

# Medway Housing Strategy to 2030

Introduction from Portfolio Holder and Assistant Director

## **Our Priorities:**

1. **Supply** – increase affordable housing supply.
2. **Quality** – Driving up housing standards
3. **Participation** – involving Medway Housing Tenants and other residents so they have a say.
4. **Independence** – helping people to stay living in their own homes.

## Priority 1 – Supply- Increase Affordable Housing Supply

### Why does Medway need Affordable Housing?

Since the early 20<sup>th</sup> Century, it has been accepted that the owner occupier and private rented sectors cannot supply sufficient housing at levels of quality and affordability to meet the housing needs of all residents in a typical local area.

The types of housing which are included in the affordable housing category are: social rented; affordable rented and intermediate housing.

#### **Factsheet: Types of housing**

**Owner Occupier** – this is where a person or household owns a property outright or has a mortgage with a bank or building society.

**Private rented** – this is where a person or household pays money to an individual or company for a tenancy on the property they live in. The rent is often in line with the local ‘market’ rent.

**Social rented** – this is where a person or household pay rent to the local authority or other social landlord for their property. The rent is usually cheaper than the local ‘market’ rent.

**Affordable rented** – this is like social rented, but the rent payable can be up to 80% of the local ‘market’ rent.

**Intermediate housing** – this may cover shared ownership, keyworker schemes, or other initiatives such as first homes, designed to provide a way into home ownership for those who cannot afford to buy a property on the open market.

### Why is this important?

We know from the high demands on the Medway housing register, along with feedback from our residents and stakeholders that this is a critical issue for Medway.

### Our Commitments

- **Build more council owned properties.**
- **Ensure more affordable properties are built in Medway.**
- **Make sure new housing is fit for purpose for all Medway residents.**

### How will Medway do this?

- Increase the number of homes, owned by the council that are genuinely affordable to those living in them, including buying additional properties for use as temporary accommodation, to support Medway’s obligations to house people in priority need, without increasing costs.
- Develop land currently available to the council and purchase land where cost effective to provide additional local authority stock.
- Make use of capital to invest in purchase of ‘off the shelf’ properties.
- Bring in Affordable Homes Grant funding through partnership with Homes England, to increase the number of affordable new build properties delivered by the Council.
- Work with Developers, including Medway Development Company, and Registered Providers to increase overall supply and maximise the number of affordable homes.
- Ensure housing supports the delivery of the Local Plan, which will identify where the most appropriate sites for development are, to maximise the housing supply where it is needed and also make sure there is consideration around all aspects of infrastructure,

from roads to schools and GP surgeries and wider issues around commercial activity, employment and the environment.

**Factsheet: What is a Local Plan?**

A Local Plan provides a guide to what new property developments need to consider based on the needs of the local area. The Plan will include, number of specific categories including housing, shopping, employment, and leisure.

Residents of Medway are consulted to get their views on the Local Plan.

The plan will outline the opportunities for building new developments but also will also outline where developments will not be permitted.

This is important, because it allows Medway to make sure that new developments will not be allowed in areas that Medway does not agree are suitable.

Without a local plan, new developments can proceed on appeal against the wishes of Medway Council.

- Explore downsizing/rightsizing schemes and look at what incentives and/or support can be offered to increase take up.
- Utilise government grant opportunities such as Rough Sleeper Accommodation Programme e.g. we have a shared flat and six single flats for people who were formerly homeless. We will also receive funding under the Local Authority Housing Fund (LAHF) to provide additional affordable accommodation for people seeking asylum.
- Continue to be responsive to any new government initiatives, which can increase affordable housing in Medway.

- Review existing council stock to see if these can be better re-utilised to meet Medway's needs.
- Support the review of affordable housing requirements to make sure that Medway gets the most effective types of properties on new developments. Make sure that a share of newly built affordable homes are accessible, against the current target of 5%, or where this is not possible achieve contributions to make other homes accessible.

**Factsheet: What is shared ownership?**

Shared Ownership is where you buy a percentage of a flat or house, typically through a mortgage.

Shared ownership properties are always leasehold properties, so you would for example need to ask the landlord if you wanted to make alterations to the property.

This is usually between 10% and 75% of the market value of the property. The remaining percentage is owned by a landlord. You will need to pay rent to the landlord for the rental of the percentage of the property you do not own.

For instance, if you bought 75% of a shared ownership property, you would need to pay the landlord rent on the remaining 25% they own.

In addition to the rent, and mortgage if you have one, you may also need to pay ground rent and monthly service charges which may be for things like communal spaces, gardens and window cleaning.

- Support private/charitable sector landlords to bring forward good quality affordable housing – e.g., seek to support community led housing schemes.
  - Seek opportunities to support self or custom build projects to provide opportunities for additional affordable housing.
  - Support landlords looking for sites for build to rent.
  - Continue our commitment of enabling 204 new affordable housing units per year.
  - Increase the Housing Revenue Account stock by 1% each year, increasing by a minimum of 180 properties by the end of the strategy.
  - Work to identify empty homes, and where practical and affordable, bring these back into use.
  - Medway will explore whether there is a direct role for the Council in providing Private Rented Sector accommodation to expand availability.
- How will success be measured?
- Monitor the number of additional affordable homes in Medway, including those that are owned by Medway council.
  - Monitor overall housing delivery and the percentage of affordable homes delivered through Section 106, which will be replaced with the Community Infrastructure Levy. (A new Infrastructure Levy is coming in by 2030 which is designed to simplify affordable housing delivery as this will remove the potential for viability disputes).
  - Monitor additional funds brought into the council for the use of providing affordable homes.
  - Feedback from landlords and developers on current and planned opportunities to increase housing stock.

Related Documents:

- Medway Council Plan

- Medway Council Local Plan
- Medway Housing Needs Assessment
- Derelict and Empty Property Strategy
- Medway Council Development Strategy
- National Planning Policy Framework 2021
- Asset Management Strategy

## Priority 2 – Quality- Driving Up Housing Standards

As part of Medway Council’s drive to improve housing in all sectors, we will make use of new legislation coming in place to add to the legal powers already in existence. This gives a greater amount of scrutiny over the state of properties in the private sector, new responsibilities for social landlords, and setting out standards that providers of supported housing need to meet.

### Why is this important?

The tragic story of Awaab Isaak’s death from living in a property with damp and mould emphasises why it is essential that housing across all tenures is of good quality, free from danger and a healthy place to live. Good quality housing provides the foundation for good physical and mental health, good education, and good life chances.

### Our Commitments

- **Improve the standards of private rented housing, supported housing, and Medway Council owned housing.**
- **Help owner occupiers and tenants to improve their properties to keep them living in their homes independently.**
- **Raise awareness of energy efficiency schemes for all residents in Medway.**

### How will Medway do this?

- Provide support to tenants through Medway’s Private Sector Housing Team, responding to concerns raised by tenants about the standards of private rented properties they are living in with an ambition to improve the standards in private rented accommodation.

- Improve Medway’s own Housing Revenue Account (HRA) stock and neighbourhoods using the ‘would I be happy with the housing and service if I lived here?’ principle.
- Look at options, through direct communications to landlords and consultation with Medway residents, around ways to ensure the quality of properties available. This will include checking feasibility of selective licencing of properties or, a landlord registration scheme.
- Monitor Supported Housing through the Supported Housing Improvement Programme (SHIP).

#### **Factsheet: What is SHIP?**

The Supported Housing Improvement Programme (SHIP) was begun due to The Supported Housing (Regulatory Oversight) Act 2023.

The SHIP Team started in summer 2023, with Medway being a pilot area, delivering a programme of advice, support and inspections to ensure high quality supported housing is identified and to work with providers who are below this standard to improve the quality of accommodation and support, and work with revenue and benefits to confirm value for money.

- Mandatory HMO licencing is in place for large HMOs, Medway will look to additional licencing would include all HMOs.
- Visit properties as a result of referrals/complaints and follow up completed with residents, including any required enforcement should that become necessary.
- Publicise the Home Improvements Agency (HIA) so that more people can have their properties adapted to keep them living in their homes independently, supporting Medway residents with

access to the HIA. Work closely with Occupational Therapists to agree measures to keep people independent and then refer to the HIA to carry out the work.

- Develop the Handypersons Service – so that this is available to Medway residents who may need a subsidised service e.g. a radiator moved that is blocking accessibility for a wheelchair.
- Continue the work being delivered on sustainable Warmth, targeted to improving the energy efficiency of housing stock across all tenures, with information sessions and energy cafes, contact households where there are identified neighbourhoods with clusters of properties below energy efficiency standards or with high numbers not on mains gas, promote wider information through social media, etc.
- Make best use of the Social Housing Decarbonisation Fund to get Medway Housing stock better insulated and warmer in the winter.
- Keeping HRA properties (council homes) in a good state of repair and maintaining all aspects of safety in HRA buildings.
- Increase partnership work with local housing partners e.g. mhs to see where we can share activity, potentially around bulk purchasing of materials or other goods.

#### **Factsheet: What is an HMO?**

HMO is short for House in Multiple Occupation.

The definition of an HMO is laid out by law.

If there are at least three tenants, and there is more than one household, and these tenants share toilet, bathroom or kitchen facilities between them, this counts as an HMO.

If there are at least five tenants, and there is more than one household, and these tenants share toilet, bathroom or kitchen facilities between

them, this counts as a large HMO. Large HMOs are usually required to meet a higher level of evidence to the local authority and are required to be licensed.

#### How will success be measured?

- Suitable activity in place to monitor private sector landlords across Medway.
- SHIP will carry out visits to providers, and record the number of providers assisted to improve, along with any enforcement, recommendations sent and any additional outcomes for residents.
- Properties improved through the work of the Home Improvements Agency and more people living independently.
- Sustainable warmth – programmes delivered (HUG2, ECO4/ECO+, etc) number of properties having a fabric first or similar intervention, frequency of information updated/delivered.
- Visible cleaned and well maintained HRA sites. Estate inspections carried out. Community spaces developed, improving services to the community to do more estate based activity
- Engagement with Landlords, through forums and direct communications.

#### Related Documents:

- Medway Council Plan
- Disabled Facilities Grant and Financial Assistance Policy
- Future Homes Standard
- Enforcement and Licensing Policy
- The Supported Housing (Regulatory Oversight) Act 2023

### Priority 3- Participation – making sure Medway Housing Tenants and other residents have a say.

In response to a need to ensure that all social housing tenants are able to be active partners in the housing they live in, as well as making important updates to the expected quality standards of social housing, government published The Charter for Social Housing Residents in November 2020.

This put in law a number of responsibilities to landlords of social housing about how they communicate and involve their tenants. The Council has developed an action plan to make sure that this is delivered to our tenants. The Council will look to extend the reach of responsibility beyond that of Medway Council Tenants, to all residents.

#### Why is this important?

Medway believes that no one is better able to hold us to account than our own residents. As one of the biggest landlords in Medway, we want to make sure what we do and how we use our resources is done with oversight by our tenants and we know the same is true of the other social landlords. At the same time, we need to make sure that this focus on bettering standards is not just restricted to social housing but stretch into all property types and Medway's wider community.

#### Our Commitments

- **Make sure Medway Council Housing tenants know how to get their voice heard.**
- **Involve Medway Council Housing tenants in scrutiny of how well Medway Council Housing is performing.**
- **Continue to develop our communications so all residents and tenants are involved and have a say in decisions that affect them.**
- **Be open about how Medway Council Housing works and provides value for money to all residents.**

- **Work with other statutory and voluntary partners to have positive impacts on neighbourhoods across Medway.**
- **Make sure we listen to Medway Landlords across all types of housing, to understand what is important for them, and provide a wider service role to help make tenancies successful.**

#### How will Medway do this?

- Proactively seeking and valuing the input of tenants. To ensure that the Housing Strategy reflects the needs and aspirations of those directly impacted.
- Keeping Medway tenants informed through newsletters, social media, annual reports and being transparent about how finances are used. Make sure tenants of Medway Housing know how to get their voice heard, that they have a say in decisions that affect them and know they are getting value for money.

#### **Factsheet: What do we mean by Medway Housing?**

Medway Housing refers to housing stock that is owned and managed by Medway Council. Medway tenants are those who rent their home directly from Medway Council, and Medway residents are everyone who lives in the Medway Local Authority area.

- Continue to promote our Resident Scrutiny Panel, and Big Door Knock activities and show how feedback is used to drive service improvement.
- Make sure Medway Housing understands who our tenants are and make sure that any groups who are under-represented get included too, ensuring that Medway knows its tenants and provides services in ways that meets their needs.

- Engage with community support groups where there are any gaps identified.
- Work to make the council more inclusive and transparent to residents.
- Roll out our tenant commitments in plain English – ‘our commitment to you’ as part of developing Medway tenant’s statement. The tenant commitments are published online. [You can view this by clicking here:](#)
- Work in partnership with the Tenant Participation Advisory Service (TPAS), a national leader in tenant engagement, to enable mechanisms for engagement and co-production. TPAS follows the expectations laid out by the Regulator of Social Housing, the Building Safety Regulator, the NHF code of governance and the Housing Ombudsman.
- Assist tenants to develop and shape services that encourage a shared pride in the community and work jointly with other Housing providers and homeowners to achieve this.
- Re-introduce a regular landlord forum, so we can hear from landlords and let them know what tenants are saying. Making sure we listen to Medway Landlords across all types of housing, to understand what is important for them, and wider services role in terms of making tenancies successful.
- Take regular part in community wide activities, especially those which focus on furthering the health and wellbeing of all Medway residents.
- Ensure that the team are visible on estates and easy to contact to report repairs, raise issues or request support.
- Work with our partners across Medway Taskforce, Community Safety Partnership, Adult Social Care, Libraries and Community Hubs to increase understanding of the rights and responsibilities of residents across all tenures of housing.

- Take a ‘place based’ approach in focussing our efforts on areas with the highest amount of need. We know that certain parts of the Medway Towns have more challenges than others and are therefore in need of more time and attention.

How will success be measured?

- Medway Housing’s Consumer Standard working group proactively monitoring the action plan.

**Factsheet: What are the Consumer Standards?**

Under the proposed Consumer Standards there are four standards and 56 expectations. This is currently out for consultation and is expected to be confirmed in April 2024. We will ensure that Medway Housing is operating to meet these standards once they are agreed.

- A set of 22 indicators will be monitored and submitted to the Regulator of Social Housing every year. Half will be monitored using management information and half directly from the views of HRA Housing tenants. This includes evidence on ‘you said, we did’ activity.

**Factsheet: What is the HRA?**

The Housing Revenue Account (HRA) is money protected for income and expenditure relating to a council’s own housing stock. Only councils which have their own stock have an HRA.

The HRA allows councils to plan for future investment in more housing units and to fund improvements and repairs to existing housing stock from rents received from their tenants.



The reference means it is separate from Medway's General Fund and so it will be kept for the purposes that our tenants expect it to be used for.

- Attendance across the full range of partnerships meetings and develop actions for Housing to support the wider community.
- Improvements and changes in Medway Housing's partnership outcomes, across areas including financial wellbeing, health, pride in neighbourhoods and supporting action where there is need to address instances of behaviour which impacts on the community.

Related Documents:

- Resident Involvement Strategy
- The Charter for Social Housing Residents

## Priority 4- Independence – helping people to stay living in their own homes.

Medway, in line with all authorities, has groups of people who may struggle to live in general needs properties due to disadvantages they have experienced and/or are currently experiencing. This may mean they need to have additional support; physical changes may be needed to their homes and in some cases, they may need to live in housing which has been designed specifically to meet the needs of people sharing the same kinds of support need. This commitment is made to ensure that people can have equal access to housing in Medway.

### Why is this important?

At a time of unprecedented demand for all resources, there has never been a more pressing need to make sure that the most vulnerable people in society are not disadvantaged when it comes to accessing accommodation and being able to stay in accommodation.

### Our Commitments

- **Prevent people having to leave their homes through future proofing of their properties.**
- **Work with partners across Medway to ensure that service provision, support and care is joined up with housing.**
- **Make sure there is enough housing for specific vulnerable groups, for example people fleeing domestic abuse, care leavers, and vulnerable single homeless people etc.**
- **Raise awareness of grants and other financial support available.**

### How will Medway do this?

- Specialist staff and an Occupational Therapist will visit eligible households and advise on what works can be put in place e.g.

level floor showers, grab rails, to keep people living independently in their own homes for longer.

- Review what is being delivered from the Better Care Fund. Working with Adult Social Care colleagues to work out the best ways to ensure properties are fit for people to use e.g. to return to from stays in hospital.
- Continue working with colleagues in services such as Adult Social Care, Children's Services, Citizen's Advice, Local Welfare Provision and the voluntary sector, to identify the needs of Medway residents and take a joined-up approach to providing support, working with partners to assess demand and increase availability wherever possible of accommodation within Medway for people in specific categories of need, such as care leavers, vulnerable adults with additional needs, mental health or substance use issues.
- Have regular contact and visits to providers to see how the provision is working and how residents feel their accommodation and support meets their needs. Ensure that providers deliver move on support when people move into independent settings.
- Directly commission units of supported housing alongside the existing Medway refuge provision, in line with the stated aims of the Kent and Medway Domestic Abuse Strategy.
- Work with Climate Change, welfare and benefits, and communications colleagues to access information and get information out to Medway's residents through social media, newsletters, home visit and word of mouth.
- Work with partners across Medway to ensure that service provision, support and care is joined up with housing.
- Regularly monitor, quality and utilisation of directly commissioned Housing Related Support provision (Homeless and Ex Offender Supported Housing, Young People's Supported Housing, Domestic Abuse Refuges).

- Provide up to date advice and guidance on grants and promote other funding available to Medway residents and partner agencies.

#### How will success be measured?

- Use of our Disabled Facilities Grant through the Home improvement Agency – for example, how many households have had adaptations fitted in any financial year, how this has improved the lives of residents and how much this saves Medway and its residents, for other uses.
- Feedback from our partners and people we work with either direct or through forums such as the Blue Light Project and Making Every Adult Matter.
- Evidence of quality through quarterly meetings and workbooks, utilisation of available accommodation and demonstration of good practice.
- Numbers of supported service units available, the feedback from people accommodated through these services and the quality grades awarded to the services.
- Direct feedback from residents who have benefitted from grants, or staff who have worked with them to access these grants, numbers of people confirmed as reading social media posts on available grants, take up levels of any grants administered by Medway.

#### Related Documents:

- Disabled Facilities and Financial Assistance Policy
- Children and Young People's Plan
- Adult Social Care Strategy

- Kent and Medway Domestic Abuse Strategy
- Climate Change Action Plan
- Joint Local Health and Wellbeing Strategy
- Rough Sleeping and Homelessness Strategy

### How do we know that Strategies make a difference?

Medway housing monitors all the progress towards commitments four times a year and these are included in reports to the Chief Executive and the Leader of the Council.

Some examples of what was achieved in 2022/2023 are highlighted below:

- Phase 4 of the council's new build programme was completed in January 2023, delivering 28 local housing units.
- Throughout 2022/23, 921 private sector households were assisted to improve their properties through council intervention.
- 142 Disability Facility Grants applications were approved in 2022/2023, along with six home improvement loans.
- 160 Affordable Homes were completed in total in 2022/23.
- Housing Revenue Account Tenants have been recruited to Medway Housing's Tenant Scrutiny Panel, to give oversight to all aspects of housing provided by the Housing Revenue Account (HRA).
- The HRA Tenancy Sustainment Team managed to achieve council tax reductions, discretionary housing payments and get lump sum repayments back into tenant's accounts, in addition increased annual welfare benefits. In total, this has benefitted Medway tenants by £323,000.
- A new post has been created to oversee the Council's response to sustainable warmth initiatives and broader contribution to improving the energy efficiency of the private sector. 84 homes had energy saving measures installed, free of charge.

- Housing successfully bid for £1m in Social Housing Decarbonisation Funding, to improve housing stock and cut down people's heating bills.