



**STROUD
DISTRICT
COUNCIL**
www.stroud.gov.uk

Housing Strategy 2015 – 2019



Adopted March 2015

Foreword – a Vision for the Stroud District

Housing is about more than just bricks and mortar – the ability to access good quality, affordable housing and housing related services can make a real difference to people's lives. It has long been understood that poor quality housing can have a significantly adverse impact on the wellbeing of occupants and on the quality of life in an area.

The availability, condition and affordability of housing stock has an important role in the financial health, regeneration and physical well-being of the district. Stroud District's Housing Strategy provides a vision for housing and related services that will make a significant contribution towards the Council's Corporate Vision of "making Stroud District a better place to live, work and visit for everyone".

We recognise that many of the residents in the Stroud District face challenges in accessing appropriate housing, and the provision of affordable and decent housing is a key corporate priority for Stroud District Council. However, we recognise that the solution doesn't lie with any one particular type of housing, so in our strategy we consider all types of housing in the district – whether it's our own council housing stock; whether it is rented from a housing association or a private landlord or whether it is owned and lived in by the householder and family.

This strategy has been drawn up at a time of considerable change, both in terms of continuing constraints on local government budgets and change in national housing, planning, economic and social welfare policies. The strategy acknowledges resource limitations and emphasises the need to ensure that investment is carefully targeted to where it can make the most difference.

In the strategy we outline four key housing priorities that have been identified for the district and set out how we will work, together with our partners, to address these priorities. The strategy itself should not be considered in isolation but rather as an overarching document that also aligns to the aims and objectives set out in relevant Council policies and plans that include the Private Sector Housing Renewal Policy 2013-2018 and the Homelessness Prevention Strategy 2014-2019.

We recognise that the district's continued success depends on meeting the diverse housing needs of all of its residents. Appropriate, sustainable, decent and affordable housing is a powerful contributor to the health of the district's economy, environment, neighbourhoods and residents.

Cllr Chris Brine
Chair of Community Services and Licensing Committee

Executive Summary

This Housing Strategy proposes priorities and actions over the next 5 years and beyond to develop new-build affordable housing, pursue housing initiatives and improve existing housing across the district to meet residents' current and future needs.

Although this Housing Strategy sets out priorities and intentions for affordable housing over the coming five years, it is important to note that it does not detail plans for the numbers or distribution of new market housing generally as these details are set out in the authority's emerging local plan documents, as required by planning legislation. We also recognise that it is essential not only to look to provide additional new homes but to also make the best use of available resources across all housing tenures to meet housing need.

Four overall housing priorities have been identified for Stroud. These are:

- Making the best use of existing housing
- Delivering affordable homes to meet the needs of our communities
- Preventing homelessness and supporting vulnerable people
- Developing inclusive, sustainable and healthy communities

Format of the Housing Strategy

This strategy sets each of the four key priorities under which we outline:

- **Why** this is a priority
- What we **are** doing to address this priority
- Further Focus: What we will do **further** to address this priority
- Moving Forward: our Action Plan for **achieving** our objectives

We recognise that over the lifetime of the strategy there may be national policy and legislative changes that could impact on how we address our priorities. To ensure that we respond accordingly to change and take advantage of any opportunities our action plan will be monitored quarterly and updated on an annual basis.

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Our Vision

Our vision is to lead a community that is making Stroud District a better place to live, work and visit for everyone. We seek to achieve this through our key priorities as set down in the Stroud District Council Corporate Delivery Plan 2014-2018:

ECONOMY

Help local people and businesses grow the local economy and increase employment.

ENVIRONMENT

Help the community minimise its carbon footprint, adapt to climate change and recycle more.

HEALTH AND WELLBEING

Promote the health and wellbeing of our communities and work with others to deliver the public health agenda.

AFFORDABLE HOUSING

Provide affordable and decent housing.

RESOURCES

Provide value for money to our taxpayers and high quality services to our customers.

Our Housing Priorities

Our Housing Strategy has been developed within the context provided by the Stroud District Council Corporate Delivery Plan. The key corporate objectives relating to this strategy are to:

- Deliver a council housing new build programme, investing £15 million by March 2017 to produce 150 new homes
- Carry out a £23 million 'catch up' repairs programme to our existing council stock to achieve the tenant-determined Stroud Standard by 2017
- Enable delivery of 500 affordable homes on the Hunts Grove strategic site and additional homes in our market towns and villages
- Improve the quality of private housing, especially for vulnerable households
- Work with partners to help deliver the public health agenda
- Reduce the number of households in fuel poverty¹ (15% in 2012) through energy efficiency measures
- Help local people cope with national changes to the benefits system (council tax benefit, universal credit)

Having regard to these corporate objectives and in recognition of the pivotal part that suitable housing plays in ensuring the wider economic, environmental, health, and social wellbeing of our communities the Housing Strategy will focus on four key priorities:

- **Making the best use of existing housing**
- **Delivering affordable homes to meet the needs of our communities**
- **Preventing homelessness and supporting vulnerable people**
- **Building inclusive, sustainable and healthy communities**

The work identified in this strategy also aligns to the aims and objectives set out in the following Council policies and plans:

- The Private Sector Housing Renewal Policy 2013-2018 that highlights the way in which the Council and its partners can improve occupier-owned and private rented homes in the District.
- The Homelessness Prevention Strategy 2014-2019 which focuses on early intervention measures to best mitigate against homelessness
- Stroud Safer Stronger Communities Partnership Strategy 2013-2016
- Health & Wellbeing Plan 2013-2017
- Financial Inclusion Strategy 2014–2017
- Jobs and Growth Plan 2013-2018

¹ Fuel poverty is defined as where a household spends more than 10% of its income on providing adequate heating

The National Context – A Changing Landscape

The Housing Strategy has been developed following a period of considerable national change, with the introduction of new legislation and policy measures having a significant impact on what we do at a local level.

These changes include:

- A new national housing strategy, Laying the Foundations: A Housing Strategy for England
- Localism Act 2011
- Welfare Reform Act 2012
- Energy Act 2011
- Health and Social Care Act 2012

This new legislation aims to improve and create new housing arrangements and flexibilities for local authorities, and it provides a new framework for housing which includes:

- Self financing: a new system for financing council housing that allows the council to retain all the rent collected and use it to fund their housing stock.
- A reduction in national funding for the development of affordable housing alongside the introduction of 'Affordable Rent,' a new affordable housing tenure allowing housing providers to set rents at up to 80% of the local market rent (significantly higher than social rent).
- New Homes Bonus: introduced in 2011/12 for every new home and empty property brought back into use, local authorities will receive the equivalent of the annual council tax raised, together with an additional enhancement for affordable homes, for a period of six years. The scheme is part of the Government's overall strategy to substantially increase the level of house building and is intended to incentivise and encourage new build.
- Changes to National Planning Policy Framework: this replaced most of the existing national planning policy statements. Linked to this is the new National Planning Policy Guidance which guides development proposals and Local Plan policies.
- Right to Buy: discounts increased from £16,000 to £77,000. Social rented properties sold under this scheme will need to be replaced by affordable rent properties.
- Flexible tenancies: local authorities and registered housing providers will have the power to grant new fixed term, flexible tenancies – with the aim of increasing the supply of affordable housing and providing social housing only for as long as tenants need it, not necessarily for life.
- Homelessness duties: authorities given new powers to meet statutory homelessness duties by providing housing in the private rented sector.

- Welfare Reform: changing the calculation and entitlement of housing benefit for social tenants in line with the private sector, where payments are according to the size of the household and not the size of the property. Increasing deductions for non-dependent household members and the introduction of a cap on the maximum amount of benefit a household can receive to ensure that this is no more than the national average salary – currently set at £26,000².
- Universal Credit – the introduction of which will see all benefits combined into one single, monthly payment. We don't know yet when this will fully come into effect in this district but it is predicted that this will be in place nationally for all working age claimants by 2020.
- Provisions to increase energy efficiency in private rented sector homes through measures contained in the Energy Act 2011, including the introduction of legislative changes in April 2018 that will make it unlawful to let residential or commercial properties that fail to meet a minimum energy standard.
- The Health and Social Care Act 2012 established Health and Wellbeing Boards, to ensure partnership working and supporting engagement with the wider determinants of health. The Act also transferred Public Health to Local Authorities *'integrating public health into local government, services can be planned and delivered in the context of the broader social determinants of health, like poverty, education, **housing**, employment, crime and pollution'*³. This framework offers an opportunity to assist with achieving the government's overall vision 'to improve and protect the nation's health while improving the health of the poorest fastest'.

The impacts and the opportunities that these changes bring have been considered throughout this strategy and in the action plan.

² As at September 2014

³ Public Health Outcomes Framework for England 2013-16

The Local Context – the Stroud District

The Stroud District is a largely rural area covering 175 square miles in the south of Gloucestershire. Much of the eastern half of the district falls into the Cotswold Area of Outstanding Natural Beauty (AONB), which covers just over 50% of the District's total land area. The district has a rich built heritage, including 42 conservation areas in wide variety of towns and villages.

KEY POPULATION FACTS

- With a population of approximately 112,779⁴, latest figures estimate that there are approximately 48,570 households living in the Stroud District⁵.
- The number of households in the District increased by 3,200 in the ten year period between 2001 to 2011. This was primarily due to the increase in one person and cohabiting couples, with this trend predicted to continue.
- The proportion of people aged 65+ (19.5%) exceeds the County and National average⁶. The number of older people living in the District is set to rise, with the 65+ and 85+ age groups predicted to significantly increase over the next 15 years or so⁷.

KEY HOUSING FACTS

- Owner-occupation is still the dominant form of tenure - 72.4% of residents own their property.
- However, there has been a significant increase in the proportion of households living in the private rented sector, with 9.5% living in this form of accommodation in 2001⁸. Latest data shows that 14.5% of all households now reside in this tenure and that this upward trend is likely to continue.
- Stroud District Council retains and manages its own housing stock of 5187 Council rented dwellings. There are a further 1427 affordable properties owned and managed by Registered Providers of affordable housing (RPs) in the District.
- The housing stock in the district is relatively old with the worst housing conditions in the private rented sector. 25.5% of all homes were built pre 1919 which is slightly above the national average. The Stroud district also differs from the national average with a smaller proportion of stock built between 1919 and 1964 and significantly more built post 1980. Nationally, the average number of properties built post 1980 is only 18.5% compared to Stroud's 28.6%. In Stroud, the private rented sector has a much higher proportion of pre 1919 dwellings with 36.5% of private rented dwellings built before 1919⁹.

⁴ Census 2011

⁵ Gloucestershire Strategic Housing Assessment 2014, HDH Planning and Development Ltd

⁶ Census 2011

⁷ Projecting Older People Population Information System 2014

⁸ Census 2001

⁹ PSHR Policy, 2013

- 16% of properties are off the gas network and 32% of properties are of solid wall construction¹⁰
- The average Standard Assessment Procedure (SAP) rating is 48. SAP is a system for assessing the energy efficiency of buildings on a scale of 1 to 100, where a bigger score indicates a more efficient property. This is lower than the national average of 51; however, both figures lie in Energy Efficiency Rating Band E¹¹
- 15.7% of households are living in fuel poverty; this is higher than the figure for Gloucestershire at 13.7% and 15.2% for the South West.¹²
- There are over 3000 households registered with Gloucestershire Homeseeker, the choice based lettings scheme for affordable rented housing.
- Over the last 2 years there has been a 16% increase in the number of people seeking advice from our Housing Advice Team
- The average house price in the district is £230,078 (Q2, 2013)
- Just over a quarter of households in the private rented sector are in receipt of benefit to help pay their rent.

The provision of up to date and accurate information on housing need and the condition of existing housing stock is a vital element of this strategy. The council has commissioned a Health Impact Assessment to evaluate the impact of the housing conditions in the district, and information held about the operation of the local housing market, including the demand for affordable housing, was updated in 2013.



Ebley Wharf Development © Sara Chardin

¹⁰ PSHR Policy, 2013

¹¹ PSHR Policy, 2013

¹² Department of Energy and Climate Change, 2013

Stroud District's Affordable Housing Needs

Measuring the Need for Affordable Housing¹³

Along with the other local authorities in Gloucestershire, Stroud District Council commissions a number of pieces of research to look at the need for affordable housing. Broadly speaking, this research calculates who needs what affordable housing, where, and when, so that we have a good understanding of what new affordable housing might be required in future and can shape provision to meet this need.

The most recent of this research is the Gloucestershire Strategic Housing Market Assessment (SHMA) of 2014. The 2014 SHMA updates existing survey data to give a picture of the current and future need for affordable housing in the district, and an affordable housing needs figure is calculated according to government guidelines.

The SHMA document can be found on the Council website www.stroud.gov.uk under the following section: Planning/Planning Strategy/Stroud District Local Plan 2014/Evidence Base/Housing Evidence

Current tenure

It's estimated that there are approximately 48,570 households in the district. Of these households, 72.4% are currently owner-occupiers, with 13.1% living in the social rented sector and 14.5% in the private rented sector.

Income and earnings

Survey results for household income in the Stroud district estimate the median household income level to be £27,560 per annum.

The survey also collected data about households' savings and equity levels. It is estimated that the median level of savings in the district is £7,235 per household.

House Prices

Entry level house prices reflect housing that is available to buy at the lower end of the market, representing what an average household with a limited budget would be able to purchase. The Stroud district divides up into two distinct housing markets, the Stroud Valley and the Dursley, Wotton & Vale areas.

The table below shows the entry level prices for these two areas for March 2013:

	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Stroud valley	£88,200	£129,200	£175,700	£251,600
Dursley, Wotton, Vale	£74,700	£121,300	£151,900	£239,800

Source: Gloucestershire Strategic Housing Assessment 2014

¹³ Gloucestershire Strategic Housing Assessment 2014, HDH Planning and Development Ltd

Looking at the difference between average earnings and house prices, it's easy to see why many people struggle to purchase a property in the district. The average household, taking into account median income, savings and mortgage borrowing ability, could afford a property costing around £120,000 – less than the price of an entry-level two bedroom house in either housing market area. At the time of writing, £120,000 would only allow a household to purchase a flat unless the property was available via an assisted form of purchase - for example as a shared ownership property.

Market Rents

The number of households renting housing in the private sector is still increasing as a result of higher house prices and mortgages being more difficult to access following the 'credit crunch'. The table below shows median private rents by size and area:

	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Stroud valley	£425	£595	£710	£1,150
Dursley, Wotton, Vale	£395	£550	£700	£975

Source: Gloucestershire Strategic Housing Assessment 2014

Relatively low local incomes paired with high housing costs serve to push more households into a situation where they need assistance, for example in the form of claiming Local Housing Allowance or accessing affordable housing with lower rents, in order to be able to live in suitable housing.

Local Housing Allowance

Local Housing Allowance (LHA) is the replacement for the former Housing Benefit. It is designed to make up the shortfall in people's ability to pay for the housing they need. LHA may represent 100% or a lower percentage of the overall rent paid. Whilst LHA-supported tenancies in the private rented sector are not considered a formal supply of affordable housing, according to survey data there are an estimated 390 LHA-supported lets that become available within the private rented sector each year.

Not everyone is able to access affordable housing in the form of a council or housing association tenancy, and privately rented properties with LHA support are often an alternative for households unable to afford housing on the open market.

Housing need

Taking into account the unmet past need for affordable housing, current need, estimated future need and the existing supply of affordable housing from newly built units and turnover of existing affordable homes, the estimated need figure for additional affordable housing units is 492 per annum. Clearly, this amount of unmet need won't be met through the provision of new affordable homes and other solutions need to be sought.

In determining what size of affordable housing is required the SHMA calculates that the highest need in the District is for two bedroom houses, followed by one bedroom flats and three bedroom houses.

Our Priorities

Making the best use of existing housing

Why is this a priority?

It's vital that we consider how we can best use the existing housing stock in the district, be that privately owned housing, stock owned by the Council or by a registered provider. While we work to maximise the delivery of new affordable housing, we recognise that neither the rate at which new housing is developed nor the rate at which existing affordable housing becomes available for re-let will be sufficient to meet all housing need in the district.

For many households the most effective solution to a housing problem may not be a move to alternative accommodation, but instead being able to access help to maintain their home to a decent standard, or in some circumstances, to adapt their home to meet their specific requirements.

By improving, adapting and maintaining homes the likelihood of an occupant becoming ill from poor housing conditions is reduced, this in turn helps to reduce the number of people admitted to hospital. Prevention measures are often inexpensive; installing a hand or grab rail, improving lighting to an area or laying a non slip floor covering can be done for a few hundred pounds.

The Stroud district has a number of particular problems in terms of local property types and an ageing population:

16% of properties are off the gas network and 32% of properties are of solid wall construction. Properties of a solid wall construction and properties which are not connected to the gas network are known as 'hard to treat' when considering ways to improve their condition.

The average SAP rating is 48. This is lower than the national average of 51. SAP provides a simple means of reliably estimating the energy efficiency performance of a home. SAP ratings are expressed on a scale of 1 to 100 - the higher the number, the better the rating.

15.7% of households are living in fuel poverty. This is higher than the figure for Gloucestershire at 13.7% and 15.2% for the South West¹⁴

19% of residents are aged over 65. This is higher than figure for England and Wales of 16%. The district is home to over 18,000 residents who are affected by disability issues or long term illness¹⁵ this equates to 17% of residents and is comparable to the picture for England and Wales of 18%. Poor housing can be a barrier to the health and wellbeing of older and disabled people, contributing to immobility, social exclusion, ill health and depression.

¹⁴ DECC, 2013.

¹⁵ Census, 2011

It's well established that the condition of a person's home can have a negative impact on their health. An indication of the condition of the housing stock can be gained by the number of category 1 hazards estimated to be in the district. A category 1 hazard is a property defect which could cause significant harm¹⁶ to the health of an occupant. Based on 2011 data there are 11,577 dwellings with category 1 hazards estimated in the district which equates to 26% of the private sector housing stock¹⁷. This is higher than the national average of 22%.

The three most common hazards found in the home in our district are:

- Excess cold
- Falls
- Damp and mould

Excess cold can be caused by poor housing conditions or simply because an occupier cannot afford to adequately heat their home (fuel poverty). The indoor temperature of a home can affect an occupant's physical, mental and social health and wellbeing.

Damp and mould is more likely to occur in cold, poorly insulated homes. Properties with damp and mould can put occupants at risk, for example, children under the age of 14 are particularly vulnerable to developing asthma.

Fall hazards are also linked to excess cold because cold can impair movement and sensation. Typically, the harm suffered from a fall is a physical impact type of injury. However, the health of an elderly person can deteriorate following a fall which can result in death within months of the initial fall injury. Once an older person has had a fall it can impact on their self confidence and can result in social isolation, an increased fear of falling again, depression and a reduced quality of life.

The council has been proactive in tackling excess cold hazards and this is reflected through the better than the national average figure of excess winter deaths in the district of 13.2 compared with 19.1.

While we outline below our full range of actions and initiatives linked to addressing this priority, you will find more comprehensive information on the way we work together with our partners to improve conditions in the owner-occupier and private rented sectors in our Private Sector Housing Renewal Policy 2013-2018 - this can be found on the Council website www.stroud.gov.uk

¹⁶ Hazards qualifying as category 1 under the [Housing Health and Safety Rating System](#) include those that can cause death, lung cancer, permanent loss of consciousness

¹⁷ BRE, 2011

Headline Achievements

Over the last three years our key achievements include:

- A review of our Private Sector Housing Renewal Policy 2013 – 2018 to demonstrate how our initiatives will support the national agenda which now focuses on integrating health, housing and social care.
- A nationally recognised energy efficiency programme; Target 2050 – Countdown to Low Carbon Homes.
- Securing £880,000 in grant funding (largest grant in the country) to install 400 renewable energy solutions in our Council owned properties
- A review and re-launch of our property accreditation scheme 'Fit to Rent' for private sector landlords to promote good quality housing in the district and to ensure we meet the requirements of The Homelessness (Suitability of Accommodation) (England) Order 2012.
- A district- wide empty home survey to establish empty home data to help us tackle the problem

What we are doing?

Through advice, financial assistance or enforcement our Housing Renewal Team work to improve the condition of homes in the private sector to make the best use of the existing housing throughout the district. For those households in Council properties, there is a programme of refitting and remodelling existing homes, including a £23million repairs programme.

Improving health through improved housing: Healthy Homes Loan Scheme

Owner occupiers are entitled to apply for a Healthy Homes Loan of up to a maximum of £15,000 for essential repair works to their homes. This scheme enables homeowners to carry out those repairs to their home that if left could significantly harm their health and be detrimental to their wellbeing.

Bringing empty homes back into use

Empty homes are a very visible sign of under-utilised housing stock. In 2012, we conducted a survey of all dwellings in the district classified as 'long term empty' (empty for more than 6 months). At the time of the survey there were 705 properties in the district listed as empty for more than six months, but results showed that out of these only 34% were in fact void. The other 66% were undergoing refurbishment, being marketed for sale or let, recently sold, now occupied or classed as private (not council) sheltered accommodation. Therefore, only 242 homes were identified as an empty property that could potentially be brought back into use for those in housing need.

In response, we've launched an Empty Homes loan scheme to help bring properties back into use as affordable housing. Up to £15,000 can be lent on an interest-free basis – in return, the owner must agree to apply for a Fit to Rent certificate and accept the council's Rent in Advance and Deposit Bond scheme.

Protecting Tenants

Housing Renewal Officers can use legal powers to enforce improvements to dwellings. If an informal approach does not encourage a property owner to carry out necessary works, enforcement powers can be used. We can intervene in the private sector where we consider our involvement to be in the public interest, and where there's an imminent risk to health and safety we will take immediate action as appropriate. Having the ability to utilise legal powers ensures tenants are protected from hazards in properties that could harm their health.

We encourage landlords to join the countywide 'Fit to Rent' property accreditation scheme to help raise the standards of privately rented properties available to let. Environmental Health Officers inspect the property prior to rental to ensure it is free from any hazards that could potentially cause the occupant harm. So far over 180 properties have been accredited.

Houses in multiple occupation (HMOs) can provide essential housing for some households, particularly single people. However, these are recognised as being a higher risk form of housing than conventional housing and so require licensing. We have a single mandatory HMO licensing scheme for the whole of Gloucestershire. Advice on compliance with the HMO management regulations is given to landlords to ensure a satisfactory standard of health, safety and wellbeing for the tenants.

There are 47 licensed park homes sites in the district; many of these are occupied by older people with limited incomes. Park homes and caravan sites must be licensed to ensure sanitary and other facilities, fire precautions, services and equipment are supplied and maintained. We advise owners on the legislative requirements and ultimately have enforcement powers to ensure any necessary works are completed.

Improving our Council Housing Stock

We are in the process of carrying out a £23million 'catch up' repairs programme to ensure that as a minimum all of our Council-owned housing stock meets the Decent Home Standard. Above and beyond the requirements needed to ensure that all of our Council-owned properties meet the 'Decent' standard we will be striving to ensure that we meet our self-determined 'Stroud Standard' which will include implementing energy efficient measures to reduce energy bills for our tenants. As part of this programme we have completed a retrofit of 21 properties which included installation of new kitchens and new bathrooms to improve energy efficiency and damp remediation. We have also implemented a damp and mould policy which sets out what our tenants can expect from us and also the assistance we provide.

Tackling Fuel Poverty

Our Housing Renewal Team promotes energy efficiency in the home, offering advice to home owners, tenants and landlords. Free advice is also available from the Warm and Well Advice Line.

The Government has set itself an ambitious target to cut the UK's carbon emissions (CO) by 60% by the year 2050. Energy use in the home accounts for more than a quarter of energy used and carbon dioxide emissions in the UK; more energy is used in housing than

in road transport or in industry¹⁸. The existing housing stock will provide the biggest challenge, partly because at least 87 per cent of all properties will still be standing in 2050¹⁹. The energy efficiency of a property is also a contributing factor to excess cold and damp and mould hazards and therefore to cold related illness.

The Target 2050 loan is available for up to a maximum of £10,000 over a loan period of 5 years for householders wishing to make home energy efficiency improvements and to install renewable technologies.

Following consultation with tenants we approved an Energy Strategy for Council homes in 2012. With 5,200 homes for rent, 67% of them built prior to 1970, and 30% with no gas network available, improving the energy performance of the Council's stock presents a major challenge. Most of the low-cost measures possible have been completed already, and further improvements will now need significant and intelligent investment. Most of what remains are "Hard to Treat" homes which includes those:

- Off the gas network
- With solid walls or hard-to-fill cavity walls
- With no loft space
- In a state of disrepair

Approximately 1,700 (30%) of Stroud District Council homes fall into one or more of these categories and will require major investment to improve energy efficiency. The single most significant factor preventing affordable improvement is the large number of properties which are "off gas" and heated with night storage heaters, oil or solid fuel. For these homes renewable solutions may be a viable, affordable alternative. Where the fabric of a building has a poor thermal performance, it can cost more to overhaul it than to replace it.

Since the launch of the Energy Strategy we have already spent over £6million on installing renewable energy products in our Council-owned stock and are committed to spending a further £6million as part of our aim to eliminate fuel poverty for tenants considered most at risk in our 'off gas' network properties. Works have included the installation of 400 air-source heat pumps. We have also created an educational renewable energy show home which received a 'highly recommended' award in the 'Most proactive Local Authority' category at the South West Regeneration Awards. Following the completion of the first tranche of installations, a specific new role has been created within Tenant Services to assist tenants on the use of the new technology and to also create a new tenant education programme on reducing utility bills through energy saving measures.

This programme was recognised by the Energy Savings Trust and Department for Climate Change with the award of a grant worth £880,000 in 2014, the largest in the UK.

¹⁸ Cooper et al, 2011

¹⁹ Boardman, 2007

Meeting the needs of disabled and vulnerable people

Financial assistance with the costs of making adaptations can help vulnerable occupiers remain in their own homes as their circumstances change. A Disabled Facilities Grant is available of up to £30,000 to make essential adaptations to a disabled person's home.

The countywide home improvement agency, Safe at Home, offers a full project management service to assist clients with major works to their properties. Safe at Home focuses on providing services and assistance to elderly and vulnerable clients. The council also provides information on other agencies and surveyors in the local area that can help, with aids and adaptations such as Care and Repair (Stroud).

In our own Council housing stock we have spent nearly £300,000 on aids and adaptations (2013/2014) – a £60,000 increase on the previous year– for example the installation of stair-lifts and easy access baths. We have also introduced bi-annual Tenancy Audits to enable us to have a more thorough understanding of the households living in our homes and to facilitate awareness of any particular issues, including vulnerability and disability needs. When adapted properties in the affordable housing sector become available to re-let the allocations policy on Gloucestershire Homeseeker (the choice based lettings system) allows 'direct-matching' of these properties to households with a confirmed need of those adaptations to ensure the best use of this stock.

Re-modelling our Council stock to address particular needs

We are in the process of re-visiting our stock portfolio to ensure that the stock will match the needs and demands of our tenants whilst also being adaptable to changing requirements in the future, hence making our communities more sustainable. As part of this we have set aside over £2.5million to improve the areas where our tenants live as well as improving their individual properties.

To ensure that we make the best use of our resources, and that our stock meets need in the long term, we have also worked with the Chartered Institute of Housing to evaluate our sheltered housing service. This evaluation has looked at the support provided to tenants to help them maintain independence, and also the stock profile to make sure that it meets a high and appropriate standard to enable residents with mobility, dementia and other challenges to be able sustain their tenancy and to reduce the need for moves into higher care provision accommodation. A detailed assessment of all of our schemes has taken place, and we'll be reviewing this data before making any longer term proposals.

Promoting Stability

As part of the requirements of the Localism Act 2011 we have produced a Tenancy Strategy that sets out our approach to how the new flexibility for affordable housing providers to issue fixed term tenancies should be used. We maintain that fixed-term tenancies should normally only be offered where absolutely necessary and justified, and for a minimum period of 5 years, excluding any probationary period.

Occupancy

The estimated numbers of overcrowded and under-occupied households in our District are as follows:

Overcrowded: 1.6% of households = 742 households

Under-occupied: 42.4% of households = 20,264 households²⁰

Under-occupation (having more bedrooms than needed) can become a problem if the property becomes unaffordable due to being too costly to heat or repair or becomes inaccessible due to disability. Overcrowding can result in a number of problems including poor health, household tension and poor educational attainment²¹. In the affordable housing sector households that are severely overcrowded (lacking 2 or more bedrooms) or under-occupying and looking to downsize are given a high priority (gold band) under the choice-based lettings system (Gloucestershire Homeseeker). We have also held a successful Homeswapper event that included our Registered Provider partners to facilitate mutual exchanges between under-occupying and overcrowded tenants. For our council tenants a welfare mitigation budget has been established to support households through downsizing including grants of around £500 to assist with moving costs.

Reducing Housing Tenancy Fraud

The Audit Commission has commented that housing tenancy fraud reduces the quality of life for tens of thousands of families who are unable to access social housing and costs taxpayers at least £900 million per year. In recognition of the potential negative impact on prospective tenants waiting to be housed in the district, we are creating measures to identify and deter tenancy fraud to ensure that only people who have applied through legitimate means will be able to access affordable housing. As a member of the Gloucestershire Tenancy Fraud Forum we work with our affordable housing partners to share information and best practice and to seek joint working opportunities to best combat the threat of tenancy fraud.

Further Focus

Our future focus remains centred on the objectives given in our Private Sector Housing Renewal Policy 2013 -2018, which we reviewed in 2013 in light of the significant public health reform introduced in the Health and Social Care Bill and following research into the current condition of private sector housing.

We will also focus on promoting to landlords the legislative changes due in 2016 and 2018 for Energy Performance Certificate requirements in rental properties, and we'll do further work with landlords of private rented properties to raise standards in this sector.

In our Council-owned stock we will continue to improve our homes to meet the Stroud Standard and increase our focus on reducing fuel poverty for tenants.

²⁰ Gloucestershire Housing Needs Survey 2009

²¹ Shelter (2005) Full House? How overcrowded housing effects families

Moving Forward - Future Objectives

- **Conduct further research on the housing needs and ambitions of older people in order to encourage downsizing**
- **Remove category 1 hazards in the home through essential emergency repair and general repair**
- **Assist in adapting accommodation to meet disability needs**
- **Promote and improve energy efficiency in the home**
- **Improve the condition of properties available in the private rented sector**
- **Help people to access safe and suitable housing**
- **Tackle empty homes and help owners bring them back into use**
- **Review our Council housing tenancy agreements to ensure they are robust and up-to-date in light of legislative changes**
- **All Council owned homes to meet the Decent Homes Standard and deliver our tenant-determined “Stroud Standard” by 2017**
- **Review our Energy Strategy to reduce further fuel poverty in Council owned homes**



Solar panels at work in Stonehouse © TWM

Delivering Affordable Homes to meet the needs of our communities

Why is this a priority?

'Maintaining an adequate level of housing opportunities, an important element contributing towards local quality of life, is an important issue and a key feature of sustainable communities'²²

The new Stroud District Local Plan identifies the provision of affordable and decent housing as being a key strategic objective for the Plan:

Strategic Objective SO1: Accessible communities

Maintaining and improving accessibility to services and amenities for our communities, with:

- Healthcare for all residents
- Affordable and decent housing for local needs
- Active social, leisure and recreation opportunities
- Youth and adult learning opportunities

With a predicted growth in the number of households in the district putting further pressure on the existing stock, council properties continuing to be sold under the 'right to buy' and a housing market which remains difficult for those on modest incomes to access without help, the delivery of new affordable homes forms a key component of our plans to help meet housing need.

Headline Achievements

- Through a combination of robustly applied planning policies, practical support and grant aid, we have enabled the delivery of over 500 new affordable homes in the Stroud District over the last five years.
- During that time, 3 new rural exceptions sites have delivered 55 new affordable homes specifically for the residents of smaller towns and villages.
- A further 450 affordable homes are in the pipeline for predicted delivery over the next three years, 18 of which are to be delivered on rural exceptions sites
- Since its launch in 2012, our Local Authority Mortgage scheme has helped 44 households access an affordable mortgage to buy their first home.

²² Population Growth & Total Housing Requirements for Stroud District Housing, update July 2013; Keith Woodhead.

What we are doing

Maximising opportunities through planning policy

Recognising that worsening affordability is predicted over the next 20 years, the intention was for the District's new Local Plan to introduce a new lower threshold above which developers will be expected to provide new affordable housing units on sites where planning permission is being sought. Previously the threshold was for 15 units in urban areas and 4 in rural, but with this threshold in place we were missing out on too many opportunities. By lowering the threshold to 4 across all sites and seeking a financial contribution from sites that are too small to accommodate affordable housing units, we intended to increase the delivery of new affordable homes throughout the district.

This new policy had been tested for viability to ensure that it doesn't prevent sites from coming forward by imposing too heavy a financial burden on developers.²³

However, in November 2014 the government introduced some changes to national planning policy which limited local authorities' ability to seek affordable housing on certain sites. Amongst other things, this policy change introduced a 10 unit threshold below which on-site affordable housing provision cannot be sought, although in some limited rural areas a financial contribution can be sought instead.

As a result, we are having to revisit our affordable housing policies. The Local Plan Inspector will decide on a revised policy in June 2015; in the meantime we are aware that two local authorities are attempting to challenge this government policy change. As a result, at the time of writing we are very limited in our ability to seek affordable housing on sites of under 10 units total.

Working with our Developing Partners

In addition to the planning policy above, we also work with RPs (Registered Providers, also known as housing associations) to deliver all-affordable housing schemes. These schemes are principally financed via a mix of funding from the Homes and Communities Agency (the national housing and regeneration agency for England) and an RP's own resources. We provide an 'enabling' service to help RPs to access early advice from the planning department and support applications for HCA funding. We also provide housing needs information to these organisations to ensure that their investment is targeted at meeting the greatest range of housing need.

Increasing our own Housing Stock

The Council has approved a budget of over £15 million to build new homes in the district for the first time in over a generation and is on course to achieve a set target of delivering 150 new homes by March 2018. Work has already started on a number of sites – Minchinhampton, Leonard Stanley and 'Top of Town' Stroud – and planning has been granted for sites at Berkeley, Hillside, Coaley, Cam and Woodchester.

In reflection of evidence²⁴ that the majority of demand is for smaller properties, over 80% of the new build programme is made up of one and two bedroom homes.

²³ Community Infrastructure Levy Development Appraisal Study, Christopher Marsh & Co Ltd, August 2012

²⁴ Gloucestershire Strategic Housing Assessment 2014, HDH Planning and Development Ltd

A key priority for our delivery programme is to build energy efficient properties: for instance we are installing higher levels of insulation and ensuring efficient design to protect against fuel poverty. Where appropriate, we will also be installing renewable energy products such as photo voltaic cells to reduce utility bills further.

Our programme also looks to build homes, where possible, that can be adapted to accommodate growing families to prevent people having to move. For example, homes at the Minchinhampton site have been designed so that the roof space can be easily adapted to include an extra room for a growing family if required. Also central to this is our aim to deliver homes that meet 'Lifetime Home Standards'; for example homes that are designed to allow the easy use of a wheelchair or installation of a stairlift if required.

In addition, we are in the process of examining all our Council land for opportunities to support the development of new affordable homes.

Meeting Housing Needs of our Rural Communities

The affordable housing needs of our more rural communities are less likely to be met through the application of our planning policies alone, and so in recognition of this we are members of the Gloucestershire Rural Housing Partnership. The Partnership is made up of Gloucestershire Rural Community Council, Gloucestershire's rural local authorities and local Registered Provider's who are interested in providing affordable housing in rural communities. The partnership shares resources to promote rural affordable housing, and funds a Rural Housing Enabler who works with local communities to identify unmet housing need and bring forward opportunities to meet that need by developing small numbers of affordable homes specifically for local people.

In addition, and specifically for the Stroud District, councillors decided to put forward a fund to encourage the delivery of rural affordable housing and the 'Community Infrastructure Reward Scheme' was introduced as a result. This scheme allows communities to bid for council funding to provide infrastructure projects such as allotments, play areas or orchards where they have actively supported the provision of new affordable housing. The fund is also financing an additional Rural Housing Enabler for three years for the Stroud District in order to maximise delivery during that time.

Future-proofing New Homes

Due to the introduction of the 'benefit cap' under Welfare Reform, there can be problems for larger families claiming out-of-work benefits being able to afford to pay the rents on larger properties. As rents are calculated by the number of bedrooms in a house, one solution under consideration is to develop properties with fewer but more spacious bedrooms, in order to help provide accommodation that is affordable whilst ensuring that the children of the household have access to adequate space to play or do their homework.

Self-build

The United Kingdom as a whole has had a much lower rate of self-building than other European countries. In the UK self-build makes up about 7 per cent of new builds while in Hungary over 50 per cent of housing completions are self-build and in France the figure is 38 per cent.

The Government defines self-build (or custom build) as “housing built by individuals or groups of individuals for their own use, either by building the home on their own or working with builders”. Self-build is an important element of the government’s housing strategy, with a stated ambition to bring self-build into the mainstream. While self-build is unlikely to fall within strict definitions of affordable housing, it can be viewed as another way to help households to access the housing market. Self-build is now often called custom build, reflecting the fact that many self-build properties are built by developers to a household’s individual requirements. Costs can be saved by self-builders if they are able to carry out some of the tasks involved in building or fitting out their new property. In 2014 the government announced that it was to introduce a range of measures to support self-builders, including making self-build mortgages more accessible and making grant funding available to self-build groups. Under the National Planning Policy Framework, councils have to identify land for self-builders and the emerging local plan introduces a new policy to integrate self-build within strategic sites:

Delivery Policy HC3: Strategic self-build housing provision

At strategic sites allocated within this Local Plan a minimum of 2% of the dwellings shall be to meet Government aspirations to increase self-build developments. These schemes will:

1. Be individually designed, employing innovative approaches throughout that cater for changing lifetime needs
2. Provide for appropriate linkages to infrastructure and day to day facilities
3. Include a design framework to inform detailed design of the individual units, where more than one self build unit is proposed

Maximising Access to all forms of affordable housing

For those households with an ambition to buy their own home there are a number of government and local schemes which can provide help. Shared ownership (also known as ‘part buy part rent’) schemes are generally the most well-known, but the government has also launched a number of other schemes under the ‘Help to Buy’ banner. In addition, the Council has invested over a £1million in the Local Authority Mortgage Scheme which allows first-time buyers to access mortgages at reduced interest rates by underwriting part of the mortgage risk.

Gypsies, Travellers and Travelling Showpeople

The cultural and housing needs of the Gypsy, Traveller and Travelling Showpeople community can be very different to the district's general population. A recent Gypsy, Traveller and Travelling Showpeople Accommodation Assessment²⁵ which was commissioned by the Gloucestershire district councils identified the need for additional pitches for the travelling communities over the Local Plan period. The Council will take forward a number of recommendations that could for example include potential temporary tolerance areas.

Further Focus

Despite the recent upturn in the housing market, and slowly improving mortgage availability, we need to continue with our focus on delivering new affordable housing.

There are a number of ways that we can help increase the supply of affordable housing, ranging from delivering new Council-owned homes and supporting Registered Providers to develop new affordable properties to running schemes which help households to access assisted forms of house purchase.

There may also be an opportunity to increase the availability of market rented properties in the district by the Council building or purchasing properties on the open market to be rented out on market rental (as opposed to affordable rental) terms.

Moving Forward - Future Objectives

- **Examine the need to provide help to self-builders to access building plots or expertise.**
- **Consider expanding the Local Authority Mortgage Scheme to support self-builders.**
- **Further promote assisted forms of house purchase such as shared ownership.**
- **Examine opportunities for the council to provide market rented properties**
- **Introduce the new affordable housing planning policies and draft a planning policy document to provide more detail on them.**
- **Adopt a “Stroud New Build Standard” to inform our development of 150 new Council homes**

²⁵ Opinion Research Services 2013

Preventing homelessness and supporting vulnerable people

Why is this a priority?

The effects of homelessness on a household can be devastating as a result of separation from support networks, disruption to children's education and periods of uncertainty spent in temporary accommodation. Homelessness also has a financial impact on the Council, with £59,000 spent on the provision of bed and breakfast accommodation in 2013/2014.

The rising cost of housing, welfare benefit reform and the general downturn in the economy have contributed to the 30% increase in homelessness applications that we have seen in the district from 2012/13 to 2013/14. However, our Housing Advice Team's homeless prevention initiatives have resulted in a drop in the number of households actually becoming homeless.

We support homeless prevention work within the district by committing additional funding to the central government grant for this work. These extra resources have enabled the Housing Advice Team to expand its homeless prevention initiatives with a focus on early intervention to allow families to stay in their home or, when this is not possible, to assist them in finding suitable alternative accommodation before homelessness occurs.

With housing costs continuing to rise much faster than inflation, and further cuts anticipated in public spending, we recognise that we face increasing challenges in reducing homelessness over the coming years. While there are very low levels of street homelessness in the district there is a significant problem with 'hidden homelessness', particularly amongst single people. Although they are not 'roofless' they are often 'sofa surfing' or have other insecure housing. We recognise that securing housing solutions for this client group presents a particular challenge.

While the Localism Act 2011 has given local authorities new powers to discharge statutory homelessness duties into the private rented sector, we can face problems in accessing this type of accommodation. The Local Housing Allowance limit (the maximum payable for help with housing costs for private rented accommodation) has been calculated to include other areas outside of the District with significantly lower rents. This means that there are very few properties in the District where rents fall within Local Housing Allowance limits making it particularly difficult for those on low incomes to secure affordable private rented housing.

The Council has approved a full Homelessness Prevention Strategy for 2014-2019 that details a range of prevention actions and initiatives with an emphasis on early intervention measures. Jointly developed by the Council together with statutory and voluntary organisations of the District's Homelessness Forum this can be found on the Council website www.stroud.gov.uk

Headline Achievements

- Year on year increases in homeless preventions from 309 in 2009/10 to 506 in 2013/14
- Engaging with other areas such as health and wellbeing through the Homelessness Forum
- Funding half a post at the Citizens Advice Bureau to give financial advice to households facing eviction or repossession. In 2013/14 Stroud had the lowest eviction figure in Gloucestershire and the second lowest of all 36 local authorities in the South West
- The recruitment of a Welfare and Benefit Advice Officer and a Tenancy Enforcement Officer, to intervene with our council housing tenants at an early stage to protect against eviction and maximise access to financial support.
- A review and re-launch of our property accreditation scheme 'Fit to Rent' for private sector landlords to promote good quality housing in the district and to ensure we meet the requirements of The Homelessness (Suitability of Accommodation) (England) Order 2012

What we are doing

Improving our Service - Gold Standard

We have seen a 16% increase over the last 2 years in the number of customers approaching our Housing Advice Team for advice and assistance with their housing situation. As part of our focus to continuously seek to improve our service and maximise resources we are participating in a government scheme to achieve 'Gold Standard' status. This peer-led scheme provides training, support and an on-line toolkit to help councils identify areas for improvement and help to make housing services run more efficiently.

The Housing Advice Team's key focus is in supporting households to resolve their housing problem before it reaches a point of crisis. To encourage contact at the earliest stage we actively promote our service across the District, for example displaying posters in GP and other community accessed services, and promotional events in colleges and shopping centres.

Assisting Rough Sleepers

While street homelessness is not particularly high in the district it is important that we have resources in place to support people who may face the risks of sleeping rough. Together with the other local authorities in Gloucestershire we have used dedicated funding from the Department of Communities and Local Government (DCLG) to finance a countywide assertive outreach service that works specifically with long term rough sleepers and people who have become street homeless.

Together with the other Gloucestershire districts we also participate in the Severe Weather Emergency Protocol. The Protocol operates to ensure that no rough sleeper has to remain on the streets in periods of severe cold or other particularly adverse weather conditions and, at times of implementation, rough sleepers will be offered temporary accommodation.

The Council also provides grants to local organisations such as the MARAH Trust and Ebenezer who provide support to single homeless people. This involves practical support and active referral to relevant agencies, depending on the needs of the client.

Preventing homelessness by assisting households to remain in their home

Our Housing Advice Team works with households at the earliest stage possible to prevent homelessness by offering a full range of services to prevent the loss of the home. Relationship breakdown is one of the most common causes of homelessness that we see and we aim to reduce this by funding counselling sessions both for couples and mediation sessions for young people and their parents. We also negotiate with landlords to resolve problems that may be leading to eviction, for example by arranging support for a household to address tenancy problems, and in exceptional circumstances providing a one-off payment of rent arrears where we deem that the household will be able to afford the ongoing rent. Debt and financial pressures play a major role in the threat of homelessness across all tenures and we provide funding to Stroud Citizen's Advice Bureau to give debt advice, negotiate with debtors and maximise incomes to avoid loss of accommodation due to financial problems.

Through our partnership with Care and Repair we are able to provide extra security measures including a 'sanctuary room', if appropriate, so that victims of domestic violence can remain safely in their own homes if they choose to do so.

Enabling households to access alternative safe and suitable homes

There is a national shortage of affordable housing and this is also reflected in the Stroud district. As a consequence the private rented sector plays an increasingly important role in accessing suitable housing. The Housing Advice Team can assist families threatened with homelessness with deposit and agency fees to help them access private rented accommodation. Extra funding provided by the Council has allowed this to be extended to assist single people.

Despite the challenges of finding affordable private rented accommodation locally we have developed good working relationships with local lettings agents and landlords to help access to this sector, including successfully negotiating reductions in proposed rents. Many landlords require an upfront rental payment in addition to the security deposit and for some tenants this is unaffordable. Through our Environmental Health Team we operate a rent in advance payment scheme and a deposit bond scheme which can be accessed by people who are entitled to Housing Benefit.

To help households maintain their tenancy the Housing Advice Team provides written information to both tenants and landlords to ensure that each is aware of their rights and responsibilities. Regular follow up calls are also made to both the landlord and tenant to identify any problems that may arise so they can be quickly resolved, and vulnerable households are linked into community-based support for help with their new tenancy.

Helping People to Live Independently

The needs of our residents can go beyond the provision of a place to live; support is often required to allow people to remain in their own homes or to assist with specific problems they may face. As part of the Supporting People Partnership we work closely with Gloucestershire County Council to deliver the Supporting People Strategy. This strategy aims to help people to live independently in their own communities through the provision of community based support to help people develop the skills and confidence to manage their own accommodation.

A range of other community based services can also be linked into, to offer more targeted housing related support to people with specific requirements, including people at risk of domestic violence, people with drug and alcohol problems, people with mental health problems and people with a physical or learning disability.

Supported Housing

For people who are unable to live independently in the community, supported housing is available. This type of accommodation is able to offer intensive and specialist support to help people recover and move on to maintain their independence.

As part of the Supporting People Partnership we will work with Gloucestershire County Council to ensure that there is equity of access to supported accommodation across Gloucestershire and that those most in need of these services are able to access them quickly.

Young People

Supported accommodation is available specifically for young people to help them develop the independent living skills that they will need to be able to maintain their own accommodation in the future, and we have 48 units of this type of accommodation across three projects in the Stroud District. We also fund Gloucestershire Nightstop who provide temporary and emergency accommodation for young people aged 16-25 who are either waiting for a settled accommodation solution or may be in need of 'breathing space' as a result of problems at home.

We are also working with a council-wide group to achieve 'Hear by Right' accreditation. The 'Hear by Right' programme helps ensure best practice on the safe, sound and sustainable participation of children and young people in the services and activities they take part in. We believe that housing should be a key part of that in order to put young people at the heart of service delivery.²⁶

Older People

As discussed in a previous chapter, the council is reviewing its sheltered housing service for older people. Alongside an increasingly ageing population, the housing needs and aspirations of older people are changing, and a range of housing solutions, including sheltered and supported housing, need careful research in order to decide how we can best meet future needs. ExtraCare housing, which provides individual flats and bungalows along with on-site facilities and access to care and support, is one such potential solution and we are working with partners to identify opportunities to develop ExtraCare schemes.

²⁶ Hear by Right National Youth Agency - www.nya.org.uk

Supporting Individuals through Welfare Reform

New Welfare Reform rules introduced in April 2013 determine that working age tenants in affordable housing who are deemed to have an excess bedroom(s) for their needs will have their housing benefit payments reduced. We have implemented a range of measures to assist council tenants affected by this change that include development of a bespoke DVD, targeted information and advice, and the introduction of a Welfare Mitigation Budget to assist those tenants willing to downsize with moving costs. We have also held a successful Homeswapper event that included our Registered Provider partners to facilitate mutual exchanges between under-occupying and overcrowded tenants.

Our Benefit Team have identified and contacted all households affected by both the bedroom tax and the benefit cap, and regularly update other registered housing providers in the District, to best key in support for those affected. The Benefit Team also works closely with the Housing Team and Housing Advice Team to maximise support by making discretionary housing payments to prevent homelessness.

The introduction of Universal Credit will have a profound effect on social housing tenants in receipt of benefit, the main issue is around the manner of how payments are administered which will be directly to the tenant, rather than the current practice of payments direct to the Landlord, and will be paid monthly in arrears. One of the measures we have implemented to mitigate the issues (which are expected to be an increase in rent arrears and personal indebtedness) for our council tenants has been to change the rent charging periods to 52 weeks from 48 weeks thus reducing the impact of rent payments as they are now spread over a longer period.

Houses in Multiple Occupation

Numerous changes have already taken place to the way the Local Housing Allowance (LHA) is assessed for claimants in the private rented sector and further changes are expected. Most of the changes are aimed at reducing the benefit bill. However, effects will be seen in the private rented sector. For example, there may be a higher demand for Houses in Multiple Occupation (HMOs) as LHA rates are reduced for those less than 35 years old, forcing occupants out of one bed flats into shared accommodation. As the demand for HMOs increase, the council must ensure those properties eligible for licensing are inspected and approved. There is concern that if welfare reform forces landlords to charge a lower rent, property standards may slip, resulting in the most vulnerable tenants living in the worst accommodation conditions and in overcrowded properties. As a result, we need to continue inspecting properties in the private rented sector and prioritise inspections of properties housing the most vulnerable tenants.

Private sector leasing schemes

We work with registered housing providers to help prevent homelessness by leasing private rental properties. Private sector landlords who want to rent their property out, but do not wish to manage it, can lease the property to a partner housing association for up to five years. The housing association will manage the property on behalf of the landlord, housing tenants from the council's waiting list. When the lease period comes to an end the housing association guarantees to return the property to the landlord in the same condition as at the start of lease. Throughout the lease period the landlord receives a guaranteed monthly rent, even during void periods.

Further Focus

Our future focus around homelessness remains centred on the objectives in our Homelessness Prevention Strategy 2014-2019. This Strategy was developed through the Stroud District Homelessness Forum and focuses on further improving our homelessness prevention work by identifying any gaps in the service, strengthening partnership working, and expanding and promoting our service.

You will find the full range of initiatives and actions laid out in our Homelessness Prevention Strategy at www.stroud.gov.uk. Key aspects of this work include expanding access to the private rented sector and increasing the importance of early intervention – with a particular focus on vulnerable client groups.

To increase housing options for older people we are keen to investigate the feasibility of developing two ExtraCare schemes; one in the northern part of the district and one in the south.

Moving Forward - Future Objectives

- **Increasing access to the private rented sector**
- **Working with partnership agencies to ensure early intervention in homelessness**
- **Prepare for the introduction of Universal Credit by increasing access to credit unions**
- **Identify opportunities to develop ExtraCare schemes for older people.**

Building Inclusive, Sustainable and Healthy Communities

Why is this a priority?

Creating a physical environment in which people can live healthier lives with a greater sense of well-being is a hugely significant factor in reducing health inequalities, with housing identified as an important determinant of someone's health and wellbeing.²⁷

Building an inclusive, sustainable community is an important part of this strategy. As stated in the Stroud District Corporate Delivery Plan 2014-18, our intention is to decrease health inequalities in our district. When we talk about housing, as well as the building itself, the National Planning Policy Framework states that 'the planning system can play an important role in facilitating social interaction and creating healthy, inclusive communities'. In addition the Marmot Review states that 'low levels of social integration, and loneliness, significantly increase mortality'.

Existing tools such as the Joint Strategic Needs Assessments (JSNA) are a lever to facilitate integrated approaches to healthier, more resilient communities at a local level. A JSNA is an ongoing process by which local authorities, clinical commissioning groups and other public sector partners jointly describe the current and future health and wellbeing needs of its local population and identify priorities for action.

Demographics in Stroud District

The health of people in the Stroud District is generally better than the national average²⁸. However, there are aspects where the situation is worse than average and some of these are related to housing.

Some people require support in our communities, including people with various mental health problems, including a higher than average number of people admitted to hospital for self harm. We also have a higher than average number of people drinking alcohol in excess².

Physical activity amongst adults, children and young people in our district is also below the national average², which can in turn lead to various health concerns.

The Crime & Disorder Act placed a legal obligation on the District Council, the Police, Health Authority and the County Council to work together in reducing crime and disorder, and the fear of crime. Whilst crime in the Stroud District has fallen by 41% in the past 5 years (up to 2013), the major issue for most of our residents is the fear of crime and so we need to ensure we keep working with our communities to address this. The Stroud Safer Stronger Communities Partnership Strategy is aligned to the priorities of the Gloucestershire Police and Crime Commissioner thus ensuring the Partnership is 'working together for a safer, healthier and more just and inclusive Gloucestershire with a better quality of life for all'.²⁹

²⁷ Marmot Review

²⁸ Public Health England Stroud District Health Profile 2013

²⁹ Gloucestershire Police and Crime Plan 2013 - 17

Headline Achievements

- Health and Wellbeing Plan published
- Community Safety Strategy published
- Continued support for Stroud District Health and Wellbeing Partnership and the Stroud Safer Stronger Communities Partnership
- Tenant Involvement and Community Development Strategies published.

What we are doing

Keeping people in our communities feeling confident, cared for and connected

There are various Community Safety initiatives that support vulnerable people in our communities. Neighbourhood Wardens cover the whole district and can help with issues such as anti social behaviour, home security and crime prevention advice, hate crime and bullying, and littering. They work in partnership with the local police and parish and town councils to ensure our communities are inclusive, reducing crime and the fear of crime.

Community Voice

This authority supports various forums across the district, bringing people together to ensure our communities are thriving and sustainable. Forums include the Community Safety Partnership, Stroud District Youth Council, Stroud District Older People's Forum and the Stroud District Health and Wellbeing Partnership with the Substance Action Group. These forums offer a channel to ensure we understand our communities, giving them a voice, as well as an opportunity for groups and individuals to make connections and support positive, effective partnership working.

Tenant & Resident involvement

We support Tenant/Resident Associations and offer Community Development initiatives to all residents across the district to ensure we have cohesive communities. There are initiatives aimed at older people, such as Craft and Chat, as well as young people, such as StreetGames and Junior Wardens. Our range of involvement opportunities allows tenants and residents to be involved as much or as little as they would like and allows them to empower their communities and have an input to the services that we provide.

Support for independent living

We have various initiatives that support people to live in their own homes for as long as they are able to, for example Careline and Message in a Bottle, and information and advice regarding Telecare and home adaptations. We run the GP Exercise on Referral Scheme and the Health Walks across the district that can help get people physically active to help with their balance and general health and wellbeing. The latter two are examples of Social Prescribing, which is a mechanism for linking patients with non-medical sources of support within the community, providing help with psychosocial needs. This forms part of the wider recognition of the influence of social and cultural factors upon health and wellbeing. We are working with the Clinical Commissioning Group to pilot a more co-ordinated approach to Social Prescribing in our District.

Financial Inclusion

We have produced a Financial Inclusion Strategy that focuses on multi agency working to ensure that people who need support are identified and helped by the appropriate agencies and don't 'fall through the gap' - this can be found on the council website www.stroud.gov.uk Initiatives include working together with Foodbank, Stroud Citizen Advice Bureau and the current community based support provider to conduct a postcode-based mapping exercise and promoting access to affordable banking products to enable those with poor credit history to increase their financial opportunities.

Supporting people into work

The Council is investing nearly £2 million between 2013-15 focussed on businesses, apprenticeships and skills training as part of our jobs and growth agenda³⁰.

We work hard to offer apprenticeships and work placement opportunities and work with local businesses to build links with education and to encourage investment in workforce skills. Much of our work is done in partnership with the Federation of Small Businesses, JobCentre Plus, South Gloucestershire and Stroud College, the Stroud Education Partnership and our own youth council.

Working with the Department for Work and Pensions and the local Voluntary and Community Sector, we are part of the Families First programme, using a whole family approach that, amongst other outcomes, assists adults on the path to employment. We also work with local businesses and schools to ensure our local population gain the skills they require for the work that is available locally. One example of this is the annual Ambitions event.

We have also set up a Tenant Grant scheme through funding from our contractors. This is offered to council tenants to access small amounts of funding to get them back into work. Grants have been provided to tenants for the purchase of work clothing and equipment (such as tools), to access skills training and to cover the travel costs of attending interviews.

Further Focus

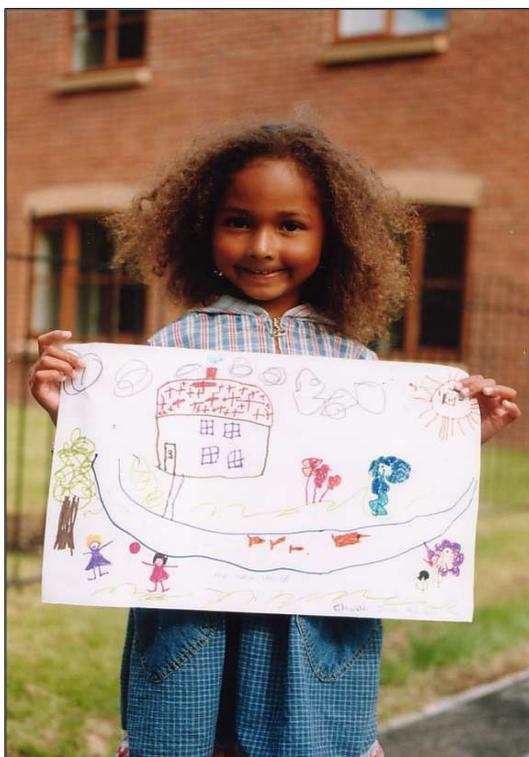
Housing has been identified as a wider determinant of health and the impact of housing on health has been recognised by the Marmot Review. We need to ensure effective partnership working to ensure this is established.

We need to continue to work with our communities to ensure that they are inclusive and sustainable and that the most vulnerable people are not marginalised or excluded.

³⁰ Stroud District Council Jobs and Growth Plan 2013-2018

Moving Forward - Future Objectives

- **Work with the Gloucestershire Clinical Commissioning Group and the County Council to deliver health and well being projects targeted at communities most in need**
- **Community Outreach for physical activity**
- **Include Housing advice and support on Social Prescribing in Stroud & Berkeley Vale Pilot**
- **Reduce crime and the fear of crime throughout the Stroud District via the Stroud Safer Stronger Communities Strategy 2013-2016**
- **Work with partners on the Gloucestershire's Families First programme**
- **Work with tenants of Council new build properties to build integration within the community through community development and tenant involvement**



Picture: Eagle Mill Close - Stroud

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Adapt Accommodation to Meet Disability Needs	<p>Assistance Mandatory Disabled Facilities Grants (DFG) are available up to a maximum of £30,000 subject to an applicant's means test and Occupational Therapists referral.</p>	<p>Central Government and SDC Capital Programme</p> <p>Officer Time</p>	2018	Environmental Health Officers within the Housing Renewal Team, Occupational Therapists, Safe at Home	Legislation changes to remove mandatory duty to provide DFGs
Promote and Improve Energy Efficiency in the Home	<p>Advice and Signposting Advice on saving energy, renewable technologies and financial assistance via the Severn Wye energy advice line</p> <p>Assistance Target 2050 loans of up to a maximum of £10,000 over a loan period of 5 years for energy efficiency improvements in the home.</p>	<p>Officer Time</p> <p>Severn Wye SDC Capital Programme Officer Time</p>	2018	<p>Environmental Health Officers within the Housing Renewal Team</p> <p>Gloucestershire Warm and Well Partnership Severn Wye</p> <p>Gloucestershire County Council</p>	If funding is not secured this scheme can not run
Improve Housing Conditions in the Private Rented Sector	<p>Advice and Signposting Free advice to private sector landlords, tenants and agents on property letting standards especially overcrowding and housing conditions and fire safety.</p> <p>Annual Landlord training days</p> <p>Biannually Landlord newsletter to all landlords signed up to the mailing list</p>	Officer Time	2018	<p>Environmental Health Officers within the Housing Renewal Team</p> <p>National Landlord Association</p>	

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
<p>Improve Housing Conditions in the Private Rented Sector (continued)</p>	<p>Assistance Promotion of the Fit to Rent Property Accreditation Scheme</p> <p>Enforcement Tenant complaints regarding poor housing conditions are investigated and where necessary action is taken under the Housing Act 2004 to ensure landlords carry out essential works to remove any category 1 hazards that are identified</p>	Officer Time	2018	6 District Authorities in Gloucestershire	
<p>Help Tenants Access Safe, Suitable Housing</p>	<p>Advice and Signposting Tenants are given advice on accessing safe quality housing, they are referred to SDC Housing Advice Team to discuss housing options and Fit to Rent landlords for quality accommodation.</p> <p>Assistance Private Sector Leasing schemes are offered in partnership with local housing providers.</p> <p>Rent in Advance and Deposit Bond schemes are offered to tenants in receipt of housing benefit to assist access into the private rental market</p>	Officer Time	2018	<p>Environmental Health Officers within the Housing Renewal Team</p> <p>Chapter 1</p> <p>Fit to Rent Accredited Landlords</p>	

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Mandatory Licensing	<p>Advice and Signposting Advice is given to owners of licensable Houses in Multiple Occupation (HMOs) and mobile homes and caravan site owners.</p> <p>License applications are reviewed, conditions applied and monitored.</p> <p>Enforcement Appropriate enforcement action will be taken if owners of HMOs or caravan sites fail to comply with the conditions of their licence.</p>	Officer Time	2018	Environmental Health Officers within the Housing Renewal Team	
Tackle Empty Homes	<p>Advice and Signposting Advice is offered to owners of empty properties to help them bring them back into use</p> <p>Assistance Empty Home Loans are available up to a maximum of £15,000 to assist owners in bringing their empty properties back in to use for affordable housing in the district.</p>	Officer Time SDC Capital Programme Officer Time	2018	Environmental Health Officers within the Housing Renewal Team Chapter 1	If funding is not secured this scheme can not run

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Tackle Empty Homes (continued)	<p>Enforcement Following complaints made to the Council regarding an empty private property, the owner (if known) is contacted and encouraged to bring their property back into use. The Council has the option of implementing a number of different statutory powers at its disposal for example, under the Housing Act 2004 and the Law of Property Act 1925.</p>	Officer Time	2018		
Review Tenancy Agreements for Council-owned stock	Consult with all partners including tenants, Councillors and relevant external agencies and implement new agreements	Officer Time	Sept 2015	Tenancy Enforcement Officer, Housing Officer, Tenants and Councillors	Agreements are out of date and may not be robust in terms of challenge
All Council-owned homes to meet the Decent Homes Standard and deliver our tenant-determined “Stroud Standard” by 2017	Decent Homes Standard works prioritised in planned programmes. Robust contracts in place to deliver the work	Officer Time Contractor time, HRA Budget	2017	Head of Contracts, Asset Manager, Contracts Manager, Contract Officers, Tenants and Councillors	If budget is not available and contracts are not in place then works cannot be carried out
Review our Energy Strategy to reduce further fuel poverty in Council owned homes	Consult with all partners, including tenants and councillors. Identify resources as appropriate and implement the new Strategy	Officer Time, contractor time, HRA budget	Oct 2015	Head of Contracts, Asset Manager, Services Manager, Tenants and councillors	If budget is not available and contracts are not in place then works cannot be carried out

Delivering affordable homes to meet the needs of our communities

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Increase opportunities for self-build	Scope project to examine the cost and availability of building plots	Officer time	Sept 2015	Housing strategy, Tenant Services & Asset Management	Duty falls on council to supply serviced plots for self-build
	Check for suitable land within council landholdings	Officer time	Sept 2015	Ditto	Land transferred to self-builders but build not completed
	Examine feasibility of extending local authority mortgage scheme to cover self-build projects	Officer time Capital investment to underwrite risk	Oct 2015	Housing Strategy Capita plc Finance	Likelihood of default on mortgage
Purchase or build properties for market rent	Gain Committee approval for investing funds in market rental properties	Officer time £10k for scoping and feasibility report	Feb 2016	Tenant Services, Asset Management	Will need to borrow to purchase properties – may not stack up financially
Wider promotion of affordable housing purchase options	Examine options to promote purchase options and expand public awareness	Officer time Advertisement charges	Dec 2015	Radian SW Housing Strategy Housing Advice	Unless backed with significant funds, may not have impact.
Produce document to provide more detail on new local plan policies	Draft planning policy document to give further guidance on tenure, type, design and quality of affordable units	Office time	Sept 2015	Housing Strategy Planning Strategy	Significant officer time required to draft, consult and adopt document
Adopt a “Stroud New Build Standard” to inform our development of 150 new Council homes	<p>New Build Standard Hold a workshop and invite key stakeholders to develop the standard</p> <p>Invest £15 million Complete projects including the regeneration schemes at Minchinhampton, ‘Top of Town’ Stroud, and Leonard Stanley</p>	<p>Officer time, tenants and councillors</p> <p>HRA Capital budget, Officer time</p>	<p>April 2015</p> <p>March 2018</p>	Strategic Head Tenant Services, Development Manager	If capital budget not available, contracts not agreed and planning not obtained the project will stall

Preventing homelessness and supporting vulnerable people

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Increasing access to the private rented sector	Contact letting agents to promote the Housing Advice Service and how we can support landlords and tenants	Officer time	Commenced and ongoing	Housing Advice Team	Insecure funding beyond March 2016
	Work with lettings agents and landlords to promote use of double deposits in place of guarantors.	Officer time	Commenced and ongoing	Housing Advice Team	
	Develop and promote a landlord information pack to provide advice to landlords and information regarding the homeless prevention fund.	Officer time	Dec 2015	Housing Advice Team	
	Advertise in the local press to encourage landlord contact.	Officer time	Dec 2015	Housing Advice Team	
Working with partnership agencies to ensure early intervention in homelessness	Initiate an information programme of housing advice/homeless prevention options with healthcare professionals, voluntary sector, religious groups and employers using promotional materials.	Officer time Posters, leaflets, other promotional materials including use of televisions in waiting rooms, public areas etc	April 2015 and ongoing.	Homelessness forum. Health and wellbeing partnership.	Insecure funding beyond March 2016
	Develop and improve communication with youth offending and probation to provide early advice/prevention.	Officer time	Sept 2015	Housing Advice Team, Probation, Youth Offending Team, Stonham Housing	

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Working with partnership agencies to ensure early intervention in homelessness (continued)	Continue to develop closer links with Stroud CAB and other agencies for early identification of households at risk of homelessness due to financial problems	Officer time	Sept 2015	Stroud CAB Homelessness Forum	Insecure funding beyond March 2016
	From the above links produce a common financial assessment form to improve consistency in assessing risks. CAB to provide training on use of the form	Officer time	Sept 2015	Stroud CAB, Homelessness Forum	
Increase access to credit unions	Financial Inclusion Officer to explore credit unions and create links	Officer time	April 2016	Financial Inclusion Officer, Welfare and Benefit Advice Officer	Loss of rental income
Identify opportunities to develop ExtraCare housing	Work with developers, Registered Providers, the HCA and County Council to identify suitable locations and funding to develop two schemes in the district.	Officer time HCA Capital grant funding	April 2016	Housing Strategy, Planning, RPs the HCA, County Health and Social Care	Lack of capital or revenue funding. Lack of suitable available land.

Building inclusive, sustainable and healthy communities					
OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Work with the Gloucestershire Clinical Commissioning Group and the County Council to deliver health and well being projects targeted at communities most in need	Include housing on Gloucestershire's Joint Strategic Needs Assessment	Officer Time	July 2015	Health & Wellbeing Co-ordinator; Head of Housing Management; Environmental Health	Time
Community Outreach for physical activity	Continue and evolve SDC's Healthy Lifestyles Scheme and raise awareness of opportunities	Officer Time	Ongoing	Sport & Health Development Manager	Funding
	Continue and evolve various sport, play and physical activities across the district	Officer Time, Council budget	Ongoing	Sports Development Officer	Funding
	Input to the Gloucestershire Health and Wellbeing Board's Strategic Implementation Group	Officer Time	Ongoing	Head of Environmental Health; Health & Wellbeing Co-ordinator; Sport & Health Development Manager	Time

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
Community Outreach for physical activity (continued)	Befriending Scheme Pilot to tackle Social Isolation and Loneliness	Officer Time, PCC Funding	March 2016	Health & Wellbeing Co-ordinator, VCS organisation delivering this	Lack of funding to roll out across district
	Work with Stroud District Youth Council to raise awareness of, and help prevent, self harm	Officer Time, PCC funding	Ongoing	Health & Wellbeing Co-ordinator; Senior Youth Officer	
Include Housing advice and support on Social Prescribing in Stroud & Berkeley Vale Pilot	Information is given to include on the asset map	Officer Time	Ongoing	Health & Wellbeing Co-ordinator	Time
	Representation from housing on the Stroud District Health and Wellbeing Partnership	Officer Time	Ongoing	Health & Wellbeing Co-ordinator, Homelessness Prevention, Environmental Health, Community Development Officer	Time
	Representation from SDC on Social Prescribing Steering Group	Officer Time	Nov 2015	Health & Wellbeing Co-ordinator, Head of Environmental Health, Sport & Health Development Manager	Time

OBJECTIVE	WHAT WE WILL DO TO ACHIEVE IT	THE RESOURCES WE NEED	TARGET DATE	LEAD AND SUPPORTING PARTNERS	RISK
<p>To reduce crime and the fear of crime throughout the Stroud District via the Stroud Safer Stronger Communities Strategy 2013-2016 (which also reflects the objectives contained within the Police & Crime Commissioners plan)</p>	<p>Through the direction of the Community Safety Partnership (CSP), deliver local initiatives through effective partnership working/commissioning to reduce crime and disorder, and the fear of crime.</p>	<p>Officer time and PCC budget.</p>	<p>March 2016</p>	<p>Stroud District Council, Glos County Council, Police, Fire & Rescue, Probation, Health and voluntary & third sector.</p>	<p>PCC funding beyond 2015. Reduced level in CSP resources</p>
<p>Gloucestershire's Families First programme :</p> <ul style="list-style-type: none"> • Get children back into education • Reduce youth crime and anti-social behaviour • Put adults on a path back to work 	<p>Through the Families First Delivery Group, oversee an effective multi-agency programme and allocation system for working with troubled families via 121 interventions, 'whole' family support and through commissioning of targeted services.</p>	<p>Officer time and GCC budget.</p>	<p>Sept 2015</p>	<p>Stroud District Council, Glos County Council, Police, Health and voluntary & third sector.</p>	<p>Government funding of Families First beyond 2015. Reduced level in available resources.</p>
<p>Work with tenants of new build properties to build integration within the community through community development and tenant involvement</p>	<p>Liaise with new tenants and agree activities as appropriate</p>	<p>Officer time</p>	<p>March 2017</p>	<p>Performance and Involvement Manager, Community Development Officer, Development Officers</p>	<p>If tenants are not invested in their community there is a risk of ASB/isolation and/or dissatisfaction leading to unsustainable communities</p>

Appendix 2 - References

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