will see a cut to your LHA payment if you are aged under 35. You may no longer be able to afford your current property as a result. You may have to find shared accommodation, or a cheaper alternative.

According to the Department for Work and Pensions (DWP) impact assessment of the changes to Housing Benefit (first introduced in April 2011):

- There were 234,920 people claiming Housing Benefit in Wales in March 2010 and 48,710 people had their Housing Benefit calculated by the Local Housing Allowance
- The estimated number of LHA recipients in Wales that will lose money as a result of the changes is 48,530 (99.6% of all recipients of LHA)
- The estimated average loss per person, per week is £9.00 in Wales, compared with £12 in the UK as a whole.

In addition to these changes:

- The proposed measure to limit the amount of Housing Benefit paid to people living in social housing who are considered to be 'under-occupying' their home (meaning that they have more bedrooms than needed) will affect approximately 40,000 people in Wales (42% of working age HB claimants in the social rented sector), with an average loss of £11 per week
- The impact of changing the Shared Accommodation Rate (SAR) from under 25 years old to 35 years will affect 3,080 people in Wales, with an average loss of £24 a week.

Council Tax Benefit

Before April 2013, the amount of Council Tax Benefit received was based on a national formula that was the same wherever a person lived. Since **April 2013**, Local Authorities are responsible for running their own **Council Tax Reduction Schemes**. Older people will be protected from any cuts to the rebate. However, if a claimant is under the age for getting Pension Credit, they are unlikely to get a full rebate and will have to pay some money towards their Council Tax bill.

The Institute for Fiscal Studies concludes that the cut will result in losses to the poorest households, an effect that could be more pronounced in Wales given the higher incidence of low income households.

Benefit Cap

A Benefit Cap has been introduced since **April 2013** means there is a limit on the total amount of money from certain benefits for those of working age. The cap only affects those on Housing Benefit and recipients may get less money towards their rent.

Most benefits are counted including (not exhaustive) Housing Benefit, Carer's Allowance, Child Benefit, Child Tax Credit, Employment and Support Allowance (ESA), Incapacity Benefit and Jobseeker's Allowance (JSA).

The limits are:

- £500 per week for couples with or without dependent children
- £500 per week for lone parents with dependent children
- £350 per week for single people

The cap will be applied by making deductions from payments of Universal Credit.

There are some exceptions, benefit cap will not apply to people who have reached the age where they can receive pension credit, although it may apply if they are in a mixed-age couple and those living in a certain type of supported accommodation will not have their Housing Benefit included, when their total benefit income is worked out.

Welsh Government's analysis of the Impact of capping benefit payments indicates that capping benefit payments will hit **large**

families and families living in high rent areas most. Rents in Wales are lower than in the UK and the proportion of benefit claimants with large families is also lower (1.5% of claimants in Wales have four or more children versus 1.8% in the UK). Overall, the effect of this change, while negative, **should be less adverse than in Great Britain** (data not available at UK level).

The DWP's impact assessment estimates that this measure will affect around 50,000 households across Britain, which is roughly 1% of all out of work benefit claimants.

Child Benefit

Since **January 2013**, Child Benefit changes have meant that families where one parent earns £50,000 a year or more will get less money in Child Benefit. Families where one parent earns £60,000 will have to decide whether to stop getting

The Welsh Government's assessment of the welfare reforms notes that the removal of Child Benefit from higher-rate taxpayers will impact on families in Wales, but not as much as in other parts of the UK. This is due to the smaller incidence of higher rate tax payers in Wales.

It is estimated that **1 in 10 families in Wales** will lose Child Benefit compared with **1 in 6 across the UK** as a whole.

A Benefits Changes Timeline can be found at **Appendix 1**, which will highlight '***What's Changing and When***'.

The Impact of Welfare Reform on Neath Port Talbot

Academics at Sheffield Hallam University, Centre for Regional Economic and Social Research, were commissioned to study the Impact of Welfare Reform on the Valleys, more specifically on the South Wales Valleys – one of the most deprived areas not just in Wales but across Britain as a whole.

Appendix 2 shows the estimated impact of Welfare Reform on Wales as a whole.

Overall, when the reforms have come into full effect, it is estimated that they will take more than £1bn a year out of the Welsh Economy or £550 a year for every adult of working age.

The overall scale of the financial loss in Wales is £550 per adult of working age per year and is substantially above Great Britain average of £470. Wales is hit far harder than South East England (£370), harder than Scotland (£480) and only marginally less than the North East and North West of England (£560).

The Impact by Local Authority across Wales

Table 1 shows the estimated financial loss by Local Authority within Wales.

What is striking in this list is the extent to which the South Wales Valleys Authorities are so hard-hit. The top 7 Authorities in Wales, in terms of the loss per adult of working age, all cover the Valleys. The biggest single impact falls on Merthyr Tydfil – an estimated loss of £720 a year per adult of working age. Blaenau

Gwent, Neath Port Talbot, Rhondda Cynon Taf, Caerphilly, Bridgend and Torfaen are all not far behind.

It is to be expected that Welfare Reform will hit hardest in the places where welfare claimants are concentrated, which tend to be in the poorest areas with the highest rates of worklessness.

Table 1: Overall Impact of Welfare Reform by Local Authority

	Estimated loss £m p.a.	Loss per working age adult £ p.a.
Merthyr Tydfil	27	720
Blaenau Gwent	31	700
Neath Port Talbot	62	690
Rhondda Cynon Taf	100	670
Caerphilly	73	640
Bridgend	53	600
Torfaen	34	590
Denbighshire	33	590
Carmarthenshire	65	580
Newport	52	560
Swansea	86	560
Conwy	36	550
Pembrokeshire	39	540
Anglesey	22	510
Wrexham	44	510
Vale of Glamorgan	73	470
Cardiff	112	470
Flintshire	44	460
Gwynedd	33	440
Powys	34	430
Ceredigion	21	430
Monmouthshire	22	390
Wales	1,060	550

All impacts by 2014-15 except DLA by 2017/18, incapacity benefits and 1% up-rating by 2015/16
Source: Sheffield Hallam estimates based on official data

The South Wales Valleys fit this description as much as anywhere in Britain. In particular, they have long had some of the very highest incapacity and disability claimant rates across the whole of Britain, which makes them especially vulnerable to the major reforms to these benefits.

The Impact in the Valleys

'The Valleys' are defined here as comprising the 7 main Valleys Authorities (from East to West) Torfaen, Blaenau Gwent, Caerphilly, Merthyr Tydfil, Rhondda Cynon Taff, Bridgend and Neath Port Talbot plus adjacent parts of Carmarthenshire, Swansea and Powys (in the Ystradgynlais area) that share the same geography and historical connection to the coal industry.

The Valleys, as defined here, have:

- A total population of 1,040,000 (34% of Wales as a whole)
- A working age (16-64) population of 660,000 (also 34% of Wales as a whole)
- A total of 108,000 out-of-work benefit claimants, which represents a claimant rate of 16.3% (Wales average: 13.3)
- A grand total of 135,000 benefit claimants of working age, including those in work, which represents a claimant rate of 20.4% (Wales average: 16.7).

What the evidence in this report shows, is that Wales is hit harder than average by welfare reform and the Valleys are hit exceptionally hard. Within the Valleys, there are some

communities where the average financial loss is estimated to be £1,000 a year per adult of working age.

Appendix 3 lists the 40 Wards in the Valleys facing the greatest financial loss per adult of working age and in no fewer than 36 Wards across the Valleys, the financial loss is estimated to be 'at least' £800 a year per adult of working age.

Loss of income on this scale damages. It has knock-on consequences for local spending and local employment. The estimate here is that in the Valleys perhaps 3,000 jobs in consumer services might disappear as a result. There is also little prospect in weak local economies with high levels of worklessness that welfare reform will trigger a spontaneous expansion of local job opportunities.

Over the years, public policy has often worked hard to try to even up the life chances of people living in different parts of the country. The South Wales Valleys, long afflicted by the loss of jobs in coal, steel and manufacturing, have been the target of many regeneration efforts, some more successful than others.

Welfare reform unequivocally works in the opposite direction: the poor will become poorer, and the poorest areas will fall further behind.

Alleviating the Impact of Welfare Reform at a Local Level

There are a number of activities/ schemes that Local Housing Associations are implementing to help mitigate the impact of Welfare Reform for their Tenants or prospective Tenants

including Coastal Housing Groups 'Tenancy Skills Learning Programme'.

The first of its kind in Wales, the Sustainable Tenancy course is aimed at people who are looking to begin a tenancy for the first time as well as any of Coastal's existing Tenants who may be experiencing difficulties managing their current tenancies.

The tailor-made course will help people avoid the pit falls that come with the responsibility of living in and managing their own home as well as addressing some of the issues resulting from Welfare Reform and Universal Credit. All those who successfully complete the course receive a Tenants Accreditation Scheme Award in Tenancy Sustainment and are offered an optional third day of IT Skills training.

NPT Homes have also developed a number of Local and National Partnerships to help mitigate the impact of Welfare Benefits reform. Regular meetings take place with Neath and Port Talbot Jobcentre staff, including front-line Officers and Strategic Managers. In addition, the Organisation has developed close working practices with the Housing Benefits department. Nationally, the Organisation is working with Community Housing Cymru's "Your Benefits are Changing" Staff to ensure the learning from the first Universal Credit claimants is highlighted at a national level.

Operationally, staff members are developing new and innovative ways of supporting new Universal Credit claimants, and have developed a Supporting Sustainable Tenancies Review Team to help staff members identify potential Universal Credit claimants.

A range of support is offered to all Universal Credit claimants, including support for the application for short term advanced payments, budgeting guidance and liaising with the Department for Work and Pensions on more complex cases.

Single Integrated Plan (2013/23)

The Vision in the Single Integrated Plan (SIP) is '***Creating a Neath Port Talbot where everyone has an equal opportunity to be healthier, happier, safer and prosperous***'.

This means that Neath Port Talbot County Borough Council and its Partners, will over the next 10 years, work towards this Vision so that:

- Children and Young People in Neath Port Talbot are physically and emotionally healthy;
- Adults of working age in Neath Port Talbot are physically and emotionally healthy; and Older People in Neath Port Talbot are independent and enjoy a good quality of life;
- People in Neath Port Talbot "feel safe and are safe";
- Neath Port Talbot's communities and environment are sustainable;
- Neath Port Talbot has a strong and prosperous economy leading to reduced poverty;
- People in Neath Port Talbot fulfil their learning potential

Anti-poverty is a cross cutting priority for the SIP and in particular the commitment that we (NPTCBC and its Partners) will work together to support families on low incomes, prioritising:

'Work to mitigate the impact of Welfare Benefit Reforms – this will include identifying who is most affected and how existing systems and arrangements can be developed to ensure those most in need receive the help and support they require'.

The Neath Port Talbot 'Working in Partnership 2013-2023 Single Integrated Plan Annual Report for 2013/14' evidences what has been achieved in respect of this agenda. Please revert back to **Chapter 1** for further information on the SIP.

3. Understanding the Neath Port Talbot Housing Market

Objective:

To improve our knowledge and understanding of the Local Housing Market

Actions:

- *To undertake a revised Local Housing Market Assessment in 2015/16*
- *To undertake a revised Gypsy & Traveller Accommodation Needs Assessment in by 2016*
- *To continue to monitor the data contained within the Hometrack System – an online market intelligence system*
- *To continue to improve our understanding of the Private Sector*
- *To understand the housing needs of Black and Minority Ethnic communities including Gypsy and Traveller communities, and migrant workers.*
- *To Understand the impact on the local housing market of asylum seekers and refugees.*

Challenges:

- *All of the above actions to be undertaken with little or no further resources (both staffing and funding).*

Local Demographics

The latest Census (2011) figures indicate that Neath Port Talbot has a population of **139,812**; which makes up nearly **5%** of the Total Population in Wales (3,063,456). According to the mid-year Population estimates 2012 there has been a 1% increase in Population within Neath Port Talbot to **140,100**.

The Census also indicates that approximately **2%** of the population of Neath Port Talbot identifies themselves as Black Minority Ethnic (BME).

The most common Age Bracket in Neath Port Talbot is 45-49 years in which there are **10,380** people (**7.4%** of total population in NPT). This is in contrast with the Age Bracket 85 years + where there are **3,452** people (**2.5%** of total population in NPT).

The most common Household Composition in Neath Port Talbot is 1 Person (Other) in which there are **9,863** people (or **16.3%**).

The most common Tenure in Neath Port Talbot is Owner Occupier which is **36.4%** of Tenure Types.

The most common socio-economic classification in Neath Port Talbot is Semi-Routine, and those in this bracket represent **18.04%** of Households.

According to the latest data from the Annual Survey of Hours and Earnings - the Gross Weekly Pay in Neath Port Talbot stands at **£446 per week**. This compares to a Regional Average of **£438 per week**.

The unemployment claimant count rate in **Neath Port Talbot** stands at **2.7%** according to data from the Office of National Statistics.

The Size and Scope of the Local Housing Market

At the time of the 2011 Census, there were a total of **63,978 dwellings** within Neath Port Talbot County Borough. This makes up 5% of the total number of dwellings within the whole of Wales (1,383,814).

The Census data also indicates that the most Common House Type in Neath Port Talbot is **Semi-Detached** of which there are **26,143** properties – which represents **43%** of all housing in the area. This is in contrast to Shared Dwellings in the Borough, of which the census data reveals that there are **47** properties. However, this is likely to have changed significantly since the introduction of Bedroom Tax under Welfare Reform.

Housing Tenures

The table below shows a breakdown of all dwellings by tenure type;

Tenure	NPT	%	Wales	%
All Households	60,393*	100	1,302,676	4.6
Owner Occupied	41,479	68.7	878,654	67.4
Shared Ownership	111	0.2	4,476	0.3
Social Rented (Housing Assoc.)	11,545	19.1	214,911	16.4
Private Rented	6,186	10.2	184,254	14.2

Living Rent Free	1,072	1.8	184,254	1.6
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(Data Source: Tenure Households 2011, QS405EW, Census 2011)

**NB: 3,585 responses not received from the total number of dwellings. This is made up of non-completion of Census questionnaire and/or empty properties.*

The previous table shows that the majority of dwellings within the Borough are Owner Occupied (68.7%) followed by 19.1% of dwellings which are owned by a Social Landlord. The table also indicates that 6,186 households (10.2%) are living in Private Rented Sector Accommodation – a sector which is growing rapidly and in some areas of the Borough, the Private Rented Sector exceeds the Social Rented Market (please revert to **Appendix 4**).



Appendix 4 breaks down tenure type by Ward level. The table indicates that the top 5 largest number of households are within the following Wards – Neath East with 3,048 households, Sandfields East 3,045, Baglan 2,924, Sandfields West 2,882 and Bryn & Cwmavon 2,850.

The table also shows:

- The largest number of Owner Occupier Households live in the Baglan area (2,924 households)

- The largest number of Shared Ownership Households live within Neath South (10 households)
- The largest number of Households Socially Renting live in the Sandfields West area of the Borough (1,028 households)
- The highest number of Private Rented Households live in Neath East (560 households)
- The largest number of Households living 'Rent Free' in the Borough is in Sandfields East (106 households).

There are a significant number of Wards (5) where the Private Rented Sector is larger than the Social Rented Sector; these are **Aberavon, Port Talbot, Briton Ferry East, Coedffranc North, Coedffranc West** and **Port Talbot**. These wards have been highlighted within **Appendix 4** for ease of reference.

The table in **Appendix 5** illustrates the change in the Sector within a 10 year period (Census data 2001 and 2011) by Tenure Type.

From the table it is evident that Shared Ownership and the Social Rented Sector have seen a decrease over the past 10 years, whilst Owner Occupation and the Private Rented Sector have increased over the same period.

The most dramatic increase of all Tenures is the Private Rented Sector which has seen over a 4% percentage rise from 6 to 10% in 10 years with a further 2,801 households living in this Sector since 2001. It is important to note here that the Private Rented Sector is increasingly important as a tenure of choice for some Households.

Property Prices in Neath Port Talbot (as at September 2014)

Key Facts:

- The simple average house price in **Neath Port Talbot** is currently **£126,700** (based on sales and valuations over the last **3** months), compared to a regional average of **£171,000**
- The lower quartile house price in **Neath Port Talbot** is currently **£83,800** (based on sales and valuations over the last **3** months), compared to a regional average of **£106,700**.
- The average price of a new build flat in **Neath Port Talbot** is currently **£112,000**, compared to a regional average of **£140,100**
- The average price of a new build house in **Neath Port Talbot** is currently **£193,600**, compared to a regional average of **£207,200**

The table at **Appendix 6** shows the average property price over time for all types of housing in Neath Port Talbot. It compares the lower quartile house price to the average price, the upper quartile price and the price at the 90th percentile over time. The data for this analysis is based on data from Hometrack's Automated Valuation Model.

Hometrack is a unique online market intelligence system that gives access to a wide range of information and analysis at multiple geographical levels from Region down to Local Area. It

has been specifically designed to provide the most comprehensive evidence base available and an insight into the drivers of the housing market.

Hometrack delivers a clear picture of the supply, demand and pricing and affordability dynamics of markets across tenures.

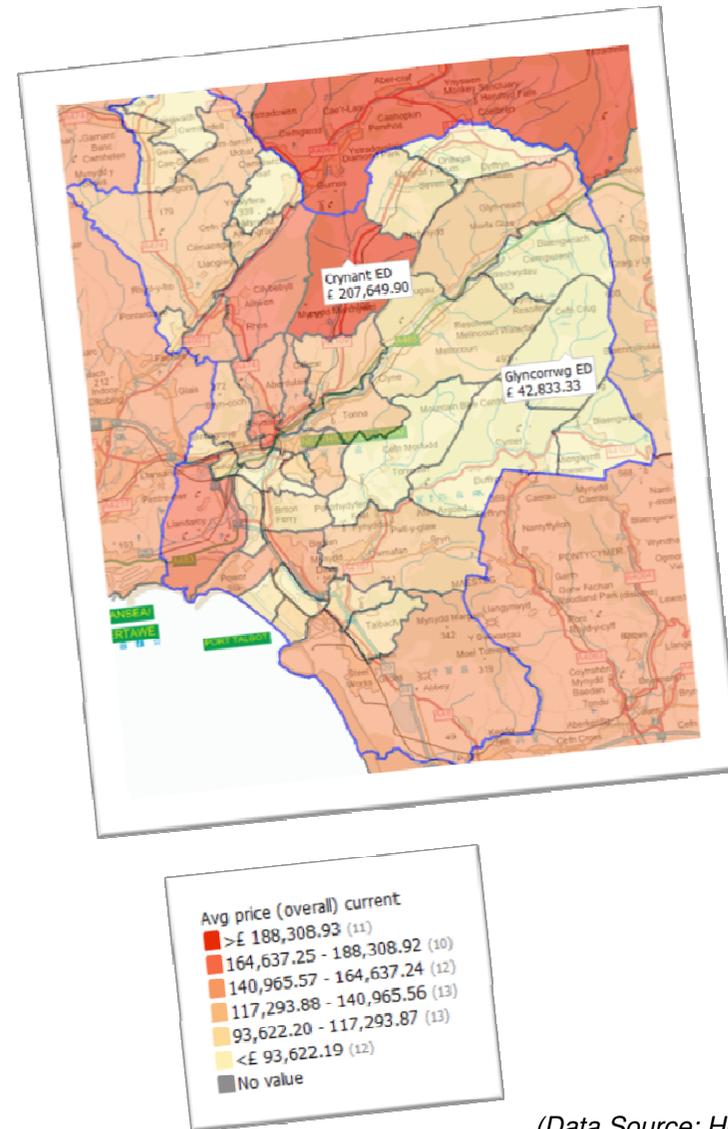
It is constantly updated and enables the tracking of key market movements and trends to inform decision making and strategy.

The table at **Appendix 6** indicates that over a 12 month period (Sept 2013 – Sept 2014) the average property price has risen nearly £10k with a steady increase month on month. Apart from 2 months where the average property prices dipped by small amounts of £788 in March 2014 and £685 in May 2014.

The following map is based on average property prices and indicates the most expensive area and the least expensive areas to purchase within the Borough.

The map shows that the most expensive area to purchase in the Borough is in Crynant with an average property value of just over £207k. This is around £165k more than the least expensive area in the borough – which is Glyncorrwg.

Property Prices: Most Expensive & Least Expensive Areas within Neath Port Talbot



(Data Source: Hometrack, 2014)

Affordability in Neath Port Talbot

Key facts concerning Affordability in Neath Port Talbot include (**Please note ratio figures are to 2 decimal places*):

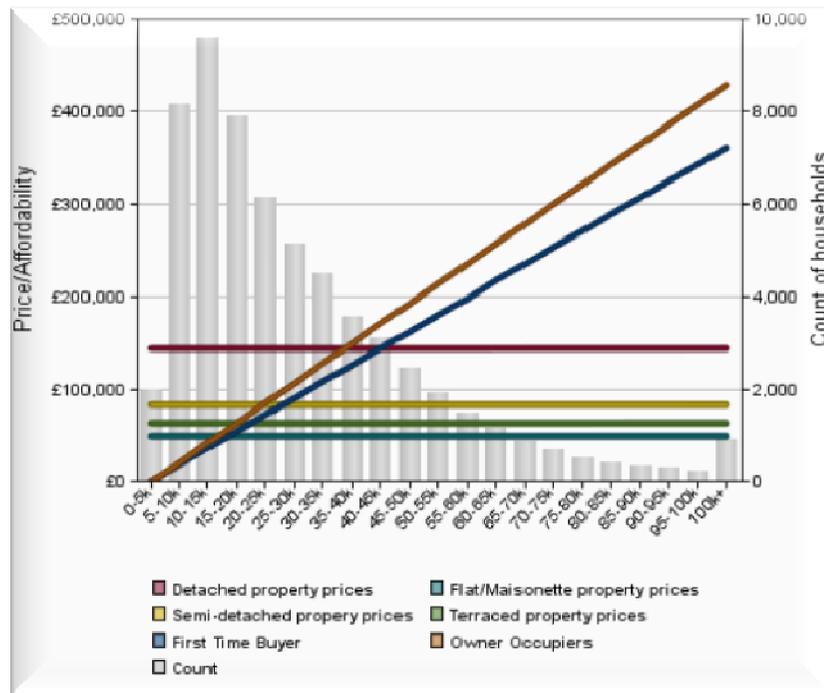
- The house price to earnings ratio in **Neath Port Talbot** is currently **5:1** based on data from the latest Annual Survey of Hours and Earnings and sales and valuations over the last **12** months. The regional house price to earnings is **6:1***
- The lower quartile house price to earnings ratio in **Neath Port Talbot** is currently **5:1** based on data from the latest Annual Survey of Hours and Earnings and sales and valuations over the last **12** months. The regional house price to earnings is **6:1**
- Earnings data relates to a single person in full time employment. The majority of households have more than one earner. Affordability in **Neath Port Talbot** based on household disposable incomes is **5:1**, compared to a regional ratio of **6:1**. The lower quartile house price to income ratio in **Neath Port Talbot** is **6:1**
- The affordability of home ownership is just one part of the affordability equation. The cost of buying an average 2 bed property in **Neath Port Talbot** with an 85% mortgage is currently **£72** per week assuming a **2.88%** mortgage rate.
- The cost of renting an average 2 bed property in **Neath Port Talbot** is **£103** per week.

- The gross weekly rent for a 2 bed property rented from a Housing Association is **£67** per week. The cost of buying an average 2 bed property with a 40% Homebuy product is **£49** assuming a 90% mortgage and an **2.88%** mortgage rate.

Affordability by Income Bands

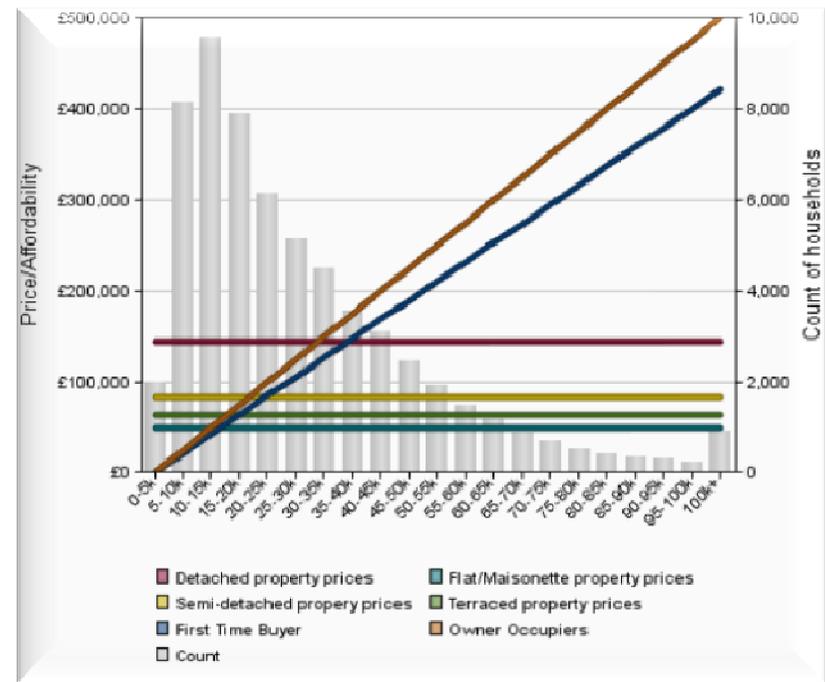
The following charts (**Tables 1&2**) show the number of households in different household income bands in the area (bars) compared to the lower quartile price for different property types in the same area (horizontal lines). The diagonal lines rising from left to right show the value of property that can be afforded at different income multiples by a first time buyer and former owner occupier.

Table 1: Based on 3x Income



(Data Source: Hometrack, 2014)

Table 2: Based on 3.5x Income



(Data Source: Hometrack, 2014)

The affordability calculations are based on a multiple of the average household income adjusted by the average loan to value for the different types of buyer. The house price data is based on data from the Hometrack Automated Valuation Model and the incomes data is supplied by CACI.

Households Priced Out of the Market

The following tables show the percentage of households priced 'out of the market' in the Neath Port Talbot area. The analysis differentiates between house types and whether or not purchasers are first time buyers. This is a modelled figure which is derived from the house price and income assumptions in the 'graph' section of this analysis.

Table 3: Based on 3x Income

	Percent of households priced out of market
FTB households - Flats	32.12%
FTB households - Terraced houses	44.99%
FTB households - Semi-detached houses	54.98%
FTB households - Detached houses	81.56%
Owner occupier - Flats	32.12%
Owner occupier - Terraced houses	32.12%
Owner occupier - Semi-detached houses	44.99%
Owner occupier - Detached houses	70.68%

(*FTB = First Time Buyer. Data Source: Hometrack, 2014)

The figures displayed are simply derived from incomes and house prices and do not take into account the existing tenures of local residents.

The above table (**Table 3**) shows that on 3 times the household income, the largest number (or highest percentage) of households who are priced out of the housing market are First Time Buyers looking to purchase a Detached House (81.56%).

This is followed by Owner Occupiers (70.68%) looking to also purchase a Detached House.

Table 4 shows that on 3 and a half times the household income, the largest number (or highest percentage) of households who are priced out of the housing market are again First Time Buyers looking to purchase a Detached House (70.68%) and again this is followed by Owner Occupiers (63.37%) who are looking to also purchase a Detached House.

Table 4: Based on 3.5x Income

	Percent of households priced out of market
FTB households - Flats	32.12%
FTB households - Terraced houses	32.12%
FTB households - Semi-detached houses	44.99%
FTB households - Detached houses	70.68%
Owner occupier - Flats	32.12%
Owner occupier - Terraced houses	32.12%
Owner occupier - Semi-detached houses	44.99%
Owner occupier - Detached houses	63.37%

(*FTB = First Time Buyer. Data Source: Hometrack, 2014)

Housing Sales in Neath Port Talbot

'In 2014 (YTD) there were 938 Property Sales in Neath Port Talbot . This equates to 1.5% of the Private Housing Stock Turnover, compared to a Regional Average of 1.7%'*
(Source: HM Land Registry 2014)

* Hometrack figures up to and including August 2014

House Sales in 2014 (year to date) in comparison to house sales in 2013 show that there were 1,523 Housing Sales in Neath Port Talbot, 294 more property sales than that of the previous year (2012) when a total of 1,229 sales took place.

Table 5: Annual Turnover by Broad Type and Age

	2nd Hand House Sales	2nd Hand Flat Sales	New Build House Sales	New Build Flat Sales
2010	1,102	30	155	13
2011	1,052	32	174	12
2012	1,059	28	131	11
2013	1,332	26	157	8
2014	985	11	58	4

(Data Source: Hometrack 2014)

The figures in the above table (**Table 5**) indicate that so far 2013 has been the highest selling year. However, the data for 2014 is incomplete with records only up to and including August 2014 and therefore should be take as a caveat at this time.

Profile of All Housing Sales by Property Type

Table 6 shows the number of properties sold each month over a 2 year period in Neath Port Talbot and by house type, according to HM Land Registry. There is a delay of approximately 3 months between sales taking place and being recorded by the Land Registry. For that reason, the latest month for which data is available is not as recent as for price data.

From this table, Semi-Detached housing has been the most common type of property sales over the last 2 years, with a total of 1,091 sales and 160 more sales than Terraced Housing. This

is in comparison to Flat/Maisonette sales of which there have been a mere 58 sold during the same period.

Table 6: Annual Turnover by Broad Type and Age Housing Sales by Property Type

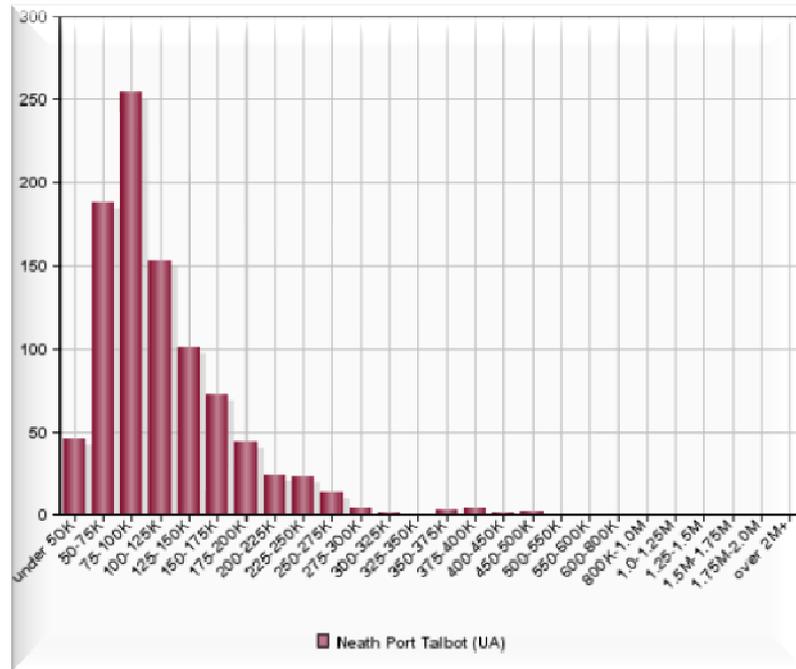
	Terraced	Semi-Detached	Detached	Flat/Maisonette
Sep-12	33	Not Available	Not Available	Not Available
Oct-12	44	27	21	4
Nov-12	34	46	33	Not Available
Dec-12	31	44	36	5
Jan-13	26	27	21	3
Feb-13	26	25	17	3
Mar-13	35	47	31	2
Apr-13	34	33	12	2
May-13	41	58	36	1
Jun-13	36	65	37	1
Jul-13	45	63	42	2
Aug-13	43	48	40	7
Sep-13	35	56	40	3
Oct-13	34	62	41	Not Available
Nov-13	58	60	56	1
Dec-13	54	61	44	9
Jan-14	36	48	21	1
Feb-14	37	39	25	5
Mar-14	44	44	42	2
Apr-14	39	60	38	Not Available
May-14	61	48	31	2
Jun-14	48	58	30	3
Jul-14	42	54	24	2
Aug-14	15	18	21	Not Available
Sep-14	Not Available	Not Available	Not Available	Not Available

(Data Source: Hometrack, 2014)

Profile of All Housing Sales by Property Value

The following Bar Graph entitled 'Turnover in 2014' is taken from the Hometrack System and indicates that the largest number of 'House Sales' in 2014, are properties banded in the £75k-£100k price band and of which there were 254 Sales.

Turnover in 2014:



(Data Source: Hometrack, 2014)

Interestingly, turnover of 'House Sales' for 2013 show that the largest number of sales were also for properties banded in the

£75k-£100k price band, of which there were 365 sales. For a breakdown of 2013 house sales by price band, please revert to the following table (Table 7).

Table 7: Turnover in 2013

Under 50K	100
50-75K	305
75-100K	365
100-125K	258
125-150K	168
150-175K	136
175-200K	70
200-225K	49
225-250K	39
250-275K	13
275-300K	10
300-325K	3
325-350K	2
350-375K	2
375-400K	1
400-450K	Not Available
450-500K	1
500-550K	Not Available
550-600K	1
600-800K	Not Available
800K-1.0M	Not Available
1.0-1.25M	Not Available
1.25-1.5M	Not Available
1.5M-1.75M	Not Available
1.75M-2.0M	Not Available
over 2M+	Not Available

(Data Source: Hometrack, 2014)

Rental Values in Neath Port Talbot

'The cost of Privately Renting an average 2 bed property in Neath Port Talbot is £103'

(Source: Hometrack 2014)

The table at **Appendix 7** highlights Private Median Rent Levels by Bed Count and at Ward Level. From this table it is evident that the more expensive areas to rent within the Borough are as follows;

Bed Count	Ward	Rent per week
1 Bed	Coedffranc West	£98
2 Bed	Margam	£120
3 Bed	Bryn-Coch	£137
4 Bed	Margam	£184

The table below indicates the least expensive areas to rent within the Borough;

Bed Count	Ward	Rent per week
1 Bed	Resolven	£63
2 Bed	Glyncorrwg	£79
3 Bed	Gwynfi	£83
4 Bed	Aberavon	£79

Local Housing Market Assessment (2012) – Projected Housing Requirements

In 2012, Opinion Research Services (ORS) were commissioned to undertake a Joint Local Housing Market Assessment (LHMA) of the Swansea Bay region for Neath Port Talbot County Borough Council and the City & County of Swansea Council.

The main purpose of the assessment was in analysing each Local Authorities Housing Market and most importantly identifying the need for Affordable Housing; as well as reporting on the interaction between the two housing markets.



Key Partners & Stakeholders from both Local Authorities including RSL's, Developer Representatives and any Organisation with an interest in Planning, Development and the delivery of Affordable Housing within both Borough's were consulted.

ORS made contact with those interested in being involved in the assessment process and held various meetings following the

event to ensure all necessary information was collated to feed into the process.

The LHMA considered the following:

- Review of the current local and national policy frameworks and associated evidence base
- Profile of the existing housing stock
- Information about existing housing need across the area, including rural areas
- Analysis of key housing market drivers
- Understanding of local affordability
- Modelled requirement for future housing in the context of household projections
- The appropriate mix for new housing, including appropriate sensitivity testing
- Review of the evidence available about the location and condition of private rented stock and the different types of households that rent privately
- Housing options for households currently unable to access home ownership or requiring specialist housing

The document covers the following areas of analysis:

- **The socio-economic context:** local population characteristics and the local economy;
- **Current housing stock:** existing dwellings, housing tenure and communal establishments;

- **Current housing market:** affordability, housing need, delivery, turnover and migration trends;
- **Housing market drivers:** the active market, population and household growth and welfare reform;
- **Projecting housing requirements:** modelling future housing mix, with sensitivity testing;
- **Significant strategic issues;** and
- **Key findings and conclusions:** future housing requirements and the Affordable Housing target.

The methodology for this study is fully consistent with the methodology developed and used by the Welsh Government in the Holmans and Monk Report 2010 which provides an estimate of future need and demand for housing in Wales to 2026 and adopts a more long-term and strategic approach to the modelling of housing need and demand.

This methodology has been tried and tested through examination and a key reason for adopting this approach is to meaningfully compare the assessment of housing need with the change in total numbers of households, and the overall requirement for additional housing, in comparable ways, and properly link the assessment with the employment growth analysis that has been undertaken.

Future Housing Requirements for Neath Port Talbot

Based on population projections to satisfy economic growth, the ORS study estimates that **8,027 dwellings** were required in the period 2011-2026, or **535 dwellings** per annum.

Housing Type	Total Requirement	%
Net Requirement 2010-2026		
Market housing	4,900	61%
Intermediate Affordable Housing	-	-
Social housing and other Affordable Housing for rent	3,100	39%
TOTAL	8,000	100%

The housing mix includes **4,900 dwellings** (61%) of Market Housing and **3,100 dwellings** (39%) of Social Housing and other Affordable Housing (Figures rounded to nearest 100).

Market Housing (as per TAN2 definitions), includes housing available to either buy or rent at market prices, so the demand for market housing includes households able to afford local rents as well as those able to buy.

Social Housing includes social rented housing as well as any other forms of Affordable Housing for rent which would be eligible for Housing Benefit support.

The 'Intermediate' category includes all households that can afford to pay more than social rent without any financial support, but cannot afford the market housing at the threshold rent or purchase price.

The most striking result is the lack of a requirement for 'Intermediate' Affordable Housing and this is because of the high number of relatively inexpensive dwellings which are available in Neath Port Talbot Borough – either to buy or to rent in the Private Sector. As there are sufficient dwellings available within

the Private Sector, the ORS Housing Model identifies that no Intermediate Affordable Housing is required from a solely affordability-based perspective. Nevertheless, there will be a number of households that can afford to rent privately but who cannot afford to buy their own home. Whilst these households are not considered within the affordability analysis as having a need for Intermediate Housing, they still create a demand for Intermediate Housing in its various forms of Low Cost Home Ownership or HomeBuy. Please revert to **Chapter 4 “Increasing the Supply of Affordable Housing”** and the Sub-Section ‘**Other Affordable Housing Products (Intermediate Housing)**’.

Discussions with RSL Partners has identified that there has been a strong demand both historically and currently for Shared Equity Homes from local households unable to afford equivalent full ownership. Therefore, although the affordability analysis does not identify a strict need for Intermediate Affordable Housing, there is likely to be a continued demand for suitable Intermediate products which would help to ease the growing pressure on other tenures, including the Private Rented Sector.

We will continue to monitor this having regard to ongoing housing market intelligence and the revised Housing Market Assessment.

Housing Requirement for Sub-Areas of Neath Port Talbot to 2026

The map to follow indicates Housing Requirement for Sub-Areas of Neath Port Talbot to 2026 (note that figures are *rounded to nearest 100*).



(Data Source: ORS, 2012)

There is a requirement for Affordable Housing across all areas of Neath Port Talbot and given the strategic requirement identified, it will be important to maximize Affordable Housing delivery wherever possible. However from the Map of Housing Requirements, it would appear that the sub-area of Neath requires the most housing within the Borough – well over 50% (4,100 dwellings) of housing requirements. This is in comparison to the sub-area of Amman Valley, where the housing requirement is approximately 1% (or 100 homes).

Estimate of the Size of Housing Required

The model also estimates the size mix for all tenures and **Table 8** (below) provides an indication of the size mix. It would appear the market requirement is more heavily focused on 3 bedroom properties, whereas a range of dwelling sizes are required in the Social Sector.

Table 8: Projected Size and Mix of Housing

Housing Size	Number of Dwellings Required			
	Market Housing	Affordable Housing		TOTAL
		Intermediate	Social	
Net Requirement 2010-2026				
1 bedroom	500	-	900	1,400
2 bedrooms	1,400	-	1,100	2,500
3 bedrooms	2,600	-	1,000	3,600
4+ bedrooms	500	-	100	600
Total	5,000	-	3,100	8,000

(Data Source: ORS, 2012)

Note that the size distribution is based upon past letting trends and that the impact of recent Welfare Reforms is likely to see the need for smaller social dwellings rise. For further information on Welfare Reform please revert to **Chapter 2**.

In accordance with Welsh Government requirements, Neath Port Talbot County Borough Council will be undertaking its own updated Housing Market Assessment in the future, based on Welsh Government methodology.

Gypsy & Traveller Accommodation Needs Study

The Housing (Wales) Bill places a duty upon Local Authorities to properly assess and provide sites to meet Gypsy and Traveller accommodation needs. In carrying out this assessment a local housing authority must consult such persons as it considers appropriate.

After carrying out an assessment a local housing authority must prepare a report which includes details of:

- how the assessment was carried out and
- contain a summary of the consultation it carried out in connection with the assessment, and the responses (if any) it received, and
- the accommodation needs identified by the assessment.

The Welsh Government has recently consulted on guidance for 'Undertaking Gypsy and Traveller Accommodation Assessments'. The intention of this guidance is to assist Local Authorities to produce high-quality accommodation assessments to ensure that needs are properly assessed and planned for.

Key proposals in the guidance

- Census-style survey with Gypsies and Travellers
- Promoting a regional approach to assessments

- New methodology for calculating accommodation needs
- Guidance on submitting reports to Welsh Ministers
- Information about duty to provide for unmet needs for permanent residential sites and transit sites
- Universal accommodation assessment questionnaire

This consultation has ended, although work will need to start shortly to plan for this new duty and undertake a revised assessment.

In 2012, Neath Port Talbot County Borough Council commissioned Opinion Research Services (ORS) to undertake a Gypsy & Traveller Accommodation Needs Assessment to inform its Local Housing Market Assessment so as to meet the requirements of Sections 225 and 226 of the Housing Act 2004 and in the advice set out in Planning Circular WG 30/2007 in respect of the Gypsy and Traveller community.'



The main objective of the study was to assess the need for authorised Gypsy and Traveller site provision within Neath Port Talbot and of which required the identification of whether any extra site provision should be on public or private sites, and whether or not there was any need to plan for the provision of transit sites or emergency stopping places.

The outcomes from the study are intended to help the Authority meet the requirements of the Housing Act 2004 and provide evidence to

assist the Local Development Plan (LDP) on the need for additional pitches in Neath Port Talbot.

The main consideration of this study was the provision of pitches and sites for Gypsies and Travellers, along with any needs they have in relation to bricks and mortar housing. A pitch is an area which is large enough for one household to occupy. A site is a collection of pitches which form a development exclusively for Gypsies and Travellers.

The study confirmed that there were two sites in Neath Port Talbot with a total pitch capacity of 54. Previously there were 56 pitches in Neath Port Talbot with 2 pitches subsequently becoming decommissioned.

An estimated extra pitch provision required in the next 15 years for Neath Port Talbot will be **20 additional pitches** on public sites. This assumes that the current letting policy for the sites in the Borough continues. However, it is noted that while a significant part of the need is generated by household formation from within the existing sites, much is also generated by in-migrant households to the area. Although, if the new sites are being provided to accommodate a small number of unauthorised encampments, this could potentially reduce the number of in-migrants to the Neath Port Talbot area.

It was suggested that rather than cover the full period of the Local Development Plan, the Authority could provide for the short to medium need and closely monitor the situation for the latter period of the Local Plan. If Neath Port Talbot were to only look at the next 10 years, the requirement would be for 11 pitches in the timeframe.

Of the 20 pitches which are required in the period 2012-2027;

Additional Pitches	Year
4	2012-17
7	2018-22
9	2023-27

The evidence presented above shows that there is likely to be an on-going need to provide further Gypsy and Travellers sites for the foreseeable future, and that this provision will need to be on public sites.

The future requirements would then need to be monitored in a similar manner as with other housing needs, with an assessment to be undertaken around every 5 years. In the immediate future, Neath Port Talbot should also monitor unauthorised encampments in the authority and treat any growth in numbers as a potential sign that there is unmet need for pitch provision.

Mobile Homes Act 2013 (Wales)

The Mobile Homes (Wales) Act 2013 came into force on 1st October 2014 and requires all residential mobile home parks to be relicensed by the Local Authority. It also introduces changes to the procedures and penalties for enforcement of site licence conditions on residential parks.

The reasons why these changes are necessary is that the majority of sites are owned and managed by fair and

professional individuals or businesses. It is unlikely that such well-run sites will be significantly affected by the new regime, although they may benefit from more site visits by the local authority. In some cases the local authority may decide to look at site conditions with a view to updating them. However, conditions can't be changed without consulting the site owner and if they disagree with the proposals an appeal can be made to the Residential Property Tribunal.

Unfortunately, there are some site owners who don't run their sites well and allow conditions to deteriorate, affecting the amenities of the site and the health and safety of residents. Local authorities are responsible for ensuring standards are met through the licensing regime and that negligent or non-performing site owners are taken to task.

The Mobile Homes (Wales) Act 2013 provides effective enforcement powers to ensure works are carried out and to remedy poor conditions on mobile home sites. Where there is non-compliance larger fines can now be imposed by the courts.

The Act also puts in place safeguards for site owners to ensure local authorities' actions are reasonable and proportionate and gives a right of appeal to the Residential Property Tribunal.

4. Increasing the Supply of Affordable Housing

Objective: To Increase the Supply of Affordable Housing to meet the needs of Current and Future Citizens

Actions:

- *To understand the relationship between the Social and Private Rented Sectors including the impact of the Local Housing Allowance*
- *To continue to plan, develop, manage and deliver the Social Housing Grant (SHG), Housing Finance Grant (HFG), Recyclable Capital Grant (RCG) and Smaller Properties Programmes and Affordable Housing Recycling fund with RSL Partners*
- *Work with RSL Partners and Corporately to explore delivery of affordable housing without grant*
- *To make the best use of available resources*
- *Provide strategic direction to RSLs in respect of new affordable housing (mix, type, location, funding)*
- *Bid for/provide strategic support for Welsh Government Innovative Funding Streams*
- *Negotiate the delivery of Affordable Housing through the Planning System*



- *Work with planning colleagues to ensure Affordable Housing is considered at the earliest part of the development process*
- *Work with planning & RSL partners for the delivery of Affordable Housing on the strategically and regionally important Coed D'Arcy Site*
- *Increase supply and regenerate communities through the Vibrant & Viable Places Regeneration Programme*

Challenges:

- The demand for housing is increasing, however, the supply of new built housing has fallen due to the economic climate
- The cost of home ownership is unaffordable for some households and Private Rented housing is their only option. There is a need to make the Private Rented Sector more readily available and of good quality.
- Develop understanding of need and demand for Affordable Housing (including Social and Intermediate Products)
- Our Housing Market Assessment (Local Housing Market Assessment) clearly highlights the need for more Social Housing in Neath Port Talbot.
- Our Housing Market Assessment identifies the demand for Intermediate Housing.

- The Housing Intelligence must be used to respond to changing circumstances in the Market.
- Welfare Reform has increased the need for more 1 and 2 bed properties.
- Limited amount of Social Housing Grant (SHG) available to meet growing housing need.
- RSLs need to invest their own resources and use their expertise to deliver affordable housing without grant.

What is Affordable Housing?

In Wales, “affordable housing” refers to housing with “*secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and to subsequent occupiers*” (TAN 2, ¶5.1). It comprises of Social Rented and Intermediate Housing, the latter including Low-Cost Ownership.

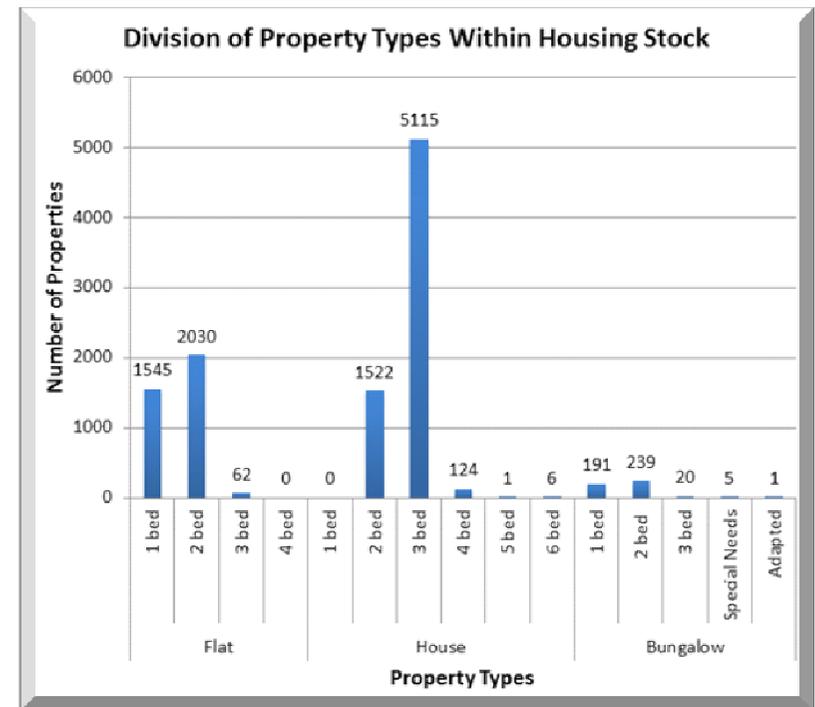
Current Supply of Affordable Housing (Social Rented Stock)

There are in excess of 12,000 units of Social Housing stock within the Neath Port Talbot County Borough which is managed by 6 Housing Associations (or Registered Social Landlords - RSL's) including;

- NPT Homes
- Coastal Housing Group
- Gwalia Neighbourhood
- Linc Cymru
- Newydd Housing Association
- Family Housing Association

NPT Homes holds the largest amount of Social Housing Stock and of which equates to approximately 9,000+ units. Coastal Housing Group hold the second largest amount of stock with approximately 1,700 units and this is in contrast to Family Housing Association who hold the least amount of housing stock within the Borough amongst RSL Partners with around 20 units (as at April 2013).

The bar graph (below) shows a ‘Breakdown of Social Housing Stock by Accommodation Type’ as at November 2012.



The bar graph indicates;

- There are 1,545 one bed flats within the Borough and the highest concentration of flats is situated within the Neath area.
- There are nearly 2,100 units of 2, 3 and 4 Bed Flats within the Borough and the highest concentration of stock is situated within the Sandfields area
- There are approximately 500 Bungalows (a mix of 1, 2 and 3 beds) with the highest concentration of bungalows situated in the following areas – Bryn, Cwmavon, Neath and Sandfields.
- There are approximately 7,000 Houses (a mix of 1, 2 and 3 beds) and with the highest concentration of housing within the Sandfields area.
- There are approximately 150 Houses (a mix of 4, 5 and 6 beds) and with the highest concentration of housing this size also in the Sandfields area.
- There are approximately 68 units of Special Needs Housing (including adapted) and Elderly Housing (not sheltered). Bryncoch has the highest concentration of elderly accommodation (ie. Bungalows) followed by the Sandfields area.

Older Persons – Supported Accommodation Supply

There are 908 units of Housing Related Support Services across the Borough which are specifically for Older Persons and funded through the Supporting People Programme.

This figure includes Floating Support Services, Sheltered Housing (including Warden and/or Community Alarm Services)

and Extra Care Accommodation.

More information on Older Person's Services can be found in **Chapter 9 "Housing and Older Persons"**.

Other Affordable Housing Products (*Intermediate Housing*)

The following schemes have become available through 'Planning Gain'. To date, the Local Authority in collaboration with RSL Partners including Linc-Cymru, Gwyr Homes (Gwalia Neighbourhood) and Pennant Homes (Coastal Housing Group) have delivered 8 alternative Affordable Housing Schemes which has provided an additional 78 units of accommodation and of which includes 6 x 1 Bed units, 34 x 2 Bed units, 37 x 3 Bed units and 1 x 4 Bed Accommodation.

The Schemes have included Low Cost Home Ownership, Try Before You Buy and Intermediate Rent.

The map at **Appendix 11** provides a visual indication of where developments have occurred and a breakdown of the units per Scheme. It also provides an indication of what type of Affordable Housing Product was available at each site.

Low Cost Home Ownership (also known as 'HomeBuy')

Low Cost Home Ownership/HomeBuy initiatives are designed to help people in housing need and on low incomes to purchase a property.

The Initiatives enable particularly First Time Buyers or those who are not already a homeowner(s) to get onto the property ladder.

70 units of accommodation over 8 schemes have been delivered under Low Cost Home Ownership/HomeBuy.

The Scheme works where the Buyer owns 100% of the property but only has to pay a mortgage on 50-70% and enabling the Buyer to keeping their monthly mortgage payments affordable.

A Housing Association offers a HomeBuy Loan for the remaining 30-50% and no part of the loan is to be paid until the Owner chooses to sell the property. When the Owner is ready to move up the property ladder, the property is put on the market at the current market value and when it is sold, the HomeBuy Loan amount is repaid.

'Try Before You Buy'

The 'Try Before You Buy' product is where the property is rented in the first instance (through Intermediate Rent – please refer to definition below) but where the tenant is then obligated to buy a share of the property (through a HomeBuy) within a 5 year rental period.

The Local Authority in collaboration with Gwyr Homes (part of Gwalia Neighbourhood) has delivered 1 new build Scheme under Try Before You Buy and of which consisted of 2 x 2 bed homes.



'Intermediate Rent'

Intermediate Rent is where the property is rented on an Assured Shorthold Tenancy basis, at lower than market rents but above social housing rents.

Intermediate rent is targeted at those who cannot afford properties on the open market.

The Local Authority to date with Pennant Homes (part of Coastal Housing Group) has developed 1 new build Scheme consisting of 6 x 1 bed apartments.

There have been a further 25 units of Intermediate Rent accommodation delivered through the Welsh Housing Partnership. Please see below the Sub-Section entitled **'Welsh Housing Partnership'**.

For further information on 'Other Affordable Housing Products', please visit www.neathporttalbothousing.co.uk and pull the drop down menu 'Accommodation' down and click on the link 'Affordable Housing'.

Welsh Housing Partnership

The Welsh Housing Partnership (alternatively known as 'WHP') is an innovative partnership of Housing Associations in Wales whose purpose is to increase the provision of quality, affordable homes. The innovative venture sees 4 Housing Associations across Wales working together to buy affordable homes for people to rent (through Intermediate Rent).

Welsh Housing Partnership



Llywodraeth Cymru
Welsh Government

The partnership offers long term quality rental packages to tenants and supported by the Welsh Government and Principality Building Society. The pilot schemes initial aim was to buy around 150 homes to rent during its first year and the £16 million project has been financed through a combination of Government grant funding, Building society loan and equity finance from investors in the WHP.

Coastal Housing Group is the housing association zoned to operate within Neath Port Talbot and to date have purchased **51 properties** across the Borough.

More specifically, the following breakdown in purchases include;

- **23 properties purchased in 2012/13**
- **19 properties purchased in 2013/14**
- **And to date 9 properties have been purchased in 2014**

The breakdown in size of properties include;

- **2 x 1 bed homes**
- **22 x 2 bed homes**
- **27 x 3 bed homes**

The properties once purchased are let on an Intermediate Rent basis at a lower than market rent however slightly more than Social housing rents.

Co-operative Housing

Co-operative Housing (or Mutual Housing) can provide a successful, affordable and alternative model for home ownership in Wales.

The approach provides affordable housing in a climate where mortgages are difficult to obtain and house prices too high for buyers at the bottom of the property ladder.

A housing co-op is very similar to a Housing Association, but it is managed by its Tenants. If it is 'Fully Mutual' only Tenants or prospective Tenants are allowed to be 'Members' and control/manage its affairs. Housing co-ops are registered and once registered can lease or buy properties and rent them to its members, who pay rent to the Co-op (their then Landlord).

Housing co-ops offer several advantages to its Members including **Affordability** – where monthly housing charges are set by members to cover the costs of running the Co-op; to **Security of Tenure** – a right to live in the Co-op is protected and a members can live in a Co-op for as long as they wish providing

they follow rules of the Co-op and pay their housing charges; **Community** – Housing Co-ops can create strong communities and in addition to actively participating in the business of the Co-op and standard tasks such as approving the annual budget, Members are involved in other community-based projects such as producing Co-op newsletters; **Governance** – is the overall direction of the Co-op and this is undertaken by Directors and Members of the Co-op. Co-ops are run democratically and each member has a vote. Members elect a Board of Directors, approve the annual budget and set policy.

The Authority when looking to increase the supply of Affordable Housing within the Borough, will look to consider Co-operative Housing as an alternative housing option to existing Affordable Housing products.

Welsh Government in 2013/14 provided approximately £1.9m of Capital Funding to support the development of 3 Co-operative Housing Pilot Projects located in Cardiff, Carmarthenshire and Newport; of which will deliver approximately 90 Co-operative Homes – with the first being completed by the Summer 2015.

Methods of Increasing the Supply of Affordable Housing

There are a number of tools utilised to increase the Supply of Affordable Housing including;

Local Housing Market Assessment

As described in **Chapter 3**, the Local Housing Market Assessment analyses the Local Housing Market and identifies the need for Affordable Housing.

The Local Housing Market Assessment has a variety of uses including as a guide for investment decisions around Affordable Housing, as a negotiating tool with regard to a Developer's Affordable Housing Contributions and as a reference at a Planning Pre-Application stage.

Gypsy & Traveller Accommodation Needs Study

Also as described in **Chapter 3**, in meeting the requirements of the Housing (Wales) Act, the Gypsy & Traveller Accommodation Needs Study was undertaken to assess the need for authorised Gypsy & Traveller site provision within Neath Port Talbot and is utilised to guide development in this area.

Local Development Plan 2011-2026

Neath Port Talbot County Borough Council's Local Development Plan (LDP) will replace the Unitary Development Plan (UDP) once it has been adopted. The plan is expected to be adopted in Autumn 2015 and until such time, decisions on planning permissions will be based on the UDP.



The UDP is a statutory document that sets out the Council's Planning Policies that will be used to guide development, conservation, regeneration and environmental improvement activity in Neath Port Talbot.

The Local Development Plan is prepared in partnership (and engagement) with stakeholders and the local community and

has a major influence on the future shape of Neath Port Talbot County Borough and its individual communities. The plan is based over a 15 year period from 2011 until 2026 and will guide the future development and use of land in the Borough, such as how much new housing will be built and where, where new roads can be built and identify areas for new land uses from employment to Windfarms. It also protects sensitive areas and green space, woodland, countryside and uniqueness in the area. The plan also applies Welsh Government Planning Policy to the Neath Port Talbot area.

The plan is subject to an Independent Examination to determine it's 'soundness' and the key stages in preparing the LDP include;

- The '[Pre-Deposit Plan](#)' – this Plan outlines the Council's overall objectives for the plan, and the preferred strategy for growth or change, including preferred options for major development sites.
- The '[Deposit Plan](#)' – this is the full draft of the Local Development Plan which will be based on the information gathered and the community's response to the 'Pre-deposit Plan'. This will be the full Plan, with proposals for key areas of change, regeneration or protection and specific sites to be used for particular purposes such as housing or protected as a green wedge.

This stage will be the final chance to comment on the Deposit Plan, and the opportunity to make formal objections that will be considered by the Planning Inspector holding the Examination in Public into the Plan.

A copy of the Deposit Neath Port Talbot Local Development Plan and associated documents can be found at www.npt.gov.uk/ldp

Supplementary Planning Guidance (SPG) for Affordable Housing (Planning Policy)

The Supplementary Planning Guidance (SPG) supplements and explains the policies in the Unitary Development Plan (UDP). The UDP was adopted in March 2008, and updated in October 2014, and forms the Development Plan for the whole of the County Borough area. As detailed in the Local Development Plan (LDP) section of this document, the LDP will supersede the UDP and following adoption, a revised SPG on Affordable Housing will be published.

The aim of the SPG is to help secure affordable housing to meet the significant need in Neath Port Talbot and will deliver two main categories of housing; Social Rented housing and Intermediate/Assisted Purchase housing.

The Council will have regard to the SPG when making planning decisions as Welsh Government has identified the role of the planning system as one of the key mechanisms that will provide affordable housing, in its concern to provide sustainable and inclusive communities. It expects affordable housing to be part of the mix of most market housing



developments, provided for by developers according to the same logic that they have to provide for other infrastructure and facilities necessary to enable a community to function.

Under the current UDP policy, the Authority's benchmark for developers providing affordable housing is a contribution of 20% from all housing developments of 3 units and above, with a commuted sum being sought for developments between 3-4 units.

The commuted sum calculation will be based on an off-site scenario at 30% of the market value, not to discourage small developments.

The Council's preferred method of achieving affordable housing is for developers to either build houses on-site (providing 20% of housing units from the total development) for transfer to a Registered Social Landlord (RSL)/ Local Authority at 40% of the market value; **or** to provide a portion of the site as serviced land, together with a monetary contribution to cover the construction costs of the affordable housing. In most cases, it will be expected that the affordable housing units are provided on site to provide for inclusive, mixed communities.

The revised SPG introduces a number of changes to improve clarification and assist in affordable housing discussions. The main change is the definition of market value, which was updated to reflect the Royal Institute of Chartered Surveyors (RICS) definition of market value to establish a site by site valuation rather than the previous approach of using averages for sub-zones. Other changes include updating the methodology

for calculating contributions – in order to provide a clearer guidance and worked examples.

To view the full range of affordable housing delivery options please visit (SPG): www.npt.gov.uk/default.aspx?page=1989

Section 106 Agreements

Section 106 agreements are a legally binding contract which can enforce direct works or action by a developer and/or financial contributions to the Local Authority.

New development can place additional burdens on the existing infrastructure and resources in an area (ie. such as volume of traffic). It can also deal with existing problems to an area (such as lack of affordable housing) and allows opportunities to be realised (such as archaeological studies).

The Local Authority may require developers to make some reasonable financial or practical contribution to the community to address such issues including a developer seeking planning permission to build a new private sector housing scheme may be willing to contribute to the cost of additional facilities at local school and provide affordable housing.

Affordable Housing Viability Study

Where a planning applicant wishes to demonstrate that a site is not viable at the level of affordability required by the Local Authority (as per SPG), they must provide a suitably detailed Viability Assessment to support their claim. Within the Viability Assessment, the applicant will be expected to provide, where

necessary, information from a professionally qualified source at his or her own expense. The applicant will be expected to demonstrate that their Viability Assessments are based upon reasonable and realistic assumptions and expectations.

For ease of reference, a checklist of information is provided to all applicants undertaking a viability assessment.

Records indicate that 30 Viability Assessments have been undertaken to date (since 2008) of which, 3 sites (10%) have been assessed as able to contribute to Affordable Housing. This is in stark contrast to the remaining 27 sites where Affordable Housing cannot be met.

There are a number of reasons why a site cannot support Affordable Housing; in the main, this tends to be due to high infrastructure costs. Where a Viability Assessment concludes that there is no Affordable Housing Contribution; the Scheme will be subject to a further Viability Assessment within a 12 month period and a claw back provision is put in place (should financial circumstances have changed).

Financing Affordable Housing

Social Housing Grant (SHG)

Social Housing Grant (SHG) is the capital grant made available by Welsh Government to RSLs (Social Housing Providers) for the development of Affordable and Social Housing.

How the SHG is utilised is at the discretion of the Local Authority as the Strategic Housing Authority and Neath Port Talbot County Borough Council and its RSL Partners have an enviable record of delivery in terms of the SHG Programme (Main Programme and Smaller Properties Programme).

Housing is a major catalyst for change and SHG has been linked to Regeneration. Given the level of housing need in the Borough, the SHG Programme is prioritised to the delivery of new Social Housing; although an amount has been top-sliced to fund mortgage rescue over the past couple of years.

It is the Strategic Authority's intention to continue to support the use of SHG for Social Housing, although consideration will be given (in the right location) to intermediate products (please revert to the section within this Chapter ***entitled 'Other Affordable Housing Products'***).

As the Local Housing Market Assessment (2012) shows there is a range of needs, the Strategic Housing Authority will continue to support the development of 1 and 2 bed properties; and depending on the location, 3 bed properties.

There is a need across the whole of the Borough – the most pressing need is in the Urban Areas.

Support will also be given to Bungalows for Older Persons and those persons with a Disability. It is an expectation that any development will include a proportion of 1 bed properties and Accommodation developed to Wheelchair Accessible Standards.

SHG remains the main vehicle for the delivery of Affordable Housing in the Borough and this cannot be under-stated. However, RSLs in the area are expected to consider how Affordable Housing (to meet the Strategic Housing Authorities Priorities) are delivered without Grant or within Grant constraints.

The Authority continues to develop opportunities in this area.

Housing Finance Grant (HFG)

The first Housing Finance Grant (HFG) was launched in September 2013 and is on track to deliver 1,000 new Social and Affordable Houses.

RSL's have built so far 115 new Affordable Houses across 8 development sites including Neath Port Talbot,

A Steering Group has been set up to develop the 2nd Phase of the HFG, which is due for implementation in 2017/18; with the group consisting of representatives including Welsh Government, WLGA, RSL and Local Authorities. This Phase is double the size of Phase 1, tripling the number of home's to be built to 3,000.

Need for Social Housing

Homes By Choice Scheme

NPT Homes has its own Homes by Choice Scheme which is a choice based lettings service and gives applicants the opportunity of choosing a home.

The Homes By Choice Scheme offers choice by advertising available vacant NPT Homes properties within the Borough and inviting expressions of interest known as bids from registered Scheme members looking for an affordable home to rent.

The Homes By Choice Scheme is open to almost anyone anywhere in the country who is a legal U.K. citizen, over the age of 16 and in housing need.

Members of the general public, existing NPT Homes, Housing Association or private tenants, owner-occupiers, or persons in certain temporary accommodation, etc. can apply to join the Homes By Choice Scheme. Persons aged 16- 18 years of age will be asked to provide a Guarantor where possible.

Available vacant homes of all dwelling types including general needs, older and disabled persons accommodation are advertised through the Homes By Choice brochure, at NPT Homes' satellite offices and on their website: www.npthomes.co.uk. For further information, visit NPT Homes' website.

Overview of the Joint Housing Waiting List

NPT Homes holds a Joint Housing Waiting List with the Council and was reviewed at the end of 2012 as NPT Homes felt there was limited intelligence in relation to the number of applicants registered and those who actually wanted/still required housing.



At the start of the review exercise, there were a total of approximately 4,300 applicants, of which only 19% were actually submitting bids via the Homes by Choice Scheme.

In order to better understand the list/demands and more importantly help NPT Homes Applicants, NPT Homes personalised the Review by contacting Applicants to confirm their housing position and explain the Housing Application Process in order to help them. This review also involved joint working with the Council's Housing Options Team to assist those Homeless/ Potentially Homeless Clients.

Numbers registered on the Waiting List have fluctuated since 2012 - for example 4,000 were registered as at January 2013 to 2,300 in May 2014 and more recently to 2,900 in February/March 2015.

The new Joint Lettings Policy will ensure that a review of the Waiting List is undertaken more regularly and provide the opportunity to support Waiting List Applicants.

Data extracted from the Joint Housing Waiting List as at 22nd July 2014 indicates that;

- There were a total of **2,301 applicants** on the housing waiting list, of which 1,895 are live (eligible for assistance) and 406 are held (deemed ineligible).
- There were 2,134 new application requests in 2013, 2,757 in 2012 and so far for this year (at July 2014) there have been 1,632 requests.

- The number of allocations in 2013 was 949 and so far for this year (at July 2014) there have been 616 allocations.

Of those applicants held on the waiting list, the following property types apply (NB: Numbers (ie. 1, 2, 3 and 4) refer to the bedroom entitlement);

Property Type (Category)	No. of Housing Applicants (Eligible)
1A	68
1D	30
1G	567
1O	560
2D	32
2G	437
2O	30
3D	15
3G	342
4D	8
4G	65
Grand Total	2154

Category Classification	Suitable Applicants
A	Access to a Child or Children where Child is not a permanent member of the applicant's household. The Access category is restricted to 1 bedroom applicants only.
D	Disabled Facilities required by applicant as agreed by DAO and/or Health Advisor.
G	General Needs applicants accommodation.
O	Older applicants and family members aged over 55 years (60+ in certain sheltered complex).
S	Applicants whose accommodation needs after joint assessment cannot be met through an NPT Homes tenancy but can be through supported accommodation.

The former table shows that the most common property required (of which an applicant is eligible for) is 1G – **1 bed general needs accommodation**, of which currently 567 applicants require. This category is suitable for single persons and couples. This is followed by 1O – **1 bed older persons housing**, of which 560 applicants require.

Please note that a further 147 applicants (of the total no. of applicants held on the housing waiting list) have yet to be assigned a property type (awaiting assessment). Also, the grand total figure includes the 406 applicants deemed ineligible – therefore needs to be taken with a caveat.

Further data from NPT Homes' lettings and allocation records show that over a 6 month period from December 2013 to June 2014 (not including January 2014 when Homes By Choice was not available) there were a total of **505 properties*** available as Social Lets across the Borough through NPT Homes, which

received at least 1 or more bids and a total of **5,826** bids placed on those properties – which is nearly **12 times*** the number of properties available. (**Figures should be taken as a caveat given that applicants can bid for up to 5 times in each brochure and there was no information provided on those properties which received NO Bids .*)

Month	Number of Properties Available	1 Bed Unit	2 Bed Unit	3 Bed Unit	4 Bed Unit	Number of Bids Placed
December 2013	133	24	65	44	0	1,183
February 2014	118	17	67	33	1	1,313
March 2014	77	11	35	31	0	958
April 2014	62	11	25	26	0	842
May 2014	56	15	25	16	0	646
June 2014	59*	18	25	16	0	884 *8 <i>properties received no bids</i>

**During June 2014 - 8 properties received no bids, this is the only month to include those available properties which received 'no bids'. All other months during the snapshot period do not reflected this information.*

Of the 505 properties available which were bid on during the snapshot period;

- **78** properties were available within the Pontardawe area
- **247** properties were available within the area of Neath
- **180** properties were available within the Port Talbot area

*Note this includes retirement accommodation.

The breakdown of property types available for the period Dec '13 to June '14 can be found at **Appendix 8** and from the table it is evident that over the past 6 months the highest number of available properties (85) were 2 bed apartments in the Neath area. This is followed by 76 available properties which were 3 bed houses in the Neath area.

The number of bids per property type for the period Dec '13 to June '14 can be found at **Appendix 9** and the table above shows that over a 6 month period, 2 bed apartments in the area of Port Talbot received the highest number of bids* (1,169 bids). This is followed by 3 bed houses in the same area of which there were 1,158 bids.

Overall it would appear that **Port Talbot** has received the highest number of bids for an area within the Borough (3,084 bids) and this is followed by the **Neath** area (2,241 bids).

**Applicants can bid for up to 5 homes in each brochure.*

NPTCBC & NPT Homes Shared Lettings Policy

Neath Port Talbot County Borough Council & NPT Homes have a Shared Lettings Policy which sets out how the Housing Register will operate, who is eligible for housing, how to apply for accommodation, how applicants' housing needs are assessed and how NPT Homes allocates accommodation.

The Housing list (or Register) is held and administered by NPT Homes on behalf of the Council. The Policy has been in

operation for many years and it was felt that a review of the policy was timely.

NPT Homes' Board and NPTCBC's Social Care, Health & Housing Board approved a consultative draft allocation policy in September 2014 with the consultation period ending in early December 2014.

The most significant change to the policy is the proposal to move to a Banding System for the assessment of need **or how the application is assessed**. An applicant will be awarded a Band which reflects the level of their housing need, where the needs reflected in the highest Band indicates those applicants who are in the greatest housing need. For example Band A includes Homeless applicants. Please revert to **Appendix 10** for further information.

The full policy is available to download from the Council's Website: www.npt.gov.uk and/or NPT Homes Website: www.npthomes.co.uk

Demand for Intermediate Housing

The Housing Strategy Team maintains a central database for those interested in alternative Affordable Housing Products such as HomeBuy and Intermediate Rent (not Social Housing). The purpose of this database is to inform applicants by email, telephone or by letter, of any new affordable housing schemes which become available or any Low Cost Home Ownership (HomeBuy) properties which come up for resale across the Borough.

As at 4th August 2014 there were 209 potential affordable housing applicants held on this database and who have provided details such as their family make up, their household income and type and size of property they require.

At this time, an exercise is being undertaken to cleanse the database to ensure we have an applicant's most up to date details as well as obtain further information from them including the affordable housing products they are most interested in and first and second choice areas they would prefer to live in.

This will give us much more comprehensive data which will assist us in mapping future schemes and in identifying housing needs.

The following information has been extracted from the database as at 4th August 2014;

- Only 74 applicants indicated their family make up and a further 130 provided no response. Of those who indicated this information, it would appear that the largest number of applicants were of Single Status (20%) and this was followed by Single Persons with 1 Child (19%).
- 69 applicants indicated their current living arrangements and a further 135 applicants were non-respondents. Of those who identified their current living situation, the largest number of applicants were renting a home within the private sector. A further 13 applicants were living with Family and looking to obtain an Affordable Home.

- 65 applicants indicated the size of property they required of which 24 of those required a 2 bed property and a further 23 applicants required a 3 bed property. 8 applicants required 'either' a 2 or 3 bed property. A further 139 applicants did not respond.
- 52 applicants specified their household income of which the majority fitted into the income bracket of between £15,000 and £19,999 (17 respondents in total). 152 applicants did not indicate their household income.

Section 106 agreements can;

- Prescribe the nature of a development (ie. by requiring that a given proportion of housing is affordable)
- Secure a contribution from a development to compensate for loss or damage created by a development (ie. loss of open space or community facility)
- Mitigate a development's impact (ie. through increased public transport provision or financial contribution towards school places).

5. Improving Housing Conditions

Objective: To Improve Housing Conditions within both the Private and Social Housing Sectors

Actions:

- *To achieve Welsh Housing Quality Standards by 2017*
- *To continue to provide / deliver adaptations to enable people to remain in their homes through Disabled Facility Grant or Physical Adaptation Grant funding*
- *To make loans available through Houses to Homes (Recyclable Loans) and Home Improvement Loan Schemes*
- *To bring Empty Properties back into use through the Houses to Homes Scheme (Recyclable Loans)*
- *To continue to support area based renewal activities*
- *To continue to utilise Housing Enforcement Powers to improve conditions within the Private Rented Sector where necessary*



Challenges:

There are a number of key pressures when looking at improving conditions of the Private Sector as a whole;

- The last Private Sector Stock Condition Survey for Neath Port Talbot was published back in 2005, some 7 years ago. This provided an in-depth review of all housing stock, however the survey has not been updated since and therefore there is limited knowledge of the quality of the private sector stock. That said, there are ongoing pockets of work being undertaken which provides the Authority with a snapshot picture of the quality of housing stock in some areas of the Borough, but not all.
- Disabled Facility Grants are available to those assessed as needing some form of assistance through the use of adaptations and building works to enable independent living in the home. However, demand overall outstrips the supply with a long waiting list and limited budget. Therefore, not all vulnerable clients will have their needs met through this Service.
- The number, range and quality of Private Sector Landlords varies and an understanding of these is key to understanding the local market. There is a gap in that not all Private Sector Landlords operating within the Borough are signed up to the Landlord Accreditation Scheme (Wales). More work is required to engage Landlords in the Scheme.

- The Houses to Homes Recyclable Loans Scheme has a limited pot to return empty private sector properties back into use and will not address some of the bigger, more problematic empties. However, this is a small step in addressing the nature of the problem and contribute towards the supply of additional housing in Neath Port Talbot.

'Housing Enforcement' - Environmental Health Services

The "Community, Housing, Health & Safety Team" of the Environmental Health Department are responsible for enforcing a wide range of legislation. A large proportion of the work has an impact on the Private Rented Sector, whether directly or indirectly.

A significant proportion of the work undertaken by the team is in relation to Public Health, which impacts the community, and can affect all forms of tenure.

Some of the Public Health work that the team undertake, which can affect tenants of all tenure:

- Investigate allegations of Statutory Nuisance e.g. noise, smoke, odour etc
- Drainage complaints
- Private Water Supply
- Waste within the boundary of properties
- Securing properties open to access

In addition to the Public Health work, the team also undertake more specific work in relation to housing standards:

- Reactive housing enforcement i.e. investigating allegations of disrepair
- Proactive housing enforcement in relation to Houses in Multiple Occupation (HMO)
- Delivery of a mandatory HMO Licensing Scheme
- Investigate allegations of Statutory Nuisance e.g. damp
- Investigate allegations of illegal evictions
- Allegations of filthy and verminous properties
- An annual letter sent to identified empty properties advising the owners of the various assistance available to bring the property back in to use.

Key Challenges

- The significant increase in the number of properties which are now enforceable as a result of the housing stock transfer and no additional resources to undertake the work.
- The difference in HMO definitions between Environmental Health, Council Tax and Planning/Building Control
- Implementation and enforcement of the Welsh Governments Landlord Licensing Scheme
- Identifying HMO's, in particular converted properties
- Lack of funding available to undertake works in default
- Landlords not aware of their responsibilities

Private Sector Developments:

Empty Property Recyclable Loans Scheme

In 2012, the Welsh Government launched an initiative to return empty private sector properties back into use as homes for sale or rent with a boost of £5m, which was later increased to £10m available across Wales.



Llywodraeth Cymru
Welsh Government

The initiative entitled 'Houses to Homes' is a Welsh Government Scheme which tackles empty properties and enables Local Authorities to offer loans to Landlords and Owners of empty properties on an interest-free basis for up to 3 years. To be eligible for a loan, a property will have been empty for more than 6 months and loan amounts available are up to £25,000 per property with a maximum loan of £150,000 per applicant.

The purpose of the loans is to enable the renovation and improvement of single properties or the conversion of empty properties into a number of units, so that they are suitable for use as residential accommodation.

All Loans repaid to the Local Authority will be "recycled" to new applicants to assist further empty property schemes.

Local Authorities have been expected to work on a regional basis to implement and deliver the Scheme and Neath Port Talbot forms part of the Western Bay Region along with Bridgend County Borough Council and the City and County of Swansea Council. A total of £1.6m has been ring fenced for this

Region and apportioned on a formula basis, in which Neath Port Talbot County Borough Council has an available budget of £456,000. There is potential to attract further funding into the Borough for this Scheme via a bidding process for any under spend from either the Region or across Wales.

Expressions of interest were sought at the start of the initiative and prior to the Scheme's finalisation of budget, the Authority received well over 100 expressions of interest. Potential applicants at the time stated that loans would be used for a range of works from basic home improvements such as new windows and doors to more extensive work on properties to bring them up to a condition for sale or rent. Loan requests had varied from small sums of around £3k up to the maximum loan amount of £25k.

The actual take up of the Scheme to date (Oct 2014) is as follows:

- 34 Applications received to date
 - 16 Approved
 - 9 cancelled
 - 6 near approval stage
 - 3 awaiting guidance from applicant if they wish to continue

- Of the 16 approved applications:
 - This will provide a total of 34 units of accommodation
 - 28 units of accommodation will be made available for rental

- 6 properties will be made available for sale on the open market
- Loan values
 - Lowest loan - £8,000
 - Highest loan – £120,000 (previous application for max £150,000 did not complete loan due to planning issues)
- Work being funded includes upgrade of heating systems, insulation to property walls and loft, new kitchens, bathrooms and windows.

It has been suggested that a further £10m will be made available across Wales in 2015/16 for Houses into Homes loans however we have not had any official funding notification to this effect.

From a local perspective, Housing Enforcement records indicate that as at the 1st April 2014 there were approximately 1,681 properties which were identified as Long Term Vacant (Empty), and by 31st December 2014, 629 properties were identified as being re-occupied – leaving a total of **1,052** ‘Empty’ at that point in time.

National Private Sector Loans

Welsh Government announced that there would be an introduction to a National Recyclable Loan Scheme funded by the UK Treasury with £5m in 2014/15, £10m in 2013/16 and the possibility of a further £5m in 2016/17.

Loans would be for a maximum of 15 years with staged payments to the UK Treasury in years 13-15. Loan finance will be distributed to individual authorities on the basis of the number of private homes in their area and will be paid to authorities quarterly in advance.

Loans should target one or a number of the following suggested objectives, however, Local Authorities should consider which of the following meet their local priorities;

- Loan for Regeneration/Renewal
- Loan for Homelessness Prevention
- Loan to top up a Disabled Facility Grant (DFG)
- Loan for Energy Efficiency Improvement/Fuel Poverty Reduction
- Loan to bring Empty Houses back into Use
- Loan to Improve Housing Conditions and Reduce Hazards

Each local authority budget would utilise the same formula as the Houses to Homes Initiative, which would see Neath Port Talbot County Borough Council administering a total pot over a 3 year period of nearly £1m.

At the time of writing this document, ongoing internal discussions are being had to agree the main loan objectives and will be updated as the Strategy develops.

Disabled Facilities Grants (DFGs)

Disabled Facilities Grants (DFGs) are available to Owner Occupiers and Tenants for a range of works necessary to help a disabled person to remain living independently at home, giving better freedom of movement into and around the home. They include facilitating access to and from the property, improving access to a garden or outside space, providing level access (walk-in) showers, providing ground floor WC/bathing facilities, installation of a stair lift, hoists and door entry systems, grab rails and providing or improving a heating system.

A full assessment of a service users needs is undertaken by an Occupational Therapist to determine what adaptation works are required, however for tenants (ie. if privately renting a home or renting from a Housing Association) the Council's recommendations will be sent to the Landlord for a decision on whether to provide the adaptation.

A DFG is awarded when the Council considers that changes to the property are necessary to meet a persons needs, and the work required is reasonable and practicable.

Applicants will be means tested and may have to contribute towards the cost of any adaptations required. There is no means testing if the adaptation is for a disabled child.

A DFG may cover the cost of a major adaptation in part or whole, up to the grant maximum value of £36,000.

From a local perspective, between 1st April 2014 to 30th September 2014 the Housing Renewal Adaptations Service

(HRAS) processed 261 DFG applications of which 65 were cancelled. During this period 165 DFG's were certified and 134 live DFG's. Out of the certified/live DFG's, 85 referrals were made after 1st April 2014 with the remaining referrals made in the previous financial year. It is projected that HRAS will continue processing applications until November (2014) when the budget will be committed.

In the financial year 2013/14 there were 414 applications processed of which 122 were cancelled. During this period, 394 referrals were made.

Budget

The budget has been set at £3m for the past couple of years and is set to remain at £3m for the financial year 2014/15.

Pressures/Waiting Times

The average waiting time for a DFG from initial referral to completion is currently 269 days (1st and 2nd quarter 2013/14). At present the HRAS is responsive to all DFG's placed on the waiting list, however once the budget is committed in October/November no more DFG's will be released until the new financial year, with the exception of replacing cancelled applications.

It is estimated that there will be 110-130 DFG's on the waiting list as of 1st April 2015. The pressures of the budget means that until the HRAS are able to clear the waiting list, they will not be able to become responsive to new DFG's increasing the average waiting time from referral to completion.

Social Housing Sector Developments:

ADAPT

ADAPT assists disabled people to find suitably adapted accommodation.

The Scheme is a partnership between the City & County of Swansea, Coastal Housing Group, Gwalia Neighbourhood and Family Housing Association and makes best possible use of adapted properties in the Swansea area. It also streamlines the process of applying for adapted housing.

The ADAPT housing register is a central waiting list for disabled people who require a high level of adaptations in their accommodation.

The register is split into 2 categories;

- Applicants requiring a fully wheelchair accessible property
- Applicants requiring high level adaptations within the property

Once a housing application has been made, an assessment is undertaken of the applicants housing needs.

NPT Homes undertook a Pilot Study with the ADAPT Scheme during a 6 month period. This required applicants (including NPT Homes applicants), to be matched to properties that suited their disabled needs.

All applicants assessed as a 'D' Category with NPT Homes (Disabled) had been transferred to the ADAPT register during this time; however, at the end of the Study a review was undertaken to consider how adapted accommodation was going to be allocated within NPT Homes and NPTCBC's new Shared Lettings Policy. It was decided that adapted accommodation would be allocated outside of NPT Homes' 'Homes by Choice' Scheme; which would allow NPT Homes to match an individual Applicant's disability to the adaptations undertaken within the property, so as to use the limited stock in the best way.

NPT Homes will establish set criteria for assessing both the Applicant and the property and retain a separate list of applicants suitable to be considered for adapted accommodation. In such cases, under-occupation of a property may be accepted where the Applicant is the person best matched to that particular property.

Applicants considered for adapted accommodation will be offered a choice of areas when their Application is assessed and will only be offered a property where they have specified that area as one of their areas of choice. This may mean that some Applicants will have to wait longer to be re-housed.

To best meet the needs of disabled Applicants NPT Homes may share information with other housing providers to identify suitable accommodation for the Applicant. This will provide more opportunity for disabled applicants.

Physical Adaptation Grant (PAG)

Welsh Government provides funding to Registered Social Landlords (RSLs) to adapt homes for their tenants in Wales with an identified need and a community occupational therapist will assess what works are suitable and necessary.

Typical works can include:

- Bathroom adaptations - replacing a bath with a level access shower and all associated works
- Stair-lifts / lifts - providing stair-lifts or through floor lifts
- Hoists - providing hoists and associated works to assist tenants and their carers to move the tenant safely and conveniently around their home
- Kitchen adaptations - provision of variable height units
- Access aids - ramps, alterations to driveways or paths, hand-rails and grab-rails
- Other miscellaneous adaptations - carports, door restrictors, door opening systems.

In some cases major works can be funded, if required. These could include structural changes to the property such as extensions for ground floor bathrooms or bedrooms.

Current budget is £8m on an All-Wales basis and there is a high volume of applications for this budget.

Welsh Housing Quality Standards (WHQS)

Welsh Government requires all Social Landlords including Council and Housing Associations, to bring their housing stock up to **Welsh Housing Quality Standards (WHQS)** by 2017 and to continue to maintain the stock into the future.

WHQS measures 42 individual elements within each of the following seven categories; which have been developed to provide a common target standard for the physical condition of all housing in Wales:

- **In a good state of repair**
- **Safe and secure**
- **Adequately heated, fuel efficient and well insulated**
- **Contain up-to-date kitchens and bathrooms**
- **Well managed**
- **Located in attractive and safe environments**
- **As far as possible suit the specific requirements of the household** (e.g. specific disabilities).

The standard will ensure that dwellings are of good quality and suitable for the needs of existing and future residents. It is recognised that it will not be economically or practically feasible to bring all existing dwellings up to the standard expected in a modern dwelling. Therefore minimum requirements which develop the standard in greater detail are considered to be an 'Acceptable' minimum. Each element of the standard has been categorised as either a primary or secondary element;

- A Primary Element is one that impacts on the Safety of the Residents

- A Secondary Element is more focussed around the Comfort of the Residents

All Social Landlords were tasked with undertaking an assessment of their housing stock in relation to the Standard (otherwise known as a 'Stock Condition Survey'), analyse the information, estimate the investment needed to achieve the Standard, plan and manage the necessary works programme of which would form part of their normal business and financial planning.

Tenant Consultation has also been a key part of the WHQS Programme including seeking the views of tenants concerning decisions that affect their Community and their Environment. Thus, giving them some ownership over the improvement of their homes.

As well as the benefits of home Improvements including new kitchens, bathrooms and heating systems; the wider benefits from investment in WHQS include:

- More local investment to help generate jobs and training for local people
- Environmental improvements to local neighbourhoods
- Enhanced tenant consultation which will give rise to more resident empowerment and participation in housing management
- Wider range of high quality services for tenants
- Increased pride in the Community
- Contribution to the regeneration of County Boroughs

The following are examples of some of the WHQS work undertaken;

Kitchen Improvements:

(BEFORE)



(AFTER)

Bathroom Improvements:

(BEFORE)



(AFTER)

All Photos supplied by NPT Homes

The standard has represented a major challenge for the social housing sector in Wales, particularly in terms of cost. In order to achieve the standard, one option made available to Local Authorities was to transfer its council housing stock to a new, not-for-profit social housing organisation – a process commonly known as a ‘stock transfer’.

In March 2011 following a Council Tenant Ballot, Neath Port Talbot County Borough Council officially transferred all of its 9,000+ homes to NPT Homes - a new Community Mutual Housing Association. Tenants did not have to move as part of this process, but were able to remain within their homes.

To date, 11 of 22 Local Authorities have transferred their stock to newly formed Housing Associations /Community Mutual Organisations, who are now providing around 136,635 homes and housing services to the people of Wales.

From a local perspective, the table at **Appendix 12** provides an overview of the progress to WHQS undertaken by RSL Partner’s operating in Neath Port Talbot (as at October 2014).

6 RSL Partners operate within the Borough and manage in excess of 12,000 units of Social Housing between them.

4 RSL’s were targeted to meet WHQS by the end of 2013, Newydd Housing Association was given until the year 2015 to complete their WHQS works and NPT Homes (the transferring Organisation) has an extension of until 2017 to meet WHQS. All transferring Organisations have been given extended deadlines.

6. Increasing the Role of the Private Rented Sector

Objective: To Improve our knowledge and relationships with the Private Rented Sector

Actions:

- *Delivery and update of the Private Rented Sector Improvement Action Plan*
- *Implementation (including Enforcement Action) and monitoring of the Compulsory Registration & Licensing Scheme for all Private Landlords*

Challenges:

- Implementation of the new Housing (Wales) Act is a priority and as details are made known over the consultation period, this strategy and operating procedures are to be updated accordingly.
- 6.9% of households in Neath Port Talbot claim Housing Benefit while living in the private rented sector, which is slightly higher than the average for the whole of Wales. These households may come under financial stress as benefit changes are introduced. The response of Landlords is not yet known, but poses a further unquantified risk, and homeless presentations from Private sector tenants in receipt of Housing Benefit may increase.
- Delivery of high levels of social housing faces deliverability challenges and is unlikely to be achieved. Therefore, the model projects further rises in the number

of households in the private rented sector who receive housing benefit. Implications arising from this require consideration.

- Increased numbers of Housing Benefit households in private rent means more of the Neath Port Talbot housing stock may need to convert tenure to private rent to meet the lift in demand.
- Household type: Housing Benefit changes are likely to see a greater demand for shared accommodation from single persons under 35 years. This will likely drive growth in demand for Housing in Multiple Occupation accommodation (HMO) in the authority.
- Private landlords: Benefit changes are likely to mean landlords are less willing to bring forward dwellings for households receiving housing benefit. This could mean the private rented sector supply may not meet rising demand.



As described in **Chapter 3**, the Private Rented Sector has seen a 4% rise in those living in the Sector – from 6 to 10% in the past 10 years (Census 2011 figures).

The Private Rented Sector will play an increasing role in meeting housing need in Neath Port Talbot. The Housing (Wales) Act

2014 enables Local Authorities to discharge their statutory duty to the Private Rented Sector (see **Chapter 7 “Preventing Homelessness”**). The Act also introduces new provisions in relation to the regulation of the Private Rented Sector including;

National Registration and Licensing Scheme

Part 1 of the Act is aimed at improving management and letting standards in the Private Rented Sector by the introduction of a compulsory Registration and Licensing Scheme for Private Rented Sector Landlords and Letting and Management Agents.

Outline of the New Legislation

- All private landlords must register themselves and the addresses of their rental properties in Wales with the designated licensing authority
- Landlords who undertake defined letting or property management activities at a rental property in Wales must become licensed. If a landlord instructs an agent to do such work on their behalf, it is that agent who must become licensed
- In order to get a licence a person must be adequately trained, and also declare themselves ‘fit and proper’
- The new licensing authority will establish a comprehensive, central database of all private landlords and agents that operate in the sector. Limited information will be publically available on-line

- The licensing authority will operate a training and development provision; however people applying for a licence can choose to attend scheme specific- approved training courses delivered by other bodies.

It is intended that the legislation will result in:

- Improved standards of letting and management practice in the private rented sector
- More information on landlords available for tenant verification and for local authorities to assist with strategic intervention and dissemination of information
- Raised awareness by landlords and agents of their respective rights and responsibilities
- In turn, raised awareness by tenants of their respective rights and responsibilities.

The Act provides for either a single licensing authority or multiple licensing authorities to deliver the registration and licensing arrangements. The Welsh Government (WG) intends to appoint a single licensing authority. In order to build on the foundations of the existing database, website and processes in place for Landlord Accreditation Wales, WG have commenced negotiations with Cardiff Council, which would then become the licensing authority for the whole of Wales. In this capacity, Cardiff Council would maintain the register of landlords and process and grant licences to landlords and agents. WG have asked for formal support for this proposal.

The Housing Expert Panel has agreed to undertake work to ensure the arrangements work well in practice and to clarify the respective roles and responsibilities for compliance and

enforcement by the licensing authority and individual local authorities.

The Relationship between Local Housing Allowance (LHA) and the Private Rented Sector

Many households in both the Social and Private Rented Sectors are able to claim support with rent costs in the form of Housing Benefit.

Statistics show the nearly **7%*** of Neath Port Talbot households were claiming Housing Benefit in the Private Rented Sector, which is slightly higher than the average for the whole of Wales (*Data Source: ORS Swansea and Neath Port Talbot Local Housing Market Assessment 2013).

Although many households choose to live in Private Rented Accommodation with Housing Benefit support, others would like Social Housing and more Affordable Housing would need to be provided to reduce the number of households claiming Housing Benefit in the Private Rented Sector.

Currently the Private Rented Sector plays a key role in meeting housing need. Benefit Reform may produce a demand for Shared Housing amongst under 35's and the reforms may also affect the willingness of Landlords to house benefit claimants, so Council's will need to work with Private Landlords to encourage investment in the Sector.

The Local Housing Allowance Rent Levels (2015/16) are as follows:

Property Type/ Units	LHA Rate
Shared Accommodation	51.02
1 Bedroom	79.78
2 Bedroom	91.81
3 Bedroom	101.11
4 Bedroom	121.20

Private Median Rent Levels by Bed Count and Ward Area can be found at **Appendix 7** and in examining this data against the Local Housing Allowance rent it would appear;

1 Bed Housing – LHA Rate £79.78

- The LHA Rate for 1 Bedded Accommodation will **only fund 6 Areas** (out of 42) within NPT without the Tenant having to 'Top-Up' their rent OR **13 Areas** with a small **Top Up Contribution of 22p per week**
- The Lowest Rental area for a 1 Bed Home is in 'Resolven' at a rate of £63 per week will save the Public Purse around £17 a week (rounded)
- The Highest Rental area for a 1 Bed Home is in 'Coedffranc West' – at a average weekly rental cost of £98 per week, this would mean a Tenant receiving Housing Benefit would be expected to make up the difference of £18.22 a week.

2 Bed Housing – LHA Rate £91.81

- The LHA Rate for 2 Bedded Accommodation will **only fund 9 Areas** (out of 42) within NPT without the Tenant having to 'Top-Up' their rent.

- The Lowest Rental area for a 2 Bed Home is in 'Glyncorwg' at a rate of £79 per week will save the Public Purse around £13 a week (rounded)
- The Highest Rental area for a 2 Bed Home is in 'Margam' – at a average weekly rental cost of £120 per week, this would mean a Tenant receiving Housing Benefit would be expected to make up the difference of £28.19 a week.

3 Bed Housing – LHA Rate £101.11

- The LHA Rate for 3 Bedded Accommodation will **only fund 6 Areas** (out of 42) within NPT without the Tenant having to 'Top-Up' their rent.
- The Lowest Rental area for a 3 Bed Home is in 'Gwynfi' at a rate of £83 per week will save the Public Purse around £18 a week (rounded)
- The Highest Rental area for a 3 Bed Home is in 'Bryn-coch' (North and South) – at a average weekly rental cost of £137 per week, this would mean a Tenant receiving Housing Benefit would be expected to make up the difference of £35.89 a week.

4 Bed Housing – LHA Rate £121.20

- The LHA Rate for 4 Bedded Accommodation will **only fund 2 Areas** (out of 42) within NPT without the Tenant having to 'Top-Up' their rent.
- The Lowest Rental area for a 4 Bed Home is in 'Aberavon' at a rate of £79 per week will save the Public Purse around £42 a week (rounded)

- The Highest Rental area for a 3 Bed Home is in 'Margam' – at a average weekly rental cost of £184 per week, this would mean a Tenant receiving Housing Benefit would be expected to make up the difference of £62.80 a week.

In Summary

The following observations are noted;

- The larger the property (in Bed Size) the less area of choice a Tenant has – that's if the Tenant is relying solely on Housing Benefit to pay their rent. This changes where the Tenant is capable of 'Topping Up' their rent costs.
- Based on Private Median Rent Levels, 1 Bed LHA rate will fund up to 13 areas of the Borough (without requiring top up) whereas this is in contrast to the 4 Bed LHA rate which will only fund 2 areas of the Borough.
- **No Top up** would be required if a Tenant was seeking a 1 Bed Property in the following areas; *Cymmer, Glyncorwg, Resolven, Rhos, Seven Sisters and Ystalyfera* – these areas are Affordable, however are in low-demand.
- The Highest amount of Top up would be required for a 4 Bed Property in the 'Margam' area of NPT to the value of £62.80 per week – making it an Unaffordable area to live in, particularly for those reliant on Housing Benefit to meet their Rental Costs.

The LHA Rate appears to be able to fund low-demand areas in NPT. However, if we analysed 3 High demand areas of the

Borough, namely Neath, Port Talbot and Pontardawe, the following applies;

ALL high demand areas of the Borough would require the Tenant to 'Top Up' the rent themselves. The lowest Top Up rate would be as little as 0.22p per week (or 0.88p every 4 weeks) for 1 Bedroom Accommodation in the areas of Neath South and Pontardawe. This is in contrast to those Tenants living in a 1 bedded unit in Neath East where a Tenant would be expected to Top Up their rent by £12.22 per week (or £48.88 every 4 weeks).

The highest Top Up rate for Tenants would be for 4 Bedroom Private Rented Accommodation in the area of Pontardawe for £45.80 per week (or £183.20 every 4 weeks). This is some £29 more for the same number of bedrooms in Neath South or £17 more for the same number of bedrooms in Neath East.

Neath Port Talbot County Borough Councils - Private Rented Sector Housing Accreditation Scheme

Neath Port Talbot County Borough Council's local Private Rented Sector Housing Accreditation Scheme is a free, voluntary scheme which was introduced to improve the quality of private rented housing within the County Borough and of which recognised those properties in the Private Rented Sector that were well managed and maintained.

Over 300 Local Landlords including Local Letting and Managing Agents have signed up to the Accreditation Scheme with nearly 750 properties reaching an accreditation status. Properties are accredited on an individual basis and comply with a range of

standards including gas and electrical safety, fire and general maintenance.

However, in light of the up and coming compulsory National Landlord Registration/Licensing scheme (please revert to the sub-section overleaf), the Local Authority made the decision to not accept new applications to the existing local Private Rented Sector Housing Accreditation Scheme and the proposed amended local accreditation scheme (which would include Gold, Silver and Bronze ratings) would not be implemented at this time.

The reasons for not continuing to promote a local scheme are as follows:

- Legal compliance is priority; hence we will be encouraging landlords/agents to register with the compulsory scheme
- Having two overlapping schemes operating is likely to cause confusion for stake holders
- At a time when new legislation is being implemented, Landlords priority is likely to be to satisfy the compulsory scheme rather than taking part in a voluntary scheme. Our resources will be better spent ensuring that people are complying with the law
- It is envisaged that Local Authorities will be responsible for enforcing the new compulsory scheme, hence this will be an additional pressure on our service.

Landlord Accreditation Scheme (Wales)

Neath Port Talbot County Borough Council is a member of the National Landlord Accreditation Wales (LAW) Scheme.



The Scheme recognises good landlords and helps them differentiate themselves from less reputable landlords who give the rental market a bad name. It also allows tenants to seek out professional landlords who offer good, well managed accommodation.

It works by accrediting the Landlord, not the property, therefore identifying the participants as competent and professional in their dealings with their properties and tenants, and with the skills necessary to run a successful business.

As an organisation, LAW supports Landlords with information and guidance on changes in legislation as well as sharing best practice. LAW is recognised by its distinctive logo (shown above), which members are able to use as a badge to demonstrate their professionalism and gain market advantage.

As at 6th February 2013 there were 2,032 Landlords accredited by the Landlord Accreditation Wales Scheme with 9,042 properties. Of this figure, 29 Landlords were operating within the Neath Port Talbot County Borough with 146 properties between them.

Neath Port Talbot Private Landlord Forum

To date, the Neath Port Talbot Private Landlord Forum has been facilitated by the Environmental Health Team and run on a 3 yearly basis. However, Neath Port Talbot County Borough Council's current Business Plan now stipulates that arrangements will be made for an annual forum, which is key to the Council positively engaging with the Sector.

The Forum is currently being organised and the responsibility for future forums will be discussed with Landlords and Key Partners to ensure its aims and objectives are in meeting both the role of the landlord and the needs of the Local Authority.

Private Rented Sector Improvement Plan

The Authority secured a package of consultancy support from the Welsh Local Government Association (WLGA) to assist in improving the way it works with the private rented sector and with an aim to facilitating a clear strategic and corporate approach to all the work conducted in relation to the private sector.

With an increasing importance of working proactively with the private rented sector, the consultancy support is assisting in the delivery of a number of the Council's corporate goals including;

- Improving the quality of the housing stock and the environment
- Increasing the supply of good quality affordable housing

- Assisting in the prevention and alleviation of homelessness

A workshop took place in late 2012, in the form of a facilitated discussion with those departments whose responsibilities impact on the Private Rented Sector and identified;

- Areas of improvement which would form the basis of an Improvement Plan developed by Consultants
- Any additional support required to implement identified improvements and if so, the type of support required

The work complimented the previous efforts undertaken by the Authority in completing a Private Rented Sector Initial Diagnostic Toolkit which formed part of a WLGA pilot study.

A further session held in June 2013 which was Consultant-led was organised with attendance from leading members of the Authority including Cabinet Members whose responsibilities impacted on the private rented sector and Chairs of Scrutiny Committees whose overview incorporated the private rented sector. The purpose of this session was to discuss the Authority's approach to working with the private rented sector and a presentation which highlighted:

- The importance of working proactively with the private rented sector in the light of the changing housing market, the Housing Bill and welfare reform
- The importance of a clear and consistent corporate approach to dealing with the private rented sector

- The Improvement Action plan for the Authority which details main areas for improvement identified by Officers and
- Potential roles for scrutiny in relation to the private rented sector.

A Private Rented Sector Steering Group was set up and held its first meeting in June with a view to overseeing the monitoring and delivery of the Private Rented Sector Improvement Action Plan driven by the remainder of the Authorities Consultancy time of 1-2 days. It was agreed the group would meet quarterly and report to the Homelessness Strategy Steering Group and other relevant fora, as well as Cabinet Board where necessary.

Membership of the group includes colleagues and partners whose work impacts of the Private Rented Sector including Housing Options, Social lettings Agency, Supporting People Team, Housing Strategy, Housing Enforcement, Planning, Housing Benefits and Grants and Adaptations.

Much of the work outlined within the Action Plan already exists and in most cases is ongoing. However some new specific work has been undertaken including 'Research with the Private Rented Sector'.

Researching the Private Rented Sector

Section 4 of the Private Rented Sector Improvement Action Plan looks at '*Improving the Council's knowledge of the Private Rented Sector in Neath Port Talbot*' through a research exercise

with Private Sector Landlords to provide the Local Authority with a better picture of the Sector.

A research exercise was recently undertaken in the form of an online questionnaire to all Landlords, which went live on 3rd December 2013 and was advertised via the Council's First 'Private Sector Housing Newsletter', as well as through other various forms of media communication.

The response rate was poor and it was agreed at a further Private Rented Sector Steering Group Meeting that one last attempt at obtaining data would be undertaken by utilising the Private Rented Sector Accredited Landlord Scheme database; with the questionnaire remaining open at the time of writing this document.

7. Preventing Homelessness

Objective: To Continue and further develop our robust approach to preventing and responding to homelessness and the support needs of vulnerable groups

Actions:

- **Understand, plan and commence implementation for/of new strategic responsibilities in the Housing (Wales) Act, with particular reference to:**

- Undertaking a homelessness review for its area, and formulate and adopt a homelessness strategy based on the results of that review (The authority must adopt a homelessness strategy in 2018)
- The Promotion and implementation of new duty of cooperation by strategic partners including RSL partners
- Undertake Rough sleeper counts
- Rebalancing and improving the focus on prevention by the Council's statutory homeless service
- Use the WG transition funding to
- Pump-prim the re-balance of existing in-house, SPPG-funded, support provision to the preventative front-end of the wider Housing Options Service



- Fund the Environmental Health Service (costs associated with establishing on going systems and processes to meet enhanced local responsibilities, for example. suitability inspections in the private rented sector.
- Begin preparatory Homelessness Strategy development work as possible.
- Ensure the Council takes its homelessness strategy (and duties) into account in the exercise of its functions (including functions other than its functions as local housing authority) and promote corporate co-operation
- Make better use of the private rented sector (linked action) and explore other housing opportunities

- **Monitoring of homelessness performance and cooperation including:**

- Continue to maintain higher quartile performance in respect of homelessness preventions
- Monitor the contribution made by RSL partners for example nominations and move-on
- Review and monitor trends in homelessness approaches, prevention and use of interim accommodation

Challenges:

- Increase in presentations and demand on the service (even before new legislation comes into effect)
- Greater corporate responsibilities placed on local authorities
- At an operational level, training for and then implementing the new legislation and bedding in new 're-balanced' service delivery model
- Maintaining, improving and developing working relationships corporately and externally
- The shortage of suitable accommodation especially one bed accommodation
- Discharging duty to the Private Rented Sector issues
- The impact of Welfare Reform could result in an increase in homelessness presentations if tenants are unable to pay their rent
- The impact of Welfare Reform will mean that for some households they will see their benefits income reduce and this could increase the risk of their becoming homeless
- With further cuts to the Supporting People budget, there is a need to consider re-modelling or decommissioning existing funded services which do not meet strategic priority, as well as taking into account any Regional priorities.

Responses to/ and the Prevention of Homelessness

The prevention of homelessness is now high on the policy agenda and is enshrined in the Housing (Wales) 2014 Act.

The main homelessness provisions in this Act will come into effect from 27th April 2015. This will be the most fundamental reform to Homelessness Legislation since 1977 and includes new duties on Local Authorities to help all eligible applicants to keep or find a home. This will require strong partnership working across all sectors to make best use of resources including the use of the private rented sector.

Both the voluntary and statutory sectors are now directing more resources into the prevention of homelessness and repeat homelessness rather than focusing almost exclusively on crisis intervention.

There is now a growing emphasis on the need to identify and target resources on individuals and households considered most at risk of homelessness, for example, care leavers, ex-offenders, young and vulnerable people.

Our Council's Response

The Housing Options Service provides advice and assistance to households and individuals who are experiencing housing difficulties; and Housing Options Officers are now the first point of contact and deal directly with all approaches, mostly through telephone communications. This was following customers 'preferred method of contact' identified through a systems review.

The Housing Options role includes advice, options, prevention and homelessness applications. Officers are trained on debt and benefits advice and for more complex enquiries, staff will refer to Shelter and Citizens Advice Bureau for more specialist advice.

For accessing the Private Rented Sector, there are 3.5 posts covering the development of an in-house Social Lettings Agency (please see 'Social Lettings Agency' section for more details) and staff are focussed on negotiating with new landlords, managing landlord properties and supporting both tenants and landlords.

The Resettlement and Support Team operates a 'Gateway' referral and assessment for people requiring static and floating support; providing housing based support for people in temporary accommodation including intensive management support and on-going support for people who move on from temporary accommodation – as well as operating an 'out of hours' service. Please revert to the section 'Interim Accommodation Placements' for statistics.

There has been a significant reduction in youth homelessness following an improved method of working with a 'Family Mediation Officer' run by Llamau, as well as a Social Worker funded by Children's Services, both being based with the Housing Options Team. Please revert to the sections '16+ Service' and 'Family Mediation Service – Llamau' for more information and statistics.

There is close working with the Housing Benefit Service and particularly financial inclusion including Discretionary Housing

Payments which a member of the Housing Options Team administers. Please see 'Financial Inclusion Post' for further details of the work undertaken.

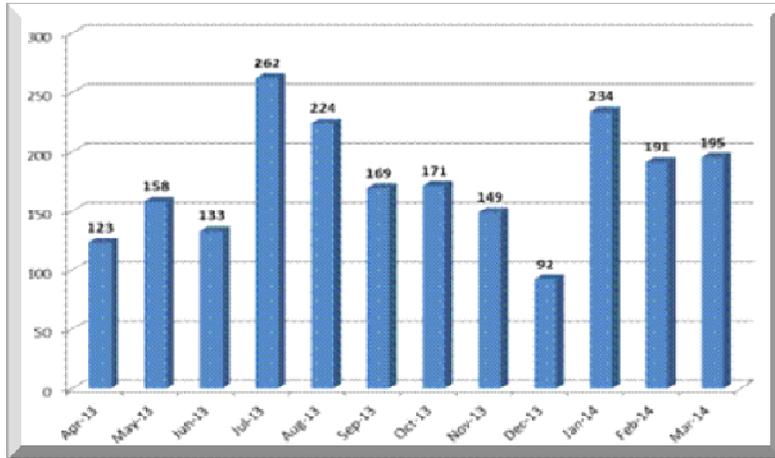
There is also work with Ex-Offenders and there are good working relationships with the Probation Service in relation to the release of ex-offenders from custody.

Furthermore, there are arrangements with NPT Homes (the transferred Organisation) who refer tenants at an early stage of rent arrears to the Housing Options Service and any obstacles to re-housing a household are identified by housing associations and attempts are made to pro-actively resolve those in partnership with the Council.

Homelessness Approaches

Data held by the Housing Options Team indicates that there were a total of **2,101** approaches to the Service over a 12 month period - from April 2013 to March 2014.

The column chart to follow shows that the highest number of approaches during the 12 month period occurred in July 2013, of which there were 262 approaches (or 13%). This is in contrast to the lowest number of approaches of which there were 92 approaches (or 4%) in December 2013.



Reasons for Approaches to Homelessness

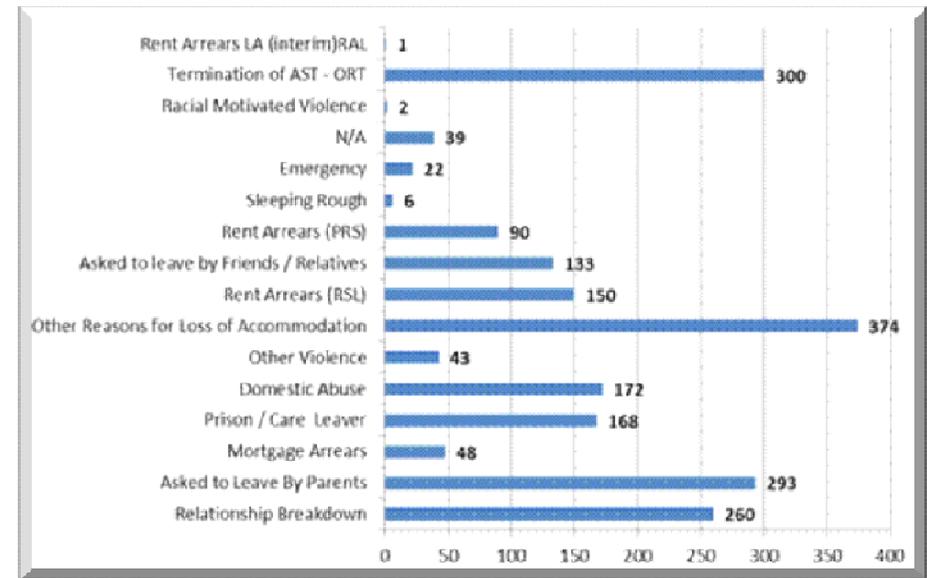
The following bar chart highlights the reasons for approaching the Housing Options Service.

It is evident that the 3 largest number of approaches are reasons of (in no particular order): ‘Termination of Assured Short Hold Tenancy’, of which there were 300 approaches in a 12 month period (or 14%), ‘Other Reasons for Loss of Accommodation’ (please see below for definition), of which there were 374 approaches (or 18%) and ‘Asked to Leave by Parents’, of which there were 293 approaches (or 13%).

For purposes of clarity, the definitions of the categories listed in the chart are as follows;

- **‘Other Violence’** - Any other form of violence not classified elsewhere

- **‘Other Reasons for Loss of Accommodation’** - include disrepair, illegal eviction, loss of tied accommodation, affordability, social reasons, being a risk to others
- **‘Emergency’** – includes Fire or Flood
- **‘N/A’** – This is where the Team had requests for calls back, however staff were unable to make contact (No reply, message left) and were not able to determine the individuals circumstances
- **‘Termination of AST’** – is end of an Assured Shorthold Tenancy, when notice to quit has been given.



*Comparisons for the first quarter periods of 2013 and 2014 show that there were **414 approaches in 2013** in contrast to **627 approaches in 2014** – this shows a rise of an additional **213** approaching the Housing Options Team for assistance with much of this increase as a result of the Bedroom Tax changes under Welfare Reform; and thus a **further 51% demand on the service**.*

Interim / Temporary Accommodation Placements

Figures collated for the 12 month period of April 2013 to March 2014 shows that of the total number of approaches to the Housing Options Service (2,101) 171 (8%) of these cases (individuals and/or families) were placed into Interim Accommodation following assessment.

Of those 171 cases;

- 89 were placed into B&B Accommodation
- 82 were placed into Supported Temporary Accommodation

The Local Authority has access to 29 units of interim accommodation over 6 buildings, of which 5 are owned by 3 RSL Partners and 1 Local Authority owned.

Nominations & Allocations

In assisting with the prevention and alleviation of homelessness in Neath Port Talbot, the Local Authority holds Nomination Agreements with all 6 Housing Associations operating within the Borough. It also has a Joint Allocation Scheme with NPT Homes (for further details, please revert to **page 73**).

The Nominations Agreement establishes the Council's right to nominate a household (the Nominee) for consideration for the tenancy of a property owned by the Housing Association and the commitment of the Association to fulfill its regulatory obligations.

The aim of the Agreement is to maximize the opportunity for the Housing Association to contribute to the prevention and alleviation of homelessness in Neath Port Talbot and all nominations are operated through the Housing Options Service of the Council.

The Housing Options Service uses nominations to:

- Prevent Homelessness and/or
- Discharge its Statutory Duty to accepted homeless households

The Housing Association agrees to make available to the Council 50% of initial lettings in any new development and re-lettings of any properties provided with public funding, other than specialist supported housing projects in every calendar year.

Lettings made by the Housing Association as a result of tenant transfers, mutual exchanges and decanting tenants within Neath Port Talbot are excluded from the agreement, as are lettings within and to tenants in specialist supported housing projects

and Extra Care Scheme – which are subject to scheme-specific agreements.

Where the Council has an urgent housing need to meet, it will ask a Housing Association to consider a nominee for any suitable vacancy, outside of the prevailing, normal operational implementation procedures; this includes assistance and co-operation in the housing of offenders covered by the Multi Agency Public Protection Arrangements - otherwise known as the MAPPA Framework.

In the case of new developments of over 8 units, the Housing Association will restrict the number of homelessness nominations to 25% in order to achieve a balanced and cohesive community. Any shortfall in the number of units will be made up by residual vacancies across the Neath & Port Talbot County Borough.

Lettings made by the Association as a result of tenant transfers, mutual exchanges, and decanting tenants within Neath Port Talbot are excluded from the Agreement; as are lettings within and to tenants in specialist supported housing projects, Extra Care schemes and Housing Co-operatives which are subject to scheme-specific agreements.

Nominations Data

A total of **137** nominations have been recorded on the nominations register since January 2014 of which **42** (or **31%**) were housed via the following means;

- 38 through a Housing Association with whom the Authority holds some form of agreement with
- 2 through the Council's Social Lettings Agency
- 1 through Private Rented Sector accommodation
- 1 through another Organisation

Of those housed;

- 23 required 1 bedroom accommodation
- 12 nominees required 2 bedroom accommodation
- 3 nominees required 2/3 bed accommodation
- 3 nominees required 3 bed accommodation
- 1 nominee required 3/ 4 bed accommodation.

All nominees received their required size of property.

Of the remaining 94 nominees, **62** (or **45%**) were removed from the list for various reasons including either secured their own accommodation, refused/rejected housing offer made to them, or had no further contact made with the Housing Options Team or no longer wishing to be accommodated within this area.

At this time of writing there are currently **31** (or **23%**) live cases and **2** (or **1%**) are 'Under Offer'.

The following table applies for those 31 current cases;

Accommodation Size	Male	Female	< 18	18-20yrs	21-30yrs	31-40yrs	41-50yrs	51+yrs
1 Bed	12	0	1	1	3	2	5	0
1 Bed	0	13	0	1	7	1	3	1
2 Bed	0	4	1	1	0	0	2	0
2 Bed ADAPTED	0	1	0	0	0	1	0	0
3/4 Bed	0	1	0	0	0	1	0	0
TOTALS	12	19	2	3	10	5	10	1

Of those current cases, **12 (39%)** are of **Male gender** and **19 (61%)** are of **Female gender**. The majority of cases appear to be seeking 1 bed accommodation and only 1 case requires Adapted accommodation and a further case requires a 3/4 bed property to meet their housing needs.

From the table, it is also apparent that the largest number of nominees (of which is **10**) are aged **between 21 - 30 years AND 41 – 50 years old**. Whereas only 1 case on the nominations register is over 51 years.

NPT Homes & NPTCBC Joint Allocations Scheme

A Joint Allocation Scheme (otherwise known as a ‘Shared Lettings Policy’) between the Council and NPT Homes operates within the County Borough.

The Joint Allocation Scheme is helpful in delivering accommodation to those in housing need, including those to whom the Council has a Statutory Duty to find accommodation under Homelessness Legislation.

NPT Homes’ Vacant Housing Stock is allocated through this Policy and NPT Homes administers the policy on behalf of the Council.

In 2013-14 the Policy ensured that 73% of Allocations of NPT Homes Stock were made to applicants with housing need who predominantly lived within the Borough. Housing need includes Homeless and Potentially Homeless applicants who receive additional housing needs points. The remaining 27% of allocations were made to Tenants Transferring within NPT Homes stock.

Social Lettings Agency

A Social Lettings Agency was developed in 2010 and places the Service User at the centre of Service delivery, ensuring social inclusion and equality of access to services.

Inclusion and the prevention of homelessness, is one of the main aims of the Social Lettings Agency, along with improved access to the private rented sector particularly for all those who are homeless, threatened with homelessness or in housing need. As well as providing sustainable tenancies through the development of Pre-Tenancy information and training. The Social Lettings Agency enhances both partnership working with identified Stakeholders and contributes to the long-term vision of the Local Authority, which creates a Single Point of Access to Housing Options and Support Services; additionally, the Social Lettings Agency has ensured the best use of resources by utilising the Housing Options Service ‘Spend to Save’ initiative.

The outcomes of the Service are identified as;

- the development of a robust and transparent referral process that contributes to the authority's homelessness prevention agenda
- the development and production of pre tenancy information and workshops for partner agencies and clients of the social lettings agency
- developing a model for assessing longer term sustainability of tenancies
- aiming to ensure social inclusion and equality of access to good quality well managed accommodation that promotes clients choice which will in turn contribute to tenancy sustainability

Partnerships involved in the delivery of the Service include Neath Port Talbot Home Inspection Service, Environmental Health Service, Housing Benefit Section, Supporting People Team, Neath Port Talbot Credit Union, Crisis Smart Move, Dewis Bond Board Scheme and Private Sector Landlords.

The Social Lettings Agency operates in a very similar way to a High Street Agency by brokering tenancies between landlords and tenants. With the following exceptions;

- The Social Lettings Agency is specifically targetted at individuals and groups who would not normally be able to use a High Street service. As such, they aim to provide a person-focused service

- The Agency is linked into other services or support, either run in-house or by a partner agency
- To offer an attractive and competitive package to landlords, the Social Lettings Agency offers incentives for Landlords that are not available in the High Street Agencies
- The Agency strives to develop good working relationships with, and provide support to, landlords that let their properties through their scheme.

In order to sustain the tenancy, thus reducing repeat homelessness and the financial implication of a tenancy failing the Housing Options Service currently undertakes the following roles;

- Identification of potential tenants
- Cataloguing of inventories
- Financial assessments in order to determine affordability
- Uptake of references – if available
- Brokering between tenant and a landlord
- Liaison with the Housing Benefit Section when tenants are experiencing difficulties with their claim
- Trouble shooting tenancies when difficulties occur

As at 31st March (2014) the Social Lettings Agency provided 86 Tenancies through 33 Private Landlords. At this time, the Social Lettings Agency continues to build its housing portfolio.

16+ Service (A response to the Southwark Judgement)

The Southwark Judgement, made by the Law Lords in May 2009, is a piece of case law that obliges Children's Services to provide accommodation and support to homeless 16 and 17 year olds. This was following the Case of **R v London Borough of Southwark**.

Since the judgement, Local Authorities have had a legal obligation to provide accommodation and often leaving care services to this group of young people.

In the past, many children's services deemed that young people in this age group did not necessarily "need care" from Local Authorities but 'help and support' in accessing housing benefits.

Neath Port Talbot Council were one of 10 Local Authorities involved in what was known as the 'Southwark Judgement Project' which was funded in 2010/11 by Welsh Government to address youth homelessness in Wales. The funding enabled local authorities to engage the services of two specialist consultants to work with Children's Services, Homelessness and Supporting People Teams to develop an improvement plan in relation to the delivery of youth homelessness services in each area.

Following on from the Project, an Independent Housing Consultant was commissioned to undertake an evaluation of the Project's effectiveness.

An Action Plan was developed following consultancy training and a decision was made to pilot the post of a 16+ Social

Worker. It was agreed that this post would be co-located within the Housing Options Service, and would concentrate on;

- the prevention of homelessness within the 16/17 year age group, to provide intervention work with that client group
- The development of a joint response between Children Services and Housing Options to 16/17 year olds in housing need
- Undertaking Section 17 and Section 20 assessments to identify the unmet needs of those individuals
- Reducing the need to accept Section 20

There is a joint partnership approach that exists with the work of the 16+ Worker complementing that of the work of the Llamau Mediation Worker (see Family Mediation Service section), the Housing Options Team and other relevant stakeholders including Careers, Education – local Schools and Colleges, the Youth Offending Team, Route 16 and the Child Protection Unit which forms part of the Local Police Force.

The support provided from the 16+ Worker has enabled several young people to access training/benefits, to return to education, access counselling and support from WGCADA (Welsh Glamorgan Council on Alcohol and Drug Addiction). This has been a major factor in families being willing to continue to house the young person and has made Mediation more workable.

Family Mediation Service – Llamau

A Family Mediation Service was developed due to the lack of accommodation options for young people aged 16 and 17 years



and is run in joint partnership with Neath Port Talbot County Borough Council's Housing Options Team and operated by Llamau.

The Family Mediation service is a multi-award winning service that has been recognised across the UK as a model for Best Practice.

The service is tailored to identify the best way of re-engagement with the family; it also helps the young person and the family to understand the wider implications of homelessness at such a young age. While it is not always possible to return home, Family Mediation can still greatly assist the young person's future prospects by re-establishing a link with the family.

Referrals are received directly from the Housing Options Team, Neath College and Social Services, including for 14 and 15 year olds who are at risk of becoming homeless; as well as a young person themselves or their families.

The Service links to a 16+ Social Worker Service, where if homelessness cannot be prevented either at the point of contact or later down the road, a referral will be put in for this Service in order to make an assessment of the young person's needs and to provide suitable interim and permanent accommodation, which could also include using the Local Authorities Emergency Interim Accommodation.

Mediation can be ongoing to improve family relationships so that the young person will continue to have the support of family members.

For 2013/14, the Service received **97** referrals of which 28 were from the Housing Options Service, 49 were from Social

Services, 13 from Education colleagues and 7 from other sources.

Of the 97 referrals;

- 30 individuals were aged 14/15 years
- 49 individuals were aged 16/17 years
- 18 individuals were aged 18 years +



"Family Mediation has helped put my family on the right track - we are now able to communicate and listen to each other."

Of the 97 referrals, **63 (65%)** were able to return or remain at home, **4** were accommodated by Social Services, **1** was accommodated into Temporary accommodation, **16** stayed with friends and **9** stayed with relatives. **3** individuals were accommodated in a planned way and **1** individual went into custody.

Personalised Housing Plans (PHP)

Neath Port Talbot County Borough Council is working in Partnership with Dewis, Gofal Cymru and Caer Las Cymru to assist in preventing homelessness.

A Housing Solutions Website has been developed providing those requiring housing advice to access an online assessment tool.

The tool guides the web user through a series of questions about their housing circumstances and on completion will produce a Personalised Housing Plan (PHP) for them.

The PHP will provide all the relevant advice to the user of which will assist them through their housing journey. It will also detail what they need to do - be it to remain in their accommodation OR to identify and secure a plan of action which will lead to suitable, sustainable housing.

An 8 week trial period was undertaken from June to August (2014) and during this time a total of 34 Personal Housing Plans were completed. This represents approximately 10% of current Housing Options presentations.

The Project and the work of the Partnership were recognised at the recent CIH Welsh Housing Awards, which saw the project winning an award under the category 'Best Innovation by a Local Authority'.

The Personalised Housing Plan can be accessed through the following website link: www.npthousingsolutions.co.uk

Financial Inclusion Officer

A new dedicated post has been created in response to the changes brought on by Welfare Reform which will focus on achieving financial inclusion and income maximisation for vulnerable households.

This new role works with vulnerable tenants who are adversely affected by the Housing Benefit changes by processing Discretionary Housing Payment applications (DHP) and seeks to maximise income including signposting and referring to appropriate specialist financial agencies, as well as identify alternative, affordable housing and where necessary, referral to tenancy support services.

The role also works with tenants and landlords whose properties are managed by the Social Lettings Agency to sustain existing tenancies and enhances working arrangements between the Local Authorities Housing Benefits Section and the Housing Options Service, as well as the development of an online housing advice guidance manual for front line housing benefit staff and provide regular training for Housing Benefit staff on housing options and associated topics.

Discretionary Housing Payments (DHPs) are available to claimants who require additional help towards their housing costs. The Council has a limited amount of money to make these payments and can only make payments to those in greatest need

6 month analysis of DHPs (from 1st April to 30th September 2014) confirm that;

- **£252,000** of the **£371,000** grant has been spent / committed to date.
- **909 Applications received**
- **568 Awards made, of which:**
 - 350 are in respect of tenants of NPT Homes.
 - 190 are to those living in properties with disabled adaptations.
 - 435 relate to claimants affected by the “Bedroom Tax”.
- **211 Applications turned down**
- **130 Applications Pending, of which:**
 - 100 are for NPT Homes tenants.

Section 180 Homelessness Grant

Under Section 180 (s.180) of the Housing Act 1996, the Welsh Government has established a grant programme that has provided wide ranging support to voluntary organisations concerned with homelessness or matters relating to homelessness.

A total of £8m a year is spent on 33 Organisations in Wales funding 102 projects through s.180 Homelessness grant aid.

RCS Research and Consultancy Services Ltd were commissioned by the Welsh Government to review the effectiveness of its Homelessness Grant programme in meeting

its objectives in preventing homelessness. RCS had responsibility for gathering and analysing evidence on each project and report on each project against criteria laid down by the Welsh Governments ‘Homelessness Strategies Working Group’.

Of the 33 Organisations which currently receive grant under s.180, the vast majority are receiving 1 or 2 grants. Of the rest, 6 organisations receive 3 or 4 grants, and 5 organisations receive 5 grants or more.

Of the 102 grants in total, 76 were found to meet the evaluation criteria, and a further 19 to meet the criteria but with some qualification. These qualifications varied and ranged from very high levels of overheads to flaws in performance information or monitoring.

6 projects have been identified with recommendations and it was found that those Organisations concerned, had recognised that there was some potential.

Overall, it is felt that the s.180 grant funding is being applied appropriately to the purposes for which grants are given, but also that there is a fair amount of room for improvement and change.

Organisations appear to be open to discussion about how best to focus resources in what is a difficult financial situation for people and communities, and for the Welsh Government.



On a local level, there are 5 Organisations within Neath Port Talbot currently being funded by s.180 which provides a total spend of **£278,554** and includes Housing Advice/Early Intervention/Support, Bond Scheme and Mediation Services.

Mortgage Rescue Scheme

The Housing Strategy Team on behalf of the Local Authority co-ordinates a Mortgage Rescue Scheme through the Social Housing Grant (SHG) programme and in Partnership with the Housing Options Team, Shelter Cymru and Housing Associations operating within this County Borough. The Scheme is intended to help homeowners avoid mortgage repossession where this will result in homelessness and will cause additional pressures on social housing waiting lists in the area.

All applications are assessed by the Housing Options Team prior to the nomination of a Housing Association. A representative from Shelter Cymru is notified of all Mortgage Rescue referrals and often acts as Court Representative for case clients.

Through the Mortgage Rescue Scheme, homeowners can be assisted through one of two mortgage rescue options which include;

- Homebuy (Equity Share of upto 50%)
- Tenancy (Outright Purchase 100%)

'Homebuy'

Under the Homebuy option the Nominated Housing Association can purchase an equity share in the property of up to 50% to

enable the outgoings of the householder to be reduced to a more manageable level.

The Homebuy equity loan is repayable to the Housing Association on the future sale of the property or maybe repaid voluntarily if financial circumstances of the householder improve subsequently.

'Tenancy'

Where continued home ownership is not a financially viable option for the family, the Nominated Housing Association can purchase the property outright and the former owner becomes an Assured Tenant of the Housing Association.

Mortgage Rescue Statistics (Snapshot October 2012)

21 households consisting of 39 Adults and 28 Children have been rescued preventing them from becoming homeless (since the inception of the Scheme in Aug 2008).

There are currently 4 cases ongoing consisting of 4 households made up of 8 Adults and 1 Child.

The mortgage rescue options of the 21 completed cases are as follows;

- 3 were Shared Equity (50% Acquisition)
- 18 were 100% Acquisition (meaning these households became Tenants of the Housing Association nominated to progress their case).

The size of property for the 21 completed cases include;

Size of Property	Number
2 Bed House	1
3 Bed House	9
3 Bed Bungalow	1
4 Bed House	3
Unknown	7

The reasons for Mortgage Rescue range from redundancy, overtime cuts, loss of job due to ill health, death of a spouse/partner and broken relationship.

Homelessness Action Plan (2013-15)

Neath Port Talbot County Borough Councils 5 year Homelessness Action Plan expired in 2012 and a revised plan was developed with key partners and covers 3 overarching aims;

- Preventing Homelessness by Maximising Support
- Optimising Life Chances
- Maximising Prevention

The objectives for the 3 overarching aims include;

- Sustaining Tenancies and Enabling Move-on for Asylum Seekers/Refugees/Gypsies/Travellers and Veterans
- Sustaining Tenancies and Enabling Move-on for those experiencing Domestic Abuse
- Sustaining Tenancies and Enabling Move-on for Care Leavers and other Vulnerable Young Persons

- Sustaining Tenancies and Enabling Move-on for those in the Criminal Justice System
- Maximising Financial Inclusion
- Improving Skills & Employment
- Developing the Private Rented Sector
- Addressing Rough Sleeping

The plan ensures that the strategic objectives set out are recognised by all key partners and stakeholders and detail the actions to be undertaken, the Lead Officers responsible for taking forward those actions and Timescales for completion are set out to enable effective monitoring. The Joint Homelessness and Supporting People Provider Forum will have ownership of the Plan and monitor accordingly, with updates at every quarterly meeting. This ensures the continuing homelessness profile is raised, and even further as the new legislation is implemented and beds in.

Supporting People Programme

Supporting People is a Government Programme for the funding, planning and monitoring of Housing Related Support Services, helping vulnerable people at risk of homelessness, to live as independently as possible.



Housing Related Support is provided to help vulnerable people develop or maintain the skills and confidence necessary to live

independently.

Supporting People Programme Grant (SPPG) cannot fund Care Services (Domiciliary Care), however it does complement and enhance such a service.

The Programme assists a number of vulnerable client groups including (not exhaustive) Older Persons, People with Learning Difficulties, Mental Health problems, Physical Disabilities, People fleeing Domestic Violence, Young Care Leavers and Homeless / at Risk of Homelessness.

Housing related support services is provided by a number of voluntary organisations and agencies and the type of support available includes:

- General counselling and support, including befriending services
- Help to deal with claims, social security benefits and other official matters
- Advice or assistance with shopping and errands
- Parenting, cooking and household management skills training
- Assistance to engage with individuals, professionals and other bodies
- Help and assistance to manage money

The preventative services offered by housing care and support can mean people are less likely to need acute health services or are enabled to return home from hospital sooner.

The Supporting People Programme (SP) is well recognised in terms of the outcomes it delivers for vulnerable people and it is no surprise that there is a synergy between the SP programme and 'other' National and Local Priorities; as well as adherence to a number of Legislative Acts such as the 'Mental Capacity Act (2005)' which is designed to protect and empower individuals who may lack the mental capacity to make their own decisions about their care and treatment; and the most recent 'Violence Against Women, Domestic Abuse & Sexual Violence (Wales) Act 2015' whereby the provisions within the Bill are intended to ensure a focus across the Public Sector on the prevention of these issues, the protection of victims and the support for those affected by such issues.

The amount of grant the Local Authority receives to commission the Supporting People Programme Grant services is set to reduce again and services are under immense pressure. The Local Authority has received its indicative allocation for 2015/16 and has to plan for a 5.4% reduction in grant (from £ 5,071,726.00 to £ 4,795,330.00).

The Authority has to plan to make these reductions and commits to working in an open and transparent way in achieving the reductions as identified in its Local Commissioning Plan. More information on the Supporting People Programme and a full list of Support Providers and the Services they provide, can be found at www.npt.gov.uk

Homelessness and Health Interventions

Homelessness and Vulnerable Groups Health Action Plan (HaVGHAP)

It is widely recognised that homeless people and other vulnerable populations experience significant ill health, often have complex needs and have worse health outcomes than the general population. Welsh Government has been committed to reducing health inequalities and to ensuring that there is equitable access to health services for everyone.

In 2009, Welsh Government issued *Improving the health and well-being of homeless and specific vulnerable groups: Standards 2009/2014*. These standards set out a framework for joint working at local level and the key expectations and milestones for delivery.

The standards have been designed to ensure that the NHS, local authorities and other agencies with an interest, work together in assessing and meeting the needs of people who are homeless and other vulnerable groups

The implementation of The Standards is intended to:

- Provide support to the NHS planning structures and local authorities in developing the HaVGHAPs as an element of both Single Integrated Plans¹⁶ and regional commissioning strategies where appropriate.
- Ensure that cross-reference is made with all other local strategic frameworks

- Map an understanding of the demography of the population groups
- Contribute to tackling homelessness.
- Address social determinants of health
- Address the cycle of poor health and homelessness
- Reduce barriers and promote access to general health services
- Reduce health inequalities
- Improve the health of service users through an outcome focused approach
- Promote wellbeing

The Standards are primarily concerned with health and improving health care service delivery, but health and wellbeing are determined by many factors. Ensuring that housing needs are met is crucial to improving health and the Standards are integral to preventing homelessness. Access to quality healthcare and stable tenancies are key factors in improving the health and wellbeing of vulnerable people and are viewed as equally important.

Neath Port Talbot County Borough Council representatives attend the HaVGHAP Steering Group which meets approximately every quarter.

GP (General Practitioner) Direct Enhanced Service

The GP Direct Enhanced Service is for Homeless People and commits the GP practices which have signed up to it to:

- i. Produce and maintain an up to date register of homeless patients.

- ii. Register patients “permanently” (as early as possible) if they are likely to stay in the area for a substantial time.
- iii. Develop a proposal that identifies how the service will be delivered
- iv. Take a detailed medical history and appropriate examination to identify new and ongoing problems and initiate treatment, follow-up and/or referral. The assessment will be recorded in the patient record with a summary of needs and an individual patient plan
- v. Work with local statutory services and homelessness agencies
- vi. Ensure that practice staff demonstrate understanding and sensitivity towards homeless people.

There are currently 8 GP Practices within Neath and Port Talbot who have signed up to the Service.

For further information on the GP Direct Enhanced Service, please contact ABMU Health Board on www.wales.nhs.uk

Cold Weather Plan and Rough Sleeper Services

Welsh Government has made allocations of additional funding over the past few years to support the development and implementation of a Cold Weather Plan.

This Plan has been primarily aimed at ensuring that no-one suffers serious harm as a result of having to sleep rough in very cold weather and provides the opportunity to offer additional help and encouragement to those sleeping rough, to take the necessary steps towards settlement in more secure housing.

In Wales the long term aim is to end the need for anyone to sleep rough and the Welsh Government are developing ideas for supporting the achievement of this including strengthened monitoring and application of ‘housing first’ principles.

The focus of Plans should be on making contact with anyone who would sleep rough in cold weather and provide them with the most effective assistance.

Neath Port Talbot County Borough Council’s ‘Cold Weather Plan’ (2014/15) outlines the measures taken including partnership arrangements, which initiates offers of assistance and support which is aimed at alleviating the effects of cold weather on rough sleepers and/or those at risk of sleeping rough and leading to resettlement in secured accommodation, where possible.

TOAST – Rough Sleeper Project

‘**TOAST**’ (Think **O**pportunity, **A**dvice, **S**upport & **T**rust) was a drop-in service of which won the ‘**Working with Rough Sleepers**’ category at the **Promoting Independence Awards (2012)** run by Cymorth Cymru and in partnership with Welsh Local Authorities.

The Project aimed to provide those individuals living street-based lifestyles with a contact



point to access existing services including drug and alcohol support, and mental health support and the *Direct Enhanced GP Service for Homeless People* within Neath Port Talbot; as well as access to the *FoodBank Scheme* and the *Emergency Winter Provision Scheme*.

The Project was run in partnership with a number of staff from Key Organisations who operate services locally and are working within the field of Homelessness.

Outcomes for the first 12 week pilot study revealed (2010);

- 10 of 11 individuals had received some form of advice and assistance to address either their Housing, Health or Support Needs
- 3 individuals received Podiatry Treatment (1 with follow-up treatment) and 2 individuals received Podiatry Advice
- 1 individual's wound was re-dressed onsite
- 3 Individuals were provided with a sleeping bag and toiletries and 2 used the shower facilities at WGCADA after their TOAST session
- 1 individual received further support through Routes - Caer Las, for general housing, help and advice
- 1 individual was placed into temporary accommodation whilst an assessment was undertaken to identify if they were a priority homeless case.
- 1 individual received an appointment for a Community Mental Health Team (CMHT) Assessment

Feedback from one Rough Sleeper had been recorded as saying ***"He knows he has a place to go to get help and support and this has made a big difference to him"***.

An evaluation of the Project is currently taking place to assess whether the Project can and should continue or whether this support can be delivered in a different way.

Emergency Provision Scheme

Throughout the winter months the Emergency Provision Scheme is operated by WCADA (Welsh Centre for Action on Dependency and Addiction), Caer Las (Routes Project) and G4S Care & Justice Services Ltd.

The Scheme gives rough sleepers access by referral to essential items such as sleeping bags, hats, gloves and socks as well as access to washing facilities at WCADA's offices in Neath.

For the period of April 2011 to March 2012, figures showed that 28 individuals benefitted from the Emergency Provision Scheme and the following items were issued;

- 29 sleeping bags
- 14 bivvy bags
- 23 thermal hats
- 17 pairs of socks
- 21 pairs of thermal gloves

Along with a number of toiletry packages, rucksacks and various clothing and shoes being issued.

The Scheme continues to run and has received further funding for 2014/15. For further information on the Emergency Provision Scheme please contact the Housing Strategy Team on housing.strategy@npt.gov.uk

Foodbank

Foodbanks are popping up in various locations within the Borough including Neath, Port Talbot and Pontardawe.

The Neath Foodbank Scheme is run by Trussell Trust foodbank network and works in partnership with local churches and organisations to bring foodbanks to communities across the UK.

There are now over 400 foodbanks in the network.

Foodbank is a scheme whereby food is donated by individuals, schools, churches and businesses and is sorted and stored for future use. Clients (in crisis) are issued with a voucher from frontline professional care workers such as homelessness services, healthcare, social services, benefits agencies and pastoral care workers and clients can exchange their vouchers for 3 days worth of nutritionally balanced emergency food. This food can be collected from a distribution centre.

Latest foodbank figures indicate:

- **913,138** people received three days' emergency food from Trussell Trust foodbanks in 2013-14 compared to **346,992** in 2012-13
- Figures are 'tip of the iceberg' of UK food poverty says Trussell Trust Chairman
- 83% of foodbanks report 'sanctioning' is causing rising numbers to turn to them
- Foodbank figures trigger biggest ever faith leader intervention on UK food poverty in modern times.

Over 900,000 adults and children have received three days' emergency food and support from Trussell Trust foodbanks in the last 12 months, a shocking 163% rise on numbers helped in the previous financial year. Despite signs of economic recovery, the poorest have seen incomes squeezed even more than last year reports The Trussell Trust, the UK's largest foodbank network. More people are being referred to Trussell Trust foodbanks than ever before.

Static incomes, rising living costs, low pay, underemployment and problems with welfare, especially sanctioning, are significant drivers of the increased demand. 83% of Trussell Trust foodbanks surveyed recently reported that benefits sanctions, which have become increasingly harsh, have caused more people to be referred to them for emergency food. Half of referrals to foodbanks in 2013-14 were a result of benefit delays or changes.

For further information on Foodbank please visit the following website:
www.neath.foodbank.org.uk



8. Housing, Health and the Social Care Agenda

Objective: To ensure that housing plays a pivotal role in the delivery of the Health & Social Care Agenda

Housing plays a major role in good health, with warm, dry homes, and access to green space boosting people's wellbeing. High-quality, affordable homes reduce health inequalities by preventing illness associated with damp and overcrowding.

With an ageing population and budget pressures on the National Health Service (NHS), the benefits of an integrated health, housing and social care system are becoming more increasingly recognised. Changes to health and social care present opportunities for sectors to work closely together to improve patient experience now and plan for better services in the future.

Housing associations are central to helping reduce the inequalities in health outcomes faced by the poorest in society. Housing associations in Neath Port Talbot provide over 17,000 affordable homes and a further 1,464 units of supported accommodation and floating support services for those requiring housing and a support service. Housing Associations not only provide decent housing and to Welsh Housing Quality Standard, but they also invest in a range of community services including health provision.

Housing associations are close to their residents, close to the neighbourhoods that they work in and are experienced in working in partnership with many different agencies to offer community-based services. They help create and develop

healthy and sustainable places and communities, provide direct health prevention measures and help to maintain people's independence and through their continued dialogue, partnership working and finding innovative approaches to creating new services and reducing costs, they will ultimately help achieve better health outcomes for all.

Housing can deliver real solutions to the challenges facing the health service. The prevention agenda remains a prominent feature of health reforms and it is evident that supported housing organisation's who provide accommodation and support services, help to prevent falls, improve access to primary health services and reduce isolation. Housing and support also prevents the need for acute services, helps older people's rehabilitation after illness and save the health service hundreds of millions of pounds a year.

Access to good quality housing is a must if we want more people living at home and fewer people living in institutional care.

Single Integrated Plan (2013/23)

As previously mentioned within the Introduction of this document, the Neath Port Talbot [Single Integrated Plan](#) (SIP) provides a shared agenda of better outcomes and sets out the ambition of improving the quality of life for local people over the period 2013-2023.

For further information on the Single Integrated Plan, visit the Neath Port Talbot Council's website www.npt.gov.uk

Corporate Improvement Plan (2014-17)

An overview of the Corporate Improvement Plan is outlined within the Introduction of this document and is highlighted as one of the Authorities main strategic policy documents which contains the top priorities for improvement over the next three years.

It's Vision is to *'deliver adult social care that minimizes dependency and enables people to live as independently as possible within their own homes and communities'* and for further details, please visit the Neath Port Talbot Council's website www.npt.gov.uk

Intermediate Care Fund – Integrating Health and Social Care

Welsh Government announced the creation of an Intermediate Care Fund (ICF) in December 2013, consisting of £35m revenue and £15m capital funding for the 2014/15 financial year.

The fund supports the introduction of new and/or proven ways of working so that public services become more efficient and effective. It will be used to achieve greater integration of social services, health and housing services delivering lasting and sustainable change. The purpose is to support people to maintain their independence and remain at home. The fund will help prevent unnecessary hospital admissions or inappropriate admission to residential care and to prevent delayed discharges from hospital.

The key objectives of the Intermediate Care Fund are to:

- Improve care co-ordination between social services, health and housing to prevent hospital admission and delayed discharge for older people;
- Promote and maximise independent living opportunities in response to referrals from health and care services;
- Support recovery and recuperation at home or through the provision of convalescence beds in the community setting.

The Fund provides an opportunity to:

- Focus the resources and increase capacity of care coordination or rapid response schemes (such as community resource teams) and the pace at which they are being developed, to better meet demand and improve equity of access to services;
- Establish a more proactive approach, seeking to identify those people at risk of becoming 'stuck' within secondary care with a resulting impact upon their ability to return to independent living;
- Increase the capacity of reablement and rapid response services to better meet demand (including night time and weekend services)
- Encourage innovation and develop new models of delivering sustainable integrated services.

Allocations of funding is through Regional Footprint areas including Cardiff and the Vale, Cwm Taf, Mid and West, North Wales, Western Bay and Gwent. Neath Port Talbot forms part of Western Bay and allocation has been calculated using the Older Adults Personal Social Services formula from the Local

Government Revenue Settlement. Neath Port Talbot has a 5.2% share of the overall budget, with a total allocation of £2.3m, of which £1.5m is for revenue and £776k for capital.

Partners in Neath Port Talbot, in common with neighbouring Authorities, have used the following definition as the founding principle underpinning the ethos of integration (based on Nuffield Trust's NHS Research Report entitled 'What is integrated care?'):

'..an organising principle for care delivery with the aim of achieving improved user and patient care through better coordination of services provided. Integration is the combined set of methods, processes and models that seek to bring about this improved coordination of care.'

The vision for service provision within Neath Port Talbot's Social Care Policy for Transforming Social Care is:

....to deliver a model of social care that puts the individuals needs and aspirations firmly at the centre, which minimises dependency and enables people to live as independently as possible within their own homes and communities.

In terms of what this will look like to the individual the framework for delivering integrated care suggests that the person will identify that their...

...Care is planned by [them] with people working together to understand [them], [their] family and carer(s), giving [them]

control, and bringing together services to achieve the outcomes important to [them].

In Neath Port Talbot this principle is manifest in the partnership working between the Authority and Abertawe Bro Morgannwg University Health Board (ABMU) and in the development of a model for Intermediate care services that delivers:

- A common access point
- Co-ordinated case management
- Multi-disciplinary assessments
- Signposting
- Supported discharge from hospital
- Reablement
- Telecare
- Acute response services to prevent unnecessary hospital admissions.
- Bridging Service to facilitate early discharge from hospital.
- Third sector brokerage
- Sensory Support Team
- Community Occupational Therapy

The Vision for Neath Port Talbot includes:

- Support for people to remain independent and keep well
- More people are cared for at home, with shorter stays in hospital if they are unwell
- A change in the pathway away from institutional care to community based care
- Less people being asked to consider long term residential or nursing home care, particularly in a crisis

- More people living at home with the support of technology and appropriate support services
- Services joined up around the needs of the individual with less duplication and hand-offs between health and social care agencies
- More treatment being provided at home, as an alternative to hospital admission
- Services available on a 7 day basis, with essential services available outside of office hours.
- Earlier diagnosis of dementia and quicker access to information, advice, and specialist support for those who need it.
- Improved, person centred outcomes, achieved by organisations working across traditional boundaries.
- A well-coordinated approach to community health and social care services, with emphasis on out of hospital support.

For further information on the Integrated Care Fund, please visit the Neath Port Talbot Council website www.npt.gov.uk

The Social Services and Well-Being Act (Wales)

The Social Services and Well-being Act received Royal Assent and became law on 1st May 2014. The Act transforms Social Services in Wales and now provides the legal framework for improving the well-being of people who need care and support, and carers who need support.

The White Paper Sustainable Social Services for Wales: A Framework for Action highlighted a number of challenges faced

by public services in Wales. These included demographic changes, increased expectations from those who access care and support as well as continuing hard economic realities. The Bill aims to address these issues and in doing so will give people greater freedom to decide which services they need while offering consistent, high-quality services across the country.

The Act will transform the way social services are delivered, promoting people's independence to give them stronger voice and control.

Integration and simplification of the law will also provide greater consistency and clarity to:

- people who use social services
- their carers
- local authority staff and their partner organisations
- the courts and the judiciary.

The Act will promote equality, improve the quality of services and enhance access to the provision of information people receive. It will also encourage a renewed focus on prevention and early intervention.

For further details on the Social Services and Well-being (Wales) Act, please visit www.wales.gov.uk

'Maximising Choice and Independence' (formerly known as Transforming Adult Social Care)

Transforming Adult Social Care (TASC) has recently been rebranded 'Maximising Choice and Independence' and is a priority programme for improvement in the 'Rising to the Challenge' Transformation programme.

It is one of the priorities for the Council that will significantly improve people's lives and futures and help shape the County Borough as a great place to live and work. TASC aims to modernise social work and some of the services provided to people with disabilities and frailty in Neath Port Talbot. The idea behind the programme is to deliver adult social care that minimises dependency and enables people to live as independently as possible within their own homes and communities.

TASC covers a wide range of services, so it has been divided into 6 projects:

1. Modernising Social Work Practice
2. Pathways to Independence
3. Modernising Short Breaks
4. Modernising Day Opportunities Provision
5. Modernising Domiciliary Provision
6. Modernising Transition to Adulthood

The project which links itself closely to housing, is the project 'Pathways to Independence' which advocates a progressive or enabling model of social care for adults with learning disabilities.

Working on a case by case basis, a small team of Social Workers are carrying out detailed reviews to identify whether a client's health and social care needs are being met or if the care package itself is causing greater dependence.



Early indications are that, at least in some cases, risk aversion has led to individuals being prevented from reaching their full potential, such as an inability to travel independently or live with less intensive support.

In basic terms, it is anticipated that those service users who want and can achieve independence will progress through less intensive support accommodation types. For example, moving from residential / supported living to group living with floating support for some, while for others ultimately living totally independently. It is acknowledged that this is not for everyone. To be able to achieve independence the client must first want and be capable of it; suitable accommodation must be available; and the right support should be available which is flexible over time as an individual's needs increase or decrease.

For further information on the TASC programme, visit the Neath Port Talbot Council's website www.npt.gov.uk

Mental Health Services Commissioning Strategy (2014/17)

Neath Port Talbot Council's Social Services are being transformed and modernised to meet the changing needs of a

diverse and growing population under a programme entitled 'Transforming Adult Social Care' or 'TASC'.

The Vision is for all the Council's Mental Health Services to be reviewed to ensure that they meet the long-term needs and aspirations of those people who currently access services as well as those who might need support in the future.

There is an emphasis on promoting greater independence (ie. through recovery and rehabilitation) whilst continuing to meet the needs of the most vulnerable people in our community. This work is set against a backdrop of tighter budgets and reduced resources.

This work falls under five key themes which will help shape services for the future;

1. *People Want More Choice and Control Over How Their Mental Health Support Needs are Met*
2. *People with Mental Health Problems Want to Have a Fulfilled Life*
3. *A Safe and Secure Place to Live*
4. *Support for Carers*
5. *The Right to Feel Safe*

Housing features within key theme no. 3 '**A Safe and Secure Place to Live**' and in order to achieve this Vision, lists the following actions;

- We will ensure there is a range of housing options with appropriate levels of support available for people with mental health problems.
- Accommodation and support arrangements will be reviewed to ensure that providers are enabling people to realise their full potential through recovery and reablement approaches.

Further information can be found via the Neath Port Talbot Council website www.npt.gov.uk

Learning Disability Services Commissioning Strategy (2014/17)

The Learning Disability Services Commissioning Strategy follows along the same lines as the Mental Health Services Commissioning Strategy whereby Neath Port Talbot Council's Social Services are being transformed and modernised under the programme 'Transforming Adult Social Care' or 'TASC' to meet the changing needs of a diverse and growing population.

The Vision will be in helping all people in Neath Port Talbot with Learning Disabilities to shape and live a full and meaningful life and in order to achieve this, all of the Council's Learning Disability Services will be reviewed to ensure that they meet the needs and aspirations of those people who currently accessing the services both now and in the future.

This work falls under six key themes which will help shape Learning Disability Services for the future;

1. *People with learning disabilities will have more choice and control in how they live their lives*
2. *People with learning disabilities want to have a fulfilled life*
3. *People with learning disabilities want to have a safe and secure place to live where their needs are met*
4. *People with learning disabilities want to be healthy and well*
5. *Carers want to have a fulfilled life of their own*
6. *People with learning disabilities are safe*

Housing features within key theme no. 3 ***‘People with learning disabilities want to have a safe and secure place to live where their needs are met’*** and the following targets are listed;

- There will be fewer people with a learning disability living in residential care type accommodation.
- There will be more people with a learning disability using Assistive Technology to support their independence.

Further information can be found via the Neath Port Talbot Council website www.npt.gov.uk

Physical Disability Commissioning Strategy (currently in development)

The Physical Disability Commissioning Strategy is currently in development and will examine the needs of the population, the supply and demand for services and an analysis of the gaps in current provision.

The Strategy, when available, will be obtainable from the Neath Port Talbot Council’s website www.npt.gov.uk

Older People’s Services Commissioning Strategy (2013 – 2017)

Please refer to **Chapter 9 “Housing and Older Persons”** for more information on Older Person’s Services relating to housing.

Market Position Statements

Neath Port Talbot County Borough Council commissions social care and support services for families and adults from many different organisations. It is essential that the services provided by these organisations meet the needs of the people of NPT and are in alignment with the strategic objectives of the council. Market Position Statements are ‘Provider Facing’ documents which highlight the Council’s commissioning intentions and are a tool to ensure the market evolves to meet these.

The following draft Market Position Statements have been produced ;

- Learning Disability
- Mental Health
- Physical Disability
- Residential and Nursing Care Homes

These consultative 'draft' Statements are the starting, not the end point, of the process of market facilitation. The emphasis within these documents is on identifying the needs of service user groups, the changes to service design and delivery required to meet them, and how the local authority can support the market in doing so. As such, these documents will continue to evolve and be updated as for example, our intelligence or evidence improves. The Statements will be reviewed and updated regularly to ensure relevance.

Supporting People Programme

Please revert to **Chapter 7 “Preventing Homelessness”** for more information on the Supporting People Programme.

Neath Port Talbot Joint Carers Strategy (currently in development)

The 3rd Joint Carers Strategy is currently in development and as with the previous strategy, aims to:

- Improve the quality of life for Carers and the people they care for
- Promote inclusion by providing support to Carers to ensuring they are not denied the life chances available to other residents of Neath Port Talbot.

Census 2011 figures revealed that Neath Port Talbot had 20,365 unpaid carers, an 8% increase from 2001 and the highest proportion across Wales. With a figure set to increase and in achieving the aims of the strategy, a long-term plan of action will be developed and delivered with the focus of agreed and achievable objectives by using a multi-agency approach.

The Strategy, when available, will be obtainable from the Neath Port Talbot Council's website www.npt.gov.uk

Care Home Commissioning Strategy (currently in development)

The Joint Care Home Commissioning Strategy is currently in development and is intended to be used within ABMU and Neath Port Talbot County Borough Council to drive service planning and commissioning for residential and nursing homes and describe the services required to support older Neath Port Talbot citizens with high level care needs in these environments.

The strategy will explore the current and projected needs of the older population, the demand and supply of care in residential or nursing care homes and analyses gaps in current provision. It will also examine ways in which to develop services within the

context of current strategic direction from Welsh Government, the Western Bay Health and Social Care Programme.

The Strategy, when available, will be obtainable from the Neath Port Talbot Council's website www.npt.gov.uk

Assistive Technology Service (Telecare)

The Assistive Technology Service offers a range of categories to enable people to remain safe, secure and independent in and around their own home.

Assistive Technology might be the only service needed or it might form part of a care package which includes other services. All categories require a lifeline unit which is connected to an existing telephone line and service users will also be provided with a personal pendant which they wear, either around the neck as a pendant or around the wrist like a watch.

Depending on a service users personal needs, various sensors might be recommended. These can automatically alert the call monitoring centre to problems in a service users home - such as smoke, fire or gas; or to other medical situations where a service user might not be able to raise the alarm themselves (ie. If they've have had a fall).

The benefits of assistive technology include:

- Simple to use equipment
- Offers peace of mind for the service user, carers and family/friends

- Can reduce the level of support required to remain living at home
- 24 hour/365 day response from the call monitoring centre
- Reduces risks
- Promotes independence



On a local level, as at 31st March 2014, 73 Disabled Adults of Working Age were using the Service – which was a 40% increase on the 52 people the previous year. A further 900 Service Users currently receive a Community Alarm Service through Supporting People Funding.

For more information on assistive technology, visit: www.npt.gov.uk/crt

9. Housing and Older Persons

Objective: To ensure there is an adequate supply of housing which meets the varying and changing needs of older people and ensure they can remain independent for as long as possible

Actions:

- *To continue to develop flexible housing and support services to enable Older People to remain safely at home which will improve their quality of life and wellbeing; which are cost-effective, provide value for money and achieve good outcomes for Older People*
- *To continue to build social housing to 'Lifetime Standards'*
- *To continue to develop the use of technology to play an increasing role in supporting Older People to live independently at home*
- *To continue to develop better joint working across Health, Social Care and other Agencies to maximize opportunities and make best use of available resources for Older People*

Challenges:

- There are continuing pressures to reduce Health and Social Care budgets but still meet growing demand of Services for Older Persons
- There is a challenge in re-modelling or decommissioning services which no longer meet Older Persons housing needs

Current Picture

We live in an ageing society where people are living longer and for the first time, there are more people aged over 60 than children under 16 in the UK.



The population from the census 2011 Mid-Year report indicates that Neath Port Talbot has a higher than average proportion of older people compared to the Welsh and UK average. There were almost 54,700 people over the age of 50 living in the County Borough equating to 39% of the total population compared to 36% in Wales (based on a Mid Year Estimate Population Figure of 139,880*). (*Source: 2011 Mid Year Estimate, ONS).

The local population of Neath Port Talbot is projected to increase by around 10,500 people by the year 2026 and people who are over the age of 65 years old will be in the age group that most predominately fuel the population boost across the projection period. This age group is projected to increase by 44% from 25,400 in 2008 to over 36,500 in 2026.

This Local Housing Strategy links to the following Older Persons Strategies / Schemes:

Older People's Services Commissioning Strategy (2013 – 2017)

Neath Port Talbot County Borough Council's Services for Older People Commissioning Strategy addresses the needs of people over the age of 50 years, with emphasis on need rather than age including older people who experience dementia.

The Strategy is used within the Council to drive service planning and commissioning for older people and describes the services required to support people within Neath Port Talbot to maintain independence where possible and improve quality of life.

The document examines the potential needs of the population, the demand and supply of services and analyses gaps in current provision. It also looks at how through commissioning the Council can develop responses to prevent or postpone the need for services and interventions.

To obtain a copy of the Commissioning Strategy, please visit the Neath Port Talbot Council's website www.npt.gov.uk

Older People with a Learning Disability

There are a number of people in Neath Port Talbot with learning disabilities aged 50 and over. Details of the future demand and services are detailed in the Learning Disability Commissioning Strategy. Please refer to **Chapter 8 "Housing, Health and the Social Care Agenda"**.

Older People with Mental Ill Health

There will be people over the age of 50 who over a number of years have experienced enduring and severe mental illness such as schizophrenia and bi-polar disorder. In addition, some people will experience mental illness/ distress for the first time in older age, for example a significant proportion of older people report feelings of depression. Details of demand and services for older people with a mental illness/ experiencing mental distress are detailed in the Mental Health Commissioning Strategy. Please refer to **Chapter 8 "Housing, Health and the Social Care Agenda"** for further information.

Older People with a Physical Disability (including Sensory Support Needs)

It is acknowledged that both long-term conditions and some physical disability services will affect people over 50. Please refer to the **Chapter 8 "Housing, Health and the Social Care Agenda"** for details on a Physical Disability Commissioning Strategy.

Supporting People Programme

Please revert to **Chapter 7 "Preventing Homelessness"** for information on the Supporting People Programme.

The following sections which strategically link to meeting Older Persons Housing and Support needs can also be found in **Chapter 5 "Improving Housing Conditions"**

- Disabled Facilities Grants (DFGs)
- Physical Adaptation Grant (PAG)
- ADAPT

And **Chapter 8 “Housing, Health and the Social Care Agenda”**

- Intermediate Care Fund
- Assistive Technology Service

Supply of Supported Accommodation for Older Persons

There are 908 units of Housing Related Support Services across the Borough which are specifically for Older Persons and funded through the Supporting People Programme.

This figure includes Floating Support Services, Sheltered Housing (including Warden and/or Community Alarm Services) and Extra Care Accommodation.

For further information relating to the Supporting People Programme, please refer to **Chapter 7 “Preventing Homelessness”**.

10. Housing and Regeneration

Objective: To ensure that housing plays a central role in community regeneration

Community regeneration is a process of tackling poverty and social exclusion in disadvantaged areas and communities. It is essentially about closing gaps and is most concerned with delivering impacts on targeted regeneration areas or particular groups in society (ie. those without work) and as such, their prospects are enhanced.

Successful regeneration is about achieving additional economic, social and environmental outcomes that would not otherwise have occurred (or which would have been delivered later or of a lower quality).

Housing plays a vital role in community regeneration, with poor quality housing conditions dramatically affecting not only the physical, mental and social health of those living within the household, but often exceeding that by affecting other households in an area or even the whole community.

Neath Port Talbot Council and its partners are committed to working with community groups and organisations to help identify and implement community-led training, economic, environmental and other initiatives, to help make communities better places to live and work.

The Council and its partners advise community groups and organisations looking to set up enterprises or any other project beneficial to their local community.

Support is available from a range of agencies including Neath Port Talbot Council for Voluntary Service, the ERDF Convergence Funded Collaborative Communities project, Communities First, the Wales Cooperative Centre, Social Firms Wales, Business Connect Neath Port Talbot and the Welsh Government Department for Housing, Regeneration and Heritage.

These agencies can provide a range of support relating to areas such as governance, financial management, marketing, business planning and access to financial support.

Vibrant and Viable Places Programme

Port Talbot will undergo major transformation over the next 3 years with a targeted regeneration programme entitled 'Vibrant and Viable Places' (otherwise known as VVP) costing £31.4m. Sustainable development is at the heart of the programme and will turn the area of Port Talbot into a more inclusive, prosperous, healthy and sustainable settlement, which will improve the lives of local people.

This investment (with help from Welsh Government) will provide an opportunity to create a high quality, high density living environment where housing, employment, education and leisure services are in very close proximity to each other and making a significant impact on every aspect of Port Talbot's community life.

The combination of bringing empty homes back into use including those above retail premises, and building new affordable homes in the main town centre compliments the

redevelopment of key sites for mixed use in an expanded town centre footprint.

An estimated 132 new units of accommodation will be developed as part of the VVP programme - from apartments to houses, both market housing and social housing (affordable housing) will be made available. This will assist with housing need in the area and in meeting the legislative changes of Welfare Reform (ie. Bedroom Tax).

The following developments are planned;

- **'Glanfan School'** (photo opposite) will be a housing redevelopment of Glanafan Comprehensive School by Coastal Housing Group during the summer of 2016. Proposal contains 2 options delivering affordable housing and commercial units (ideal for start-up businesses). The development which will receive a Social Housing Grant (SHG) contribution of £2m as well as VVP funds and RSL private sector finance, will contain 12 x 2 bed apartments, 24 x 2 bed walk up type units/ground floor apartments, 17 x 2 bed houses and 3-4 commercial units. Architects impression also opposite (bottom picture).
- **'Station Road'** will be a mix of VVP, Gwalia Neighbourhood funding and private sector finance to acquire and refurbish upper floors of available commercial properties (otherwise known as the 'Homes above Shops' Scheme) in Port Talbot high street to secure an increase supply of good quality, well managed private accommodation; of which will provide 15 new residential dwellings.



GLANFAN COMPREHENSIVE SCHOOL SITE

HOLDERMANIAKS ARCHITECTS JUNE 13¹

- **'Port Talbot Police Station'** will be a redevelopment by Gwalia Neighbourhood which is within a key location at the end of Station Road and immediately facing the Parkway railway station. VVP and RSL private sector financing will be utilized to redevelop the building for market and affordable housing. The scheme will provide 30 x 1 bedroom accommodation above new ground floor commercial space and will help to meet the demand for smaller units following the changes to Welfare Reform.



- **'Green Park'** will be a two-phase residential redevelopment of a derelict industrial estate by Coastal Housing Group providing 34 housing units for social rent.

The Scheme has received nearly £1.5m of Social Housing Grant (SHG) funding as well as VVP and RSL private sector finance. The site will link Aberavon and the town centre together and provide the opportunity for a much needed lift to the area.



The VVP programme will not only provide new accommodation, but will improve existing run down / empty properties by bringing together Empty Homes strategies and available funds via Welsh Government's Empty Property Recyclable Loans Scheme (otherwise known as House to Homes Initiative) and administered by the Local Authority. Through this mechanism, it is anticipated that approximately 36 properties will be brought up to standard within Port Talbot.

On top of the housing improvements to the area, the targeted investment is expected to provide the following;

- Up to 100 temporary construction jobs

- 2000m2 additional business floorspace
- 30 training placements for apprentices or local jobseekers
- £9m in Welsh based supply chains
- 20 new business starts.

Delivery is scheduled for March 2017 with accompanying interventions in this programme including a new transport hub, a community and enterprise focused cultural centre and new learning, advice and employment facilities; all of which will provide the opportunity for a genuine transformation of the town, positively changing internal and external perceptions and creating a truly integrated place where people live, work and play without the need for car based transport, resulting in one of the best living and working environments in Wales.

Empty Property Recyclable Loans Scheme and VVP

As mentioned above and within **Chapter 5 “Improving Housing Conditions”**, the Empty Property Recyclable Loans Scheme is a Welsh Government initiative offering loans to Landlords / Owners of empty properties to enable the renovation and improvement of properties so that they are suitable for use as residential accommodation – either for sale or to rent.

From a regeneration perspective, a study of the area indicates that there are 198 long term vacant properties and 343 vacant properties and many of these require renovation and modernization to bring them back to a standard suitable for occupation including implementation of energy efficiency measures.

It is proposed that the VVP Programme will bring back into circulation around 12 units per annum / 36 properties for the 3 years of the Project. As the loans are recyclable, the third and fourth years will start to see the repayment of loans to the Authority and will provide the potential of reinvestment into further empty homes in the future. Thus continuing to improve the area beyond the V&VP Programme.

National Private Sector Loans

As mentioned previously within **Chapter 5 “Improving Housing Conditions”**, a National Recyclable Loan Scheme funded by the UK Treasury to target one or a number of following suggested objectives, to meet local priorities;

- Loan for Regeneration/Renewal
- Loan for Homelessness Prevention
- Loan to top up a Disabled Facility Grant (DFG)
- Loan for Energy Efficiency Improvement/Fuel Poverty Reduction
- Loan to bring Empty Houses back into Use
- Loan to Improve Housing Conditions and Reduce Hazards

At the time of writing this document, ongoing internal discussions are still being had to agree the main loan objectives but potentially it can be utilized to address gaps in regeneration of areas within the Neath Port Talbot Borough.

Welsh Housing Quality Standards (WHQS)

WHQS attempts to ensure that all housing stock owned by Local Authorities and Registered Social Landlords (RSLs) in Wales achieve specific housing standards by 2012 and maintain them over a 30 year period.

This Standard is intended to guarantee a higher level of quality of life by addressing health, social, environmental and safety issues. Other 'wider' benefits of the Standard include the creation of job opportunities for local people, learning and skills as well as physical improvement of communities and eradicating fuel poverty and reducing the carbon footprint of existing and new buildings – which will assist with Local and National Government Targets for Carbon reduction.

For further information on WHQS, please revert to **Chapter 5 "Improving Housing Conditions"**.

11. Appendices

- Appendix 1: Benefit Changes Timeline
- Appendix 2: Impact of Welfare Reform on Wales
- Appendix 3: Valleys Wards with Highest Financial Loss from Welfare Reform
- Appendix 4: Tenure Type by Ward Area
- Appendix 5: Growth in the Sector by Tenure
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- Appendix 10: Proposed Banding System – Joint Allocation Policy (NPTCBC & NPT Homes)
- Appendix 11: Map of Affordable Housing Scheme Developments
- Appendix 12: Achieving WHQS – RSL Progress

Appendix 1: Benefits Changes Timeline (Chapter 2)

When	Which Benefit	What's Changing
1 April 2013	Housing Benefit	Housing Benefit 'bedroom tax' for social housing tenants is introduced. Housing Benefit will be reduced for working age people who have an extra bedroom under the new rules.
1 April 2013	Council Tax Benefit	Council Tax Benefit is replaced by localised Council Tax Reduction schemes. Each council will run their own scheme. In England, pensioners will be protected, but most other people who used to get full help are likely to have to pay something towards their council tax bill.
1 April 2013	The Social Fund	Parts of the Social Fund will be abolished, including Community Care grants and Crisis Loans. In England, local authorities will be given money to spend on local schemes which could include things like food banks and schemes providing subsidised furniture and white goods.
8 April 2013	Personal Independence Payment	Personal Independence Payment (PIP) is introduced in Cheshire, Cumbria, Merseyside, North East England and North West England. PIP is a new benefit for people who are very ill or disabled and who have trouble getting around or need help with day-to-day living. It will eventually replace Disability Living Allowance.
15 April 2013	Benefit Cap	The Benefit Cap starts in four local authority areas - Bromley, Croydon, Enfield and Haringey. The Benefit Cap means some people of working age will have a limit on the amount of benefit they can get. At first, this will only affect you if you're getting Housing Benefit. Later, it could also affect you if you're getting Universal Credit.
29 April 2013	Universal Credit	Universal Credit starts in one pilot area - Tameside, in the North of England. Universal Credit is a new single benefit which will replace most means-tested benefits paid to working age people in and out of work. For new claims, couples where one partner is of working age and the other has reached Pension Credit qualifying age will have to claim Universal Credit rather than Pension Credit.
10 June 2013	Personal Independence Payment	No more new claims for DLA will be accepted. You'll have to apply for PIP Instead.

When	Which Benefit	What's Changing
beginning of July	Universal Credit	Universal Credit starts in three other pilot areas - Wigan, Warrington and Oldham.
15 July 2013	Benefit Cap	Benefit Cap national roll-out begins.
end of September 2013	Benefit Cap	Benefit Cap roll-out completed in all areas.
October 2013	Universal Credit	New claims for Universal Credit start being rolled out to other areas of the UK.
2014 - 2017	Universal Credit	Working-age people on other means-tested benefits will gradually be transferred to Universal Credit.
October 2013 - March 2016	Disability Living Allowance	Some people getting DLA will be asked to make a new claim for PIP instead. Your DLA will stop if the new claim is unsuccessful.
October 2015	Disability Living Allowance	The DWP will start contacting anyone still getting DLA and invite them to make a new claim for PIP. If you don't claim or if your claim is unsuccessful, your DLA will stop.

(Data Source: Citizens Advice Bureau, 2014)

Appendix 2: Impact of Welfare Reform on Wales (Chapter 2)

	No of h'holds/individuals adversely affected	Estimated loss £m p.a.	Average loss per affected h'hold/individ £ p.a.	No. of h'holds/individ affected per 10,000	Loss per working age adult £ p.a.
Incapacity benefits ⁽¹⁾⁽³⁾	93,000	320	3,450	480	165
Tax Credits	250,000	200	800	1,900	105
1 per cent uprating ⁽³⁾	n.a.	190	n.a.	n.a.	100
Child Benefit	370,000	130	350	2,860	65
Disability Living Allowance ⁽¹⁾⁽²⁾	66,000	100	1,550	340	55
Housing Benefit: LHA	70,000	70	1,000	540	35
Housing Benefit: 'Bedroom Tax'	35,000	20	600	270	10
Non-dependant deductions	16,000	20	1,250	120	10
Household benefit cap	1,200	6	4,600	<10	<5
Total	n.a.	1,060	n.a.	n.a.	550

⁽¹⁾ Individuals affected; all other data refers to households

⁽²⁾ By 2017/18

⁽³⁾ By 2015/16

All other impacts by 2014-15

Source: Sheffield Hallam estimates based on official data

Appendix 3: Valleys Wards with the Highest Financial Loss arising from Welfare Reform – Top 40 (Chapter 2)

Authority	Ward	Overall financial loss per adult of working age £ per year
Rhondda Cynon Taf	Maerdy	1,050
Rhondda Cynon Taf	Pen-y-waun	1,040
Merthyr Tydfil	Gurnos	1,010
Neath Port Talbot	Gwynfi	940
Neath Port Talbot	Cymmer	930
Caerphilly	Twyn Carno	930
Neath Port Talbot	Neath East	930
Bridgend	Bettws	920
Rhondda Cynon Taf	Penrhiwceiber	920
Bridgend	Caerau	920
Rhondda Cynon Taf	Tylorstown	910
Neath Port Talbot	Sandfields West	910
Neath Port Talbot	Briton Ferry West	890
Rhondda Cynon Taf	Gilfach Goch	870
Rhondda Cynon Taf	Treherbert	850
Rhondda Cynon Taf	Aberaman South	850
Torfaen	Trevethin	850
Caerphilly	Moriah	850
Neath Port Talbot	Glyncorwg	840
Neath Port Talbot	Sandfields East	840
Caerphilly	Aberbargoed	840
Rhondda Cynon Taf	Cwm Clydach	830
Blaenau Gwent	Tredegarr Central and West	830
Rhondda Cynon Taf	Trealaw	830
Rhondda Cynon Taf	Llwyn-y-pia	830
Caerphilly	Bargoed	820
Rhondda Cynon Taf	Mountain Ash West	820
Rhondda Cynon Taf	Cymmer	820
Neath Port Talbot	Neath North	810
Neath Port Talbot	Aberavon	810
Merthyr Tydfil	Penydarren	800
Caerphilly	Pontllytyn	800
Caerphilly	New Tredegarr	800
Merthyr Tydfil	Merthyr Vale	800
Neath Port Talbot	Ystalyfera	800
Rhondda Cynon Taf	Glyncoch	800
Rhondda Cynon Taf	Ynyshir	790
Carmarthenshire	Ammanford	790
Blaenau Gwent	Nantyglo	790
Caerphilly	St James	790

Source: Sheffield Hallam estimates based on official data

Appendix 4: Tenure Type by Ward Area (Chapter 3)

Ward	All Households	Owners	Shared Ownership	Social Rented	Private Rented	Living Rent Free
Aberavon	2458	1558	8	410	439	43
Aberdulais	953	655	5	212	71	10
Allt-wen	933	732	0	121	71	9
Baglan	2924	2448	7	240	190	39
Blaengwrach	817	567	0	120	120	10
Briton Ferry East	1398	886	4	235	247	26
Briton Ferry West	1240	685	2	394	144	15
Bryn and Cwmavon	2850	1964	4	640	195	47
Bryn-coch North	929	862	0	20	36	11
Bryn-coch South	2490	1852	1	410	186	41
Cadoxton	744	609	3	74	51	7
Cimla	1624	1417	1	97	94	15
Coedffranc Central	1712	1087	4	379	219	23
Coedffranc North	975	786	2	70	109	8
Coedffranc West	1086	902	5	56	103	20
Crynant	842	600	0	163	61	18
Cwmllynfell	504	381	0	82	37	4
Cymmer	1184	664	0	429	71	20
Dyffryn	1372	1021	6	202	123	20
Glyncorrgw	463	305	1	114	32	11
Glynneath	1519	1043	4	299	147	26
Godre'r graig	704	489	1	139	67	8
Gwaun-Cae-Gurwen	1260	841	0	278	123	18
Gwynfi	617	395	0	137	69	16
Lower Brynamman	560	427	0	75	43	15
Margam	1232	986	3	146	79	18
Neath East	3048	1624	3	799	560	62
Neath North	1897	1101	6	497	250	43
Neath South	2035	1312	10	509	169	35
Onllwyn	524	372	1	109	39	3
Pelenna	492	366	0	91	27	8
Pontardawe	2324	1469	3	543	257	52
Port Talbot	2382	1784	1	131	426	40
Resolven	1360	1006	2	200	130	22
Rhos	1048	901	2	84	49	12
Sandfields East	3045	1631	8	948	352	106
Sandfields West	2882	1557	4	1028	212	81
Seven Sisters	866	606	0	190	58	12
Tai-bach	2121	1456	6	332	285	42
Tonna	1015	832	2	111	54	16
Trebanos	599	437	0	98	52	12
Ystalyfera	1365	863	2	333	139	28
TOTALS	60393	41479	111	11545	6186	1072

(Data Source: Hometrack,2014)

Appendix 5: Growth in the Sector by Tenure Type (Chapter 3)

YEAR	All Households	Owners	%	Shared Ownership	%	Social Rented	%	Private Rented	%	Living Rent Free	%
2001	57609	40873	71	204	0.4	11664	20	3385	6	1483	2.6
2011	60393	41479	69	111	0.2	11545	19	6186	10	1072	1.8

(Data Source: Hometrack,2014)

Appendix 6: House Price Levels Over Time in Neath Port Talbot (Chapter 3)

	90th Percentile	Upper Quartile	Average	Lower Quartile
Dec-12	188,333	137,000	114,353	74,650
Jan-13	186,666	135,333	113,141	74,650
Feb-13	181,000	133,333	110,321	73,000
Mar-13	179,333	133,166	112,099	75,000
Apr-13	179,333	132,498	113,053	76,665
May-13	180,000	135,831	114,872	78,315
Jun-13	182,011	137,665	114,964	78,981
Jul-13	187,011	141,000	115,375	77,316
Aug-13	188,678	144,333	116,489	77,871
Sep-13	191,666	146,000	116,830	77,204
Oct-13	191,666	148,333	117,013	78,854
Nov-13	194,998	146,666	117,552	79,966
Dec-13	192,331	146,666	117,576	81,300
Jan-14	198,998	145,000	118,755	80,816
Feb-14	197,333	145,000	118,782	81,333
Mar-14	199,500	143,666	117,994	78,333
Apr-14	198,498	147,000	119,131	78,831
May-14	199,331	145,666	118,446	77,665
Jun-14	206,498	147,000	119,772	78,998
Jul-14	205,833	147,000	120,345	78,333
Aug-14	211,650	153,333	123,899	80,666
Sep-14	210,650	158,333	126,737	83,833

(Data Source: Hometrack,2014)

Appendix 7: Private Median Rent Levels by Bed Count and Ward (Chapter 3)

	1 Bed	2 Bed	3 Bed	4 Bed
Aberavon ED	80	95	99	79
Aberdulais ED		91	115	
Allt-Wen ED	85	114	115	
Baglan ED	80	103	121	150
Blaengwrach ED		92	103	
Briton Ferry East ED	90	98	103	150
Briton Ferry West ED	82	94	103	
Bryn and Cwmavon ED		103	109	
Bryn-Coch North ED		104	137	162
Bryn-Coch South ED	86	114	137	155
Cadoxton ED	80	103	121	
Cimla ED		109	126	
Coedffranc Central ED	87	103	114	173
Coedffranc North ED	86	103	121	
Coedffranc West ED	98	115	126	155
Crynant ED		98	120	141
Cwmllynfell ED		83		
Cymmer ED (00NZ)	69	103	89	
Dyffryn ED	90	98	126	150
Glyncorrwg ED	77	79	92	
Glynneath ED		98	106	169
Godre'r Graig ED		95	114	
Gwaun-Cae-Gurwen ED		99	106	118
Gwynfi ED		92	83	
Lower Brynamman ED		80	99	161
Margam ED	90	120	126	184
Neath East ED	92	98	103	150
Neath North ED	91	98	115	
Neath South ED	80	101	114	138
Onllwyn ED		91	92	
Pelenna ED		106	103	
Pontardawe ED	80	103	115	167
Port Talbot ED	85	99	110	144
Resolven ED	63	95	98	
Rhos ED	78	109	115	137
Sandfields East ED	80	114	121	155
Sandfields West ED		115	114	
Seven Sisters ED	75	86	103	132
Tai-bach ED	80	103	110	150
Tonna ED		109	126	150
Trebanos ED			126	
Ystalyfera ED	73	91	98	

(Data Source: Hometrack,2014)

Appendix 8: NPT Homes ‘Homes by Choice’ Types of Property Available for Bidding – Dec 2013 to June 2014 (Chapter 4)

The breakdown in types of properties being bid for include:									
	Studio	1 Bed Apt.	1 Bed Bungalow	2 Bed Apt.	2 Bed Bungalow	2 Bed House	3 Bed House	4 Bed House	TOTAL
Neath	14	41	0	85	7	23	76	1	247
Port Talbot	8	10	6	55	4	25	72	0	180
Pontardawe	0	13	5	14	2	24	20	0	78
TOTAL	22	64	11	154	13	72	168	1	505

(Data Source: NPTCBC and NPT Homes Joint Housing Waiting List,2014)

Appendix 9: NPT Homes ‘Homes by Choice’ Number of Bids per Property - Dec 2013 to June 2014 (Chapter 4)

The breakdown in number of bids per property type:									
	Studio	1 Bed Apt.	1 Bed Bungalow	2 Bed Apt.	2 Bed Bungalow	2 Bed House	3 Bed House	4 Bed House	TOTAL
Neath	16	444	0	686	57	345	686	7	2241
Port Talbot	7	200	175	1169	108	267	1158	0	3084
Pontardawe	0	54	10	58	21	196	163	0	502
TOTAL	23	698	185	1913	186	808	2007	7	5827

(Data Source: NPTCBC and NPT Homes Joint Housing Waiting List,2014)

Appendix 10: Banding System – Joint Allocation Policy (NPTCBC & NPT Homes) (Chapter 4)

URGENT BAND	URGENT PRIORITY
<p>Priority within this band will be by date of entry into the Urgent Band and not original application date (if different).</p> <p>Only Applicants with a 'Local Connection' with Neath Port Talbot within the meaning of Section 5.11 of this Policy are eligible for this Band.</p>	<ul style="list-style-type: none"> ➤ HOMELESS APPLICANTS - Applicants who are owed a duty to be secured accommodation after being found to be in priority need and unintentionally homeless ➤ MARAC CASES (<i>Multi Agency Risk Assessment Conference</i>) - cases subject to a MARAC where the Applicant is at risk ➤ WELFARE CASE URGENT - Deemed to have a very high social circumstance that is seriously affected by their current housing ➤ HEALTH CASE URGENT - Seriously affected by their current housing, severe long term illness, or permanent substantial disability that makes existing accommodation unsuitable ➤ ARMED FORCES SERVICE PERSONNEL who have been seriously injured or disabled in action and who have an urgent need for social housing ➤ EXISTING NPT HOMES TENANTS WHO ARE UNDER OCCUPYING and are prepared to downsize to a property with fewer bedrooms and appropriate to their needs and who are suffering financial hardship ➤ HOUSING CONDITIONS NOTICE – CATEGORY 1 HEALTH AND SAFETY HAZARD any accommodation where the Housing Authority was taking formal action with regards to a Category 1 Hazard under the Housing Health and Safety Rating System
GOLD BAND	HIGH HOUSING NEED
<p>Priority within this band will be by date of entry into the Gold Band and not original Application date (if different).</p> <p>Only Applicants with a 'Local Connection' with Neath Port Talbot within the meaning of Section 5.11 of</p>	<ul style="list-style-type: none"> ➤ OTHER HOMELESS / THREATENED WITH HOMELESSNESS APPLICANTS - <ul style="list-style-type: none"> (a) All Homeless Applicants who do not fall within the Urgent Band. (b) Applicants who are threatened with homelessness and eligible so that the Housing Authority owe them a duty to take reasonable steps to secure that their accommodation does not cease to be available for their occupation. ➤ WELFARE CASE - HIGH – Moving home will greatly benefit Applicant. ➤ HEALTH CASE – HIGH – Moving home will greatly benefit Applicant - applicant and/or members

this Policy are eligible for this Band.

of their household who have a **serious health ailment(s) that would be significantly improved by moving to suitable accommodation.**

- **HOUSING CONDITIONS - CATEGORY 2 - HEALTH & SAFETY HAZARD** - any accommodation where the Housing Authority is taking formal action with regards to Category 2 Hazard under the Housing Health & Safety Rating System

SILVER BAND

Priority within this band will be by date of entry into the Silver Band and not original Application date (if different).

Only Applicants with a 'Local Connection' with Neath Port Talbot within the meaning of Section 5.11 of this Policy are eligible for this Band.

MEDIUM HOUSING NEED

- **SHARING FACILITIES** (Applicants who have never left the family home will not get priority for sharing facilities unless there is evidence to suggest a newly forming household)
- **LACK OF AMENITIES/FACILITIES** - applicants lacking any of the following:
 - Cooking facilities or
 - Bath/ Shower or
 - A WC or
 - A hot water supply
- **APPLICANTS LACKING A BEDROOM having regard to the Bedroom Standard** unless the accommodation they have applied for would have the same number of bedrooms as their current accommodation
- **NPT HOMES tenants who are under occupying their current accommodation by at least one bedroom having regard to the Bedroom Standard** unless the accommodation they have applied for would have the same number of bedrooms as their current accommodation
- **WELFARE CASE MEDIUM** – Moving home will benefit Applicant
- **HEALTH CASE MEDIUM** - applicant and/or members of their household who have a minor health ailment that would be improved by moving to suitable accommodation

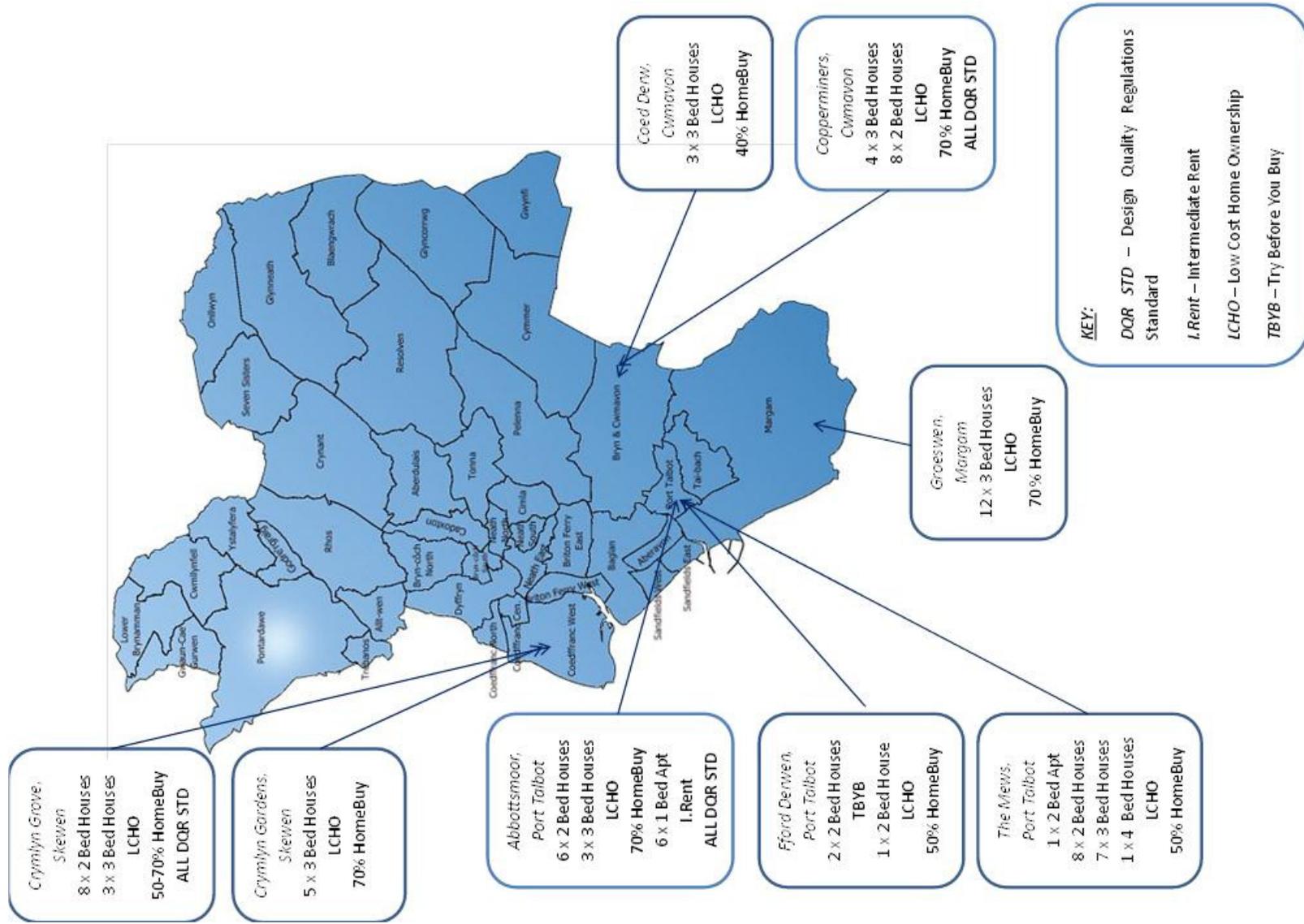
BRONZE BAND

LOW / NO HOUSING NEED

Priority in this band will be arranged in order of date of application

- Any applicant that does not fall within one of the top three bands
- Applicants who do not have a Local connection as detailed in Section 5.11

Appendix 11: Map of Affordable Housing Scheme Developments within Neath Port Talbot (Chapter 4)



Appendix 12: Achieving WHQS – RSL Progress (Chapter 5)

RSL	RSL Stock held in NPT	WHQS Target Deadline	No. of Properties Compliant with WHQS (Fully or with Acceptable Falls)	No. of Properties Non-Compliant to WHQS	Strategy for Non-Compliant Properties	Consultation Work undertaken with Tenants	Examples of the Wider Benefits from WHQS (not exhaustive list)
Coastal Housing Group	1758	2013	1758	0	N/A	All tenants are issued with letters to arrange appointments and advise of forthcoming works ; are involved with survey and design; choice of colour scheme; all provided with start date of works; all are issued with questionnaires post-work for evaluation purposes.	No information provided.
Family Housing Association	92	2013	92	0	N/A	Consultation with all Tenants prior to commencing work, as well as updates on Achievements within the programme	No information provided.
Gwalia Neighbourhood	511	2013	511	0	N/A	Resident Groups (on-site meetings), Improvement Panels, Letters to Tenants	Arbed Funding obtained in 2010 and those Sites identified for Energy Efficiency Improvements had works undertaken at the same time as WHQS works to minimise disruption.
Linc-Cymru	427	2012	427	0	N/A	Consultation undertaken with all Tenants through use of Tenant Panel and other focus groups, also website and grapevine communications.	No information provided.
Newydd Housing Association	67	2015	64	3	Part of a Major Investment Programme	Consultation undertaken, regular updates provided in Quarterly Magazine to Tenants, Maintenance Advisory Group Meeting, Quarterly Community Panel Meeting	3 Apprentices Employed.
NPT Homes (Transfer Org)	9,194	2017	123	9,071	Part of a Major Investment Programme	A Tenant group established known as 'POWER' and are instrumental in the procurement of Contractors, Specifications and Delivery of Works; Tenant Open Days, Tenant Satisfaction Surveys, Literature issued to Tenants is reviewed and achieve the 'Tenant Tick' prior to full publication.	Programme of Works started 18 months ago and through the Major Works Programme has created 134 Employment Opportunities, 14 Apprentices and 5 Short Term Job Opportunities, Jobs have been saved through successful Contractor Bidding.

Data as at October 2014.

NB: All Transfer Organisations had extended WHQS deadlines.

12. Abbreviations and Acronyms

AH	Affordable Housing	PRS	Private Rented Sector
CIP	Corporate Improvement Plan	RSL	Registered Social Landlord
DFG	Disabled Facilities Grant	SHG	Social Housing Grant
GP	General Practitioner	SIP	Single Integrated Plan
HAP	Homelessness Action Plan	SP	Supporting People (Programme)
HAVGHAP	Homelessness and Vulnerable Groups Health Action Plan	SPG	Supplementary Planning Guidance (Affordable Housing)
HMO	Houses in Multiple Occupation	SPPG	Supporting People Programme Grant
ICF	Intermediate Care Fund	TASC	Transforming Adult Social Care
LA	Local Authority	WHP	Welsh Housing Partnership
LAW	Landlord Accreditation Wales	WHQS	Welsh Housing Quality Standards
LCHO	Low Cost Home Ownership	WG	Welsh Government
LDP	Local Development Plan	VVP	Vibrant & Viable Places (Programme)
LHMA	Local Housing Market Assessment		
LHA	Local Housing Allowance		
NPT	Neath Port Talbot		
NPTCBC	Neath Port Talbot County Borough Council		
PAG	Physical Adaptation Grant		

13. Glossary of Terms

Affordability is a measure of whether housing may be afforded by certain groups of households.

Affordable Housing includes social rented and intermediate housing, provided to specified 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 affordable housing provision.

Dwelling a dwelling is any form of accommodation owned by the landlord and provided in return for rent to residents and which is used for human habitation or intended or available for such use and includes a 'house', whether it is detached, semi-detached or terraced; a 'flat', 'maisonette' or 'apartment', that is a self-contained dwelling on one or more floors in a building containing other dwellings; a 'bedsit' or 'flat', and which is not self-contained. For example some facilities such as a bath or shower room or kitchen may be shared.

HomeBuy see Low Cost Home Ownership

Household is one person living alone, or two or more people living together at the same address who share at least one meal a day together or who share a living room.

Household Income includes all salaries, benefits and pensions – before deductions such as tax and National Insurance.

Housing Association see Registered Social Landlord

Housing Demand is the quantity of housing that households are willing and able to buy or rent.

Housing Benefit is a means tested social security benefit in the UK that is intended to help meet housing costs for rented accommodation.

Housing Market Areas are geographical areas in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay.

Housing Need is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

Housing Requirements encompasses both housing demand and housing need, and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay.

Housing Type refers to the type of dwelling, for example flat, house, specialist accommodation.

Intermediate Affordable Housing / Intermediate Rent is housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria for affordable housing set out above. These include shared equity products (e.g. HomeBuy), other low cost home ownership products and intermediate rent.

Local Development Plan is a document which a Local Planning Authority creates to describe their Strategy for Development and use of land in their area of Authority.

Local Housing Market Assessment is a study undertaken within an Authority area and provides a valuable insight into how housing markets are operating and will be used to develop planning and housing policies to meet need and demand.

Low Cost Home Ownership or **HomeBuy** is intermediate affordable housing designed to help people who wish to buy their own home, but cannot afford to buy outright (with a mortgage). Through this type of scheme you buy a share in the property with a Housing Association or other organisation.

Market Housing is private housing for rent or for sale, where the price is set in the open market.

Private Rented Sector is a classification of UK housing tenure as described by the Department for Communities and Local Government, a UK government department that has amongst its remit the monitoring of the UK housing stock.

Registered Social Landlord or **Housing Association** is an independent not-for-profit body that primarily provide low-cost "social or affordable housing" for people in housing need.

Section 106 (Planning Obligation) Commitment made by a developer under Section 106 of the Town and Country Planning Act to undertake certain actions (on or offsite) necessary to make a development acceptable in planning terms. It may take the form of a unilateral undertaking or an agreement ('Section 106 agreement) with the Local Planning Authority, becomes part of the planning permission and is legally binding on successive landowners. Collectively, the benefits sought and secured are known as 'developer contributions'.

Social Lettings Agency operates in a similar way to a high street lettings agency except that it is specifically targetted at individuals and groups of people who would not normally be able to use a high street service (such as those with support issues).

Supplementary Planning Guidance (SPG) non-statutory piece of guidance produced by the Local Planning Authority which expands upon certain policies and proposals set out in the Development Plan.

Supported Accommodation can be summarised as any accommodation where the occupier receives some sort of help to enable them to live in the accommodation safely. A wide range of accommodation with associated support is generally included in the term 'supported accommodation'. It includes sheltered accommodation provided principally for elderly people, hostel and other shared accommodation for people needing 24-hour staffed accommodation, and accommodation where people need only occasional social support and assistance.

Tenure is the conditions under which land or buildings are held or occupied.

Try Before You Buy is where an Affordable House is rented in the first instance (through Intermediate rent) and where there is an opportunity for the tenant to buy a share of the property within a period of time (through HomeBuy/ Low Cost Home Ownership).