

HOUSING STRATEGY

2025 - 2030



High Peak
Borough Council



Photo: Visit Peak District and Derbyshire

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FOREWORD

I am pleased to introduce our High Peak Housing Strategy for 2025 – 2030. As always, our focus is on achieving the absolute best for our communities and ensuring that those most in need of our input, support and assistance are heard and assisted. There are substantial housing pressures across the country which have seen significant increases in homelessness and of course, the cost-of-living crisis has had an impact on the affordability of housing; however, we recognise that housing is more than just a roof.

Quality housing is a foundation for stability, economic opportunity, and good health. Ensuring affordability reduces financial stress and prevents housing insecurity, and we are committed to fostering independent living through ensuring that people of all ages and abilities have the support and resources they need to live safely and comfortably in their homes.

The Government's Autumn Budget prioritised the delivery of housing with specific emphasis on Social rented properties and it has pledged funding streams for local authorities to facilitate and expedite the delivery of development sites to enable an increased level of affordable housing to reduce the numbers of people living in costly temporary accommodation. In line with this, the main priorities for the council are centred around ensuring the increased supply of affordable, quality housing; ensuring that our homes really contribute to residents' well-being, health and living independently; and addressing the zero carbon challenges by adopting a sustainable housing policy.

This new strategy outlines a clear path forward, using effective partnership working, innovative solutions and sustainable development to create housing that works for the whole community.

Cllr. Sloman
Executive Councillor for Housing
and Licensing



INTRODUCTION

The High Peak Borough Council Borough Plan (2023-27) explains the Councils' ambition and aims for a healthier, prosperous, sustainable Borough with future proof housing. The provision of quality homes is essential to meeting these aims.

Access to a safe, decent, secure, affordable home is a basic requirement; fundamental to quality of life. The links between poor quality housing, physical health, mental health, wellbeing and inequalities are well established. A home is much more than a house, it provides the base from which people live their lives and are connected to work, education, services and communities.

The adopted High Peak Local Plan (2016) and Developer Contributions Supplementary Planning Document (SPD) set out and provide guidance relating to how new housing will be delivered across the Borough.

This strategy is a high level outward facing document therefore these, and other policies and strategies, including housing allocations policy, private sector Housing Renewal Assistance policy, Homelessness and Rough Sleeping Strategy, and the work of different services inform and are essential to the successful delivery of this strategy. The Council has a range of statutory duties relating to housing; including the duty to hold a housing register, homelessness, private sector housing conditions and distribution of Disabled Facilities Grants.

There is no longer a legal requirement for a Council to have a Housing Strategy. (Specifically s87 (1) of the Local Government Act 2003 which conferred the power on the Secretary of State to require local housing authorities to have a housing strategy, was repealed by s29 of the Deregulation Act 2015). However it is considered good practice for a local housing authority to set out a future strategic plan. The purpose of this strategy is to provide overview of the Councils strategic housing role within the Borough; the national and local housing context, emerging priorities and activity as expressed in the Delivery Plan.



NATIONAL CONTEXT

The pandemic highlighted the importance of a safe, secure and affordable home.

Nationally there are significant pressures; with increases in homelessness and the cost of living set against a backdrop of an increasingly unaffordable housing market and foundational challenges including an ageing population and climate emergency.

The social housing sector is a safety net for those in greatest need and demand is increasing. It's estimated in England 4.2 million people (around 1.6 million households) are waiting in need of social housing¹ and around 340,000 new homes need to be supplied each year, of which 145,000 should be affordable. The private rented sector has an important role in the housing market, however demand is increasing and access to affordable², good quality accommodation is increasingly difficult.

THE GOVERNMENT CONTINUES TO DEVELOP POLICY AMIDST AN ACKNOWLEDGED HOUSING CRISIS, TO ENCOURAGE THE SUPPLY OF HOUSING, QUALITY AND SECURITY OF HOMES AND PROTECTIONS FOR TENANTS:

Regulation, housing standards and landlord performance

The social housing white paper '**The charter for social housing residents**' (2020) set out the actions government will take to ensure that social housing residents are 'safe, are listened to, live in good quality homes, and have access to redress when things go wrong'. The charter sets out what every social housing resident should be able to expect:

- To be safe in your home. We will work with industry and landlords to ensure every home is safe and secure.

- To know how your landlord is performing, including on repairs, complaints and safety, and how it spends its money, so you can hold it to account.

- To have your complaints dealt with promptly and fairly, with access to a strong ombudsman who will give you swift and fair redress when needed.

To be treated with respect, backed by a strong consumer regulator and improved consumer standards for tenants.

- To have your voice heard by your landlord, for example through regular meetings, scrutiny panels or being on its board. The government will provide access to help, if you want it, for you to learn new skills to ensure your landlord listens.

- To have a good quality home and neighbourhood to live in, with your landlord keeping your home in good repair.

- To be supported to take your first step to ownership, so it is a ladder to other opportunities, should your circumstances allow.

The Charter recognises that landlords are well positioned to identify the early signs of domestic abuse and should have a role in supporting victims. It committed the Regulator to introducing a requirement for landlords to have a policy setting out how they should tackle issues surrounding domestic abuse, working with other agencies as appropriate.

The **Social Housing (Regulation) Act 2023** strengthens the power of the English Regulator of Social Housing (RSH) and reforms the regulation of social housing. The RSH has two primary objectives; an economic objective- to ensure providers are well managed and financially stable and, a consumer objective -to make sure tenants get quality accommodation, have choice and protection and can hold their landlords to account. There are new consumer regulation standards, greater engagement with residents, inspections and unlimited fines for social landlords. Tenant Satisfaction Measures (TSM's) provide greater transparency around landlord performance. The TSMs comprise 12 tenant perception measures, to be obtained through tenant surveys carried out by providers, and 10 landlord management information measures. The measures include keeping properties in good repair, maintaining building safety, effective complaints handling, respectful and helpful tenant engagement, and responsible neighbourhood management.

February 2024 the RSH published the economic standards and four new consumer standards against which they will monitor compliance with the Act. The Economic Standards include; **Governance and Financial Viability** – how well is the organisation run and is it financially viable. **Value for money standard** – does the provider make the best use of its resources to meet its objectives. **Rent Standard** – are rents set in accordance with Government policy for social housing rents, which has been in force for some time. The new Consumer Standards include; **Safety & Quality Standard** – outcomes around the safety and quality of tenant's homes, stock quality, decency, health & safety, repairs and maintenance and planned improvements. **Transparency, Influence and Accountability Standard** – outcomes around how landlords provide information, listen to tenants and act on their views,

fairness and respect, diverse needs, engagement with tenants, information about landlord services, performance information, complaints. **Neighbourhood and Community Standard** – outcomes around how landlords will work with other organisations to help ensure tenants live in safe neighbourhoods, safety of shared spaces, local co-operation, ASB and hate incidents, domestic abuse. **Tenancy Standards** – outcomes around how landlords allocate and let homes and manage tenancies. Allocations and lettings, tenancy sustainment and evictions, tenure, mutual exchanges.

In addition to monitoring against the TSMs, the Regulator will inspect all providers with stock in excess of 1000 units every four years in order to measure compliance against these standards.

The quality and condition of housing and its effects on health have had widespread media attention particularly in the light of the coroner's ruling on the death of two-year-old Awaab Ishak who died as a direct consequence of health issues brought on by the existence of black mould in the flat in which he lived. **'Awaab's Law'** (introduced under the Act) sets out new requirements for landlords to address damp and mould in social homes. Alongside this new government guidance has been issued for social and private landlords, **'Understanding and addressing the health risks of damp and mould in the home'** (2023).

There is significant government commitment to improve building and fire safety systems following the Grenfell Tower tragedy. The implementation of recommendations from the Hackett Review of Building Regulations and Fire Safety, and the **Fire Safety Act 2021** and **Building Safety Act 2022** establish a new regulatory regime, including:

- an independent Building Safety Regulator within the Health and Safety Executive
- new role of an Accountable Person legally responsible for higher risk buildings.
- Fire risk assessments to include an assessment of the following:
any fire hazard associated with the external structure and walls including windows, balconies and cladding, entrance doors to individual flats that open to communal areas
- those in control of premises are designated as the Responsible Person

The Decent Homes Standard sets the minimum standards that social homes are required to meet. A decent home is defined as one that meets all of the following four criteria:

- meets the current statutory minimum standard for housing under the Housing Health and Safety Rating system. (HHSRS is a risk based assessment tool used to assess the risk (the likelihood and severity) of a hazard in residential housing to the health and safety of occupants or visitors).
- Is in a reasonable state of repair.
- has reasonably modern facilities and services.
- provides a reasonable degree of thermal comfort.

The English House Survey 2022-2023 estimated in 2022 15% of dwellings failed to meet the **Decent Homes Standard**, and 8% dwellings had a HHSRS Category 1 hazard²³. A government review of the Decent Homes Standard is ongoing with consultation anticipated. The review will impact upon housing provider Housing Revenue Account (HRA) business plans and asset management, including the need for robust stock condition data and works programming.



Photo: Visit Peak District and Derbyshire

Private Rented Sector

There have been a number of developments to improve the private rented sector:

The **Homes Fitness for Human Habitation Act 2018** gives tenants the right to take their landlord to court in cases where their rented property poses serious health risks.

Under the **Tenant Fees Act 2019** landlords and agents are only able to charge fees and payments 'permitted' in the legislation. Landlords are responsible for the costs associated with setting up, renewing or ending a tenancy.

The **Minimum Energy Efficiency Regulations** require all private rented tenancies to have an Energy Performance Certificate (EPC). Measured from A to G with 'A' being the most efficient and 'G' the least. All new and existing tenancies are required to have a minimum rating of 'E' or above, unless a relevant temporary exemption may apply which a landlord must register on the PRS Exemptions Register.

Under consultation '**Improving the energy performance of privately rented homes: 2025 update**' government is proposing to raise the minimum energy efficiency standard required of privately rented homes in England and Wales to meet EPC 'C' or above, by 2030.

The white paper '**A fairer private rented sector**' (2022), sets out the government's long-term vision for a private rented sector that is fit for the 21st century and aims to deliver a better deal for tenants. Significant changes are proposed in the **Renters' Rights Bill 2024-25** these include:

- Introducing a new private rented sector Ombudsman providing redress for tenants
- requirement for landlords to register on a new Private Rented Sector Database , where landlords can access information about their obligations, tenants and councils can access performance information
- commitment to abolish Section 21 'no fault' evictions (Housing Act 1988), with an extended list of mandatory and discretionary possession grounds
- applying the Decent Homes Standard to the PRS for the first time. Landlords who fail to address serious hazards can be fined up to £7,000 by local councils and may face prosecution for non-compliance.
- Apply 'Awaab's Law' to the sector, setting expectations about timeframes to make homes safe where they contain serious hazards.

While these proposals are positive in responding to one of the main causes of homelessness (ending of a private sector tenancy), concerns have been expressed that the proposed changes may have a detrimental impact on the number of landlords wishing to continue to rent their property or lead to landlords becoming increasingly selective.

Home ownership

In line with the government's commitment to support people into **home ownership** the Written Ministerial Statement of 24th May 2021 introduced a new model for **shared ownership**, which allows purchasers to obtain an initial equity share of 10%, and staircase up in increments as little as 1%. The same statement also introduced substantial changes to planning policy, with planning authorities required to secure 25% of all affordable housing secured through developer contributions as **First Homes**. The national standards for a First Home are outlined below, but local authorities have discretion to increase the discount amount and apply a local connection policy. The updated NPPF published on 12 December 2024 clarifies that the requirement to deliver a minimum of 25% of affordable housing as First Homes no longer applies. Delivery can, however, continue where local planning authorities judge that they meet local need.

- must be discounted by a minimum of 30% against the market value;

- after the discount has been applied, the first sale must be at a price no higher than £250,000 and,

- the home is sold to a person who meets the First Homes eligibility criteria, as follows: first-time buyer/s, combined annual household income not exceeding £80,000, with a mortgage to fund a minimum of 50% of the discounted purchase price.

Launched in April 2021, the **Mortgage Guarantee Scheme** helps people with 5% deposits on to the property ladder, has been extended to June 2025. Under the scheme the government offers lenders the financial guarantees they need to provide mortgages that cover 95% LTV, subject to the usual affordability checks.

The Government encourages further growth of the **self-build and custom (CSB) housebuilding** sector. The Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016 and Levelling Up and Regeneration Act 2023) requires Councils to keep a register of individuals/associations who are seeking a serviced plot of land to build a house for them to occupy as their sole or main residence, and give suitable development permission to enough suitable serviced plots of land to meet the demand for custom and self-build (CSB) housebuilding in their area. The Government encourages further growth of the CSB sector, to help self-builders further meet bespoke demand and recognising that currently CSB demand is perhaps 'latent' and the scale of it is not fully recognised within official registers.

The NPPF (after recent amendments) continues to specify that local planning authorities needs assessments for residential accommodation take account of the needs of different groups in society including self-builders, with paragraph 63 stating

“Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes”

Affordable Housing provision

Homes England's Strategic Plan 2023-28 emphasises a joined-up approach to creating, regenerating, and sustaining communities to support the development of quality, affordable homes and the regeneration of towns and cities. There is also the recognition of the need for more housing for older people and supported housing. The plan is underpinned by £16.4 billion of funding across multiple programmes including Levelling Up Home Building Fund, the Affordable Homes Programme (2021-26), the Home Building Fund, the Housing Infrastructure Fund, the Land Assembly Fund, the Single Land Programme, First Homes and Help to Build.

A larger £11.5bn **Affordable Homes Programme 2021-26** (AHP), includes funding for social rent, supported housing, and a renewed commitment to delivering homes using modern methods of construction (MMC). The AHP plans to deliver up to 180,000 new homes including:

- 50% of homes at discounted rent, including affordable rent and social rent in areas of high affordability challenge.
- 50% of affordable home ownership including a majority of shared ownership.
- 10% of homes to provide supported housing.
- 10% of homes in rural areas.
- 25% of homes delivered through Strategic Partnerships using MMC.

The government has a manifesto target to deliver 1.5 million new homes over the five year parliament term. The October 2024 budget including announcement of a £500m top up to AHP. Details of future grant investment in the next AHP (after 2026) will be set out in the Spending Review and will support a mix of tenures 'with a focus on delivering homes for social rent'.

Empty Homes are funded through AHP 21-26 either as Purchase and Repair or Lease and Repair. In July 2023 Homes England announced a change to the AHP that will enable the use of funding to build replacement homes as well as new ones. Housing that is outdated and no longer fit-for-purpose can be replaced with new, energy efficient, affordable homes.

The government policy paper '**Unleashing Rural Opportunity**' (2023) sets out a goal of increasing "the supply of housing in rural areas, catering to the needs of communities and empowering local residents to own their own homes, all the while preserving the essential character and extraordinary beauty of our rural landscapes." There are four broad priority areas including 'Home energy – we will facilitate the building of more homes for local people to buy where local communities want them, powered by secure and resilient energy supplies.' Within the section on homes and energy, the government says that it will:

- fund Rural Housing Enablers across England with £2.5 million. This will boost the supply of new, affordable housing by identifying development opportunities, supporting site owners and community representatives to navigate the planning system and securing the support of local communities for developments⁵.
- consult on whether to change existing permitted development rights to make it easier for farmers to change their existing agricultural buildings to homes.
- consider, as part of a wider review of the National Planning Policy Framework what more can be done specifically to support rural small sites for affordable housing.
- explore with stakeholders whether there could be a greater role for permission in principle to unlock more small-scale rural housing

Levelling Up

In relation to the provision of housing the **'Levelling Up' white paper (2022)** focuses on; making homeownership a reality, improving housing quality, and reforming the planning system. The mission statement: 'By 2030, renters will have a secure path to ownership with the number of first-time buyers increasing in all areas; and the government's ambition is for the number of non-decent rented homes to have fallen by 50%, with the biggest improvements in the lowest performing areas.'

Alongside a commitment to the target of 300,000 new homes per year, the **Levelling Up and Regeneration Act 2023** was introduced to Parliament with the intention of levelling up the country. The key objectives are to reduce inequality and close the gap in productivity, health, income and opportunities between different parts of the country. The Act includes many planning changes relating to housing;

- The introduction of a new locally defined 'Infrastructure Levy' to largely replace the existing system for securing developer contributions and affordable housing through Community Infrastructure Levy (CIL) and Section 106 agreements (except on 'larger sites' where s106 agreements to be retained).
- Design codes about the quality, layout and materials of new developments.
- An emphasis on greater local community engagement and council-led decision making
- Local housing needs assessment findings to be advisory rather than mandatory
- Funding the re-use of brownfield sites for housing
- Tackling poor build out rates on sites, with proposals for consultation to introduce new measures, such as the ability to refuse future planning applications where developer has built out slowly in the past. Also modifying the Housing Delivery Test (HDT) so that councils are not penalised where developers cause delays.
- Changes to housing land supply policies in Local Plans. Ending the obligation for councils to have a five-year land supply where the local plan is up to date. Abandoning the 20% additional buffer (which operates where the HDT shows that a council falls below an 85% delivery target).
- Policies to address the impact of short-term lets, e.g. Airbnb. Proposals for consultation include discretionary registration scheme and changing the use classes order giving councils discretionary powers to require planning permission for change of use to short-term lets.
- To encourage the re-use of empty buildings including space above shops, by giving councils the power to increase council tax on empty homes and reforming compensation for compulsory purchase orders by capping or removing 'hope value' where justified to increase the viability of certain schemes.

Accessible Housing

The government have confirmed through Planning Practice Guidance that where a need exists, Councils should make use of the optional technical housing standards, to bring forward **accessible housing**, including Parts M4(2) (accessible and adaptable) and M4(3) (wheelchair user) Building Regulations to new development. These will provide occupants with a home that they can modify relatively easily in the future should their personal circumstances change. Inclusive and accessible homes are key to greater independence, health and wellbeing.

Building to M4(2) standards is cost effective, the estimated average additional cost per dwelling is £1400. It is suggested that the as yet unimplemented commitment to introduce M4(2) as a new baseline, would help to reduce demand on social care, speed up hospital discharge, reduce the adaptations bill for local authorities and costly challenges for the future

Energy Efficiency

The **Fuel Poverty Strategy (2021)** set out the government's plan to improve the energy efficiency in people's homes and reducing energy bills for fuel poor households. Fuel poverty is defined in the Warm Homes and Energy Conservation Act 2000 as 'a person [who] is a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost'. Nationally 13.2% of households are in fuel poverty. In 2014, government introduced⁶ a fuel poverty target for England to improve as many fuel poor homes as is reasonably practicable to a minimum energy efficiency rating of Band C, by the end of 2030.

Over the last 10 years, the energy efficiency of English housing stock has improved, the proportion of homes in the highest energy efficiency bands A to C has increased (19% to 48%)⁷. In 2022 it is estimated the average home in the social sector moved from a Band D to C (36%-70%), with owner occupier and private rented dwellings within the Band D category.

The government has set a legally binding target for

the UK to achieve net zero greenhouse gas emissions by 2050. Heating and powering buildings account for 30% of the UK's total energy usage, so our homes will play a vital role in the UK's efforts to reach net zero carbon emissions⁸. **The National Heat & Buildings Strategy (2021)** sets out the vision for 'a greener future, which creates hundreds of thousands of green, skilled jobs' and a transition that focuses on 'reducing bills and improving comfort through energy efficiency, and building the markets required to transition to low-carbon heat and reducing costs'. The strategy sets out key commitments to upgrade building stock with Ten Point Plans to Greener Buildings; develop the markets and consumer choices required to achieve Net Zero heating; and develop hydrogen for heating. The strategy announced £950m to be allocated to the Home Upgrade Grant. The Home Upgrade Grant Phase 2 (HUG 2) government scheme runs until March 2025. The scheme awards grants to Local Authorities for energy efficiency and clean/ low carbon heating upgrades in the owner occupied and private rented sector, fuel poor homes, off the gas grid. Eligible Homes who can receive support are low income, or live in eligible postcode areas and are off the gas grid, have an EPC D-G.

In relation to affordable low carbon transition the government policy paper '**Unleashing Rural Opportunity**' (2023) paper highlights government are:

- Providing £378 million in grants, ring fenced for rural areas, to fund energy efficiency and clean heating upgrades for low-income households living off the gas grid in England through the Home Upgrade Grant Phase 2.

- Supporting households to move from fossil fuel heating systems to heat pumps and, in limited circumstances, biomass boilers through the Boiler Upgrade Scheme, now extended to 2028. In year 1 of the Scheme (2022-23), 58% of all grants paid were towards installations in rural properties in England and Wales.

■ Introducing the Great British Insulation Scheme to provide support for low-income and vulnerable households in receipt of means tested benefits, as well as those living in Council Tax bands A-D in England, with an EPC rating of D-G.

The main existing grant funding schemes are through the government Department of Energy Security and Net Zero (DESNZ) and Ofgem (through utility companies). These aim to reach homes with low EPC rating and low incomes or vulnerable occupants. The funds vary in application from social rented, privately owned and private rented.

PAS 2035 (Publicly Available Specification) is a British standard for retrofitting dwellings. It outlines a whole house/ building approach to the retrofit process, considering the home, environment, occupancy and householders improvement objectives. Moving forward, the government proposes to make compliance with PAS 2035 mandatory for all public funded projects.

The **Social Housing Decarbonisation Fund (SHDF)** government funding to providers of social housing, to install energy efficiency upgrades in their housing stock currently below an EPC C rating. In December 2023 government announced a further £1.25bn will be allocated to the SHDF, to insulate or retrofit up to 140,000 social homes between 2025 and 2028. Also announced, an extra £1.5bn to a heat pump upgrade scheme, which would fund around 206,000 heat pump grants at the current £7,500 level. Through a new local authority retrofit scheme planned to open in 2025, £500m will be available to support up to 60,000 low-income households, with an EPC rating D-G, including those off the gas grid, with measures such as insulation. A new 'energy efficiency grant' will also receive £400m.

Compliance with the **Future Homes Standard** will become mandatory in 2025. Building regulations will change so that homes built under the standard should produce 75-80% less carbon emissions compared with current levels and become net zero as the electricity grid continues to decarbonise. The standard aims to decarbonise new homes by focusing on improving heating, hot water systems, and reducing heat waste. More rigorous requirements have applied to UK homes since June 2022 with updates to Part L (conservation of fuel and power) and Part F (ventilation) of the Building Regulations, that must be adhered to when constructing, extending, or renovating homes. It is anticipated that this, combined with additional regulation targeting existing homes, will contribute to reducing the UK's carbon emissions and achieving its net zero target by 2050.

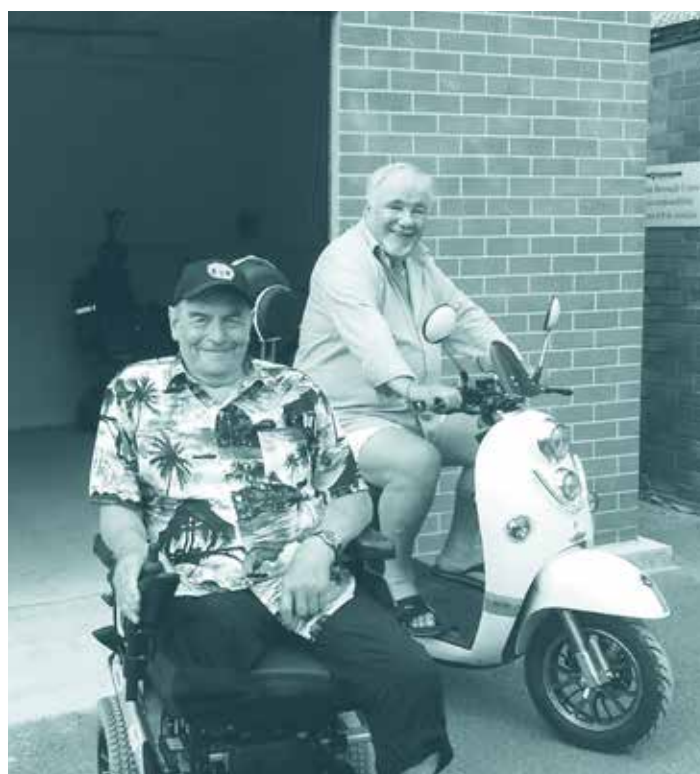
Supported accommodation

Supported accommodation provides individuals, who would otherwise struggle to obtain and maintain independent living, with safe accommodation and tailored support to address (often multiple) support needs and move-on into independent living. Providing a safe, stable and supportive place to live can be key to unlocking better outcomes for vulnerable people, from tackling poverty and disadvantage to managing crises, rehabilitation or maintaining independence. Concerns about the quality of some supported accommodation, otherwise called exempt accommodation, have been ongoing for some time. Exempt from the benefit cap and other restrictions on the amount of housing benefit that can be paid. The Supported Housing (Regulatory Oversight) Act 2023 makes provisions to regulate, provide oversight, and give enforcement powers relating to, the provision of supported exempt accommodation. The Act will:

- Establish a Supported Housing Advisory Panel to be established to advise on matters related to supported housing
- Require local housing authorities (LHAs) in England to carry out a review of exempt supported housing in their District and publish a supported housing strategy every 5 years. The strategy must include assessment of current availability and need.
- introduce National Supported Housing Standards. In particular, the standards may set minimum standards for exempt accommodation in relation to the type or condition of premises and the care, support or supervision provided.
- Allow for local licensing schemes for exempt accommodation. Consultation on licensing requirements will be undertaken and the scope of licensing regulations may include consideration of property condition, adequacy of care & support, consequences of non-compliance, enforcement, exemptions and fees etc.

- Provide for a review of the effect of licensing requirements within 3 years of regulations being made, to inform specifying exempt accommodation as a use class requiring planning permission in some circumstances.
- Amend Housing Act 1996 so a person cannot be intentionally homeless if they left supported exempt accommodation for reasons related to standard of accommodation, support provided or doesn't meet National Supported Housing Standards.

Government consultation on the detailed implementation of the new system and regulations are anticipated.



Older persons housing

A new **older person's housing taskforce** will work with key stakeholders across housing, health, and care sectors to increase supply, improve housing options available to older people and make recommendations to the Government. Whilst an All Party Parliamentary Group inquiry will look into regenerating the existing supply of outdated sheltered housing.

Domestic Abuse Act 2021

The **Domestic Abuse Act 2021** aims to raise awareness and understanding of domestic violence and abuse, improve the effectiveness of the justice system, and strengthen support for victims of abuse. From a homelessness perspective, eligible victims of domestic abuse are automatically considered a priority under homelessness legislation, and where a new tenancy is offered to someone moving as a result of domestic abuse, a lifetime tenancy should be offered if one was held previously. Part 4 of the Domestic Abuse Act places a statutory duty on Tier One (County Council) authorities to provide support to victims of domestic abuse and their children in 'safe accommodation'⁹, and provides clarity over governance and accountability. Tier Two (District and Borough) Councils are required to cooperate with Tier One authorities.

Welfare reforms, cost of living and homelessness

The rollout timetable for remaining legacy benefit claimants to move onto Universal Credit has changed, with DWP planning to contact all remaining legacy benefit claimants by December 2025, moving people to Universal credit and closing legacy benefits by the end of March 2026.

The **cost of living** increased sharply across the UK during 2021 and 2022. The annual rate of inflation reached 11.1% in October 2022, a 41-year high before easing in subsequent months, affecting the affordability of goods and services including the prices of energy, food and other essentials. The Consumer Prices Index (CPIH) shows inflation rose by 6.3% in the 12 months to August 2023, although it has recently begun to slow. Gas, electricity, and fuel prices have generally increased over the past three to four years, but more recent sharp increases have focussed attention on their impact. They have a very clear impact on household budgets, business costs, inflation and fuel poverty.

National Energy Action (NEA) defines fuel poverty as when a household spends 10% of its income on keeping its home at a satisfactory heating level. At the start of October 2021, National Energy Action estimated 4 million households in the UK were in fuel poverty – struggling to afford to keep their homes warm and safe. Then, the GB-wide energy price cap was raised in October 2021. NEA estimates showed that an additional half a million households were then classed as fuel poor. The GB energy price cap was raised again from 1 April, a jump of an additional £700 per year to leave the 'average' domestic energy bills at ~£2000, leaving a further 2 million households in fuel poverty. Around 4 in 10 adults in Great Britain are using less fuel in their homes because of the rising cost of living (ONS¹⁰).

The Office for Budget Responsibility¹¹ forecasted in March 2023 that real household disposable income per person, a measure of living standards, will fall by a cumulative 5.7% over 2022/23 and 2023/24. This would be the largest two-year fall since records began in 1956/57. This is mainly due to the rise of energy prices and prices of other goods the UK imports. The OBR expects real disposable household income per person to still be below pre-pandemic levels by 2027/28.

The ONS Opinions and Lifestyle Survey (covering 16 to 27 March 2022)¹² showed that nearly 9 in 10 (87%) reported that their cost of living had increased. Nearly a quarter (23%) of adults reported that it was very difficult or difficult to pay their usual household bills. Of adults currently paying off a mortgage and/or loan, or rent, or shared ownership, 30% reported that it was very or somewhat difficult to afford housing costs, and 3% claimed to be behind on rent or mortgage payments. 17% reported borrowing more money or using more credit than they did a year ago. Foodbank charities are reporting an increase in demand. The Trussell Trust reported April–September 2023 they provided 1.5 million emergency food parcels; this is an increase of 16% on the same period in 2022¹³.

Low-income and benefit reliant households are most affected by rising prices. Poverty rates across the country are worsening.¹⁴ Prolonged periods when households struggle to pay their bills can lead to increasing and unsustainable levels of debt for households, resulting in a vicious cycle that can be difficult to escape from. Many may struggle to meet their housing costs, leading to increases in homelessness. JRF research highlights many are unable to afford unexpected expenses, using credit to pay essential bills, in arrears or going without essentials, such as a heated warm home, compounding problems of damp and mould. Rents are expected to continue to rise, whilst Local Housing Allowance rates frozen (since April 2020) have been restored to the 30th percentile of local rents from 1st April 2024¹⁵. Shelter report how inadequate housing benefit is failing to protect renters from homelessness in the cost of living crisis, ‘we now face a perfect storm of spiralling rents and out of control bills that threatens to push many

towards the brink of homelessness¹⁶’ Households buying their home with a mortgage are at risk from increases in mortgage interest rates. JRF analysis¹⁷ finds the most at-risk house buyers are those on lower incomes and those with low equity or high outstanding mortgage debt. This includes recent buyers who are increasingly indebted as they are likely to have borrowed larger multiples of their incomes to buy increasingly expensive homes enabled by what had been historically low interest rates. The English House Survey 2022–2023 found that 11% mortgagors found it difficult to afford their mortgage, and more than a quarter of private renters (29%) and social renters (27%) found it difficult to pay rent.

The national ‘Everyone In’ initiative that protected rough sleepers and those at risk of rough sleeping into hotels and other emergency accommodation during the pandemic was considered very effective and ultimately saved lives.

The Rough Sleeping Strategy (2018) sets out Government plans to halve rough sleeping by 2022 and end it by 2027. The national ‘**Ending Rough Sleeping for Good**’ strategy (2022) is organised through four key themes: Prevention, Intervention, Recovery and a Transparent and Joined up System. The strategy also sets out a clear definition of what the government means by ending rough sleeping, which is that it is prevented wherever possible, and where it does occur it is rare, brief and non-recurrent. The strategy is supported by over £2 billion in funding up to 2025.

Shelter’s report on homelessness in England in 2024¹⁸, reveals rising private rents, evictions and a lack of affordable social housing have led to homelessness in England increasing by 14%. ‘Homelessness in England is at a record high and is continuing to rise.’ An estimated 326,000 people, most families with children, are in temporary accommodation in England, a 17% rise in one year. About 3,900 people are sleeping rough on any given night, a 27% increase.

Annual Homelessness Prevention Grant (HPG) is provided to local authorities to support delivery of statutory homelessness duties (under Housing Act 1996 as amended).

Refugee Resettlement

The ongoing commitment to humanitarian **refugee resettlement** is reaffirmed in the UK Resettlement Scheme (UKRS), which offers safe and legal route to the UK for vulnerable refugees in need of protection.

In April 2021 the Afghan Relocations and Assistance Policy (ARAP) launched, supporting locally employed staff in Afghanistan who supported UK Forces. A wider Afghan resettlement scheme (Afghan Citizens Resettlement Scheme (ACRS)) opened January 2022 to provide up to 20,000 Afghan nationals with a safe and legal route to settle in the UK over 5 years.

In response to the war in Ukraine government schemes were launched in 2022. The Ukraine Family Scheme (UFS) allows applicants to join family members in the UK for a period of 3 years. The Homes for Ukraine scheme is a sponsorship scheme allowing Ukrainian applicants to be matched to a sponsor who will provide accommodation in their property. Applicants have the right to remain for 3 years and a sponsor is required to provide accommodation for at least 6 months as a minimum with thank you payments extended into a third year. Government recently announced that from late 2024 / early 2025, those arrived under the Ukraine schemes with 3 years leave to remain in the UK can start to apply to extend this by another 18 months under the new Ukraine Permission Extension Scheme.

A £500 million first round of **Local Authority Housing Fund (LAHF)** was announced in December 2022. The funding will reduce the impact of recent arrivals on existing housing pressures and support local authorities to obtain housing for those on the Ukrainian and Afghan resettlement schemes who are homeless, at risk of homelessness, or in unsuitable temporary accommodation. In the longer term, it will provide a new affordable housing supply of accommodation, increase the number of homes in the wider social and affordable housing system, to help address housing and homelessness pressures.

The government has completed informal consultation on a wider asylum dispersal plan. All local authorities are now dispersal areas for dispersed asylum accommodation in the private rented sector. Regional allocations made by the Home Office are to be finalised. The Home Office currently commissions Serco as the Asylum Accommodation and Support Services Contract provider for the Midlands.

The **Illegal Migration Act 2023** places a duty on the Home Secretary to set a cap on the number of entrants to the UK arriving through specific 'safe and legal' routes, to start 2025, following consultation with local government.

KEY HIGH PEAK HOUSING FACTS AND FIGURES

43,514 households (Council Tax Valuation list October 2023). Population 90,937. 14.4% are lone pensioner households (Census 2021).

The number of people aged 65 and over is 19,832 (22%). Forecast to rise to 24,743 (26%) by 2030 and 26,897 (28%) by 2035.¹⁹

Tenure: Higher proportion owner occupation; 71% compared with England & Wales 62.5%. Lower proportions of social rented 12.1% and private rented 16.2%, compared with 17.1% and 20.3% respectively. 0.7% shared ownership and 0.1% live rent free (Census 2021).

Property types: primarily houses and bungalows (88.6%). Fewer flats and apartments (10.7%) than England average, whilst having a greater proportion of both semi-detached and detached properties.²⁰ Distribution varies throughout Borough wards. Greatest concentration terrace homes Gamesley (90.9%), Howard Town (68.5%) and Hadfield North (61.2%). Buxton Central greatest proportion of flats and apartments (41.7%) followed by Corbar (33.0%).

The age of homes 30.8% pre1918, 14% 1919-1944, 34.4% 1945-1980 and 19.5% post 1945. Greatest proportions of older homes built before 1918 in the wards of St John's (75.1%), Limestone Peak (74.8%) and Sett (66.1%).

The Housing Stock Condition Report 2019 estimated 11,070 homes (29.3% of all private sector homes, which consists of both owner occupation and private rented) did not meet the decent homes standard. This equates to 3 in 10 families potentially living in a non-decent home. Greater than national figure (21.6%) and East Midlands (19.4%).

The current Local Plan has helped to develop 2149 homes since 2016, including 432 affordable homes²¹

Median average house price £230,568, 10% higher

compared with Derbyshire £209,000 median house price, and equivalent to 7.88 times median average salary of local workers £29,263²². 24.6% increase in average house prices (£185,000 Sept 2018)

1310 households registered on Home Options, requiring; 418 x 1bed (general needs), 287 x 1 bed (older persons over 55's), 342 x 2 bed, 181 x 3 bed, 82 x 4 or more beds.

During 2022/23: 359 homeless households, 260 households assisted to secure accommodation (under prevention, relief and main duty). Temporary accommodation provided 124 households, 16% increase on previous year (107 in 2021/22).

18.1% of people in High Peak report having a limiting long term illness or disability.²³

642 or 1.47% properties empty (6 months +) compared with 1.06% in England. 278 Long Term Empty (2 years+) being charged Empty Homes Premium (as at 7.10.24).²⁴

325 (0.7%) second homes (not a sole or main residence and substantially furnished) (as at 7.10.24)

The proportion of households in fuel poverty 14% (5,657 households), compared with the national average 13.2%.²⁵

Valid EPCs (within last 10 years) across 19,548 properties or 45% stock. Of those rated D-G 11,548 (27% stock), vast majority have potential to reach C or above 11,083 (96%).

21% homes do not use mains gas heating²⁵

The Council's housing stock is made up of 3821 properties, including 270 homes across 6 retirement living schemes (132 x bedsits, 1292 x 1 bed, 1187 x 2 bed, 1138 x 3 bed, 72 x 4 bed). 941 non-traditional housing types.

LOCAL CONTEXT

The **local profile** of the Borough is rural in nature; over half of the High Peak is part of the Peak District National Park (covering the southwest and northeast parts of the Borough). Outside the National Park there are five market towns including Glossop, New Mills, Whaley Bridge, Chapel-en-le-Frith and Buxton. There are five main areas of settlement in the borough: around Buxton in the south west, around New Mills in the west, around Glossop in the north-west, around Whaley Bridge and Chapel-en-le-Frith in the central part of the borough, and the Hope Valley in the east. The northern part of the borough is close to the Manchester urban area. These areas have closer links to Stockport and Manchester than to settlements nearer Derby. Similarly, the villages of the Hope Valley are more closely linked to Sheffield.

There are a range of individual plans and strategies that will support, and be supported by, this housing strategy:

Derbyshire Strategies

Derbyshire operates under a two tier local authority system with Derbyshire County Council (DCC). DCC Adult Care commissioning strategies include;²⁶

Derbyshire County Council: Housing and accommodation for an ageing population – a strategic vision for Derbyshire to 2035 The document sets out Derbyshire’s vision as a place that meets the housing needs and aspirations of older people by working in partnership across organisations. This is so that older people can make informed choices and decisions about their homes and housing options to support their independence and enable them to live in a safe, accessible and warm home for as long as they wish, with support and adaptations as required. A range of housing options will be available, including support services and specialist housing.

Derbyshire County Councils ‘All Age Adults’ Housing, Accommodation and Support Strategy 2023 – 2038 (A³ Strategy) and delivery plan builds on previous accommodation strategies, combining the housing needs of older residents and working age adults. It sets out a vision of people being supported to live independently in their own homes and for those with care and support needs to be offered a choice of housing that is right for them.

The strategy acknowledges that there is a high proportion of people aged 18-64 living in residential care compared with the national rate, and further challenges await. By 2030 it is projected that there will be 9,740 people living in the County who have a learning disability or who are autistic, an increase of 8% from 2017. By 2035 it is estimated that 145,913 people living in the County will have a diagnosed mental health condition. The strategy focusses on and outlines the increasing demand for accommodation, including a range of housing options such as housing with support, housing with care, residential and nursing care. Independent living is Derbyshire’s preferred option.

The strategy outlines a locality-based analysis of current provision and ambitions for the future, setting out demand and gaps in the market. The key priorities identified for High Peak Borough in relation to housing and accommodation are to support working age adults with care and support needs to live well and independently.

As the provision of appropriate accommodation is closely related to the delivery of care and support, the A3 Strategy Delivery Group has been established to allow for ongoing dialogue and a partnership approach between ASC, Public Health and local authority staff. The Delivery Group is designed to allow collective input and discussion into achieving the system-focused actions in the accommodation strategy's delivery plan, and ensure that accommodation-related actions continue to closely align with housing, health and social care strategic aims and ambitions.

Derby and Derbyshire Domestic Abuse in Accommodation Strategy 2021 - 2024 Strategy's objectives are;

- Undertake early intervention, before the point of crisis, to give people choices – including support in short term emergency accommodation.
- Provide domestic abuse support in a range of safe accommodation, so that family make-up, individual needs and complexities are not barriers to accessing the help that victims require.
- Address the needs of all communities accessing our services and invest in support that reflects their characteristics, so that their experience is an inclusive one.

- Support victims and their families who wish to build a life within our communities, when they are ready to move on from intensive support in safe accommodation.

- Ensure services are accessible and provide up-to-date information about what is available so that victims and professionals know how to access services and the support available.

- Increasing our understanding and support for children as victims of domestic abuse in their own right.

- Work with sanctuary schemes and target hardening providers (increased security measures) to provide support to enable people to remain safely in their own homes.

Derbyshire Health and Wellbeing Strategy 2024-2027

sets out the following vision 'By focusing on prevention and the wider determinants of health, the (Health and Wellbeing) Board will reduce health inequalities and improve health and wellbeing across all stages of life by working in partnership with our communities'. The objectives will enable residents in Derbyshire to: Start Well, Live Well and Stay Well, Age Well and Die Well. The strategy identifies the following five areas of focus;

1. Tackle the four main risk factors that lead to poor health (smoking, alcohol use, poor diet and physical inactivity)
2. Support good mental health
3. Support communities to be resilient and independent
4. Tackle child poverty and enable children and young people in Derbyshire to start well
5. Develop the Health and Wellbeing Board to effectively deliver on the areas of focus

In Derbyshire a **Housing and Health Systems Group** operates as a coalition of partners who share good practice and expertise around housing and health, as well as explore external investment opportunities and work towards a joined-up system. The partnership aims for housing to be appropriate, healthy, safe, warm, secure and affordable to meet people's needs throughout their life course.

The Health & Care Act 2022 established the role of **Integrated Care Partnerships** where health, social care, the voluntary sector and other partners come together as an Integrated Care System (ICS). The integrated health and social care partnership in Derby and Derbyshire is called Joined Up Care Derbyshire (JUCD) and its combined focus is to support people to stay healthy and well for as long as possible and to reduce inequalities that mean some people may not expect to live as long or in as good health because of where they live and their life circumstances and whether they are able to access the health and care services they might need. Joined Up Care Derbyshire will play an increasingly critical role in shaping health and social care delivery in local communities. There are eight 'Place Alliances' across Derbyshire, including **High Peak Place Alliance**. 'Place' involves primary care, social care, public health, commissioners, community service providers, clinicians, local authorities, the voluntary and community sector and the public working together to understand and meet the needs of local people. A 'Place Board' sets the framework for the Place Alliances.

The **Derbyshire Homelessness and Rough Sleeping Strategy 2022-2027** has a core aim to break down system blockages, and argues that a multi-disciplinary approach is needed to make systems work better and that services are flexibly designed around the needs of our customers. The vision is "working collaboratively across Derbyshire to prevent and reduce homelessness – making it everyone's responsibility". The strategy will meet the vision and aims through the delivery of four priorities:

1. Make homelessness everyone's responsibility through a system wide approach
2. Prevent homelessness and respond through early intervention and personalised solutions
3. End rough sleeping and repeat homelessness
4. Develop sustainable supported and settled housing solutions

The strategy will be delivered and monitored through an action plan, which will expand on the commitments and actions set out in the strategy.

Regulation and landlord performance

The 2023/24 Tenant Satisfaction Measure results for High Peak Borough Council²⁷ indicate 77% overall satisfaction level with the services provided by High Peak. This compares well with other councils, ranking in the top quartile of Acuity council clients.

One of the first Councils to receive an inspection rating following the Regulator's powers coming into force in April 2024. In August 2024 the Council was awarded a consumer grading of C2 by the Regulator of Social Housing. A C2 rating - the second highest available - means that the Council is delivering most of the requirements, quality and safety in Council homes is rated 'good' and some areas for improvement are identified. The Regulator highlighted that outcomes across the main health and safety compliance areas are good and that an effective, efficient and timely repairs service that performs above our service standards consistently is being delivered. Areas identified for improvement include improving and sustaining the recent investment the Council has made in tenant engagement by implementing the actions we have set in place. It also highlighted the need to ensure our complaint handling gives tenants sufficient opportunity to report complaints, and how the Council resolves and learns from the information provided. The Regulator recognised that work was already underway to improve these areas.

High Peak Borough Council Borough Plan (2023- 27) and other local strategies

The **High Peak Borough Council Borough Plan (2023- 27)** details the Council's ambition and priorities for the local area for the next four years. Key financial challenges/ risks identified include housing growth, land disposal, capital receipts and government funding reviews including New Homes Bonus. The Plan's vision is 'Working together to protect and invest in the High Peak with the Council on your side'. This vision is articulated further by five aims:

- Supporting our communities to create a healthier, safer, cleaner High Peak

- Future proof housing

- Protect and create jobs by supporting economic growth, development and regeneration

- Protect and improve the environment including responding to the climate emergency

- A responsive, smart, financially resilient and forward thinking council

Several objectives relate to the aim 'Future proof housing';

- Fit for purpose housing that meets the needs of HPBC tenants

- Increased supply of good quality homes

- Maintain an effective Housing Revenue Account (HRA) Business Plan

- Provide effective housing estate management to manage and enhance the environment within our control and for the wider community.

In order to meet these objectives the following priority actions will be implemented

- Develop a High Peak Decent Homes Standard.

- Review and Implement the Housing Revenue Account Business Plan.

- Implement the Accelerated Housing Delivery Programme for the High Peak.

- Implement a plan to ensure compliance with the Social Housing (Regulation) Act 2023.

- Develop and implement a plan to increase the HPBC housing stock.

- Further develop and implement a strategy to increase the supply of social, affordable and specialist housing.

- Develop a Private Sector Housing Strategy to improve conditions for homeowners and private tenants.

- Implement the Empty Properties Strategy.

- Continue to enhance our repairs and maintenance service through our partnership with Norse.

- Review our sheltered / supported housing stock to assess the ongoing needs of our tenants and ensure the stock / service meet the expectations of our tenants now and in the future.

- Review existing estate management arrangements to see a refreshed approach to communal gardens / areas, green spaces, communal entrances, landscaping and fencing.

Priority outcomes are an effective Housing Revenues Account (HRA) Business Plan, improved tenant satisfaction, improved private sector housing conditions and increased supply of quality affordable housing.

To meet the aim ‘Supporting our communities to create a healthier and safer High Peak’, objectives include

- Work with our partners and the community to address health inequality, food and fuel poverty, mental health and loneliness.

- Effective relationship with strategic partners.

- Improve residents’ access to benefits and financial support.

- Assist and influence other public partners to improve their services in the High Peak.

Priority actions include implementing a Cost of Living response plan. Working with and supporting our partners we will seek to influence positive outcomes

around ensuring the provision of accessible health & social care.

To meet the aim ‘Protect and create jobs by supporting economic growth, development and regeneration’ a priority action includes review and implement the Council’s Growth Strategy, to ensure that it is focused on the effective regeneration of our towns and rural communities.

The **Housing Revenues Account (HRA) Business Plan** sets out the Council’s plans for management and investment required to maintain its housing stock to the required standard over the next thirty years. The HRA Plan highlights several key issues and challenges, for example: impact of welfare reforms, understanding tenant priorities, considering the outcomes of estate regeneration reviews, prioritising decent homes standard failures and development of new stock. A fundamental review of the HRA Business Plan is in the work programme.

The **Capital Strategy 2023/24** sets out how the Council will prioritise capital expenditure and investment decisions in line with corporate priorities. Key capital investment priorities include;

- Corporate Property – the Council will invest in maintaining the properties that support the delivery of services direct to residents.

- Affordable Housing – the Council is committed to maintaining a ‘fit for purpose’ housing stock that meets the needs of tenants and in addition will support the additional provision of housing by other registered providers.

- Private Sector Housing Renewal – the Council will support investment in the improvement in housing conditions throughout the borough.

- Enabling Growth – the Council will support the growth of business and employment opportunities within the Borough in addition to housing development in line with the commitments set out in the Local Plan.

The Alliance wide **Empty Property Strategy 2017** has the following aims and objectives;

- To bring empty private sector properties back into use to maximise housing stock
- To raise awareness of empty property issues
- To minimise the number of properties that become long-term empties at an early stage
- To create accurate information in relation to empty properties
- To promote the availability of information and services to empty property owners and private landlords
- To provide sustainable development by reducing the need to build new properties, therefore reducing the pressure to build in greenfield sites in the open countryside
- To discourage -anti social behaviour, crime or fear of crime which can occur when a building is empty
- To improve housing conditions, the vitality of the built environment and prevent the deterioration of the buildings

Empty homes are a wasted resource at a time when there is increasing pressure to address housing and homelessness need. To realise the benefits of maximising existing stock the Empty Property Strategy will be redeveloped, to provide an updated view on national and local context, approach and available assistance. Changes to council tax discounts and premiums have been implemented and enforcement policy approved. Empty Homes Officer resource appointed, which provides a vital role in advising and supporting owners of empty homes to explore options and bring homes back into use.

The need for immediate and urgent climate action saw over 300 Local Authorities across the country, including HPBC on 15th October 2019, declare a **climate change emergency** and commit to having net

zero emissions. The declaration commits the Council to become carbon neutral in its internal operations and the services it delivers, by 2030, and to work with partners to help achieve this target for the High Peak as a whole. The Council developed **Towards Carbon Neutrality 2030: Climate Change Plan 2021/22**. The Plan includes the action to reduce greenhouse gas emissions from HPBC Council Housing. The aims are; To Improve energy efficiency ratings. Install green heating systems. Encourage tenants to purchase green energy. Measures include; major retrofitting programme including new heating, insulation and triple glazing. Options for generating own power and off-set.

A comprehensive review of the options for strategy, delivery and funding, consultants were consequently engaged to assist in strategy and action plan development. The strategy '**Aiming Low: The way to Net Zero 2021 TO 2030**' sets out the following vision 'High Peak Borough Council will be carbon neutral in its internal operations and the services it delivers by 2030. Working with partners, High Peak Borough will be carbon neutral by 2030.' To achieve the aim of becoming a carbon neutral Council – sitting within a carbon neutral Borough – by 2030, the strategy focuses actions on '7 Ways to Net Zero', including the way we live, travel, work, make energy, look after our environment, manage waste and help change to occur. In 'The way we live' the priority to address carbon emissions from residential housing is clearly laid out. Emissions from residential housing arise from the consumption of energy in residential buildings of all types and tenures, including social housing, rented accommodation and privately owned properties.

The most significant source of emissions from households comes from the use of energy for heating and hot water. Most of this is achieved through natural gas consumption, with gas demand for heating making up 67% of residential building emissions. The second most significant source of emissions is the use of grid supplied electricity for lighting, appliances and cooking, which makes up around 22% of residential emissions. The remainder is made up of small contributions from other fuel types. The strategy outlines actions that will; 1) support new buildings to be energy efficient and minimise emissions, and 2) tackle

fuel poverty and reduce emissions from homes. Targets include;

- 5% of High Peak Private Sector homes will be below the Decent Homes Standard on thermal comfort by 2025 and 0% by 2030.
- Less than 10% of households will be living in fuel poverty by 2025 and 0% by 2030.
- There will be Net Zero emissions from residential buildings in High Peak by 2030.

Climate change strategy work is overseen by the Climate Change and Biodiversity Delivery Group.

A Plan for Nature (2024) was developed in conjunction with Derbyshire Wildlife Trust. It is essentially a review of the existing state of nature within the High Peak and recommends how and where nature recovery efforts should be prioritised by the Council. The Plan for Nature initiatives will ensure alignment with climate adaptation, nutrient neutrality, biodiversity net gain, and the Council's other strategies.

Supported Housing Improvement Programme

A collective piece of work undertaken on supported accommodation across Derbyshire and Staffordshire Moorlands in 2021/2022 evidenced that supported accommodation continued to grow in size and cost with little input or influence from Councils. The research also demonstrated that in many cases it is not managed in terms of quality of support or accommodation, and whilst the Regulator of Social Housing regulated certain aspects of provision it does not provide an in depth assessment of service provision or standards. As it presently stands housing benefit has taken on the role of assessing whether a service provider is providing adequate care and support and how much rent they are entitled to by navigating complex legislation with no additional resources following the end of the Supporting People Program. A successful joint bid was made with Derbyshire Dales

District Council, all Derbyshire Districts including High Peak Borough Council, to take part in the Supported Housing Improvement Program (SHIP). The DLUHC funded pilot will run from December 2022 to March 2025 and receive £687,230 funding over the period. The aim of the pilot is to implement a number of interventions that will evaluate and improve the quality of support, the standard of accommodation and increase oversight and value for money. The grant allocation will allow each local authority to recruit a resource for the period of the program, main tasks will include:

- Identify and coordinate Multi-Disciplinary Teams (MDT's) consisting of Housing Benefit, Environmental Health, Community Safety, Planning and Housing Advice
- Implement Supported Housing Improvement within existing departmental working regimes (i.e. HMO license renewals, housing benefit application assessments)
- Drive a set of standards for supported accommodation in each authority area.
- Encourage providers to take part and share good practice and deliver a program of improvement.
- Arrange visits to engage with residents to assess support and inspect accommodation.
- Implement a Charter that will detail the level of service to ensure that supported accommodation provision meets local needs, is being delivered to a high standard and represents value for money based upon regulation, guidance, good practice, and the views of supported housing residents.

Local Plan, planning policy and housing supply

The provision of sustainable, decent and affordable housing is one of the priorities in the High Peak **Local Plan** (adopted April 2016) which sets out the Authority's policies and proposals for the development and other use of land, and provides the framework for making decisions about planning applications. Housing policies relate to the location, supply and types of new homes and affordable housing required to meet the identified needs arising from changes in population structure. The Plan recognises there is a need for affordable housing particularly in the rural areas and the policies set out the expected affordable housing provision from residential developments. Housing policy H4 requires 30% of new housing to be affordable on sites of 25 or more dwellings, or 20% on sites 5-24, with 80% rented, 20% shared ownership split, unless a reduced provision is justified through viability evidence. The policy allows for 100% affordable housing schemes on suitable rural exceptions sites which are well related to services and facilities and where a demonstrable need exists in the local area which cannot otherwise be met by means of provision in the plan.

A review of the High Peak Local Plan is underway to update policies deemed out of date and consider the scope for wider amendments. The extent to which a Council's Local Plan affordable housing policies can be enforced is effectively dependent upon national affordable housing policies contained in the National Planning Policy Framework (NPPF). Most local authorities will see their housing targets increase under government proposals to boost housebuilding announced in July 2024, under a new method for determining how many homes should be built in each area. Following consultation on proposed changes to the NPPF and the planning system, the new standard method for calculating indicative level housing need is 553pa for High Peak, previously 246pa, which represents 125% increase.

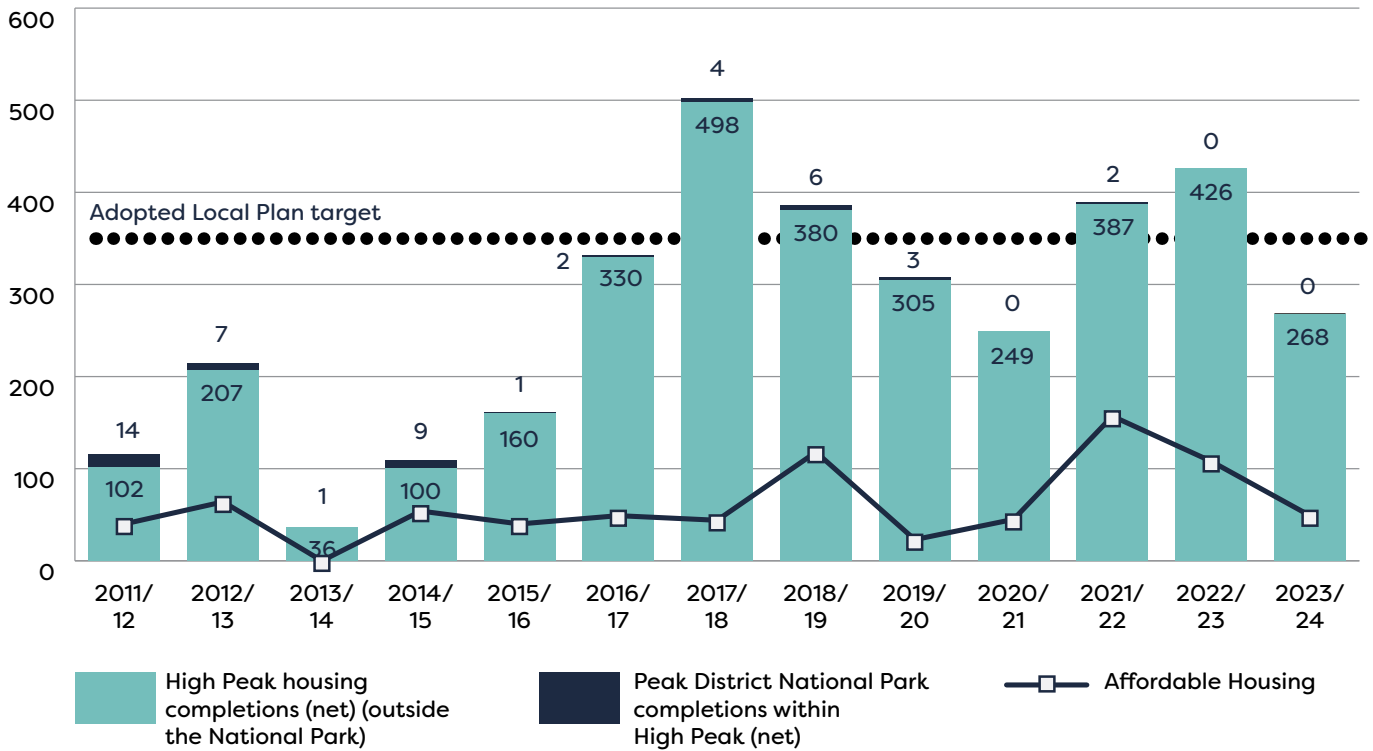
The Peak District National Planning Authority (PDNPA) is the local planning authority within the boundary of the National Park, as such, a separate Development Plan for this part of the Borough is in place. A key objective within the Local Plan (adopted May 2019)

is to address the evidenced local need for affordable housing arising in the locality largely through the development of exception sites, with a restricted occupancy criteria, restricting occupancy to local persons with a strong local connection to the area and being in housing need.

In addition Neighbourhood Plans form part of the Local Development Framework, created by local communities, they set out policies for the future development of their areas. It is up to individual Parish bodies to decide whether they wish to prepare a (joint) neighbourhood plan and there are currently two adopted neighbourhood plans within High Peak planning area: Chapel en le Frith Neighbourhood Plan (2015), and Whaley Bridge and Furness Vale Neighbourhood Plan (2023).

The recently adopted **Developer Contributions Supplementary Planning Document (SPD)** provides further guidance to developers about housing and affordable housing provision through the planning process and outlines how the First Homes policy will be applied locally.

The chart below illustrates housing delivery, completions relating to affordable housing and annual target. The Council is currently meeting the required 5 year land supply. Annual housing requirement reduced to 273 (April 2022 – March 2027). The current Local Plan has helped to develop 2149 homes since 2016, including 432 affordable homes ²⁸



The Government is keen to encourage more people to build their own homes. The demand for **custom-build or self-build (CSB)** plots expressed through the High Peak Self Build Register provides information regarding the demand for self/custom build housing measured according to annual ‘base periods’ [October-October] and in line with the legislation. As at 30.10.24, a total of 31 registered. Councils should consider demand on their registers in terms of their planning policy and regeneration duties (such as Local Plan preparation); for example some Councils have planning policies that require that CSB plots are delivered on larger housing sites, or percentage policies that require a certain percentage of all housing units on a site to be CSB plots. During base period 31.10.23-30.10.24, the Council approved 1 plot for self or custom build. The PDNPA maintains its own Self Build Register. For that part of the National Park within HPBC’s administrative area, there are a total of 19 households on the Self Build Register²⁹.

The **High Peak Growth Strategy 2017** ³⁰ sets out a plan for sustainable growth and identifies development opportunities for the next 15 years. It demonstrates the Council’s commitment to regeneration and the delivery of the Local Plan. A key ambition includes facilitating housing delivery. By 2031, the strategy aims to achieve: 6,500 homes delivered and 1,950 affordable homes delivered (30% of total target). There are three main development sites detailed in the strategy: Buxton Town Centre, Glossop Town Centre, and the A6 Enterprise Corridor.

The **Accelerated Housing Delivery Programme (AHDP)** supports the Growth strategy. The delivery programme is a package of measures to support housing delivery in the Borough. It demonstrates the Council’s commitment to delivering the Local Plan and maximising community benefits by supporting developers and making use of Council owned assets. There are three main delivery elements within the programme

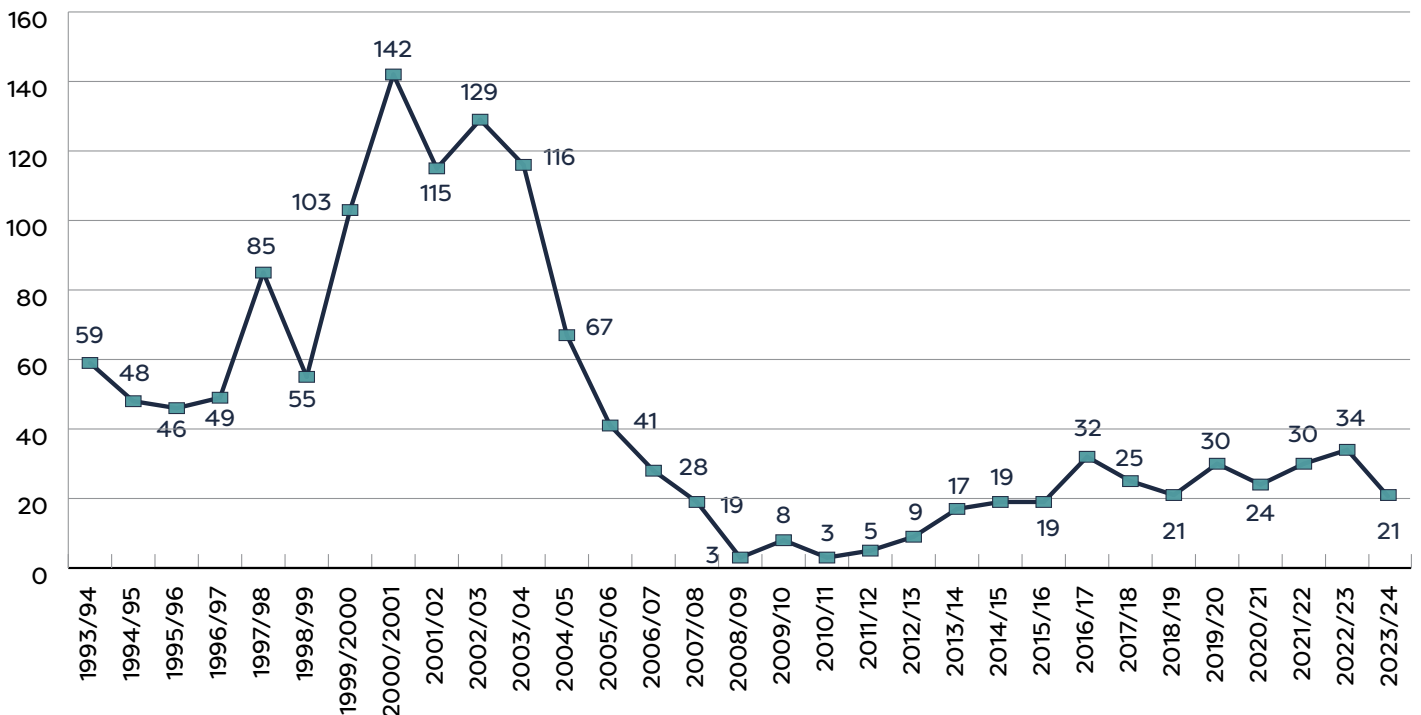
- Open for Business approach to implement planning applications and regulatory process
- Accelerating development on un-implemented sites
- Proactive delivery of Council owned sites

Promotion of the ‘Open for business’ approach is a key part of the AHDP. Working with regulatory services, this is directed towards ensuring developers and house builders get appropriate planning advice and support at relevant stages of development. Officers are also in regular contact with developers to understand barriers to delivery and prepare a package of incentives to support active conversation from sites with planning permissions to delivery of homes. The Council is taking proactive measures to facilitate housing delivery on allocated sites. Sites in Council ownership are being promoted and work with landowners is undertaken to bring forward sites identified in the Local Plan. The delivery mechanisms required to accelerate the delivery of Council owned, allocated sites have been considered and a programme of ground investigations and surveys completed.

Officers continue to develop the delivery pipeline, work with Registered Providers to maximise opportunities to deliver new affordable housing through the s106 planning process and in partnership with Homes England to secure grant funding. The Council secures nomination rights for those on the housing register. Recent projects include:

- Bridgemont, Whaley Bridge with Peaks & Plains housing association providing affordable rent (8) and shared ownership (8)
- Buxton Road, Chinley under construction with Johnnie Johnson Housing Trust, providing affordable rent (17) and shared ownership (8)
- Granby Road A, former Council owned site, in partnership with Countryside and Nottingham Community Housing Association, secures AHP grant funding and 73 affordable homes; affordable rent (34), shared ownership (29) & Rent to Buy (10)

The number of Council owned properties has reduced significantly since the introduction of the Right to Buy scheme, the number of sales are shown below.



The right to buy capital receipts generated are used to fund capital expenditure on new housing properties. Under Government guidelines these receipts can only represent 40% of overall expenditure, with a further 60% being required. In October 2024 Government announced changes to the Right to Buy scheme, including reductions in discounts, protections for newly built social housing, allowing councils to keep 100% of the receipts generated by RTB sales and consultation **‘Reforming the Right to Buy’**.

Direct property purchases are pursued by High Peak Borough Council where there is a business case for doing so. The Council acquires property on the open market, former Council owned properties previously disposed of under the Right to Buy and new builds from developers. This enables stock to be increased within areas of high demand and low turnover.

There is high demand for social housing, the table below shows the accommodation needs of 1310 households registered as at 31.1.24.

	1 bed (general needs)	1 bed (over 55 years)	2 bed	3 bed	4 bed	4+ bed	Total
Band A	22	17	15	10	1	0	65
Band B+	15	4	17	8	1	0	45
Band B	78	52	69	68	21	7	295
Band C	235	113	158	51	32	3	592
Band D	68	101	83	44	16	1	313
Total	418	287	342	181	71	11	1310
	705						
Associated homelessness	68 (16.3%)	12 (4.2%)	44 (12.9%)	19 (10.5%)	3 (4.2%)	0	146 (11.1%)

Currently 80% of households registered on Home Options require either 1 bed or 2 bed accommodation. 8.4% of all applicants have been assessed as having an Emergency or Urgent housing need (Band A/B/B+). 146 or 11.1% have a priority banding associated with homelessness. Single people and couples requiring 1 beds account for 705 or 53.8% of applicants. Of those aged under 55 years, 418 or 31.9% require 1 bed general needs, compared with a lower proportion, 287 or 21.9% aged over 55 years, eligible for older persons accommodation options (including bungalows or retirement living accommodation). Families requiring 2 bedrooms make up 26.1%.

Assessing Housing Need

Housing register information provides a reflection of current housing need within the Borough. The Council periodically reviews the Home Options housing allocation policy and annually reviews individual housing applications. There is legal requirement to give certain categories of housing need a reasonable preference, including homeless households. The Home Options housing allocation policy gives preference to those in housing need in a four-tier banding system (A-D):

A -Emergency/priority move required

B -Urgent need to move

C -Identified housing need

D -Non-priority housing

Over the last 10 years (below) consistently high demand for 1 and 2 beds. Availability of smaller sized accommodation for downsizing is important in order to make best use of stock and following the introduction of Spare Room Subsidy in 2016 (meaning those with one spare bedroom lose 14% of their eligible rent and those with 2 or more spare bedrooms lose 25%).

	1 bed (general needs)	1 bed (over 55 years)	Total 1 bed	2 bed	3 bed	4 bed	4+ bed	Total
31.1.23	390	224	614	338	173	60	11	1196
31.1.22	357	248	605	341	166	57	10	1179
31.1.21	260	226	486	297	164	58	9	1014
31.1.20	281	252	533	296	172	57	7	1065
31.1.19	369	379	748	313	185	50	6	1302
31.1.18	369	395	764	308	160	53	5	1290
31.1.17	787	587	1374	616	270	93	13	2366
31.1.16	1819	600	2419	999	452	111	15	3997
31.1.15	1127	374	1501	658	311	67	11	3932
31.1.14	1795	420	2215	910	437	75	10	3648

Households requiring larger 4/4+ beds (82 or 6.3%) will have the longest wait due to the extremely limited supply of 4 bed properties, as outlined in the table below showing social housing allocations made through Home Options. 24 x 4 beds were allocated through Home Options over the last 10 years. Larger 4 bed family accommodation represents a small proportion (1.9%) of Council stock (73 of 3831 total properties, as at 31.3.2023).

	1 Bed General Needs	1 Bed Over 55's	2 Bed	3 Bed	4 Bed	Total
1.1.2021 - 31.12.2021	48	110	129	76	3	366
1.1.2022 - 31.12.2022	56	88	100	63	3	310
1.1.2023 - 31.12.2023	51	78	68	43	0	240

The table above provides detailed demand information relating to social housing allocations through Home Options 1.1.2023 -31.12.2023. There is greater availability of older persons accommodation and lower demand, expressed through lesser average bids. Notably 32.5% 1 bed older persons (over 55's) options compared with 1 bed general need (21.3%).

The High Peak Housing and Economic Land Needs Assessment (HELNA) 2022, updates the assessments previously identified in the Strategic Housing Market Assessments. The study (including that part which sits within the Peak District National Planning Authority (PDNPA) administrative boundaries) provides the housing and economic evidence base to support policy development in the Local Plan review. The study highlights that in line with ageing trends nationally, the number of older households in High Peak is expected to grow fastest, by 2041 couples/other aged 65+ will become the largest group of households. Older couple household groups will see the fastest growth, increasing in number by 51% by 2041. Older single household types are also expected to see a significant increase of 25%. Growth of households with younger single people, or families with children is projected to be modest, at 2%. Overall household growth is projected to be 8% over the period 2021-2041. A high proportion of older households are under-occupying; in High Peak 50% of households aged 65 and over live in homes with 3 or more bedrooms, compared to 54% in the East Midlands and 53% nationally. In addition to being amongst the most significant under-occupiers of housing, older households are the least active in the housing market, amongst the least likely to move, with the likelihood of moving home decreasing with age. The study identifies a high need for affordable housing. Combining the need for social/affordable rented properties with affordable home ownership, an estimated annual need for between 228 and 270 affordable dwellings. A higher level of need is identified in the Central Area settlements and Glossop, with the latter having a particularly strong need for affordable properties available to rent.

The Council works with Derbyshire County Council, East Midlands Strategic Migration Partnership and other partners in response to **refugee resettlement** including Afghan and Ukrainian schemes and the **wider asylum seeker dispersal plan**. The Council was invited to accept Local Authority Housing Fund (LAHF) funding towards the acquisition of 13 additional affordable houses across the Borough. Specifically,

- Up to £1,046,400 funding for 'main element' to provide a minimum of 12 homes for Ukrainian and other refugee families.

- Up to £187,400 to provide a minimum of one 4+ bedroomed home specifically for a household residing in bridging accommodation.

The funding will help to mitigate increased housing and homelessness pressures arising in the Borough due to the breakdown of sponsorship or other arrangements. In the longer term, new affordable housing will increase the number of homes in the wider social housing system.

The Derby, Derbyshire, Peak National Park and East Staffordshire **Gypsy and Traveller Accommodation Assessment (GTAA)** was published in July 2023. It seeks to identify the accommodation needs of gypsies and travellers, travelling show people, boat dwellers, and other traveller groups within the study area and therefore the need to allocate new sites or provide accommodation for these different groups, on an authority by authority basis.

Adaptations and Accessible Homes

The ageing population will require more in terms of housing, health and social care than ever before.

Council Carelink services provide a tenure neutral, 24 hour community alarm monitoring and response service to older persons throughout the Borough. The service works closely with social workers to provide telecare technology to support older people to remain at home, without this technology and response service the client may not be able to remain at home or require Adult Care. 1600 clients across High Peak are currently supported through a variety of offer packages. A variety of advice is provided in relation to trip hazards, claiming benefits, social inclusion etc. The service responds to approx. 350 emergency call outs month, in response to falls, ill health, assistance in reporting property conditions/ repairs and responding to immediate presenting needs (i.e. foodbank assistance and referral to ASC for increased/ higher level support needs). An enhanced falls recovery service for those in the wider community without a community alarm is provided working in partnership with Team Up Derbyshire.

Disabled Facilities Grants (DFGs) are a statutory obligation for the Councils to provide grants in relation to disabled adaptations to a home, this might include: widening of doors and installation of ramps to make a home more accessible for wheelchair users. Following the successful mobilisation of 'Alliance Norse' a partnership between the Alliance Councils and Norse Commercial Services Ltd July 2022. From April 2023 'Alliance Norse' working with 'N-able', provide a specialist service for the delivery of DFGs. The demand for DFGs has continued to increase year on year significantly, as may be expected from an ageing population. 80% grant funding provides for level access showers and stairlifts, predominantly amongst owner occupiers.

The Disabled Adaptions Policy provides aids and adaptations to address identified and assessed needs of HPBC tenants and members of their households.

Applications registered on Home Options with an adaptation requirement, a household member that either;

- uses a wheelchair indoors and outdoors all of the time (18 households)
- needs a wheelchair outdoors because they cannot manage steps, stairs or steep gradients (55 households)
- has restricted mobility and can only manage one or two steps or stairs (249 households)
- needs an adapted property (118 households)

Housing conditions, energy efficiency and fuel poverty

The **High Peak Stock Condition Survey 2019** estimated the number of private sector (consisting of both owner occupation and private rented) homes not meeting the Decent Homes Standard to be 11,070 (29.3% of all private sector homes). Greater than the national figure of 21.6% and the figure for the East Midlands (19.4%). The distribution of non-decent homes throughout the Borough as may be expected is not uniform, instead being more concentrated in the wards of Limestone Peak (43.1%), Sett (39.6%), St John's (39.4%) and Buxton Central (38.8%). These are the wards with the greatest proportion of older homes built before 1918.

The tenure breakdown of non-decent homes within High Peak shows that there are more private rented homes that are failing to meet the decent homes standard (DHS) (33.7%) compared to the proportion of owner occupied homes (28.7%). This pattern of non-decent homes mirrors the national picture where levels of non-decency are greater in the private rented sector than owner occupied. As might be expected, a greater proportion of older properties do not meet the Decent Homes Standard. 49.3% of homes built pre 1918 in High Peak are non-decent, 39.4% of homes built between

1919 and 1945 are classed as non-decent, compared to 14.4% of homes built between 1981 and 2002, and 3.3% of homes built since 2002.

Private sector homes estimated to fail the DHS for reasonably modern facilities; 657, and for reasonable state of repair; 2904. Levels of disrepair are comparable between private rented (7.3%) and owner occupied homes (7.7%). Older homes are more likely to fail the DHS repair component. In homes built before 1918, 14.0% fail the DHS for disrepair, compared in 0.5% of homes built after 1981.

Around 7,584 (20.0%) private sector homes in High Peak estimated to have at least one HHSRS category 1 hazard and therefore also fail to meet the DHS. Approximately 6.2% (2830) of private sector homes estimated to contain a HHSRS category 1 hazard for excess cold and 1.3% contain a hazard for damp and mould. High Peak is estimated to have a greater proportion of private sector homes with a HHSRS category 1 hazard than both the East Midlands (13.8%) and England (12.2%). This could be due to the nature of the housing stock in High Peak where in 21 of 28 wards more than 1/3 of homes were built before 1944.

Approximately 3,460 private sector homes fail the Decent Homes Standard on thermal comfort. A greater proportion of private rented homes do not meet the required standard for thermal comfort (14.0%) than owner occupied homes (8.5%).

The estimated median cost to bring each non-decent home up to DHS is £3894 per property, total of £431 million. The estimated median cost to mitigate all HHSRS category 1 hazards in private sector homes would be £22.9 Million or £2,075 per property. The cost to make non-decent homes decent and to mitigate all HHSRS category 1 hazards are greatest in older homes.

The Environmental Health service works with the private sector to tackle inadequate property conditions and this work is achieved through a combination of advice and enforcement. **The Housing Renewal Assistance (HRA)** policy outlines how the Council will improve the condition and management standards of homes in the private sector, including available HRA

grant assistance. The table below shows the number of private rented sector (PRS) dwellings found to have one or more category 1 hazards following Environmental Health service inspection.

	Number PRS dwellings with Cat 1 hazard/s
2022- 2023	43
2021-2022	37
2020-2021	67
2019-2020	58

Housing stock condition information provides a firm basis to inform the Councils Housing Revenues Account (HRA) Business Plan. Surveyors gained access to 90.2% of HPBC homes for the **HPBC Stock Condition Survey 2018**. The required outputs from the survey were as follows:

- Assessment of the structural condition of the non-traditional properties
- Identification of HHSRS hazards for dwellings
- Ascertain dwellings failing the Decent Homes Standard
- Determination of the energy rating (RdSAP) of each dwelling
- Provide data required to inform investment plans for 5, 10 and 30 year cost forecasts

During fieldwork 69 category 1 Hazards were reported and immediately rectified, this accounted for 1.72% of HPBC's total stock and many of these related to tenants' modifications. The survey found that 715 (17.9%) properties failed to meet the DHS. The DHS failures represented a total cost liability of £1,776,134 the majority of which sits within the planned maintenance profile, as they represent like for like element replacements. The properties that failed the DHS were given priority in the programming for capital investment.

The stock condition survey included energy rating assessments (RdSAP (version 9.92)) to all dwellings

where a stock condition survey was completed with the overall average SAP rating for the stock being 62.86 (equivalent of a mid-band D) which is to be expected for such a varied stock, although it was below the 'Housemark' rating for social landlords within the UK, 66.9. It is important that the Council sets a realistic and achievable target for gradually improving the average SAP score year on year. The works and the costs required to improve the least well performing properties could then be identified, as this is where the worst fuel-poverty issues will be found. The costs associated with improving the average SAP score were not included in the overall planned maintenance requirements but are being determined and incorporated into the annual programme. Energy efficiency related capital works carried out during 2023/24 include; replacement windows (149), boilers (149), installation of insulation (28) and installation of renewable technologies (4).

As at 31.3.2024, 9.1% of local authority stock nationally were reported to be non-decent under annual Local Authority Housing statistics (LAHS) returns, which does not include cases where tenants have refused improvement work. The number of non-decent High Peak Council homes as at 31.3.2024 (excluding 210 dwellings where tenants refused work) is 131, equivalent to 3.4% of stock. The estimated cost to address is £425,380.82 with the average cost £3,247.18 per dwelling. Dwellings failed the Decent Homes Standard criteria due to;

- category 1 hazards (under HHSRS) = 0
- being not in a reasonable state of repair = 70
- being without reasonably modern amenities and services = 5
- being without a reasonable degree of thermal comfort= 61
- (dwellings may fail more than one category)

During 2023/24 a total of 889 capital works undertaken, with £6,231,006 associated expenditure. Ongoing stock condition survey programme will

survey 20% stock annually, capture HHSRS data and inform works programming. Formed in 2022, Alliance Norse Limited is a Joint Venture created between High Peak Borough Council and Norse Commercial Services Limited, who are the industry experts in supporting property maintenance and capital delivery programmes for local authorities. Alliance Norse will deliver housing repairs, capital investment and facilities management services across the Council property assets. The Council is developing a Strategic Asset Management Framework for Council (HRA) housing. The framework identifies a strategic and practical approach to asset management to ensure assets are managed effectively in the short, medium and long term, linking clearly to corporate objectives. A prime focus will be to ensure compliance with the Social Housing (Regulation) Act 2023.

In High Peak the proportion of households in fuel poverty is 14% (5,657 households), compared with the national average 13.2%.³¹ In relation to home energy performance, there are 11,548 (27%) homes rated with an EPC D-G, which therefore need improvement to meet the Government's home energy efficiency target for 2035. The vast majority have potential to reach C or above 11,083 (96%).

The existing energy efficiency and advice service for Derbyshire residents, including High Peak, is provided through Warmer Derby and Derbyshire service. The service is a partnership between Marches Energy Agency (MEA) provider and the Local Authorities Energy Partnership (LAEP) partnership which includes Derbyshire and Nottinghamshire local authorities. Fuel poverty is addressed by working closely with Derbyshire County Council and the Local Authority Energy Partnership, to ensure we are well placed to access opportunities. MEA also manage the Home Upgrade Grant (HUG2) customer support journey. As such, they provide all round energy support and work with community groups with on-site advice and signposting to funding schemes. MEA have also supported Sustainable Hayfield in a targeted localised community approach to in home energy advice. This was very successful with over 100 homes surveyed and small measures being installed as part of the visit.

The Derbyshire's Healthy Homes Programme, provided by DCC Adult Social Care and Health, offers a range of interventions to help householders in fuel poverty who struggle to afford to heat their home and who have a health condition made worse by the cold. The programme aims to improve warmth solutions (heating systems, repairs and insulation) and management of fuel costs (tariff switching, metering and billing issues) in order to keep homes warm and people healthy.

Government funding is available for certain types of household and tenure to reduce fuel poverty. Some of this funding may support the reduction of carbon emissions but this is not the priority aim of the funding. However, the funds will contribute to lower emissions in the long term and help normalise the retrofit activities in communities and support the local economy and skills agenda. Funding streams we are working on include; UKSPF, DFG, MEES, HUG2, ECO 4, EM Mayoral Combined Authority. A summary of local grant funded schemes within the pathway to retrofit for housing are shown below;

Alias	Funding	Private	Private rented	Social	EPC	Eligibility	Dates	Status
Sustainable Warmth Competition – Home Upgrade Grant 1								
HUG1	£170k	Yes	Yes with Landlord contribution	Infill only	DEFG	Off gas Income under £31k		Complete 31/05/23
Sustainable Warmth Competition – Local Authority Delivery 3								
LAD3	£440k	Yes	Yes with Landlord contribution	Infill only	DEFG	Mains gas Income under £31k	Ended 30/09/23	Ended
Social Housing Decarbonisation Fund								
SHDF	Wave 2.1 closed. Wave 2.2 opened Nov 2023	No	No	Yes	DEFG			Wave 2.1 closed. Wave 2.2 opened Nov 2023
Home Upgrade Grant 2								
HUG2	Year 1 £300k Year 2 £450k	Yes	Yes	Infill only	DEFG	Off gas From 1 April 24 income below £36k Or IMD 1-3. postcodes	June 23 to March 2025	Procurement complete. Recruiting participants
Shared Prosperity Fund								
SPF	£600k capital 200 measures			Yes			To 31 March 2025	In progress
Energy Company Obligation								
ECO Flex	n/a	Yes	Yes	Yes	DEFG Social EFG	Income Under £31k or certain benefit or health condition (NHS referral)	April 2022 – March 2026	Passive To be promoted

Alias	Funding	Private	Private rented	Social	EPC	Eligibility	Dates	Status
Energy Company Obligation								
ECO 4	n/a	Yes	Yes	Yes	DEFG	Income Under £31k or certain benefit	April 2022 – March 2026	To be promoted
Great British Insulation Scheme								
Was ECO+	n/a	Yes	Yes	Yes	DEFG Social EFG	Council Tax A-C Possible 10% contribution for able to pay	Ends April 26	To be set up
East Midlands Domestic Retrofit Project (Mayoral Combined Authority)								
	£580K capital			Yes			Spend 2023/24	At procurement 43 houses
Boiler Upgrade Scheme								
BUS		Yes	No	No	Must have no outstanding insulation recommendations	Upgrade to low carbon heating from fossil fuel £7,500 towards system	2025/26 2027/28	Open to applicants

A consortium bid with Midlands Net Zero Hub secured £138,536,810 of **Home Upgrade Grant (HUG 2)** funding across 60 local authority areas (including HPBC) to provide energy efficiency upgrades and low carbon heating from April 2023 until March 2025.

ECO4 is a government scheme administered by Ofgem and delivered by utility companies. There are three strands, ECO4 where a householder can apply directly, ECO Flex where a Local Authority must refer and ECO Plus (now Great British Insulation Scheme) which includes single measures and council tax band eligibility. ECO4 is applicable to social housing tenants who reside in energy-inefficient homes. Social Housing properties with E, F, or G EPC ratings are eligible. Insulation, first-time central heating (FTCH), renewable heating systems, district heating systems, and smart heating controls qualify. Social housing properties in Band D are also eligible for Innovation Measures. Delivery across the ECO schemes for High Peak are shown opposite.

ECO Measures 2013 to May 2023	Measures	Average/year
Cavity Wall Insulation	1017	113
External Wall Insulation	31	3
Internal Wall Insulation	10	1
Loft Insulation	610	68
Other Insulation	59	7
Boiler	957	106
Ground Source Heat Pumps	0	0
Heating Controls	648	72
Other Heating (excl Heating Controls)	169	19
Biomass Boilers	0	0
Windows and Doors	0	0
Total number of measures	3507	390

ECO4 Flex for local authorities is a referral scheme for participating local authorities to refer private tenure households it considers to be living in fuel poverty or on a low income or vulnerable to the effects of living in a cold home. The Council shares a Statement of Intent with DCC Healthy Homes project, there are opportunities to maximise the borough's households' opportunity to access this funding.

As part of the national Levelling Up agenda DLUHC launched the UK Shared Prosperity Fund (UKSPF). The fund's investment priorities and High Peak allocations are; 1) communities and place (£1,046,400), 2) supporting local business (£1,019,500) and, 3) people and skills (£249,600). A High Peak UKSPF Investment Plan and Board have been established to oversee delivery. The Investment Plan makes provision to support communities with the cost of living through the 'communities and place' investment programme. The investment priority to support measures to reduce the cost of living is E13: 'Community measures to reduce the cost of living, including through measures to improve energy efficiency, and combat fuel poverty and climate change'. The key deliverables are: 500 people supported, 3 organisations receiving grants, 200 households taking up energy efficiency measures. The budget allocation is as follows; 2023/24 revenue £76,312, 2024/25 revenue £109,719 and capital £170,000. The use of Shared Prosperity Fund in this instance must complement existing energy efficiency schemes in order to further assist in reducing the impact of the cost of living crisis.

The **East Midlands Domestic Retrofit Project** to deliver domestic energy efficiency and low carbon retrofit activities within the East Midlands Mayoral Combined County Authority area, shall be delivered by Local Authorities in the region and reported through the (Midlands Net Zero Hub) MNZH. Funding has been split equally amongst the 15 District and Borough Councils of the region and the 2 City Councils. The objectives of the scheme are:

- 85 Whole House Retrofit approach scaled with all compliant required SAP measures installed (Target of 5 homes per local authority)
- 600 PAS2035 compliant measures installed (Target of 36 per local authority)
- Improved health and wellbeing for home occupier's through a pre and post survey
- Reduced consumption and lower carbon footprint
- Reduced number of households below an EPC C

The Council has identified around 40 of their own housing stock to utilise this funding and combine with the Shared Prosperity capital funding. The wider revenue of SPF will support any tenure of household with advice, home visits, small energy measures, referral to suitable grants and other services.

Also under the umbrella of the emerging East Midlands County Combined Authority (EMCCA), HPBC is engaged in working towards a Local Area Energy Plan, a process that is focused on identifying the most effective pathway to decarbonise the Borough through transitioning the area's energy system to net zero in a given timeframe.

Getting to net zero will require home owners to decide what to do to retrofit and future-proof their homes. Many are not eligible for government funded capital schemes. Derby and Nottingham City councils have secured LGA funding to investigate the feasibility of establishing a **low cost / zero interest green loan scheme** to fund domestic disability adaptations and energy retrofit. This work is being undertaken by the Financial Inclusion Unit (FIU) and covers the whole of the LAEP/D2N2 area. Many homeowners will need to at least partially self-fund, for those that are willing and able to invest in their homes, there is a however a lack of knowledge and confidence about making these major decisions. The **HEAT (Home Energy Advice Team) Hub** is a Local Energy Advice Demonstrator project funded by MNZH. The project provides in-person, tailored, retrofit advice to householders who are able and willing to invest in their own homes, but need reliable and expert guidance. It is delivered across Nottinghamshire and Derbyshire by Nottingham Energy Partnership (NEP) and Marches Energy Agency (MEA). Target homes are 'hard to treat', featuring any combination of: off-gas property / building in conservation area / poorly performing home (EPC D-G)



EMERGING PRIORITIES

PRIORITY 1:	INCREASE SUPPLY OF QUALITY HOMES AND AFFORDABLE HOUSING
PRIORITY 2:	HOMES POSITIVELY CONTRIBUTE TO THE HEALTH, WELL-BEING AND INDEPENDENCE OF RESIDENTS
PRIORITY 3:	ADDRESS THE SUSTAINABILITY AND ZERO-CARBON CHALLENGES IN NEW AND EXISTING HOUSING

Priority 1: Increase supply of quality homes and affordable housing

To achieve this priority we will

a) Deliver a range of housing types and tenures to meet need

Maintain and deliver an effective Local Plan. Complete the review of the High Peak Local Plan to update policies and consider the scope for wider amendments.

Implement Developer Contributions Supplementary Planning Document (SPD) and monitor the introduction of First Homes policy

Implement the Accelerated Housing Delivery Programme (AHDP) and land disposal plan

Develop Design Codes outlining requirements relating to quality and layout of new developments.

Refresh and implement the Council's Growth Strategy

Work with Rural Housing Enabler programme to support the provision of affordable housing in rural areas.

Further develop and implement a strategy to increase the supply of social, affordable and specialist housing.

Develop a supported housing strategy in response to Supported Housing (Regulatory Oversight) Act 2023, to include assessment of availability and need.

Engage with DCC, health and social care partners to understand need for specialised and different types of housing for older persons and vulnerable groups, and explore opportunities to address. Including DCC 'All Age Adults' Housing, Accommodation and Support Strategy 2023 – 2038 Delivery Group

Develop and implement a plan to increase High Peak Borough Council (HPBC) housing stock. The 'Housing Vision Blueprint' develops the detail of how HPBC will achieve a long-term (30 year) strategy for its existing homes and meet the future needs of tenants and future tenants through a new supply of Affordable Housing.

Keep under review capital receipts programme.

Work in partnership with our key Registered Providers to increase levels of, and investment in affordable housing provision across the borough

Work with Homes England to pursue funding opportunities as they become available.

Given the demand for 1 bed general needs and 2 bed accommodation, look to increase provision where possible

Work with developers and Registered Providers to negotiate and maximise S106 opportunities to deliver new affordable housing

b) Maximise use of existing housing stock

Review and update Empty Property Strategy, to provide updated local and national context and approach

Develop a range of initiatives and incentives to offer owners of empty property and promote these through appropriate channels.

Address problematic empty homes, causing issues that require a statutory response, by supporting the property owner to bring back into use and/ or take appropriate action making use of legal powers

Review allocation policy to ensure responds to highest need, priorities and changing requirements

Explore the scope for more efficient use of HPBC stock, review requirement and options for downsizing incentives and exchange schemes.

Review our sheltered / supported housing stock to assess the ongoing needs of our tenants and ensure the stock / service meets the expectations of our tenants now and in the future. With options appraisals to refurbish or remodel individual schemes.

c) Facilitate custom and self-build housing

Communicate with entrants on the self-build register to determine their sustained interest and to provide support/ guidance where possible, including signposting.

Develop an accessible list of approved CSB plots and any local and neighbourhood plan allocations where the provision of CSB plots is expected by policy.

Priority 2:

Homes positively contribute to the health, well-being and independence of residents

To achieve this priority we will;

a) Provide fit for purpose housing that meets the needs of HPBC tenants

Maintain an effective Housing Revenue Account (HRA) Business Plan

Ensure compliance with Fire Safety Act 2021, Building Safety Act 2022

Implement a plan to ensure compliance with the Social Housing (Regulation) Act 2023 including consultation, Tenant Satisfaction Measures and consumer standards.

Develop tenant engagement, understanding of tenant priorities and increase tenant satisfaction.

Develop a Strategic Asset Management Framework for Council HRA properties which will identify a cohesive approach to ensure assets are managed effectively in the short, medium and long term, linking clearly to corporate objectives.

Develop the stock condition programme and upgrade the asset management system (Keystone)

Develop a High Peak Decent Homes Standard, and develop a capital investment programme to ensure the councils stock accords with future updates to the Decent Homes Standard.

Deliver a damp and mould Implementation Plan

The 'Housing Vision Blueprint' develops the detail of how HPBC will achieve a long-term (30 year) strategy for its existing homes and meet the future needs of tenants and future tenants through a new supply of Affordable Housing.

b) Provide effective housing estate management to manage and enhance the environment within our control and for the wider community

Continue to enhance our repairs and maintenance service through our partnership with Alliance Norse.

Review existing estate management arrangements to see a refreshed approach to communal gardens / areas, green spaces, communal entrances, landscaping and fencing.

c) Assist residents to adapt their properties where necessary through public and other funding sources, allowing them to remain in their own homes for longer

Explore the need and viability of adaptable and accessible standards Parts M4(2) (accessible and adaptable) and M4(3) (wheelchair user) as part of new developments, to ensure they meet changing needs of households into the future.

Monitor Alliance Norse contract encompassing delivery of the Council's Disabled Facilities Grant programme, to continuously improve service delivery and keep service users safe, happy and healthy in their own homes for as long as possible.

Review HPBC Disabled Adaptations Policy

d) Improve private sector housing conditions

Develop a Private Sector Housing Strategy for homeowners and private tenants

e) Improve oversight of supported housing provision

Deliver the Supported Housing Improvement Programme (SHIP) pilot to evaluate and improve the quality of support, standard of accommodation, increase oversight and value for money within supported accommodation.

Implement the requirements of the Supported Housing (Regulatory Oversight) Act 2023 relating to the provision of supported accommodation, this will include; developing supported housing strategy, implementing National Supported Housing Standards and local licensing schemes.

f) Ensure residents have access to advice and support services to sustain accommodation and improve financial circumstances

Work with partners including Derbyshire Citizens Advice, Advice services, Housing Benefit, Registered Providers, commissioned and non-commissioned providers to ensure clients are supported to manage debt, support needs and sustain accommodation before crisis point is reached

Implement a Cost of Living response plan.

Work with County Council to support delivery of the Household Support Fund

Working with and supporting our partners, seek to influence positive outcomes around ensuring the provision of accessible health and social care.

g) Prevent and reduce homelessness

Deliver the priorities and actions within the Derbyshire Homelessness and Rough Sleeping Strategy 2022-2027

h) Support the reduction of crime in locality areas and support victims of crime

Support delivery of Derby and Derbyshire Domestic Abuse in Accommodation Strategy 2021 – 2024.

Social landlords are well positioned to identify early signs of domestic abuse and have a vital role in supporting victims. HPBC will develop a Domestic Abuse policy setting out how we will address issues surrounding domestic abuse, enable tenants to access appropriate support and advice, and work with other agencies as appropriate.

Support delivery of Salus Project, temporary emergency refuge accommodation

Work with police and partnerships (i.e Community Safety Partnership, Vulnerability Hub) to identify areas of concern and develop joint solutions.

Use enforcement powers to deal with open premises that are open to access or a detriment to the amenity of an area

i) Continue to work with partners in response to refugee resettlement schemes (including Afghan and Ukrainian schemes) and the wider asylum seeker dispersal plan

Attend meetings with DCC & EMSMP co-ordinating activity and seek to influence positive outcomes around the provision of accommodation and support.

Carry out property inspections to ensure suitable standards in hosted accommodation

Provide housing and homelessness advice and support where necessary

Deliver 13 affordable homes across the Borough using Local Authority Housing Fund (LAHF)

Priority 3:

Address the sustainability and zero-carbon challenges in new and existing housing

To achieve this priority we will;

a) Take forward the climate emergency agenda by adopting a sustainable housing policy incorporating new and existing stock

Continue delivery of the Climate Change Strategy and Action Plans in response to the declared climate emergency.

Maximise funding opportunities and schemes to help reduce carbon emissions from new and existing homes, across all tenures

Review approaches to improve energy efficiency and enforcement of Minimum Energy Efficiency Scheme within the private rented sector

Council to consider the case for setting carbon reduction policies for new development within emerging Local Plan

b) Support action including retrofitting to reduce fuel poverty, prevent health hazards relating to damp and excess cold, and reduce emissions from homes

Support the work of Warmer Derby & Derbyshire

Work with Midlands Net Zero Hub to deliver Home Upgrade Grant (HUG 2) funding, to provide energy efficiency upgrades and low carbon heating (up to March 2025).

Support delivery of Great British Insulation scheme, ECO4 and ECO4 Flex to maximise the borough's households' opportunity to access this funding.

Deliver High Peak UK Shared Prosperity (UKSPF)

Investment Plan priority E13: Community measures to reduce the cost of living, including through measures to improve energy efficiency, and combat fuel poverty and climate change.

Support delivery of Home Energy Advice Team (HEAT) project to provide reliable and expert guidance for home owners able and willing to invest in retrofitting their own homes (up to March 2025).

c) Improve the energy efficiency of HPBC owned homes to cut carbon, reduce fuel poverty, and improve housing quality, which will enable residents to live warmer, healthier, and happier lives.

Develop a Decarbonisation Programme for HPBC stock, to include a programme of property assessments to identify the viability of each dwelling using the PAS 2035 whole house/ building approach to the retrofit process. Retrofitting programme includes new green heating systems, insulation and triple glazing, and options for generating own power and off-set.

Consider a photovoltaic strategy for council houses, the process will include consideration of permitted development and planning requirements.

Maximise Social Housing Decarbonisation Funding (Wave 2.2 and otherwise). November 2023 government pledged £1.25bn more for homes decarbonisation fund.

Deliver The East Midlands Domestic Retrofit Project to deliver domestic energy efficiency and low carbon retrofit activities.

GOVERNANCE AND MONITORING

The Delivery Plan will be reviewed and developed during the Strategy period to ensure it remains fit for purpose, is responsive to emerging local and national context, policy and legislative changes, and available opportunities and resources.

Key performance monitoring information relating to Council services is collected on a monthly basis and feeds into the Councils Borough Plan.



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- 4 <https://committees.parliament.uk/committee/17/levelling-up-housing-and-communities-committee/news/195584/levellingup-committee-begins-inquiry-on-the-finance-and-sustainability-of-the-social-housing-sector/>
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- 8 HM Government National Heat & Buildings Strategy (2021) Available https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1044598/6.7408_BEIS_Clean_Heat_Heat_Buildings_Strategy_Stage_2_v5_WEB.pdf
- 9 Safe accommodation includes refuge accommodation, specialist safe accommodation, dispersed accommodation, sanctuary schemes, move-on or second stage accommodation
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- 18 https://england.shelter.org.uk/media/press_release/at_least_354000_people_homeless_in_england_today
- 19 ONS 2018 based population projections www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/localauthoritiesinenglandtable2
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- 21 High Peak Local Plan: Early Engagement Jan 2023 www.highpeak.gov.uk/media/7749/High-Peak-Local-Plan-Early-Engagement-Document-Jan-2023/pdf/High_Peak_Local_Plan_Early_Engagement_Document_Jan_2023.pdf?m=1673613839037
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Photo: Visit Peak District and Derbyshire



High Peak
Borough Council

www.highpeak.gov.uk