

## **Foreword**

Welcome to the 2018 - 23 Local Housing Strategy for Wrexham. This booklet complements the one page strategy and sets the context of the accompanying 5 year action plan.

It provides more detail on the aims and objectives that will change and develop the delivery of housing services in Wrexham County Borough.

## **Vision and objectives**

Housing continues to face the challenges of changing demands and legislation. Meeting the housing needs of a varied and growing population is, however, an opportunity as well as a challenge. Wrexham County Borough Council is committed to working in partnership to providing more housing, more choice and improved housing services for people living in the County Borough. Against this background, the strategy will set out a clear direction and response.

There are 3 fundamental themes to the vision of providing affordable, good quality homes in a vibrant and prosperous County Borough. These are:-

- More housing and more choice
- Better quality homes and communities
- Better services to improve people's lives

## **Key stakeholders and consultation**

This strategy has been developed through engagement with a wide range of stakeholders and input from a number council departments, prior to full public consultation. This approach has benefited the development of the strategy action plan and is vital to its implementation.

Contributors include:-

- Registered Social Landlords
- Public sector bodies linked to housing, such as the Local Health Board and Police.
- Wrexham Tenant Member Partnership and Tenant Service Improvement Groups
- Representatives of the Private Rented Sector.

## **Progress**

Since the last Local Housing Strategy 2013-18 was published, Wrexham County Borough Council has achieved a number of successes, that have made substantial improvements to people's homes and lives, for example:-

- **Improving Homes** During 2017 -18 £56,386,831 was spent bringing council housing stock up to the Welsh Quality Housing Standard (WHQS), with a projected total investment of £139,809,865 by 2020, when all homes will have achieved the WHQS.
- **Energy saving/Fuel Poverty** £4.5m investment via the ARBED scheme spent on providing External Wall Insulation to 619 privately owned properties
- **Delivery of new affordable homes** 257 new affordable homes provided by Registered Social Landlords
- **Delivery of new private homes** 829 new private homes provided by private development.
- **Vibrant and Viable Places Programme** - £24m investment has seen the following projects that provided the following outcomes;
  - Creation of masterplan to develop Wrexham town centre, which includes a specific focus on town centre living
  - Revived vacant land and empty properties into use providing interest free loans of up to £25,000 (TBC)
  - Supported 200 homes to improve energy efficiency as part of an Energy Company Obligation scheme
  - Awarded "Group repair" grants of up to £14,000 for individual homeowners as part of South West Wrexham renewal project. A total of £5.5m has been spent improving the quality of private sector housing period 2013-2017.
  - Delivery of Wrexham's first self-build site, by armed forces veterans providing 16 one and two bed apartments. A rewarding initiative that has seen ex-forces personnel re-skill and build homes for themselves and to meet future demand.
  - The construction of Pennaf's new extra care scheme Maes y Dderwen, which is due to open in April 2018, sees 60 units of accommodation in the heart of Wrexham providing a welcome and modern transition into developing specialist homes for an aging population. The success of this scheme can help progress and evolve homes and support services for this market niche that continues to grow in size.

## Joint Working

Ongoing joint working will help to achieve the aims of this strategy, whilst establishing and maintaining strong relationships with key partners in all sectors. This commitment reflects the Welsh Government's emphasis on partnership working, as set out in its strategic documents "Better Homes for People in Wales - A National Housing Strategy for Wales" and the Wellbeing of Future Generations Act (Wales) 2015.

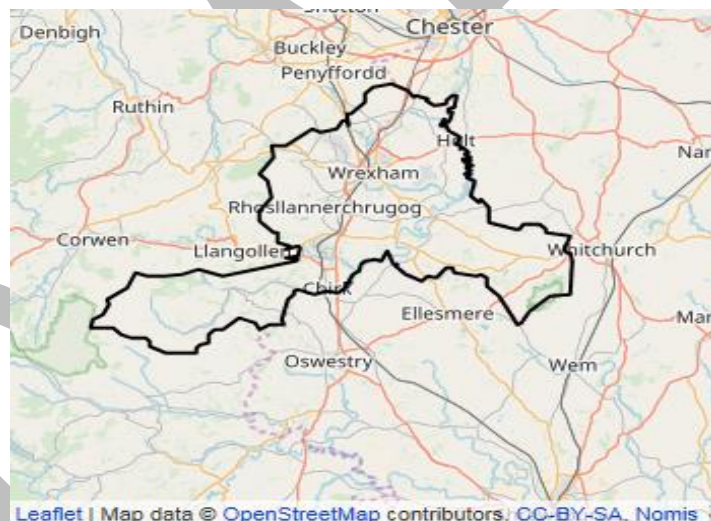
It is important that the new Local Housing Strategy delivers its intended vision. This will be done through the delivery of a series of specific and measurable outcomes. These are set out in the accompanying action plan, which will be monitored, every year, during the lifetime of the strategy.

## Introduction

### Overview of Wrexham County Borough

Wrexham County Borough is situated in North East Wales, between the Welsh mountains and the lower Dee Valley. It includes both urban and substantial rural areas. To the North West and South it borders the counties of Denbighshire, Flintshire and Powys. To the east it borders Shropshire and Cheshire West and Chester. As the largest town in North Wales, Wrexham is a major centre of the region's commercial, health, retail, leisure and educational infrastructure.

Wrexham's location is strategically important. It is the main gateway from North Wales into England connecting with the key rail and motorway networks to North West England and beyond. The County Borough is essential to delivering the wider strategic development of North Wales, through the new Growth Vision and beyond its borders with a key role in the Mersey Dee Alliance and the Northern Powerhouse.



### Key Statistics

Population: 134,844

Age Ranges:-

- **0-15 years** 25,818
- **16-64 years** 86,175
- **65 years +** 22,851

Median Age: - 40

Sex: Male 49.7% Female 50.3%

Description	Wrexham		Wales %	Reference Population	Source & Date
	No.	%			
Born in Wales	93,366	69.2	72.7	All people	Census 2011
Born in rest of UK	33,010	24.5	21.9		
Born outside UK	8,468	6.3	5.5		
Welsh / English / Scottish / Northern Irish / British identities only	127,747	94.7	96.1		
Mixed identity - English / Welsh / Scottish / Northern Irish / British and other	482	0.4	0.4		
Other national identities only	6,615	4.9	3.4		
All with Welsh identity	81,310	60.3	65.9		

### Population Growth

Between 2014 and 2039 Welsh Government estimates that the population of Wrexham will increase by 13,300 (9.7%)

By 2039, this will give a total population of approximately 150,000.

This is a larger increase than neighbouring North Wales Local Authorities:- Denbighshire (2.7%), Flintshire (1.34%) and Powys (-7.73%).

### Affordable housing need projection

Number of households in need of affordable housing, Calculated from 2015 Local Market Assessment and uses Welsh Government calculation guidance to help forecast the arising housing demand.

Affordable Housing Need	2014/15
Current Need	+ 4586
Available Stock	507
Newly Arising Need	448
Supply of Affordable units per year	797
Annual additional affordable units needed (Annual imbalance)	157

## Population Projection

Between 2014 and 2039 the population of Wrexham is projected by Welsh Government Statistics to increase by 13,300 (9.7%)

This will give a total population estimation of 150,000 by 2039.

Housing:- 59,005 homes accommodating 134,844 people

Tenure Type:

2011 census;

0.2% living in shared ownership

0.4% living in private rented other

0.5% living rent free

3.3% living in homes owned by RSL (Housing Association)

12% living in homes privately rented

20% living in homes owned by the council

63.6% living in homes privately owned

Economy<sup>1</sup>:-

Gross household income - £25,948 per annum

Unemployed - 4.2%

Retired - 15.2%

All people	Wrexham	
All aged 16-74	98691	
Economically active		
Employee: Part-time	14567	14.8
Employee: Full-time	39011	39.5
Self-employed	7545	7.6
Unemployed	4128	4.2
Full-time student	3162	3.2

## Legislation and Policy Context

To respond positively to the challenges of providing housing, a strategy is required, which is future proofed and has a clear framework setting out the direction of housing provision and services.

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<sup>1</sup><https://www.nomisweb.co.uk/reports/lmp/la/1946157388/report.aspx#workless>  
[http://www.wrexham.gov.uk/english/statistics/wrexham\\_statistics/census.htm](http://www.wrexham.gov.uk/english/statistics/wrexham_statistics/census.htm)

The strategy is underpinned by an action plan that sets out how success in achieving key milestones will be measured. It will be reviewed annually. This will give the scope and flexibility needed to react and adapt to unpredictable changes in legislation, funding streams and operational issues.

This Local Housing Strategy is not a stand-alone document. It is linked to Wrexham County Borough Council's Council Plan and the emerging Public Service Board's Wellbeing Plan. It focusses on far more than just "bricks and mortar" and extends across all sectors of housing and housing services. It also considers regeneration, prosperity, aspirations, economic growth and the support of people in their homes and communities.

This Local Housing Strategy, has the same main themes as the previous version, which are adopted from the Welsh National Housing Strategy – Improving Lives and Communities – Homes in Wales (2010):-

- More housing, more choice
- Improving homes and communities
- Better services to improve people's lives

It is also informed by a number of pieces of legislation. These are:-

- Mobile Homes Act (Wales) 2013
- Housing (Wales) Act 2014
- Social Services and Well-Being Act 2015
- Well-being of Future Generations (Wales) Act 2015
- Environment (Wales) Act 2016, ,
- Renting Homes (Wales) Act 2016
- Prosperity for all: The National Strategy 2017

Wrexham Public Services Board (PSB) is a statutory body that has adopted and contributes to the seven national well-being goals set out in The Well-being of Future Generations (Wales) Act 2015<sup>2</sup>.

These are:

- A prosperous Wales
- A resilient Wales
- A healthier Wales
- A more equal Wales
- A Wales of cohesive communities
- A Wales of vibrant culture and thriving Welsh language
- A globally responsible Wales

The Public Service Board published a well-being assessment in March 2017<sup>3</sup>. This sets out how partners in Wrexham County Borough aim to contribute to responding to key drivers in

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<sup>2</sup> <http://gov.wales/docs/dsjlg/publications/150623-guide-to-the-fg-act-en.pdf>

<sup>3</sup> <http://www.wrexhampsb.org/well-being-assessment/>

the area. Housing has a part to play alongside the themes of health, economy, employment, safe guarding and diversity. The information contained in the well-being assessment, the national well-being goals and the emerging Wellbeing Plan is vital to understand the needs of Wrexham County Borough when delivering the housing strategy.

## **Key Challenges**

### **Provide more housing and more housing choice.**

- There are not enough homes and there are not enough homes of the right type to meet needs in the County Borough. This mirrors national trends where the widening gap between supply and demand needs to be addressed.
- Councils have been unable to build houses for social rent since 1989. Changes to legislation now mean there are now significant opportunities to increase stock, provide high quality homes and create employment opportunities
- Work will need to be innovative to operate work within funding restrictions and construction guidelines.
- Partnership approaches between Councils, RSLs and the private sector are key to creating wider and more efficient routes into affordable housing.
- Market housing is a key part of choice and there is a need for partners to engage with national and local housebuilders to inform their work and ensure needs are met.

### **Better Quality Homes and Communities**

- Local Councils usually own and manage the largest socially-rented stock in an area. The private rented sector is also an expanding market offering both opportunities and challenges in terms of quality, standards and access.
- There is a need to invest in council-owned housing stock to ensure it meets the requirements of the WHQS, making it fit for purpose, desirable and energy efficient.
- Following the achievement of WHQS, there will be continued investment to maintain standards and improve the overall appearance of communities.
- The Options Appraisal of existing housing stock will continue and decisions made to decide the best solution for these taking into account the aims of the Local Housing Strategy, demand and public opinion.

- The standard of housing in some parts of the private rented sector is a cause for concern and focused efforts are required to raise standards and quality of life within these properties. Poor standards not only affect the tenants living in those conditions but often impacts upon the communities in which such properties are located.
- Responding positively to the new Renting Homes (Wales) Act 2016 to introduce a new tenancy agreement, for all new and existing tenants across all sectors.

### **Better Services to improve people's lives**

- Plan for and react to the implications of welfare reform. This includes providing solutions and support for customers affected by major changes to the benefits system.
- Review sheltered housing and develop housing models and services that support independent living for an aging population
- Ensure that housing services adapt to future changes and continue to meet the needs of those who need them, so that no section of the population is left at a disadvantage.
- Make use of technology to provide better solutions to enable people to live in their own homes and engage more fully in the services that they need.



## **Theme 1 Provide More Housing, More Choice**

### **Challenges and Delivery approach**

- Housing Supply

As Wrexham County Borough continues to develop and the population increases, the delivery of new homes needs to keep pace. Providing decent affordable homes contributes to economic prosperity, a vision for growth and improves an area as a whole.

New homes will need to reflect demand and needs, ranging from the type of tenure, to properties adapted to meet additional and complex needs.

The Local Development Plan is a key part of a Council's strategic planning framework. It sets out an objective assessment of housing need to 2028 and identifies a supply of land suitable for new housing development. Land allocation in a Local Authority's Development Plan is essential for housing growth, investment, wider regeneration and economic development. This will help identify infrastructure needs resulting from and supporting housing growth such as education and employment.

It also seeks to create sustainable communities by ensuring that the right type of homes are built in the most appropriate locations and that new development supports a vibrant economy.

The Local Housing Strategy 2018-23 complements and supports planning policies set out in the Local Development Plan and its vision for growth by seeking to connect local people to new opportunities being created. Its intended aim is to place local housing priorities within the context of national and sub-regional policy and priorities, ensuring they are compatible with wider geographical objectives and a Council's corporate aims. It sets out plans to address local housing issues in collaboration with local partners, within the policy framework of the Local Development Plan.

Changes to the Housing Revenue Account mean that Councils can now join Registered Social Landlords and the private sector in delivering new housing stock. Collectively these sectors need to consider:

- Mixed tenure projects that meet identified housing needs.
- Joint ventures that harness the expertise and skills of all partners
- Land supply and quality
- Innovative design and materials

### **Partnership working**

Wrexham Housing Alliance is a strategic partnership between Wrexham County Borough Council and local RSLs. It is fundamental to the delivery and availability of quality social and affordable homes and services for the County Borough.

Local RSLs manage and provide around 2,000 homes in the County Borough and have a development programme to deliver over 200 new homes during the lifetime of the Housing Strategy.

There will be continued appraisal of Council housing for older people, as well as bringing current accommodation up to the requirements of WHQS. Following the findings of the appraisal, work will be done to make best use of stock by considering the following options:-

- Where possible, carry out internal remodelling of current stock within existing footprints
- Extending or redeveloping stock, where it is not possible to carry out internal remodelling within existing footprints.
- Decommissioning or changing the use of stock, if it is unsuitable for remodelling or redevelopment and is no longer able to meet current needs.

An option appraisal will not provide definitive solutions. There will be a need to increase the supply of innovative extra care, retirement and intermediate market housing to help meet projected future demand. More flexible housing options will also be needed for specialist client groups, as it is not always necessary to have age restrictions in place.

### **Abolition of the Right to Buy**

The Right to Buy allows council tenants to purchase their home at a discounted price. Since its introduction, Wrexham County Borough Council has sold 7,780 properties. These have not been replaced with new Council homes.

It is anticipated that the Right to Buy will be abolished in Wales during 2018 and the last purchases of council stock completed by 2019. Scotland abolished the right to buy in 2016, where during the final year of the scheme sales increased by 44%.<sup>4</sup>

A similar rise in applications is expected in the run up to the scheme ending in Wales.

Whilst the ending of the Right to Buy will stabilise the number of available council properties for rent, there will still be a shortage of social housing, especially in outlying rural areas of the County Borough where stock is already limited.

During the lifetime of this strategy, demand will be closely monitored and regularly reviewed to ensure that there is a sound evidence base for developing and supplying the right housing in the right areas.

### **New housing**

There are different options available to supply new housing and Wrexham County Borough Council will explore every opportunity, wherever possible, to do so. The Local Development Plan will come forward during this strategy period and will identify strategic sites, where market housing can be developed by the private sector in line with projected population growth. Where new developments come forward, the planning process will secure

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<sup>4</sup> [http://www.cih.org/resources/PDF/Wales%20Policy/wyntk\\_rtb\\_1152017.pdf](http://www.cih.org/resources/PDF/Wales%20Policy/wyntk_rtb_1152017.pdf)

contributions to affordable housing through Section 106 agreements, which require the developer to include a % of affordable homes set against thresholds stipulated in the Local Development Plan.

The Welsh Government's Programme for Government set out a commitment to bring forward 20,000 new affordable homes and Registered Social Landlords can access a wide range of funding programmes and products to support the contribution from this sector. The Council's Build & Buy Programme includes 13 recommendations that direct the "building" and "buying" of properties to add to existing stock held in the County Borough. This includes building new properties, buying suitable homes "off-plan" from private developers, buying properties "off the shelf", e.g. through high street estate agents, and the aforementioned "buy-back" of former right to buy houses.

### **New build developments**

Following changes to the HRA in April 2015, Welsh local authorities are now able to invest in its housing stock to meet the WHQS and build or purchase new homes. During the life of this Local Housing Strategy, Wrexham County Borough Council will commence with a building programme to deliver new socially-rented homes. This has the potential to contribute to the economy, through maximising job creation, training routes and apprenticeships for local people.

The building of new Council homes is seen as a positive way to provide new affordable homes and sites have been identified for their delivery.

Wrexham County Borough Council aims to use in-house labour when developing new housing but recognises that it has been some time since it embarked on house building. For this reason it will be necessary to develop appropriate routes to support the existing workforce to up-skill and for expertise and good practice to be shared amongst those who will be maintaining the homes in the future. Community Benefits can make a contribution to this work, using the procurement process to secure training opportunities, work placements and apprenticeships for both members of the existing workforce and those in the wider community who wish to secure jobs in this sector. It is anticipated that the Community Benefit approach can support;

- Existing Employability Programmes that enhance a local workforce;
- In house labour "work experience programme" in design and build stages
- Hosting of Local Apprentices/Trainees;
- Refurbishment and support of community facilities;
- Talks by contractors at school/college careers days;
- Sponsorship of community events & initiatives;
- Opportunities for SME's; and work placement/experience opportunities.

### **Purchasing property**

It is also possible for Local Authorities to purchase new housing from private developments or existing stock in areas with little or no affordable housing. The aim of this is to provide an opportunity for families to remain in their local community. The Council will also prioritise the "buy-back" of former Council homes sold under the Right to Buy scheme.

Wrexham County Borough Council also plans to bring forward sites for new Council-owned housing from 2018. These increase the supply of affordable housing by delivering a minimum of 40 new homes, within a £4.5m allocation of HRA borrowing. In addition, £5m will be allocated for the purchase of properties from developers. There will be a clear decision making process that ensures that the correct type of property is brought into the Council's stock to meet evidenced need, whilst achieving value for money.

### **Strategic Decision Making**

There are various methods and opportunities available to help facilitate the development of more housing and more choice. Councils can now build accommodation, whilst Welsh Government funding programmes are available to support affordable housing delivery, section 106 agreements can secure private development and the private sector (both housebuilding and for rent) responds to market demand. The critical decisions about what needs to be developed and where need to be fully considered and based on evidence to ensure the developments are long-term and sustainable.

The Council has developed a multi-layered GIS-based tool for mapping housing demand, this is used to support evidenced, decision making that makes the best use of funds available.

These layers include data sets such as:

- Demand
- Location
- Land Supply
- Financial Products (borrowing/ grant / market)
- Financial Risk
- Housing Viability
- Housing Needs (size of units, adaptations / specialist)
- Affordability
- Trends relating to welfare reform and incomes
- Competing or complementary developments

It is recognised that there are different options available to bring forward new housing units. It is important that, where viable, opportunities are taken around gap sites, brown field sites and within existing buildings (e.g. homes above retail units).

### **Empty Properties**

Empty properties can have a negative effect on the appearance and vibrancy of an area. Work is currently being carried out with private owners around the quality and standard of properties and early intervention where they are identified as becoming a potential problem. There needs to be a more effective balance between support, such as access to home improvement, empty property loan schemes and enforcement. Whilst these properties are predominately in the private sector, the licencing and regulation of them is the responsibility of the local authority. The Council will make use of all means available to help ensure the number of empty properties is reduced and standards are improved. This includes taking enforcement action and the development and use of compulsory purchase orders where all other options are exhausted.

Making the best use of existing stock can make a big contribution to meeting housing demand. So, there is a need to tackle under-occupation and empty homes. A comprehensive Empty Homes Plan has been developed, and significant resources have been committed to tackling the blight caused by empty homes.

Returning empty homes into use is a priority as outlined in Welsh Government's Houses into Homes Scheme. At the start of the Local Housing Strategy period, there were 439 properties, empty for more than 6 months, in the County Borough, of which 400 were in the private sector. Many of these could be used as homes. The highest density of empty properties is in the town centre, where regeneration is needed and there is the possibility to convert empty upper floors of retail premises into accommodation.

Further work will continue to be developed and prioritised through the following channels:

- Monitoring of homes to provide advice and assistance to owners
- Promoting schemes such as House Proud Scheme and grants
- Using appropriate enforcement tools if necessary

Improving existing infrastructure, shops, homes and run-down buildings with a sympathetic approach to repair, standards, and existing traditional buildings, will promote heritage importance and help to create vibrancy.

For town centre housing to be sustainable work will be done to improve and market the attraction of the town centre itself by meeting local need, increasing job and training opportunities and increasing leisure facilities.

### **Welfare reform**

Due to changes to welfare benefits, some people will have a reduced entitlement to housing benefit, whilst others will have no entitlement at all. There will be a need to work with employment services and have realistic discussions with applicants regarding routes into employment and their ability to sustain a tenancy.

Further challenges will be faced by people claiming Universal Credit, as they will be required to manage their own income. Benefit will be paid directly to the claimant, every month, in one lump sum, when previously the housing costs went directly to the landlord.

All housing sectors will need to work proactively with applicants and current tenants as the migration of claimants onto Universal Credit continues, until the anticipated completion date of 2022. The ability to provide effective support, advice and signposting will be crucial to allocating homes responsibly, understanding the challenges some will face, containing arrear levels and making tenancies sustainable.

Internet access is essential for people to make and manage their benefit claims. In an increasingly technological society, internet provision in everyday life is becoming as important as other utilities and it should be as accessible and affordable. Internet access and support for users will be made available in all Estate Offices. There will be continued work to shape services to give convenient and effective solutions for customers. This may

include providing more services in each Estate Office and developing their role as effective “1 stop shops”

### **Current Stock Evaluation**

Due to the limited numbers of homes available, it is not unusual for housing applicants to face difficulties finding and accessing the right type of accommodation in the right areas.

In addition, as people’s lives change, different types of housing might be needed, to reflect personal, work and family commitments

Improving access to suitable housing can contribute to more sustainable housing solutions and the ability to live independently in communities for longer.

Closer working with partner social housing providers will allow best use of available housing stock, make it easier for people to find suitable accommodation, deliver new homes and continually review supply and demand.

There are existing nomination agreements with RSLs. These are reviewed regularly to ensure that they are working effectively, that nominations are being made in a way that is acceptable to all partners and that properties are allocated in a fair and transparent manner. This is part of the work of Wrexham Housing Alliance, whilst focus and working groups will be set up to further develop and refine the nominations process.

### **Housing for Older People**

The Welsh Government predicts that by 2033, 26% of the Welsh population will be aged over 65.<sup>5</sup>

The provision of housing for older people is, therefore, important. Higher life expectancy, longer periods of retirement and improvements in health will lead to increased demand. It is vital that stock represents this demand. Unsuitable housing can have a detrimental effect on an individual’s well-being and place a financial burden on other services such as the NHS. As people’s aspirations, lifestyles and demands change, appraisal of this particular housing stock is needed to ensure it meets the requirements of current and future generations.<sup>6</sup>

### **Private Rented Sector**

The privately rented sector can be a viable alternative option to social housing. So, continued work will be needed to make sure it is a safe and attractive one.

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<sup>5</sup> (<http://www.assembly.wales/NAFW%20Documents/ki-020.pdf%20-%2003112011/ki-020-English.pdf>)

<sup>6</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/535187/gs-16-10-future-of-an-ageing-population.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/535187/gs-16-10-future-of-an-ageing-population.pdf)

The supply of privately rented properties and the number of people, who rent privately, have increased due to insufficient social housing and the increased cost of home ownership. There has been an increase in the number of private sector lettings and in parts of Wrexham town, there has been an increase in houses in multiple occupancy.

The council run social Local Lettings Agency (LLA) works extensively in this area. It acts as a bridge between social and affordable housing, enforcing the Rent Smart Wales regulations. The LLA needs to grow to meet needs and offer access to housing for those unable to buy or access social housing. A single application process, whether to the social waiting list, or the Local lettings Agency, will be easier and more flexible way for applicants. The choice and amount of homes increases and one register will be a simpler and more accessible way of delivering more housing options.

As part of the “Rent Smart Wales” programme, the Local Lettings Agency is also strengthening the position of reputable landlords, increasing trust in the private sector and continuing to tackle none compliant and illegal landlords.

Developing the Local lettings agency, as an arm’s length organisation, will allow it to be self-financing. It will also enable access to development options which would be unsuitable for the Council, due to DQR (development quality requirements) and WHQS, keeping new homes accessible via affordable housing application routes.

The Local Lettings Agency needs more affordable housing and work will continue with developers to ensure that this is worthwhile for them and meets the needs of council plans. Publicising and sharing the success of the scheme is important for its growth. It can help to provide more housing choices and relieve pressure on the social housing register.

### **Home ownership**

Properties built privately for sale play a critical role in housing supply and economic prosperity. Housebuilders vary from local family businesses building small, bespoke housing developments to national firms bringing forward large sites often comprising hundreds of properties. New housing, for those who can afford to buy properties, creates jobs, more Council Tax receipts and more disposable incomes spent in the County Borough. In addition, local businesses can expand and new ones can be attracted. It also generates a demand for education, health services and infrastructure, such as transport, to support its delivery. The Local Development Plan considers these issues and informs where housing development can take place to meet projected population increases and imbalances in housing supply.

Working with housebuilders offers opportunities to deliver the right type of housing in the right locations. It also supports economic prosperity through the employment opportunities that housebuilding generates. Making full use of Section 106 requirements means that new developments must supply a proportion of affordable housing and there is the opportunity for local authorities to buy properties from private developers to increase socially rented stock in areas of demand.

### **Summary**

Success in this area will be evidenced by an increase in allocations, a reduction in the number of people waiting for housing, an increased provision of new homes and a reduction in the number of long-term empty homes; helping to improve neighbourhoods and making best use of existing stock.

Containing the effects of Welfare Reform will also be seen as a sign of success. This will be evidenced by a commitment to react positively and proactively to the needs and demands of those affected

The objectives in this area will remain clear, measurable and flexible to respond to:-

- A functioning housing market for all tenures
- Continue to increase social housing supply
- Develop the supply of good quality and well managed private rented accommodation and improve access
- Continue to supply private houses for purchase that matches the economic drive
- Understand appropriate housing needs to meet specific requirements within communities.



## **Theme 2 Provide Better Quality Homes and Communities**

### **Developing Communities in which people live**

Housing is more than bricks and mortar, they are homes and this concentration is about the people that live in them and the communities that they create, regardless of housing tenure. In return these communities are the drivers for local services, shops, care services and health services. A mixture of tenure, property types and demographics are also the main characteristics of a community. The appreciation of sustainable communities which reflects the needs of all is imperative to support educational attainment, improving health, employment skills and life chances, which are needed to achieve cross-cutting strategic objectives.

There are a range of policy, enforcement, incentives, participation and engagement tools available to help shape communities and housing markets for the delivery of sustainable local communities. Defining how, where and which tools to use will be driven by local need, demand and monitoring of essential services.

### **Regeneration**

Regeneration is key to improving the quality of housing available. The Council Plan sets out ambitions that together with this strategy will bring regeneration, improved infrastructure and housing. The town centre is a focus for regeneration. There will be work carried out to improve and promote the attraction of the town centre by meeting local needs, increasing work/training opportunities and increasing leisure facilities.

At the same time, a sympathetic approach to the repair and standard of existing traditional buildings will be fundamental to any improvement work as their contribution to a vibrant town centre is significant.

Taking advantage of work planned to regenerate, improve and promote the town centre, by seeking to bring empty units above retail premises back into use as accommodation. This can be done through working to increase the take up of council financed home improvement and empty homes loan schemes

Positive promotion of regeneration work and raising awareness of responsibilities will help tackle negative perceptions which are proving a barrier to regeneration and investment.

### **Challenges and delivery approach**

Good quality housing is an essential part of developing and maintaining sustainable communities. This section of the strategy will shape the overall direction for improving the quality of housing in Wrexham and creating prosperous communities.

Since 2002, work has been underway in Council-owned stock to meet the Welsh Quality Housing Standard. It is a major programme of improving all socially rented housing, fitting them with modern amenities, making them fit for purpose and energy efficient. By the anticipated end of the programme, in 2020, there will have been approximately £139,809,865 worth of investment in council homes. Plans must be put in place, however, to ensure that properties do not deteriorate, as high quality homes help to ensure that there is continued provision for strong and sustainable communities.

New homes, which are developed across the County Borough, must be designed and built to ensure that they are fit for the future. This means ensuring high quality design and building standards which create attractive, energy efficient homes, which are adaptable and sensitive to future environmental and technological changes.

Wrexham Public Services Board is responsible for delivering the county's "Well Being" plan and for contributing to the national well-being goals as set out in the Well-being of Future Generations (Wales) Act 2015. This work will run in conjunction with this Local Housing Strategy as the strategy helps to inform the work of the Public Service Board and its themes will help to deliver the Well Being Plan.

### **Health and Housing**

Living in poor quality housing can have a serious detrimental impact on health and wellbeing. There is a link between poor housing, poor health and poor educational attainment. These, in turn, put a strain on other services, such as health. Evidence also suggests that poor quality housing can contribute to homelessness or acute housing difficulties.

There are a number of reasons for poor quality housing, including issues with landlords, financial problems and vulnerabilities which mean that carrying out improvements aren't recognised as a priority, or become too great a task to address.

Access to green space and recreational facilities provide significant benefits in terms of health and well-being. They also help to promote regeneration and the aspirations of neighbourhoods.

To ensure that homes meet customer needs, and promote thriving communities, housing work must link into broader social, economic and environmental projects. Better quality, energy efficient homes lead to higher demand, lower turnover and communities with higher

aspirations. In turn, these produce the financial benefits of reduced void costs, rent loss and lower fuel costs.

As part of this work, all social housing stock owned and managed by Wrexham County Borough Council is subject to an annual inspection.

### **Renting Homes (Wales) Act**

This act will bring new tenancy agreements to everyone who rents a property in Wales, regardless of whether it is social housing, or privately rented.

This will be a positive move, providing more consistency and security for tenants and helping to ensure landlords comply with regulations irrespective of sector.

All social housing tenants will be issued with a secure contract. This is modelled on the current secure tenancy issued by Local Authorities. Private sector tenants will be issued with a standard contract, modelled on the current assured shorthold tenancy.

The new tenancy agreements will have an element of landlord discretion regarding particular wording and requirements, but the following must be included:

- Removal of Possession Ground 8 (mandatory) for possession (social housing only)
- Landlords to ensure the property is fit for human habitation
- Preventative clauses to tackle retaliatory evictions, whereby tenants are at risk of eviction for complaining about the condition of a property
- Allow joint to sole assignment within the tenancy agreement
- Mandatory clauses which will remove a perpetrator of domestic violence from a tenancy agreement, but allow victim to remain in situ
- Allows landlords to repossession an abandoned property without needing a court order

With an anticipated launch in 2018, it is expected that there will be consultation with social housing tenants before issuing all new tenancies around 2019. The new tenancies provide more protection and a better service in relation to some personal circumstances, which were not previously acknowledged by law. This will be echoed in the private sector with similar expectations being required and also monitored through Rent Smart Wales and enforcement teams.

### **Private Sector**

Suitable development land owned by Wrexham County Borough Council has diminished over recent years in part due to disposal to RSL partners who have developed affordable housing. So, there will still be a need for a large proportion of new housing to be delivered by the private sector. The national housing market is still waiting to pick up following a lull in the sector during recent years. The viability of housing development in the parts of the County Borough is affected by low incomes and lower property values. Together with the continuing constraints in the mortgage market, this means that there is a real need to support privately rented housing.

Whilst owners and private landlords are responsible for the upkeep of their own homes, many properties are occupied by people who lack the resources or ability to maintain and improve them. Changes in households can also mean that needs and resources change over time. Properties can become unsuitable those with long term health problems or disabilities.

The monitoring of the quality of homes in the private sector will continue to ensure that standards are maintained. Neglected homes will be dealt with appropriately to safeguard occupants and reduce the impact on the community.

Houses of Multiple Occupancy require licencing and in most cases planning permission. The current arrangements that apply to HMO will be reviewed in 2020 and relaunched 2021 as part of new national legislation. HMOs also require strong management and the absence of this is often a cause of tension within the surrounding community.

Local authorities are charged with regulating private sector housing. Working with the Rent Smart Wales programme, key areas of work will include:-

- Processing and issuing licences for HMOs
- inspections of HMOs
- Engagement and implementation of Healthy Homes Healthy People programme and Make Every Contact Count initiative
- Production of Private rented Charter
- Increased presence and publicity of enforcement actions, promoting expectations and consequences.
- Targeting high profile enforcement in known areas of HMO accommodation where there is suspected to be non-compliance with Licence conditions.
- Energy Efficiency ratings

There will be new national HMO guidance which will have to be met and enforced by 2021, combined work from Environmental Health and Enforcement teams will see that owners are providing the required standards for residents to live in suitable HMO accommodation.

Housing Standards engage in the implementation of the Healthy Homes Healthy People programme and “Make Every Contact Count” initiative. These are programmes to improve health and the quality of people’s lives, educating on lifestyle and ultimately aiming to reduce the amount spent on adaptations, health costs and specialist housing.

### **Energy Efficiency**

For a home to be truly affordable, householders need to be able to afford to maintain and heat their homes effectively. Welsh Government’s Warm Homes, provides funding for energy efficiency improvements to low income households and those living in deprived communities. The Arbed and Nest schemes form part of this initiative,

The aims of the schemes are to:

- Reduce climate change

- Help eradicate fuel poverty
- Boost economic development and regeneration

Welsh Government funding and support is key to developing and implementing energy efficiency projects across council and private sector housing stock. Arbed is a key driver in installing energy efficient technologies that help to reduce fuel poverty for households.

Large scale energy schemes can deliver a number of benefits to the householder and the local authority but they also demand a great amount of resource and are costly to manage. Continued bidding for funding with identified stock will continue to be a priority for the foreseeable.

New law states that all Private Rented Sector properties (with certain exemptions) must have a minimum SAP (EPC) rating E from April 2018. This only applies to new tenancies created after this date, but it will ensure that more energy efficient houses are available to rent and those properties that do not comply will no longer be available to rent until significant work is carried out to improve energy efficiency. Securement of Welsh Government funding is to be prominent in order to progress schemes as there are currently no in-house funds available.

The UK government has a help scheme titled “Energy Company Obligation” (ECO) that is to provide help in reducing household energy bills and carbon footprint. It usually provides funding for cavity wall and loft insulation and other improvements that will reduce energy usage and cost.

- **For residents** – Reduction in fuel costs and prevention of fuel poverty
- **For Wrexham** – Provides funding for improvement works that will enhance the quality of homes across all sectors, specifically improving the PRS sector where EPC ratings are low.
- **For the environment** – lower carbon emissions or the replacement of older heating technologies can help with local air quality and reduce strain on non-renewable fuel sources

### **Tenant Participation**

There is a continuing need for initiatives to build relationships to give customers from diverse backgrounds a voice. This is to ensure that feedback is balanced and represents as many customers as possible.

It is appreciated that whilst Councils and RSLs have the means to engage with their tenants, the ability to harness the views of tenants in the private rented sector is more challenging and more needs to be done to be able to facilitate dialogue in order to support settled and sustainable communities.

Regular dialogue will also help to raise awareness and understanding, as early as possible, of complex issues that will have a significant impact, such as Universal credit. This should be beneficial all involved, especially in the early stages of a tenancy.

Using the technology available to embrace new methods of communication will help improve understanding and in return help customers. The internet is becoming more widespread as a tool of communication. There is a need to explore the most popular and easiest means of communicating and engaging that customers wish to use.

Traditional methods of engagement will continue. These can start when a person first applies for housing. During this time a relationship can be built with a prospective tenant, discuss mutual expectations and prepare them for their tenancy.

Investment programmes such as environmental and WHQS works only gain maximum benefit, if the communities themselves are involved in the process. As homes are developed, so will construction, apprenticeship and employment opportunities. A positive aspiration is to engage with people to encourage them to take advantage of opportunities and job skills on offer, allowing them to make a positive contribution to their community.

It is also important that more people are encouraged to take an active role in shaping the communities around them. More can be done to enable people to contribute their views to formal consultation both at a local authority and national government level so that emerging policy and legislation can be shaped accordingly. This includes access and involvement in the planning process, where stronger and informed community voices can support development that is likely to be more sustainable and compatible with existing conditions.

Communities, regardless of tenure, need to be empowered support new developments (both practical and service based) and conversely to raise concerns where quality of life and wellbeing may be impinged.

### **Theme 3 Provide Better Services to improve people's lives**

Having a settled home is fundamental for all. If that stability does not exist or is disrupted, it prevents people from accessing work, social and leisure opportunities. It also undermines community cohesion. Over recent years there has been a steady rise in demand for housing related support, advice and help to prevent people becoming isolated.

It is important that Wrexham County Borough Council's homes and housing services meet customer's needs and aspirations, ensuring that they are easily available and accessible to those who need them.

A key strength of this strategy is the fact that there is already a comprehensive support partnership that delivers services in a joined up way, throughout the County Borough.

People can need support for a variety of reasons. There is a strong correlation between homelessness and poor health, under-achievement at school, substance misuse and offending. Effective housing related support services can break this cycle, helping to reduce the pressure on services such as health, social care and the criminal justice system.

#### **Homelessness**

The homelessness prevention must be a high priority within this Local Housing Strategy although it is a requirement of Welsh Government to have a separate homelessness strategy that will be published by the end of 2018.

The homelessness service in Wrexham County Borough is governed by the Housing (Wales) Act 2014 and the Ten Year Homelessness Plan for Wales (2009-19).

This legislation places a great emphasis on homelessness prevention, the aim is to achieve this through early intervention and by enabling customers to access a range of housing, advice and support. There is further scope to improve the service by working with the Local Letting Agencies, revisiting nomination agreements with RSL's and considering alternative and innovative options to finding homes for people, offering tailored housing advice and a more coordinated response between organisations.

This approach will become more important as services will have to respond to the effects of welfare reform and the roll out of Universal Credit. The service needs to be equipped to identify and assist those who do not have the financial skills necessary to manage UC payments, or who may have fallen into debt, resulting in the potential loss of their home or insufficient funds to afford to rent social housing.

There are a number of initiatives that can be explored to less the need for homelessness assistance.

These include:-

- Providing assistance with bonds and rent in advance
- Working with landlords to maintain tenancies that are at risk
- Consider mortgage rescue/intervention work
- Look at providing support models that can keep people independent in their homes
- Assisting to identify alternative accommodation.
- Advice and action in partnership with the Environmental Health (Housing) Team concerning illegal evictions and harassment.

## **Housing Advice**

For many people, housing is the most important need that a local authority can assist them with. As a result, other needs are often overlooked.

On average a person is waiting for 267 days to be rehoused in a social home after joining the council housing register, although those with a higher preference will be housed considerably quicker than this.

This waiting time could be used well if it was seen as an opportunity to prepare people for their new tenancy. It is also a time that would allow identification and understanding of specific needs, missing skills and any vulnerability that a person might have.

With the continued roll-out of welfare reform, more pre-tenancy work needs to be done to ensure that no one is set up to fail either financially, through lack of resources or through lack of support for them to manage their tenancy successfully.

## **Tenant Involvement**

Tenant and resident involvement cuts through all of the housing strategy themes, but, more so, when reviewing services to improve people's lives. There is an aim to commit to valuing tenants and residents and to putting them at the heart of everything, so that it meets needs and demands. Involving tenants can help to build mutual trust and confidence ensuring that they are engaged for the purpose of service improvement. It is also a way of making sure that the services offered represent good value for money so that there is continued improving understanding of tenants and positive responses to their needs.

A meaningful and accessible range of opportunities for involvement is aspirational, so that as many customers as possible can have a voice. There will be exploration of new ways of engagement, including on-line methods, such as Facebook, to communicate effectively with tenants in a manner that best suits them. It will also try and ensure that a well-rounded view is gained on issues by targeting a variety of demographics through appropriate mediums.



Staff across all sectors must be aware of the need to create opportunities for involvement and encourage tenant involvement. Without feedback from the very people that use the services, it will remain difficult to deliver services that are fit for purpose.

There is the possibility for feedback to be further developed, to create focused areas of scrutiny and to be fed into existing panels for discussion. This will help to raise levels of response and satisfaction and can allow for long term observation, so that trends and service delivery can be monitored and adjustments made when necessary.

### **Housing for Older people**

It is recognised that partnership working between housing and health services is vital. The NHS spends £600million every year, treating people who have fallen or been injured due to the presences of Category 1 hazards in their homes. (*Pathways to prevention: Maximising the opportunities of the integration of health with social care and housing for the benefit of low income, older home-owners*, Housing Association Charitable Trust (2011).

Housing can play a significant part in the prevention of falls and injuries. The work that is conducted carrying out in adapting homes will enable people to stay in their own homes more safely and for longer, easing any strain on the housing waiting list.

However, it is acknowledged that that carrying out adaptations in every case has limited benefit and that there is a need to manage the assets in a more imaginative way. Linking back to the theme of “Better Quality Homes and Communities”, innovative, build and design can produce more efficient, lifetime homes, reducing the amount of money spent on adaptations.

Support given to older people is often through a warden service, which can be popular and valued by those in receipt. It is provided either in the setting of sheltered housing or in general needs housing. Funding and budgets, however, continue to be reviewed and it will have to be evaluated to appreciate the level of services provided and how it is provided. To do this consultation will be required with all service users. This will provide understanding of how the service can be taken forward.

There is a growing drive to more closely integrate the provision of housing for older people with social care services. The services that social care provides do support and complement existing services in place for residents. In addition, the technology that can be provided by social care is important in helping people to maintain their independence and well-being, with equipment being provided that suits a person’s needs.

### **Gypsy, Roma and Traveller Accommodation**

The Housing Act (Wales) 2014 placed a statutory requirement on local authorities to assess the level of accommodation available for the Gypsy, Roma and Traveller community. In addition, where a need for more accommodation is identified within the assessment, the local authority must deliver additional pitches.

The last Gypsy & Traveller Accommodation Assessment was approved by Welsh Government in 2017 and published in the same year. It identified a demand for 28 additional pitches over the 15 year lifetime of the Local Development with 15 of these pitches required within the first 5 years.

Amongst the 15 recommendations within the Gypsy & Traveller Accommodation Assessment there is a need to deliver a temporary stopping place, improve the understanding of the needs of travelling show people and also develop better links to support the community through a Multi-agency Forum.

This section of the community has difficulties in accessing public services such as health and education and suffers acute inequalities as a result.

Under the Equality Act 2010, everyone has the right to be treated fairly when using and accessing public services. There is a duty to:

- Eliminate discrimination, harassment and victimisation
- Advance equality of opportunity
- Foster good relations

## **Technology**

The role that technology has to play features throughout this strategy as it plays such a prominent part in life today. As technology develops, so do the opportunities for it to improve people's lives.

The housing management work that is carried out can be improved if advances in technology allow staff to work more efficiently, economically and to provide a responsive service in a manner that the customer expects. The evaluation of current housing management systems that are been undertaken at the moment will continue. There is a great deal of interest in having an IT platform that allows mobile working, with staff being able to access system information and complete traditional "office" functions whilst on site and face to face with customers.

The roll-out of Universal Credit and the requirement to be more interactive with customers strengthens the need for more mobile working and the ability to manage both the envisaged increase in the need for support and the increase in the numbers needing support.

Access to the internet is vital for everyone, particularly those living in rural areas, as it is becoming the way in which most services are being delivered. Whilst the aim is to equip staff with the necessary skills, it is recognised that many people face the same problems regarding accessing and understanding use of the internet.

From being seen as a luxury available to some households only, the council now thinks that there is a place for internet provision as a utility. It is understood that there are many positive benefits that internet access can bring to households, so, there will be work with partners to explore the possibility of having a readily accessible and affordable social tariff for internet provision.

Internet based services are likely to increase and having good quality internet access will continue to underpin the ability for customers to self-serve and link into the services they require, for example, employment opportunities, social interaction, housing services, tenant participation and health monitoring. Development of these will work in conjunction with the council's ICT and Digital Strategy.

### **Partnership working**

There are a number of internal partners that work to provide joint solutions for the benefit of customers. There will be continued development for integrated working and are reviewing the way in which it can work, taking into account the fact that ongoing service provision is likely to adapt during the lifetime of this strategy.

Tenant participation, scrutiny groups and the internal relationships that exist will strengthen the approach to partnership working, helping to identify service efficiencies, gaps and suggestions for improvement.

There is also considerable work undertaken with external agencies and bodies. These relationships and ways of working methods will need to be strengthened to meet the challenges of issues such as welfare reform and the introduction of Universal Credit.

It is, therefore, important that measures are put in to place and work proactively to stop people in need of support being overlooked by services. Similarly, to lessen the effects of the phasing out of long-standing Welsh Government funding programmes, there is a need to establish new partnerships to ensure that the essential work these services did is not lost and that groups of vulnerable people do not suffer as a consequence.

Wrexham Housing Alliance is a borough wide partnership which includes Wrexham County Borough Council and all the RSLs that operate in the County Borough. As a united housing front facing very similar challenges, it gives a concentrated view of housing activity, needs and demands. The alliance will identify important areas of work and the focus needed for housing and housing related services to progress within the County Borough and regionally.

### **Closing Summary**

This strategy has clearly set out objectives and the approaches that are needed to take to address them. It is strengthened by direct contribution and commitment from all key

partners that have been identified in this strategy. Maximising resources, skills and knowledge in partnership will be essential to its delivery. With support it is hoped that there will be a seen development in the private sector and communities and also contributions to the priorities and vision for Wrexham County Borough. Achieving this will ultimately depend on the work that has been identified as needing to be done and the ability to be able to adapt to challenges over which there is no direct control.

### **Governance, implementation and review**

This strategy has been produced by Wrexham County Borough Council's Housing and Economy Department, but its delivery will depend on working in collaboration with those key stakeholders that have been identified in it.

Wrexham County Borough Council will be responsible for reviewing the strategy's measures of success, as set out in the action plan, on an annual basis, and for agreeing any significant new focus for partnership action. The action plan sets out a direction but annual reviews will allow for measures to be re-scoped or revised where necessary. Lead partners will be identified for co-ordinating delivery of and reporting on each success measure.

As the strategy and action plan are high-level framework documents, their success will depend on actions and interventions planned and delivered by a wide range of partners. The implementation of other related strategies, policies, programmes and specifically the themes of this strategy will be central to its delivery and success.

The Council plan, government legislation and the strategies of key partners will be the main vehicles for implementing this strategy. All partners will feed into the annual reviews of the action plan.

There will be a need for additional specialist sub groups or projects to review specialist programmes of delivery which sit beneath this strategy but feed into it, for example:- Housing Options, Supporting People and Wrexham PSB who will monitor and develop tailored action and delivery plans.

Any progress in delivering this strategy will be judged against the success measures that have been identified for each theme. This will give clarity and show the impact that the actions of this strategy are having. These measures of success can also be expanded or altered as appropriate during the lifetime of this strategy.

### Glossary of Terms

Term	Description
<b>Affordable Housing</b>	Subsidised and discounted market rate housing for people whose income does not enable them to buy or rent property suitable for their needs in the open market.
<b>Arbed</b>	A programme of investment which aims to help eradicate fuel poverty and boost economic development and regeneration in Wales.
<b>Code Of Guidance On Allocations</b>	A Welsh Government document which provides guidance and recommendations to local authorities when drawing up their individual allocation schemes
<b>Common Housing Register</b>	A housing register covering a specified area, where all housing providers subscribe, instead of holding their own list.
<b>Community Energy Saving Programme (CESP)</b>	A programme designed to help households across Great Britain, in areas of low income, to improve energy efficiency standards, and reduce fuel bills. CESP ended in 2012.
<b>Commutated sums</b>	A sum given to the Council when affordable houses built under the affordable housing planning obligation cannot be sold to people on the affordable housing register. The commuted sum must be used to support delivery of other affordable housing.
<b>Disabled Facilities Grant</b>	A mandatory grant scheme to make and fund adaptations to properties.
<b>Discount for sale</b>	A form of affordable housing which allows eligible buyers to purchase new build properties at a discount.
<b>Development Quality Requirements (DQR)</b>	The minimum functional standards set by Welsh Government for new and rehabilitated general needs homes built by social housing providers.
<b>Fuel poverty</b>	A household is considered to be in fuel poverty if it needs to spend more than 10 percent of its disposable income on fuel for heating, cooking etc.
<b>Gypsy and Traveller Accommodation Needs Assessment</b>	The Housing Act (Wales 2014) requires local authorities to assess the accommodation needs of the Gypsy, Roma and Traveller community and then deliver against any additional requirement that is identified. The needs assessment takes place every 5 years and involves detailed engagement and consultation with the community.
<b>Homebuy</b>	A grant or loan to allow eligible first time buyers to access housing. This makes the transaction classed as 'affordable housing' as the money is recycled to the next purchase.
<b>Houses In Multiple Occupation</b>	Properties which are occupied by three or more tenants, living in rooms, bedsits or flats, where facilities such as kitchens and bathrooms are shared; also buildings converted entirely into self-contained flats where less than two thirds are in owner occupation

	and where the conversion did not comply with the 1991 Building Regulations.
<b>Health and Housing Safety Rating</b>	A system (set out in legislation) for evaluating the potential risks to health and safety from any deficiencies identified in dwellings
<b>Housing Market Areas/Local Housing Market Area Assessments (LHMA)</b>	Local authorities can effectively plan future developments in specific areas, by identifying housing market areas. This process involves using information such as travel to work patterns, house prices, and household movement between areas.
<b>Housing Association/Registered Social Landlord (RSL)</b>	Non-profit making, independent bodies which build and manage accommodation.
<b>Intermediate rent</b>	A subsidised rent level higher than the rent for social rented properties but below the private sector levels
<b>Lifetime Homes Standard</b>	Properties designed to be accessible and flexible in their design allowing adaptations in the future.
<b>Local housing allowance</b>	The equivalent of Housing Benefit for the private rented sector.
<b>Low cost homeownership</b>	A suite of affordable housing products.
<b>National Landlords Association</b>	An organisation which provides advice and support to private landlords
<b>Private sector Leasing/Social Lettings Agency</b>	A scheme whereby a local authority can manage or can commission another organisation to let out and manage private sector properties on a not for profit basis.
<b>SARTH</b>	Single Access Route To Housing. A partnership involving Councils and all local Housing Associations. It is a common housing register where applicants for social housing just apply to the one scheme and are considered by all landlords. Currently Wrexham is not participating in the scheme, but it may be considered in the future.
<b>Social Rented Housing</b>	Properties managed by local authorities and housing associations, and allocated on the basis of need.
<b>Shared Equity</b>	An affordable housing product which allows the purchaser to buy a share of the property, the remaining share is held by the Council or a housing association.
<b>Secure-by-design</b>	Creating a layout for new developments which deters criminal activity.
<b>Supporting People</b>	A government funded programme which provides housing-related support to help vulnerable people to live as independently as possible.
<b>Universal Credit</b>	The new benefits system that will replace all “legacy” benefits. It provides the claimant with one lump sum each month, rather than separate payments for each element of benefit claimed. Significant features of Universal Credit is that all claims are done online, there

	are waiting times of around 6 weeks and housing costs generally cannot be paid direct to landlord.
<b>Welfare Reform</b>	The Welfare Reform Act 2012 introduced a wide range of reforms, designed to make the benefits and tax credits systems fairer and simpler.
<b>Welsh Housing Quality Standard</b>	The minimum standard set by the Welsh Government which all social rented stock should meet.

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