

**Report to:** Health Scrutiny Committee  
**Date:** 27<sup>th</sup> January 2022  
**Name:** Caroline Siddall, Housing Strategy & Growth Manager

**Report Title**

*Tackling Health Inequalities: Council's role as a gateway to securing housing for residents including homeless residents*

**1.0 Introduction**

- 1.1 The right home environment is crucial to health and wellbeing, so housing is considered to be one of the wider determinants of health. Unhealthy, unsuitable, or unstable housing presents a risk to a person's physical and mental health. Conversely, the right home environment protects and improves health and wellbeing and prevents physical and mental ill health.
- 1.2 Trafford Council is a non-stock holding Local Authority and as such relies on Registered Providers (RPs) properties to enable the Council to secure affordable housing for Trafford residents.
- 1.1 The Council has a Nominations Agreement in place with all the RPs who own stock in Trafford. The Agreement enables the Council to have nomination rights to a percentage of their properties to enable the Council to rehouse people from the Council Housing Register. The Council also has a Housing Allocation Policy which explains the rules, criteria and procedures that determines how the Council will nominate households to RP properties.
- 1.2 Both policies work alongside each other, without the Agreement the Council would not have the nomination rights to a percentage of the RP properties to fulfil its statutory duty with regards to allocating housing accommodation in accordance with a published allocation scheme (Housing Allocation Policy).

**2.0 Trafford Housing Market**

- 2.1 Demand for housing in Trafford is very strong. House prices are high – the average price paid for a property in Trafford in 2021 was £334,352, compared to the GM average of £210,171. Property values continue to rise steeply; during 2021, average values in Trafford have risen by 9%. The market is dominated by home ownership (69% of homes are owned compared to 60% across Greater Manchester).
- 2.2 There are a relatively high number of larger dwelling types; around 60% of all housing stock is detached and semi-detached. It is these larger, more expensive properties that are not reliant

on first time buyers that enable Trafford to ride out external economic downturns reasonably well.

- 2.3 Private rents are also high, the average rent in 2021 is £1,393pcm and none of the properties to rent are within the Local Housing Allowance cap (the level covered by Housing Benefit). Many of the existing homes available are out of reach of lower paid workers, vulnerable people and first-time buyers.
- 2.4 The mean household income of Trafford residents is £36,500; this is greater than the average for both GM (£25,836) and the UK (£25,971). However, the high property prices within Trafford mean that even with the higher median salary, there is an affordability ratio in Trafford (income to property price) of 8.83, vastly exceeding the average ratio of 3-4 times the median salary. This makes housing in areas of Trafford unaffordable for many, in particular first-time buyers.
- 2.5 The current 15,992 units of accommodation in the affordable rented sector are unevenly spread across the borough. The sector is dominated by smaller 1 and 2-bedroom properties and 45% are flats/maisonettes and is concentrated in the North of the borough.
- 2.6 Whilst the buoyancy and popularity of Trafford is very positive, this masks geographical differences within markets. There is a clear distinction between the north and south of the borough with the former having a much higher proportion of disadvantaged communities and residents who are out of work and characterised by significant reliance on benefits, lower educational attainment, low household income and low value rented markets). One of the challenges for this Strategy is to work to develop a more balanced housing market, including through a better mix of housing and increasing local incomes.

### **3.0 Housing Allocations Policy**

- 3.1 The Housing Allocation Policy explains the rules, criteria and procedure that determine how the Council will nominate households to social and affordable rented RP properties in the borough. Housing Options Service Trafford (HOST), which provides homelessness and housing advice for the Council, administer this Policy.
- 3.2 The Policy must adhere to a Legal Framework outlined in Part 6 of the 1996 Housing Act, an element of which mandates that certain groups of applicants must be given 'reasonable preference' in determining who is allocated properties. This already applies to people who are homeless and some who face losing their accommodation within 28 days, but the HRA extends this preference to all applicants who are threatened with homelessness within 56 days.
- 3.3 Reasonable preference applies to the following applicants:
  - Homeless people owed a full duty under part VII of the Housing Act 1996.
  - Homeless individuals (not owed a full duty under the above Act).
  - Applicants occupying unsanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions.
  - Applicants who need to move on medical or welfare grounds or grounds of disability.

- Those who need to move to a particular locality in the district where failure to meet that need would cause hardship (to themselves or others).

3.4 The Policy uses a Banding system to allocate properties fairly and to those in most need, this system has remained unchanged. A summary of these bandings is detailed below:

<b>Trafford Banding System</b>
<b>Band 1:</b> Urgent housing need and owed 'reasonable preference'.
<b>Band 2:</b> Need to move and owed 'reasonable preference'.
<b>Band 3:</b> Applicants who do not meet the criteria for Band 1 and 2 but fall into the 'reasonable preference' category.
<b>Band 4:</b> Applicants not assessed as being owed 'reasonable preference' but who meet the Trafford Positive Community Criteria (working/volunteering in the borough or have a local connection).
<b>Band 5:</b> Applicants who would have been owed 'reasonable preference' but have been awarded reduced preference (rent arrears, ASB etc.), applicants with no recognisable housing need and those with no priority.

3.5 The table below provides some information in terms of the types of properties that have been let. The data is only available from October 2020 when we moved to a new IT system:

<b>Property type</b>	<b>Number of lets October 2020 – Dec 2021</b>
1 bed Bungalow	37
2 bed Bungalow	10
1 bed Flat	223
2 bed Flat	134
3 bed Flat	3
2 bed House	35
3 bed House	44
4 bed House	3
5 bed House	2
<b>Total lets</b>	<b>482</b>

3.6 The table below provides some information on the number of applicants rehoused by Band, again the data is only available from October 2020:

<b>Total number of applicants rehoused by band</b>	<b>Oct 2020 - Dec 2020</b>	<b>Jan 2021 - Dec 2021</b>
Band 1	22	228
Band 2	13	113
Band 3	21	54
Band 4	12	26
Band 5	0	2
<b>Total</b>	<b>68</b>	<b>423</b>

#### 4.0 **Nomination Agreement**

- 4.1 A Nominations Agreement is a Legal Contract between the Council and the RPs who own properties in Trafford. The Agreement enables the Council to have nomination rights to a percentage of their properties to enable the Council to rehouse people from the Council Housing Register.
- 4.2 The Nominations Agreement was developed in accordance with the Housing Act 1996 (s170), Homes England's Framework for Social Housing and the DLUHC Code of Guidance for Local Authorities. The Agreement applies to general needs, sheltered housing and adapted properties. Extra care and specialist supported accommodation are dealt with separately through bespoke Nomination Agreements.
- 4.3 The Nominations Agreement works alongside the Allocations Policy, without the Agreement the Council would not have the nomination rights to a percentage of the RP properties to fulfil its statutory duty with regards to allocating housing accommodation in accordance with a published allocation scheme (Housing Act 196, s167 and s168). Trafford Council is no longer a housing provider and it is therefore vital that a Nominations Agreement is in place to enable people on the Council's Housing Register an opportunity to be re-housed.
- 4.4 There are 34 RPs operating in Trafford with 15,992 social and affordable rent properties available. The main stockholders are Trafford Housing Trust (THT) with 8,828, Irwell Valley Housing Association with 2,045 and Your Housing Group with 1,864<sup>1</sup>.
- 4.5 The Nominations Agreement enables the Council to have nomination rights to at least 50% and 75% (in the case of THT) of the RPs total vacant properties to re-house people from the Council's Housing Register. As at the end of December 2021, there were 6,445 people on the Housing Register.
- 4.6 The tables below show a breakdown of the Housing Register by Band and Bedroom Need :

<b>BAND</b>	<b>NUMBER OF APPLICANTS</b>
Band 1	319
Band 2	785
Band 3	835
Band 4	2,939
Band 5	1,567
<b>Total</b>	<b>6,445</b>

<b>BEDROOM NEED</b>	<b>NUMBER OF APPLICANTS</b>
1 Bedroom	3,561
2 Bedroom	1,829
3 Bedroom	855
4 + Bedroom	200
<b>Total</b>	<b>6,445</b>

<sup>1</sup> [Registered provider social housing stock and rents in England 2019 to 2020 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/registered-provider-social-housing-stock-and-rents-in-england-2019-to-2020)

4.7 Nomination monitoring takes place quarterly to ensure that the Council is receiving the agreement nomination rights and also that the properties being nominated are successful. Below is a summary of the number of properties nominated and the success rate since 2018.

	2018/19	2019/20	2020/21
<b>Number of RP properties available in let</b>	688	675	571
<b>Number of RP properties nominated</b>	488	520	411
<b>Percentage of RP properties nominated</b>	72%	77%	79%
<b>Number of successful nominations</b>	462	509	405
<b>Percentage of successful nominations.</b>	95%	98%	99%

4.8 As the table highlights the Council is receiving more than 50% of the available lets and the success rate is high.

## 5.0 Homelessness

6.1 The Council has a statutory duty to assist those people who are homeless or threatened with homelessness within 56 days. The Homeless Reduction Act (HRA) came into force in April 2018. The new Act amended Part 7 of the Housing Act 1996 which provides local authorities' statutory duties when dealing with homelessness. The HRA amended and introduced a number of new duties, including:

- A duty to provide information and advice to all.
- A duty to formulate a Personal Housing Plan (PHP) for those applicants who are homeless or threatened with homelessness within 56 days.
- A duty to prevent homelessness within 56 days – 'Prevention Duty'.
- A duty to relieve an applicants' homelessness by helping them secure accommodation that would be available for them to occupy for a period of at least 6 months, within 56 days – 'Relief Duty'. The Relief Duty also includes a duty to provide interim accommodation where there is reason to believe eligibility, homelessness and priority need. This accommodation must be available for the 56-day Relief Duty period unless move on accommodation is secured.

6.2 Homeless people or those threatened with homelessness are assessed by HOST to determine what duty, in accordance with the HRA, they would receive. Those placed within the Prevention Duty are granted Band 3 on the Housing Waiting List. Those in the Relief Duty are placed in Band 2 and those in the Main Duty are placed in Band 1. These are the priority bands and gives a greater chance of being re-housed. In addition, officers with HOST would work with the clients to look at other housing options such as accommodation within the private rented sector.

6.3 The table below provides some data in terms of homelessness in Trafford:

GENERAL	Q1 2021/22	Q2 2021/22	Q3 2021/22
Total number of applications received during the quarter	739	805	777
Number of homeless households seeking advice only	539	588	545
Referred to supported housing project	34	54	36

<b>PREVENTION</b>	<b>Q1 2021/22</b>	<b>Q2 2021/22</b>	<b>Q3 2021/22</b>
Number of applicants within the Prevention Duty (as at the end of the quarter)	64	88	86
Number of applicants prevented from becoming homeless	56	51	76
<b>RELIEF</b>	<b>Q1 2021/22</b>	<b>Q2 2021/22</b>	<b>Q3 2021/22</b>
Number of applicants within the Relief Duty (as at the end of the quarter)	97	98	90
Number of applicants whose Relief Duty ended during the quarter	128	155	145
Number of applicants whose Relief duty ended due to an offer of accommodation in the PRS	14	17	19
Number of applicants whose Relief duty ended due to an offer of accommodation in the Social Rented Sector.	18	17	13
<b>MAIN DUTY</b>	<b>Q1 2021/22</b>	<b>Q2 2021/22</b>	<b>Q3 2021/22</b>
Number of applicants in Main Duty (as at the end of the quarter)	131	135	138
Number of applicants whose Main duty ended due to an offer of accommodation in the PRS	0	0	1
Number of applicants whose Main duty ended due to an offer of accommodation in the Social Rented Sector	34	39	38

## 6.0 Housing Advise

- 6.1 For those residents that are not homeless or threatened with homelessness within 56 days, HOST would provide housing advise and HOST have a number of email templates that customers are sent depending on the reason why they have made contact with HOST for assistance.
- 6.2 Aside from advising customers on what to do to be re-housed, HOST offer advice and signpost to relevant agencies, all with the aim of preventing homelessness, for customers who may be experiencing the following:
- Mortgage repossession
  - Threat of eviction/Possession notice from RP's
  - Property standards
  - Affordability/UC issues
  - Increased costs of their private rent
  - Domestic Abuse
- 6.3 The document embedded below is the Housing Advise Pack issued to residents who approach HOST for help:



## **Rough Sleepers**

- 7.1 One of the manifestations of homelessness is rough sleeping and more and more people are sleeping rough in England. Living on the streets is dangerous, causes health problems and affects people’s wellbeing.
- 7.2 Trafford Council has a team of Rough Sleeper Outreach Workers and a Rough Sleeper Navigator that work with Trafford’s rough sleepers and those placed in the A Bed Every Night provision (ABEN) to provide intensive support and assistance with securing permanent accommodation. ABEN is a GM initiative established in 2018 and provides accommodation for those the Council would not have a legal duty to accommodate. ABEN prevents those not in priority need (usually single males) from sleeping rough or sofa surfing and starts the pathway to permanent accommodation.
- 7.3 Trafford has two entrenched rough sleepers who are known to HOST and who are visited regularly by the Rough Sleeper Outreach workers, but who do not want any assistance from the service. HOST will continue to engage in the hope that one day they will take up the offer of ABEN and start the pathway to permanent accommodation.
- 7.4 The table below provides information on the number of rough sleepers each year. These figures are determined at the annual rough sleeper count which takes place on the same time each year and is reported to DLUHC.

<b>YEAR</b>	<b>NUMBER OF ROUGH SLEEPERS REPORTED</b>
2018	3
2019	1
2020	7
2021	3

## **8.0 Support Provision**

- 8.1 In line with the Homelessness Reduction Act 2017, Trafford’s Homelessness Strategy 2019-2024 focuses on the prevention of homelessness. This includes providing support to those at risk of homelessness and those recently resettled, following homelessness.
- 8.2 Trafford’s Tenancy Support Team is part of HOST and consists of 5 Tenancy Support Workers. Their role is to provide both early intervention and resettlement support. The support offered is largely based on the needs of the client and can range from helping with housing benefit claims, to sourcing furniture and white goods, to assisting clients to access other services for their wider needs e.g., mental health, drug and alcohol, and domestic abuse services.
- 8.3 Trafford’s RPs can refer tenants at risk of eviction to the Tenancy Support Team, but some also have their own in-house support provision. For example, THT have a Customer Support Team and Irwell Valley established a Tenancy Sustainment Team in light of the Covid-19 pandemic. The majority of RPs within Trafford also have inhouse money advice services that will work with tenants struggling with rent payments to prevent eviction.

- 8.4 Supported accommodation is available in Trafford for those that require more intensive support to acquire the skills required to maintain a tenancy. There are three schemes which have been commissioned by Trafford Council; Greenbank is provided by Irwell Valley and provides accommodation with onsite support for people aged 16 to 25, Pomona Gardens and Meadow Lodge are provided by Great Places and provide supported accommodation to those aged 18+.
- 8.5 All supported schemes work with residents to ensure they are 'tenancy ready' before assisting them to obtain settled move-on accommodation in either the private rented or social rented sector. They also provide resettlement support to those moving on from the schemes.
- 8.6 Following recommendations from Trafford Housing Strategy 2019-2023, Trafford's Housing Strategy & Growth Team are in the process of finalising Trafford Supported Housing Strategy 2022-2027.
- 8.7 This Strategy sets out the key actions that the Council and its partners will take over the next 5 years to further develop the provision of supported housing and housing related support in the borough.

## **9.0 New Affordable Housing**

- 9.1 It is the Council's priority to increase the provision of new affordable homes and encourage our Registered Providers to build more social housing in Trafford.
- 9.2 In 2018, the Council established the Trafford Affordable Housing Fund that combines all off-site affordable housing contributions from developers and enables RPs and the Council to bid for money to build new social rented properties. Trafford Housing Trust have just completed a site in Timperley with the development of 30, 1 and 2 bed social rented apartments which were funded through the Trafford Affordable Housing Fund.
- 9.3 Currently we have the following new build affordable schemes on site with the following RPs:
- Irwell Valley are on site with the development of 79 social rented new build units on the Sale West Estate.
  - Southway Housing are on site with the development of 31 shared ownership properties in Urmston.
  - Your Housing Group are on site with the development of 25 affordable rent and 50 shared ownership properties in Partington.
  - In addition, 4 private developments have been granted full planning permission which will provide a total of 98 affordable housing units across Trafford.

## **10.0 Conclusion**

- 10.1 The Council's role in securing social/affordable housing is undertaken via the Nomination Agreement and Housing Allocations Policy. The Nomination Agreement enables the Council to access RP properties and the Allocations Policy guarantees that the properties are allocated in a fair and transparent way, ensuring that those in the greatest need have highest priority.
- 10.2 The data shows that the number of properties available to let is not meeting the demand as contained on the Housing Register. Trafford on average has 700 RP properties available each year and with around 6,500 people waiting to be re-housed this highlights the housing crisis.



There is an evident shortage of social/affordable homes available, and this is when HOST will look to affordable accommodation in the Private Rented Sector as an alternative.

10.3 The Council continues to review the Nominations Agreements and Allocations Policy to ensure they are up to date and that the Council is maximising the number of available social/affordable properties available in Trafford.

**Further Information:**

- Homelessness Strategy 2019-2024 - [Trafford-Council-Homelessness-Strategy-2019-2024.pdf](#)
- Homelessness Strategy Annual Review 2021/22 - [Trafford-Homelessness-Strategy-2019-2024-Annual-Statement-2021.pdf](#)
- Housing Strategy 2018-2023 - [Trafford-Council-Housing-Strategy-2019-2023.pdf](#)
- Housing Strategy Annual Review 2020/21 – [Housing policies and strategies \(trafford.gov.uk\)](#)
- Trafford Allocations Policy - [Housing-Allocation-Policy.pdf \(trafford.gov.uk\)](#)