



**Which Council Aim does this case study deliver?**

*To meet housing need in the Ryedale District Council Area*

*To create the conditions for economic success*

*To have a high quality, clean and sustainable environment*

**Background – Why?**

The meeting of housing need across the district has been a longstanding priority of the Council identified from local consultation over a number of years and dating back prior to the transfer of its housing stock in 1991. The most recent Place Survey found that affordable housing was still amongst the top five most important issues for residents and also in the top five issues that were most in need of improvement locally. Ryedale has some of the highest average house prices in the North of England and with low average incomes locally this leads to a substantial affordability gap such that many local people have no hope of buying a home and also have difficulty renting privately. This is recognised as having a significant impact on the sustainability of individual communities in Ryedale and also the economic sustainability of the district as a whole. However, the Council also recognises the need to take action across a range of housing issues affecting local residents.

The Council's Housing Market Assessment suggests that 292 new affordable homes are required each year. However, whilst this reflects the issue of high house prices and low wage levels this also includes people who are in a house they find difficult to maintain financially or have a mobility impairment that makes their current accommodation unsuitable or they have problematic relationships with neighbours. The Council has taken action through a number of interlinked projects to address this level of need: the provision of new affordable homes; the prevention of homelessness; assistance with securing housing from the private sector; the provision of disabled facilities grants; loans to address disrepair in private housing; the provision of telecare through the Lifeline service; grants to bring empty property back into use; and most recently a mortgage rescue scheme.

The North Yorkshire Sustainable Community Strategy developed by the North Yorkshire Strategic Partnership also identified affordable housing as one of its 10 high level issues to be addressed across the County. Ryedale has worked closely with North Yorkshire County Council and other partners in the NYSP to deliver improvements.

**What was done?**

Action has been taken across a range of activities.

**The provision of affordable housing** – the Council works closely with other authorities across North Yorkshire on housing issues. Along with the 6 other districts, North Yorkshire County Council, the City of York Council, North York Moors National Park Authority and Yorkshire Dales National Park Authority, it is a member of the Local Government North Yorkshire and York Housing Board (LGNYYHB). Rural housing enablers are employed across the County to help deliver new affordable homes and bring empty homes back into use. This helps develop and share best practice and promote learning from others and has already led to improved links with Parish Councils, developed a s.106 protocol and improved negotiation skills (Improvement and Development Agency's 'Rural Excellence Programme'). The Council has recently invested additional resources to provide a dedicated rural housing enabler for Ryedale to improve working with local communities and partners and to increase the programme of schemes after March 2011. The work of the enablers is monitored locally by the Council's Community Services Committee and sub-regionally by the LGNYHB. A Scarborough/Ryedale Steering Group of the local council, NYMNP Authority, RSLs and the HCA oversees the work at a local level.

The work on affordable housing is underpinned by the planning policies in place and by the corporate working the Council continues to develop and refine. An Affordable Housing Group comprising staff from housing, development management, forward planning, legal and property services meets on a regular basis to over see and co-ordinate work.

In Ryedale £5.6 million funding for 2008/11 has been secured from the Regional Housing Board to provide 107 affordable homes over three years. The Council has set itself a target to deliver 75 new affordable homes each year. This target relates to the 35% of the 205 homes per year allocated under the Regional Spatial Strategy. Although this target is significantly below the level of need identified, the Council considers it unrealistic to adopt a target that would equate to all new homes being affordable but also considers that there are other ways in which needs can be met. The percentage affordable housing target on new developments has since been lifted from 35% to 40% of the number of new homes proposed on suitable sites (although this is under revision through a market viability assessment currently being undertaken).

**The prevention of homelessness** – Launched a new Housing Options Service; prevented 194 cases of homelessness in 2009/10 up to the beginning of March; agreed a Homelessness Action Plan 2008/11 and a Sub-Regional Homelessness Strategy 2008/11; secured DCLG funding of £40,000pa for homelessness prevention and a private sector housing options officer; upgraded temporary accommodation; secured DCLG Places of Change funding of £90,000 to upgrade and manage a homeless hostel; £28,500 for a homeless repossession loan fund. The Council provides core funding to the local Citizens Advice Bureau for a money advice worker and has worked jointly to fund a sub-regional officer to promote the opportunities for mortgage rescue.

**Assistance with securing housing** – the Council offers a range of support for those seeking housing locally – the Council reconfigured its services to form a new Housing Options Team and secured funding for a Private Sector Link Officer to work with private landlords and provide support to tenants. It continues to offer a range of financial support to secure and maintain tenancies in the private rented sector including a Bond Guarantee Scheme and rent in advance.

**Provision of disabled facilities grants** – the Council has capital funding to deliver DFGs through its in-house service that operates as a Home Improvement Agency to provide support to applicants and bring additional benefits in processing applications. The Agency works closely with NYCC's Adult Services co-located within the same building.

**Loans to address housing disrepair and energy efficiency** – The Council undertook a Private Sector Stock Condition Survey in 2008 to inform its Private Sector Housing Strategy. Ryedale does not suffer from well-defined large-scale areas of housing disrepair, with properties in disrepair tending to be dispersed throughout the district. Consequently it is not appropriate to adopt a policy based on a large-scale renewal; such issues must be addressed on an individual basis. The previous grant funded programme has now moved to a system of loans in order to provide a recyclable resource to maximize the impact of the resources available. The Private Sector Housing Strategy recognises the vital role that the existing housing stock plays in meeting affordable and other housing needs. The current down-turn in the economy, together with high energy costs and an above average percentage of elderly residents in the district (many of whom are on fixed incomes), means it is essential that the policy endeavours to address the problems associated with fuel poverty.

**Provision of telecare** – the Council's Ryecare Lifeline Service provides an alarm call service together with a range of additional monitoring equipment to support older and disabled people in their own homes as part of the move to an efficient telecare service. The Council works closely with North Yorkshire County Council Adult Services who fund equipment for installation in response to the needs identified from their assessment. The Council has recently successfully tendered and secured the contract to provide monitoring services for the residents of Selby District. The Council continues to maintain services for Richmondshire and Yorkshire Housing Association in North Yorkshire. 7,000 of the 12,000 lifeline connections across North Yorkshire are provided by Ryedale Council.

**Action on empty property** – a sub-regional housing strategy is being developed for North Yorkshire that will form the basis for revising the Council's own strategy. The Council has brought back into use 5 empty properties since introducing its Empty Property Grant and is working with owners on a further 3 properties currently. The identification of properties in the main market towns and service villages is the focus of work but the size, value, condition and suitability of property is limiting opportunities to produce affordable homes.

**Mortgage rescue** – the Council agreed to introduce a local mortgage rescue scheme in November 2008 just prior to the development of the national scheme. Depending on their specific circumstances homeowners eligible for help under the MRS may be offered either a shared equity option or government mortgage to rent. The scheme requires collaborative working, clear communications written agreements between mortgage lenders, money advice services, local housing authorities and RSL's in order to deliver successful outcomes for households threatened with homelessness. A sub-regional MRS, 'Breathing Space', is operated through a service level agreement with Wakefield MBC that provides loans to defer repossession thus allowing time for the applicant to resolve the issues through sale or other means.

### **Who was involved and how?**

*Staff, members, residents, business, partnership, other stakeholders*

The delivery of affordable housing has involved extensive consultation with parish councils and local residents. Consultation with the public, stakeholders and other interest groups is ongoing in order to deliver the new Local Development Framework and previously occurred as part of the development of the Council's Local Plan.

There is a network of monitoring and delivery groups cascading down from the North Yorkshire Strategic Partnership for the whole County (with multiple partners) ranging from the local Corporate Housing Group of the Council's own professional staff in Housing, Forward Plans, Development Control, Legal and Estates to the North Yorkshire Strategic Housing Partnership of Members together with the Lead Housing Officer for each authority.

### **What was achieved?**

The Council has significantly increased the delivery of new affordable homes despite the downturn in the housing market and the financial challenges facing house builders and registered social landlords. 57 new affordable homes were delivered in Ryedale in 2008/09 and this has been increased to 92 homes in 2009/10. This compares to a total of 385 homes delivered across the seven districts of North Yorkshire during 2008/09. In addition work has started on site or is about to begin to deliver 37 homes on 2 sites in Norton, together with 15 in Pickering and 10 in Nawton. Permission has also been granted for 18 affordable homes in Kirkbymoorside. The Council's Rural Housing Enabler has helped deliver schemes in Rillington, Nawton and Pickering and is currently working with 10 parish councils in Ryedale to bring forward affordable homes in village locations.

Grants and loans of £400,000 have been given by the Council to adapt or improve 125 homes to better meet the needs of their occupiers and has completed grants totalling £257,000 to overcome mobility problems of their occupiers. A further £200,000 has been invested by the Council in a mortgage rescue scheme to support people to stay in their own homes.

A total of 140 new connections to the Ryecare Lifeline Service have been achieved in 2009/10 helping to keep older and disabled people in their own home and providing reassurance to their families and friends.

The Council and its partners have intervened in a further 194 cases of potential homelessness during 2009/10. Over the same period 26 Bond Guarantees, Bond payments and rent in advance payments have been provided to help eligible households to access housing. 11 clients have been assisted through the Ryedale Lettings scheme and a further 35 households have been assisted to access the private rented sector. 29 clients, including seven 16/17 year olds, have been accommodated at Bridge House, a single person hostel in Malton with 13 positive move-ons being achieved over the year.

The Council has completed 2 mortgage rescues since developing its own scheme but has worked with a number of families where, although a rescue has not been achieved alternative options for the household were achieved. 6 new cases are being dealt with and a further 14 referrals have been received from lenders.

### **Who benefited and how do we know?**

The outputs set out above have directly led to improvements in the lives of people. New homes have been provided offering a significant improvement in people's housing circumstances. Occupancy of new affordable housing is controlled through the lettings policies of the RSL and on planning exception sites by the s.106 planning agreement. Better use is being made of empty property that is let on an affordable basis.

Families, couples and single people have been accommodated or have been helped to access accommodation and been provided with support where needed in order to maintain their accommodation. Homelessness has been reduced significantly through the actions of the Housing Options Team. The Bridge House Project is an example of the success of the Council working with partners to attract funding and provide accommodation and support to a range of single people, including vulnerable homeless 16/17 year olds.

Grant provision is supporting a range of improvements to the condition of properties and their useability helping to improve the health and well being of the more vulnerable members of the community. Telecare support also helps vulnerable people to live independently in their own homes whilst avoiding expensive care provision. It also provides peace of mind to their family, friends and other carers.

### **Author and Contact Details**

Julian Rudd, Head of Housing and Economy [julian.rudd@ryedale.gov.uk](mailto:julian.rudd@ryedale.gov.uk), 01653 600666 ext 218.

### **Date of publication**

26 March 2010

### **Background documents/Links:**

[http://democracy.ryedale.gov.uk/Data/Community%20Services%20Committee/20080925/Agenda/CS&L\\_2\\_5\\_Sept\\_08\\_affordable\\_housing.pdf](http://democracy.ryedale.gov.uk/Data/Community%20Services%20Committee/20080925/Agenda/CS&L_2_5_Sept_08_affordable_housing.pdf) - Affordable Housing

<http://democracy.ryedale.gov.uk/ieListDocuments.aspx?CId=115&MId=134&Ver=4> - Item 6 Housing Performance Report

<http://democracy.ryedale.gov.uk/Data/Community%20Services%20Committee/20090723/Agenda/whole%20agenda.pdf> - Item 6 and 9 Mortgage Rescue; Item 7 Homelessness;

[http://democracy.ryedale.gov.uk/Data/Community%20Services%20Committee/20080925/Agenda/CS&L\\_2\\_5\\_Sept\\_08\\_private\\_sector\\_housing.pdf](http://democracy.ryedale.gov.uk/Data/Community%20Services%20Committee/20080925/Agenda/CS&L_2_5_Sept_08_private_sector_housing.pdf) - Private sector housing strategy

[http://www.ryedale.gov.uk/health\\_and\\_social\\_care/adapting\\_homes.aspx](http://www.ryedale.gov.uk/health_and_social_care/adapting_homes.aspx) - adapting homes web page

[http://www.ryedale.gov.uk/advice\\_and\\_benefits/housing\\_advice.aspx](http://www.ryedale.gov.uk/advice_and_benefits/housing_advice.aspx) - housing advice and strategy web page

[http://www.ryedale.gov.uk/advice\\_and\\_benefits/housing\\_advice/homelessness.aspx](http://www.ryedale.gov.uk/advice_and_benefits/housing_advice/homelessness.aspx) - homelessness web page

[http://www.ryedale.gov.uk/advice\\_and\\_benefits/housing\\_advice/empty\\_properties.aspx](http://www.ryedale.gov.uk/advice_and_benefits/housing_advice/empty_properties.aspx) - empty property web page

[http://www.ryedale.gov.uk/environment\\_and\\_planning/planning/statutory\\_development\\_plans.aspx](http://www.ryedale.gov.uk/environment_and_planning/planning/statutory_development_plans.aspx) - development plans web page

<http://www.northyorkshirehousingstrategy.co.uk/> - North Yorkshire Strategic Housing Partnership

<http://www.nysp.org.uk/> - North Yorkshire Strategic Partnership

[http://www.gazetteherald.co.uk/features/featureweek/5071588.Life\\_in\\_the\\_country\\_still\\_has\\_its\\_appeal/](http://www.gazetteherald.co.uk/features/featureweek/5071588.Life_in_the_country_still_has_its_appeal/) - newspaper article