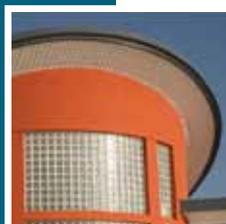




# Fylde Coast Housing Strategy 2009



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# Introduction



## 1.1 Why a new Fylde Coast Housing Strategy?

This Fylde Coast Housing Strategy provides a **common understanding, vision, and set of priorities** for housing across the Fylde Coast housing market area. The Strategy enables us to place housing on the Fylde Coast within a broader spatial context, and understand more fully how providing the right housing will contribute to well-being and prosperity for people across the whole area. It is designed to provide a wider understanding of issues and priorities that enables public and private sector partners to develop their own work in a clear strategic context, as well as informing the production of detailed action plans for delivery by each of the three local authorities of Blackpool, Fylde and Wyre.

The three local authorities have produced a joint housing strategy because there is a high level of integration in the local economy and housing market of the Fylde Coast; the single strategy is designed to help us:

- Match planning for housing with patterns of how people actually live and work
- Co-ordinate new development between the different local authorities
- Provide better services to local people that aren't restricted by LA boundaries – reflecting local people's understanding of the place
- Make best use of specialist staff resources, and improve efficiency
- Present a more compelling case for public investment and relate better to the private sector
- Respond to the Government's agenda and new structures that will determine priorities at regional and sub-regional levels

This Strategy sets out a **long term agenda for change** in the housing offer of the Fylde Coast, and the opportunities that this creates for local people. It is important to have a clear view of the big changes that need to take place in the long term because we face very substantial and deep-rooted challenges that will take many years to resolve. Having this clarity helps us to shape our actions in the short term, ensuring that they contribute to tackling the structural problems as well as managing the symptoms like intense support needs and large numbers of people looking for affordable housing. This strategy will be complemented by **action plans for the next three years for each of the local authority areas**.

The last housing strategies published by each of the three Fylde Coast authorities were produced around 2004 in **very different housing market circumstances**. Since then, prices have risen significantly and have fallen back, the private rented sector has further increased in size, especially in Blackpool and Fylde, and the number of houses in multiple occupation (HMOs) has continued to increase. The housing development industry has dramatically reduced its activity in response to credit problems, falling prices, and a pessimistic economic outlook. Household holders are faced with the prospect of rising unemployment, and therefore potential housing difficulties.

**The policy environment has also changed.** Each of the local authorities has introduced new Planning policies that require the provision of affordable housing as part of all new developments, a new Regional Spatial Strategy was adopted in September 2008 that requires an increase of 50% in the rates of new development in Blackpool and Fylde, and Growth Point status has been awarded to Blackpool and Central Lancashire.



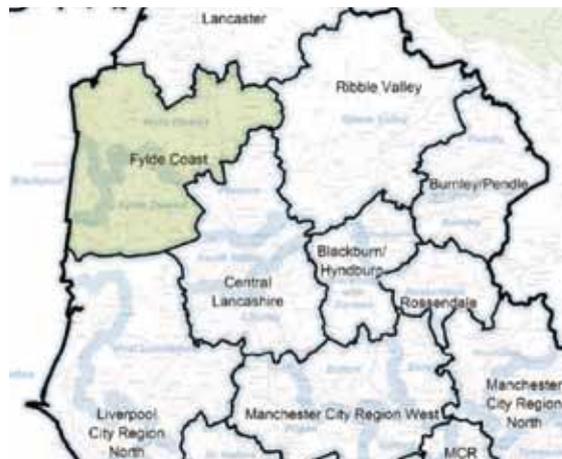
Government has prioritised new housing delivery and national programmes have been introduced to improve **energy efficiency** in existing homes. Work is well advanced to invest in the social housing stock so that every home meets the **Decent Homes Standard**, including through the establishment of an ALMO for Blackpool – Blackpool Coastal Homes. An initial £35 million has been earmarked for **housing interventions in inner Blackpool**, as the scale and importance of major physical change has been recognised in the Government's response to the Blackpool Task Force report. There have been significant new initiatives to turn homelessness services into **housing options services** that prevent homelessness and provide wide-ranging support, and more recently an emphasis on the need to **address worklessness** among tenants who are the recipients of housing services.

It is also clear that Government expects partners across the Fylde Coast to work together to deliver improved housing provision, and operate as one part of a co-ordinated and coherent approach to delivering improvements in prosperity for the Fylde Coast and Lancashire as a whole. Changes to the structure of Government agencies provide us with new opportunities – in particular **the creation of the Homes and Communities Agency (HCA)**, the development of an Integrated Regional Strategy co-ordinated by the North West Development Agency and 4NW, and emphasis on the allocation of resources according to priorities agreed at the sub-regional (Lancashire) level. This Strategy sets the agenda for a "single conversation" with the HCA on our priorities for an investment programme that covers housing regeneration, renewal, growth, and affordability. The HCA will be equipped to provide direct assistance with delivery.



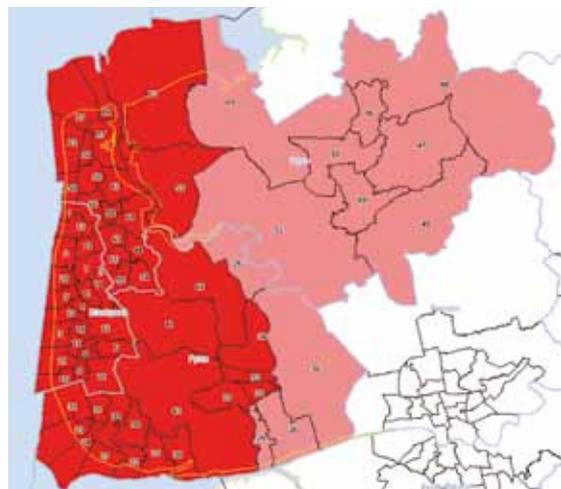
## The Fylde Coast housing market area

The Fylde Coast housing market area sits within a wider context of the rest of Lancashire and the North West. The boundaries of housing market areas can be defined in different ways, but are broadly determined by patterns of local migration and travel to work. Analysis by Nevin Leather Associates for the North West Regional Assembly in 2008 showed the Fylde Coast housing market area within its wider context as set out below.



Source: Nevin Leather Associates for North West Regional Assembly, 2008

There are **strong local connections** within that part of the Fylde Coast housing market area shown in red below, with patterns of local house moves that are largely separate from neighbouring housing market areas. The area in pink is the rest of Wyre that relates to a wider rural housing market, and eastern Fylde that relates more strongly to Preston. Note that there are no major linkages to the immediate south of the Fylde Coast area because of the barrier of the Ribble estuary. There are, however, also **significant linkages through longer distance migration** of people attracted to the bright lights of Blackpool and attractive coastal and rural environments of Fylde and Wyre.

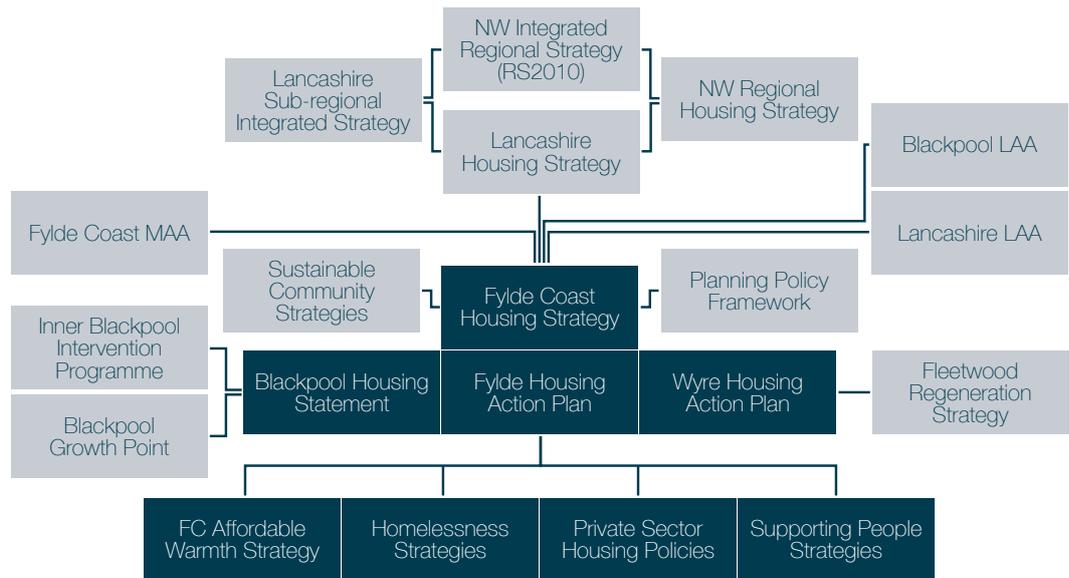


Source: Fylde Coast Strategic Housing Market Assessment, April 2008



## How the Fylde Coast Housing Strategy fits with wider objectives

The Fylde Coast Housing Strategy has been developed at the same time as similar strategies for Pennine Lancashire and Mid Lancashire, and informs the development of the Lancashire Housing Strategy that will itself form part of the Lancashire Sub-Regional Integrated Strategy.



The Fylde Coast Housing Strategy articulates housing priorities and actions in the context of wider objectives, and especially those around economic development, skills and employment, spatial planning, transport, health and education. It is delivered through action plans for each of Blackpool, Fylde, and Wyre.

A number of strategies covering smaller parts of the Fylde Coast area such as for inner Blackpool and Fleetwood, or particular themes such as tackling homelessness, private sector housing policies, affordable warmth, and Supporting People commissioning, have fed into or been developed alongside the Fylde Coast Housing Strategy. These will continue to be developed where required, but will be consistent with the principles set out in this Fylde Coast Housing Strategy.

## Section A - Context



### 2.1 The role of housing in the Fylde Coast

The Local Government White Paper of October 2006 states that, “[The] strategic housing role is at the heart of achieving social, economic and environmental objectives that shape a community and create a sense of place.”

Having the right balance of housing, a high quality housing offer, attractive neighbourhoods, and ensuring that homes are sufficiently affordable provides **an essential underpinning to economic prosperity**. Housing plays a fundamental role in the labour market in providing the places where the workforce lives. A well functioning economy is likely to be one where there is an appropriate range of housing to support a thriving and diverse labour market, and where provision is responsive to changes in economic structure and performance.

The Fylde Coast housing market as a whole has a **wide range of housing and neighbourhood offers**, including some very attractive areas, but there are also some **major concentrations of poor quality homes** in very unattractive neighbourhoods. These neighbourhoods contribute to the under-performance of the local economy and are unsustainable without major public sector support. The imbalance means that in the attractive areas, it is difficult for local people on modest incomes to be able to afford to buy or rent a suitable home.

**The Fylde Coast economy as a whole is performing well below the North West average**, and worse than any other part of Lancashire – both in terms of productivity, and the level of growth in productivity over the last ten years. The Fylde Coast economy had slightly fewer jobs in 2005 than in 1990, compared with a 5% growth in the North West as a whole [Source: Lancashire Economic Strategy Appendix 1]. Neighbouring local economies have performed very strongly in the last five years - Preston and Lancaster had jobs growth of nearly 10% between 2001 and 2006. If we are to meet our aspirations to turn around the poor performance of the Fylde Coast economy, housing will need to play a critical role.

There are parts of the Fylde Coast economy that continue to perform relatively well - the outlook in Wyre is positive, with the development of a significant number of new industrial jobs in the Fleetwood-Thornton AAP area which will be linked to housing development in the immediate vicinity and regeneration in Fleetwood. In Fylde, relative prosperity has been under-pinned by advanced manufacturing at BaE in Warton, the nuclear re-processing industry, and proximity to employment growth in Preston, although the vulnerability inherent in reliance on a few large employers would be reduced by encouraging the development of more diverse economic activity in the service sector, building on an attractive residential offer.



Blackpool is a key economic centre in the Fylde Coast but residents of the town itself have some of the lowest average earnings in the country and one of the highest rates of worklessness. While deprivation is manifested in Blackpool (rather than elsewhere) because the town has the weakest housing and neighbourhood offer in the Fylde Coast, **economic weakness in Blackpool has a significant effect on the prosperity of surrounding parts of Fylde and Wyre.** It is recognised that the potential improvement and diversification of Blackpool's relatively large economy, and the regeneration of its tourist industry, could have significant benefits for the residents of the neighbouring areas of Fylde and Wyre.

There is an especially close relationship between housing and the tourist economy in Blackpool. The town is still the largest coastal resort in the UK, but it is estimated that the 29,000 tourist bed spaces in Blackpool have a very low average occupancy, and much of the tourist accommodation is at a level of quality that will not cater to modern expectations. There is a **major change in tourist accommodation and conversion to residential uses** that is on-going and that we aim to support through managed change to a good balance of homes, and prevent extensive, poor quality conversions. This housing work is critical to a successful economic future - if the tourism industry continues to decline, and we do not act to prevent more guest houses becoming poor quality rented homes, there will be a catastrophic effect on the remaining tourism industry, influencing much of the local economy.

Blackpool's large supply of cheap and easily accessible accommodation enables a large number of people from across the country who are reliant on Housing Benefit, or looking for unskilled work, to come and stay. Decades of this dynamic in Blackpool and the **on-going transience contribute strongly to deprivation and weak economic performance.** There are now at least 3,000 houses in multiple occupation (HMOs) in Blackpool, making it important that as well as stemming the flow of further conversions from guest house accommodation, we are pro-active in creating a new attractive residential offer in the neighbourhoods of inner Blackpool.

Household incomes in Blackpool are the lowest in Lancashire, those in Wyre are at around the Lancashire average, and those in Fylde are amongst the highest in the county. The imbalance in incomes is further illustrated by the differences in the rates of benefits take up across the Fylde Coast. Low incomes are a result not just of low pay, but of high rates of worklessness in some areas. The inner parts of Blackpool and Fleetwood, as well as many of the Council-built housing estates are characterised by very high indicators of deprivation.

Source: DWP	No. (and %) of households who receive Housing Benefit (May 09)
Blackpool	16,600 (27.2%)
Fylde	3,400 (10.7%)
Wyre	5,500 (12.3%)



Fylde Coast residents who have the lowest incomes or who are on Housing Benefit are likely to have to look to live in unsafe environments, and unsuitable properties, in inner Blackpool, Fleetwood, or St Anne's because they have few other options – this is where the cheapest private sector accommodation is concentrated. While people will probably always find cheaper housing in these inner areas rather than in affluent suburbs, these areas should provide a better housing option that is genuinely acceptable to working people on lower incomes.

**The supply of social housing properties falls far short of demand.** The whole area has a very small social housing stock, ranging from 6% of all homes in Fylde, and 7% in Wyre, to 11% in Blackpool, compared with a national average of 18%. The Housing Benefit subsidised private rented housing stock plays a large and increasing role in housing people on low incomes.

Percentage of Housing Benefit cases by tenure:

	31st March 2005			31st March 2007		
	Total HB Cases	% HB Cases Social Tenants	% HB Cases Private Rented Sector	Total HB Cases	% HB Cases Social Tenants	% HB Cases Private Rented Sector
Blackpool	14,275	38.6%	61.4%	14,984	37.4%	62.6%
Fylde	3,016	48.9%	51.0%	3,250	46.4%	53.4%
Wyre	4,769	54.1%	45.8%	5,141	51.5%	48.4%

Sources: DWP / SHMA 2008/ House Condition Surveys 2008

The tenure balance has altered over the last few years, with a **significant increase in the private rented sector**, especially in Blackpool (18% in 2001 to 22% in 2008) and Fylde (12% in 2001 to 14% in 2008), compared to a national average of 11% of homes. [Source: House Condition Surveys, 2008]

The demand for social housing is currently very high, with the range of new lettings that become available not reflecting the balance of needs. The 2008 Strategic Housing Market Assessment suggests that **the need for social rented housing has increased over the last 5 years** (as would be expected in a context of worsening affordability problems), and that to fully meet the current priority needs for social rented housing, there would need to be a total of 610 social rented homes built in each of Fylde and Wyre every year, with a further 190 social rented homes in Blackpool each year. We cannot ever provide this level of affordable housing, and need a broad balance of new homes in new developments, but do **need to continue to work hard to deliver more affordable homes**.

Despite overall poor economic performance and lack of new jobs, **long term housing demand remains high** – showing the importance of high levels of in-migration from people not reliant on employment because they are retired, or on long-term benefits. It is also likely that there has been an increase in commuting to Preston – the proportion of jobs in Preston taken by people who live there has decreased.



**Government predicts that up to 2,000 additional households will form or come to live in the Fylde Coast each year.** Household growth projections across the Fylde Coast are driven by:

- 1. Natural population change – a loss of around 300 households per year.**
- 2. Net domestic in-migration** – Growth from 2002 - 2006 of around **900 households per year**. Fylde and Wyre especially, have some of the highest levels of net in-migration in the North of England. Blackpool has very high numbers of people moving in, but nearly as many moving out.
- 3. International migration** – The **net impact in numbers is around zero** – high levels of in-migration (especially to Blackpool of Polish migrants) is counter-balanced by around half of existing international in-migrants leaving each year, and a similar number of British nationals emigrating. However, future trends in international migration, and the future choices of migrant workers who are already working in the Fylde Coast area, will be significant in shaping future housing requirements. There is no indication yet that the national trend of a downturn of numbers of people from A8 countries is taking place on the Fylde Coast.
- 4. Smaller average household sizes** – **Accounts for around 1,400** of the new households predicted to form each year over the next ten years in the Fylde Coast. This is the effect of people living longer as couples and single people at the end of their lives, young adults living longer as single people, and families breaking down more often.

[Sources: ONS 2007, Lancashire CC, IPPF]

There is a major difference between Blackpool and the other two boroughs in the dynamics of in-migration - **Blackpool has a continuing huge pull on people from all over the country as well as international in-migration.** The problem for Blackpool is that it is attracting many people who do not make a positive contribution to the town. An example of this is the finding in a 2007 survey of Incapacity Benefit claimants in Blackpool that 25% of claimants first received their Incapacity Benefit somewhere else in the UK, compared with a typical level in other towns of around 10% of IB claimants starting their claims somewhere else. The 2004 Blackpool Housing Needs Survey found that of the households who had moved into Blackpool in the last 5 years:

- 47.4% had come from elsewhere in the UK
- 15.3% from Wyre
- 13.3% from Fylde
- 12% from the rest of the North West



**Net in-migration to Fylde and Wyre is typically from other parts of the North West** – for example, the strongest positive net in-migration to Wyre is from Blackpool, but also from parts of Greater Manchester, Central, and Pennine Lancashire. **The level of net in-migration to Fylde and Wyre is very high** – at levels only matched in other parts of the North of England in Ribble Valley and parts of North Yorkshire [Source NWDA 2008]. These are also areas that combine attractive environments with proximity to employment. **Those moving to Fylde and Wyre are typically those in higher paid work, or older people moving to retire.** The nature of the residential offer strongly influences these migration dynamics and consequently supports economic growth. However, there are negative consequences in high house prices for local young people, ageing communities, and high care costs as retirees become less able.

**The rates of development of new homes in the area are behind the rates of growth in household numbers,** creating under-lying upward pressure on the prices of the existing housing stock, and impeding young people's ability to form new independent households. The failure of residential areas of inner Blackpool and Fleetwood also puts greater pressure on better areas as the inner areas are unacceptable options for home buyers. The **problems of affordability** especially affect younger people looking to rent or buy their first home, exacerbating the trend of young people leaving areas like much of Fylde.

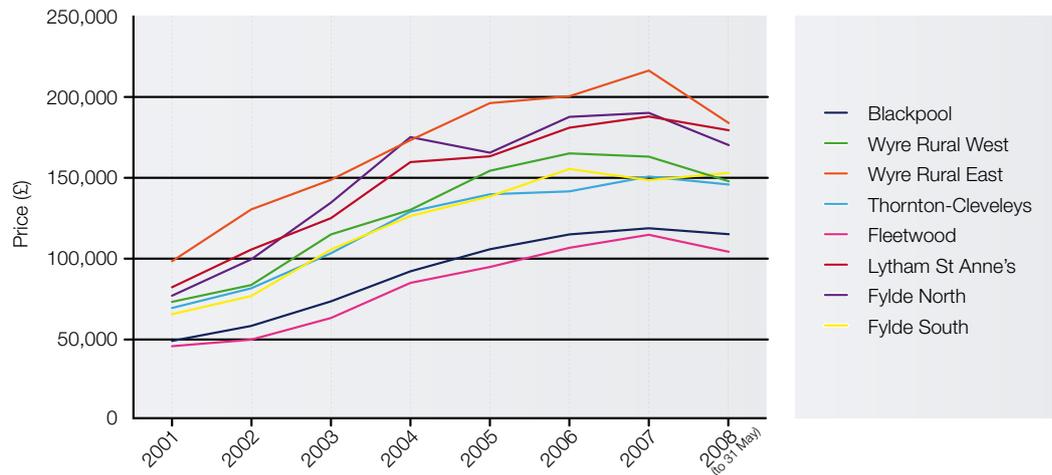
There is a dynamic of movement within the Fylde Coast housing market of more affluent Blackpool residents choosing to buy into the better neighbourhoods of suburban Wyre and Fylde that surround the town, adding to the problems of affordability in these outer areas. The highest population growth has been seen in those suburban areas immediately surrounding Blackpool, illustrating the movement out from many parts of Blackpool of those who can afford it and who can't find the housing offer that they aspire to within most parts of Blackpool.

**A broad range of incomes and a good mix of young and old people underpin vibrant and economically active communities** that support local businesses and services. Some areas will always be more attractive and more expensive than others; we should celebrate and nurture the character of the best areas, but also recognise the need for some diversity in the housing available so that young people and those on more modest incomes can choose to remain living where they have grown up, and continue to be part of their communities.



There has been a **major growth in house prices and rents** since 2000 that has far outstripped income growth, making housing less affordable to local people across the Fylde Coast than the average for the rest of the North West.

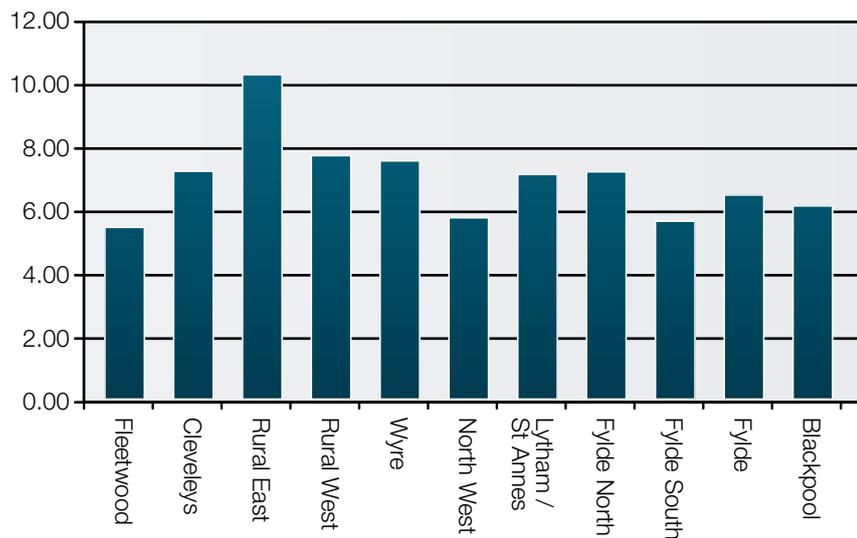
### Median House Prices



Source: Land Registry

The highest house prices are found in rural areas, and the suburbs immediately surrounding Blackpool – such as in Poulton, Thornton Cleveleys, and Lytham St Anne's.

### Affordability ratios by area (median prices : median incomes) in 2007



Source: Breakdown of SHMA 2008 by area

The most acute problems of affordability are experienced in the Rural East part of Wyre (with a ratio of median house prices to median incomes of over 10), but are also severe in Rural West Wyre, Cleveleys, Lytham St Anne's and Fylde North. The overall ratios for each local authority area in 2007 were 6.20 for Blackpool, 6.41 for Fylde, and 7.59 for Wyre, compared with an average for the North West of 5.74, and typical ratio in 2002 of 3.5 – 4.0.



The downturn in local house prices since the summer of 2007 is approximately in line with national trends, with a fall of 15-20% to summer 2009. For more affluent existing home owners, this presents some opportunities to trade up, but for first time buyers any **advantages of reduced prices are largely cancelled out by the continuing lack of mortgage credit and poor economic outlook**, which are preventing resurgence in demand within the local housing market. In the long term, there remains an **underlying trend of a lack of sufficient housing** to meet total demand from households, suggesting a continuing long term trend of price rises. Developers are continuing to lodge planning applications across the Fylde Coast in anticipation of an upturn in demand, although no-one can predict how long this will take.

Potentially the most serious short term problem will result from rising unemployment. It is likely to lead to problems for householders in paying their mortgages and rents and begin to force a more significant rise in re-possession, as well as prolonging the period for which there is a lack of demand from first time buyers and therefore a lack of new homes being built.

All three local authorities have met, or are on their way to meeting Government targets for reduced use of temporary accommodation – housing for homeless people that is used in the short term before permanent accommodation can be found - but there remain extensive needs that are inadequately met through poor quality private rented accommodation. **Enhanced housing options work** that finds solutions to the individual problems that lead to homelessness, is critical in addressing the complex problems faced by many people, especially in Blackpool.

**Helping people with chaotic lives**, such as those with drug and alcohol misuse problems, offenders, and mental health issues is essential to underpin regeneration and objectives like reducing crime and increasing economic prosperity. There is a lack of specialist accommodation for many of these groups across all parts of the Fylde Coast. The existing supply of such accommodation and support services is concentrated in Blackpool; there is a need to ensure that residents in every part of the Fylde Coast are able to get access to the right support where they live.

Enhanced housing options services, social housing landlords, and specialist support providers can also make a major contribution to the local economy and social objectives by helping to tackle worklessness, both directly, and by providing the stability in chaotic lives that is an essential pre-cursor to employment.

**High quality housing is an important factor in ensuring health** - local people will benefit from improved health if the housing stock is warm, dry, and free from hazards. Safe and attractive neighbourhoods with strong communities and homes with plenty of space promote good mental health and well being. People with physical disabilities and health problems often need homes that have been specially adapted to enable them to live independently, giving them better quality of life and reducing the need for additional care services.

There are many more “vulnerable” people (defined as anyone on low incomes, older people, and those with disabilities) living in private homes across the Fylde Coast that fail to meet the Government’s Decent Homes Standard than the national average. This reflects the high number of vulnerable people, and the large private rented sector. Two thirds of all homes that fail the Decent Homes Standard do so because of lack of “thermal comfort” - poor energy efficiency and heating systems, making it **important that we improve the energy efficiency of the local housing stock**, focussing on the most vulnerable people.



The Fylde Coast as a whole has **an old and ageing population**, and this has a significant impact on housing market trends. The proportion of people aged over 65 years in each of the Fylde Coast authorities is above the regional average of 16%, with Blackpool at 19% and both Fylde and Wyre at 23%. There are especially high concentrations of people over state pension age in Lytham St Anne's, Cleveleys, Thornton, Poulton, Knott End / Pilling, and around Garstang.

The trends differ between Blackpool and the rest of the Fylde Coast - between 1981 and 2006 Fylde and Wyre saw many more people aged over 75, but Blackpool saw a large fall in the numbers of people aged 65-74, and a small fall in those aged over 75. Future predictions are for major growth in the numbers of people aged over 65 in all three local authorities, but especially in Fylde and Wyre. By 2031, it is projected that 33.0% of the population of Fylde will be over 65 years of age, compared with 30.7% in Wyre, 23.1% in Blackpool, and a North West average of 22.4% [ONS 2007]. **The changing demographic provides a continuing challenge to provide the right kinds of housing, adaptations, and related care.**

High quality housing and neighbourhoods play **an important role in providing supportive environments for children** to grow up in. Key areas of work include providing more family homes for those in housing need, and transforming neighbourhoods in the inner towns and social housing estates. Reducing transience, in Blackpool especially, will help children do better at school. There is also a need to plan specialist housing provision for vulnerable children and young people in tandem with support services.

**There are relatively few local residents who come from minority ethnic communities** although numbers are increasing. The largest minority population is from Eastern Europe, and the choices made by this group of predominantly young migrant workers will be significant within the local housing market.

#### Population Estimates by Ethnic Group, 2006 (% and numbers in thousands)

	Blackpool		Fylde		Wyre	
	%	No.	%	No.	%	No.
White British	94.3	134.5	94.5	71.5	94.8	104.7
White Irish	0.9	1.3	0.8	0.6	0.6	0.7
White Other	1.3	1.9	1.6	1.2	1.2	1.3
Mixed (All)	0.9	1.3	0.8	0.6	0.6	0.7
Indian	0.6	0.9	0.8	0.6	1.2	1.3
Pakistani	0.6	0.8	0.4	0.3	0.5	0.5
Bangladeshi	0.2	0.3	0.1	0.1	0.1	0.1
Chinese	0.4	0.5	0.4	0.3	0.4	0.4
Other Asian	0.1	0.2	0.1	0.1	0.2	0.2
Black Caribbean	0.2	0.3	0.1	0.1	0.1	0.1
Black African /Black Other	0.4	0.5	0.3	0.2	0.5	0.5
Other	0.3	0.4	0.3	0.2	0.5	0.6

Source: ONS



## 2.2 Strategic Context

This Fylde Coast Housing Strategy is part of a wider set of policies to deliver prosperity and a better quality of life across the Fylde Coast, and across Lancashire and the North West.

### Fylde Coast Multi-Area Agreement (MAA)

The Fylde Coast MAA sets out how Blackpool, Fylde and Wyre, together with Lancashire County Council, will work together on the local economy, visitor offer, skills, transport infrastructure, spatial planning and housing. It is important that housing plans and delivery are closely integrated with wider investment, and the Fylde Coast MAA and the associated governance structure are the mechanism for doing this.

### Sustainable Communities Strategies and Local Area Agreements

Blackpool, Fylde, Wyre and Lancashire each produced a new Sustainable Community Strategy in 2008, along with new Local Area Agreements (Blackpool has its own, and Fylde and Wyre are within the Lancashire LAA). The Sustainable Communities Strategies recognise the challenge presented by growing household numbers, the need for action to address poor housing and deprivation in the least attractive neighbourhoods, and the requirement to continue to meet the needs of the most vulnerable people in our communities. The actions under this Fylde Coast Housing Strategy will make a significant contribution to addressing these issues.

The Lancashire LAA includes targets for increases in the level of new affordable housing delivered, tackling fuel poverty, and vulnerable people supported to live independently. Blackpool's LAA includes a target for a net increase in the total number of new homes, and the number of vulnerable people who are able to live independently. Again, actions arising from this Housing Strategy will be the key mechanisms for delivering these targets.

### Spatial Planning

The new North West Regional Spatial Strategy (RSS) has determined new targets for housing numbers of each of the three authorities that are seen as minimum requirements for annual new housing provision:

	Former Joint Structure Plan (now superseded by RSS)	Regional Spatial Strategy 2008
Blackpool	175 - 235	444
Fylde	155	306
Wyre	190 - 205	206

The total requirement under the RSS is for 956 additional homes across the Fylde Coast authorities each year. This is approximately half the Government's household growth predictions but represents what is seen to be deliverable and implies some constraint on new household formation rates because of affordability pressures.



The spatial planning policies of the three Fylde Coast local authorities are currently being reviewed through **the development of Core Strategies** for the new Local Development Frameworks. These will each establish what levels of new housing should be delivered, and where, balanced with requirements for new employment land and land for community services. They take into account a wide evidence base including flood risk assessments and infrastructure requirements. This **Fylde Coast Housing Strategy complements and informs** the development of new planning policies by setting a wider strategic context for housing, but cannot determine where new housing is delivered.

It is important that **Core Strategy development is well co-ordinated between the three local authorities**. There is a lack of developable land within the boundaries of Blackpool that makes it difficult for Blackpool on its own to meet long term housing requirements within the existing urban area. Fylde has a range of choices on where new residential development is concentrated, with a need to deliver more new homes while protecting and enhancing existing successful residential environments in its towns and villages. Wyre has a clear long term land supply on the edge of existing urban areas, while maintaining the existing green belt between Blackpool and Poulton / Thornton.

New development in different parts of the housing market area should be designed to provide **distinctive offers that meet local needs, but together provide a wide range of choices**. Development should be timed to ensure that there is an even supply rather than developments competing for the same target buyers.

**Growth Point** status has been awarded to Blackpool and Central Lancashire. The initiative seeks to link the development of new homes in the regeneration of inner Blackpool with the provision of high quality new suburban homes on the periphery of the town, accelerating the delivery of new homes in Blackpool. Growth Point status gives the potential for some additional funding for infrastructure provision, and a mechanism to help fund regeneration in inner Blackpool. The initiative is **consistent with the principles established in this Housing Strategy** – the need to provide more high quality homes to meet growing household numbers while delivering a new housing offer in inner Blackpool. Growth Point status does not change the mechanism for establishing the location of new housing provision – this will still be established within each local authority through the development of its Core Strategy.

New homes will need to respond to national policy directives to **improve environmental sustainability**, including the target that all new homes will be “zero carbon” by 2016, and RSS requires new approaches to on-site renewable energy production, reducing flood risk, and sustainable drainage.



## Economic development

**The Lancashire Economic Strategy** recognises the frailty, but also the **opportunities in the Fylde Coast economy** – “Fylde Coast contributes £3.9bn to the economy of Lancashire, employing 140,000 people. A decline in both employment and GVA between 1990 and 2005 masks a structure which for all of its frailties, displays a very strong base of potential growth going forward, based on aerospace, nuclear reprocessing and the growth of the airport, alongside which is the important role of Blackpool itself for tourism.”

While Blackpool is seeking to improve its tourist offer, it is also seeking to build on the role as sub-regional retail and business centre, including investment in Hounds Hill retail centre, Talbot Gateway office and retail, the re-location of Blackpool and Fylde College to the town centre. **Plans for an improved housing offer in inner Blackpool complement job creation and enhanced services in the core of the town.**

In Fylde, there is consideration of the expansion of Blackpool Airport, further reinforcement of Lytham St Anne’s as a high value resort destination, and office and light industrial development at Whitehills.

In Wyre, new employment opportunities are expected to be focussed in those parts of the borough that will also be the focus for new housing development, including new plastics manufacturing, waste management, and power station at Hill House in Thornton, and a new Fish Park and expansion in fish processing in Fleetwood.

The economy of Preston and Central Lancashire has been growing quickly, giving opportunities for Fylde Coast residents in those parts closest to Preston, in parallel with the development of employment within the Fylde Coast itself.

Building on the Lancashire Economic Strategy, **a Fylde Coast Employment and Skills Strategy** will be developed to seek to reverse declining employment, reduce worklessness and benefit dependency, and ensure that skills provision matches current and future employer demand. This work is likely to be consistent with, and a critical force for delivering, the ambitions of this Fylde Coast Housing Strategy.

It is proposed that the successful work funded in Blackpool by the Local Enterprise Growth Initiative is extended to the rest of the Fylde Coast. The focus will continue to be on increasing entrepreneurial activity, increasing the number of business start-ups, supporting the sustainable growth of locally owned business and continuing to grow the new sectors such as the creative industries sector, as well as funding work with individuals to help them progress into sustained employment.

The current economic downturn is likely to be felt in the Fylde Coast at least as much as in the rest of the country, but the consequences are hard to predict. The large number of public sector jobs, and jobs based on utilities, defence, and food could be relatively resilient in the short term. Tourism and hospitality could be affected, although could also provide a competitive offer compared with more expensive foreign travel destinations.



## Transport plans

Transport infrastructure links homes to jobs and leisure opportunities. At the level of the whole Fylde Coast, the M55 and M6 provide important fast road transport links via Preston to the rest of the country. The rail links are currently limited to a relatively slow line from Blackpool North, Poulton, and Kirkham to Preston, and a very slow single track service to Preston from Blackpool South via Lytham St Anne's. Fleetwood provides a predominantly commercial sea link to Ireland.

The road and rail infrastructure within the area is weak in some areas, with particular **difficulties in travelling north – south in the coastal conurbation**, and in the link between Fleetwood and the M55. Improvements to the A585 (T) from Fleetwood to the M55 are seen as critical to economic development on the Fleetwood peninsula, and any further residential development in the Fleetwood-Thornton AAP area and North Blackpool. The three authorities and Lancashire County Council have agreed on a preferred "blue route" and are seeking to raise it to the top priority in Lancashire to remove this constraint on economic and housing growth.

Significant investment has been awarded for the renewal and upgrading of the tramline through Blackpool to Fleetwood, including the introduction of modern rolling stock and faster services. There are longer term aspirations for the electrification of the rail line from Blackpool North to Preston, re-introduction of a rail link between Poulton and Fleetwood, improvements to the south Fylde line and the possible provision of a light rail link from Squires Gate to Blackpool Airport. All of these improvements will open up **new opportunities** for sustainable commuting and **boost the demand for neighbourhoods where the housing offer is sufficiently attractive.**

## Health

The Local Government and Public Involvement in Health Act 2007 requires Local Authorities and PCTs to produce **Joint Strategic Needs Assessments** of the health and well-being of their local communities. These will describe **the future health, care and well-being needs of local populations** and the strategic direction of service delivery to meet those needs, including the provision of appropriate general and specialist housing, and effective housing services.

"Lifetime Homes, Lifetime Neighbourhoods – A National Strategy for Housing in an Ageing Society" published by the Government in February 2008, provides a comprehensive and challenging **vision for improving housing and support for older people**. Key principles are reflected in the Fylde Coast Housing Strategy.

In its new strategy - A Healthy Future for Blackpool (2008) - Blackpool PCT recognises the role the unbalanced housing market plays in transience and deprivation. The Strategy sets out how Blackpool has some of the highest levels in the country of deaths as a result of alcohol, drug addiction and poor mental health, and also has very high levels of cancer and cardio-vascular disease. The Strategy sets out how these issues will be addressed.

The North Lancashire PCT covers Fylde and Wyre and faces the challenge of meeting the needs of a high population of older people.



The actions in this **Fylde Coast Housing Strategy will contribute to meeting local health objectives** through action to turn around the housing market in inner Blackpool and reduce transience, the provision of appropriate housing-related support and specialist accommodation for vulnerable people who depend most on local health services, physical adaptations, help for older people through the Care and Repair services, and action to help make homes more energy efficient and provide affordable warmth.



### **Fit with wider areas of Lancashire and the North West**

A new **North West Regional Housing Strategy** was completed in early 2009, with a vision of, “a balanced housing offer that supports economic growth, strengthens economic inclusion, and ensures that everyone has access to good quality, affordable housing in sustainable communities.”

The objectives of the Strategy are:

- 1. Achieving the right quantity of housing supply**  
The RHS will help ensure [that] new supply is appropriate to local markets, by getting the location, type, design, size and tenure right; and that existing stock is used effectively.
- 2. Continuing to raise the quality of the existing housing stock**  
The RHS will provide a further drive to ensure that our existing homes play a full role in raising the quality of place and become part of neighbourhoods where people choose to live, work and invest.
- 3. Connecting people to the improved offer**  
The RHS will help to ensure that people have the opportunity to access housing choices, that a wide range of tools and products are available to do this and that housing plays a central role in incentivising economic activity.



This Fylde Coast Housing Strategy responds to all of these issues and is structured in the same way; it sets out a programme of prioritised actions that responds to how the issues apply to each part of the Fylde Coast area.

A **Lancashire Housing Strategy** is due to be completed later in 2009. It will set out priorities for funding within the Lancashire sub-region so will have important implications for the delivery of the actions set out in the Fylde Coast Housing Strategy. The Lancashire Strategy will also set out how the housing markets in different parts of Lancashire relate to one another, and identify common issues where we can benefit from working together over a wider area. This Fylde Coast Housing Strategy directly informs the development of the Lancashire Housing Strategy and is consistent with it, although there will be a need to reflect any new Lancashire-wide initiatives in our work on the Fylde Coast once the Lancashire Housing Strategy has been completed.

## Section B – Priorities

### 3.1 Long Term Vision



We are working towards housing across the Fylde Coast that **provides everyone with a great place to live** and underpins a successful local economy – housing that meets everyone’s needs in places that are attractive.



We will work to re-balance the housing market to create **a higher quality offer in deprived areas** and ensure **healthy and sustainable communities in more attractive areas**.



We will provide **more new homes** to meet long term increases in household numbers. These will be well planned in **sustainable communities** and feature the very best in **high quality urban design**. We should **protect and enhance existing settlements**, not distract from areas that are already attractive. The mix of new homes will reflect the changing needs of the growing population and support our plans for growing prosperity.

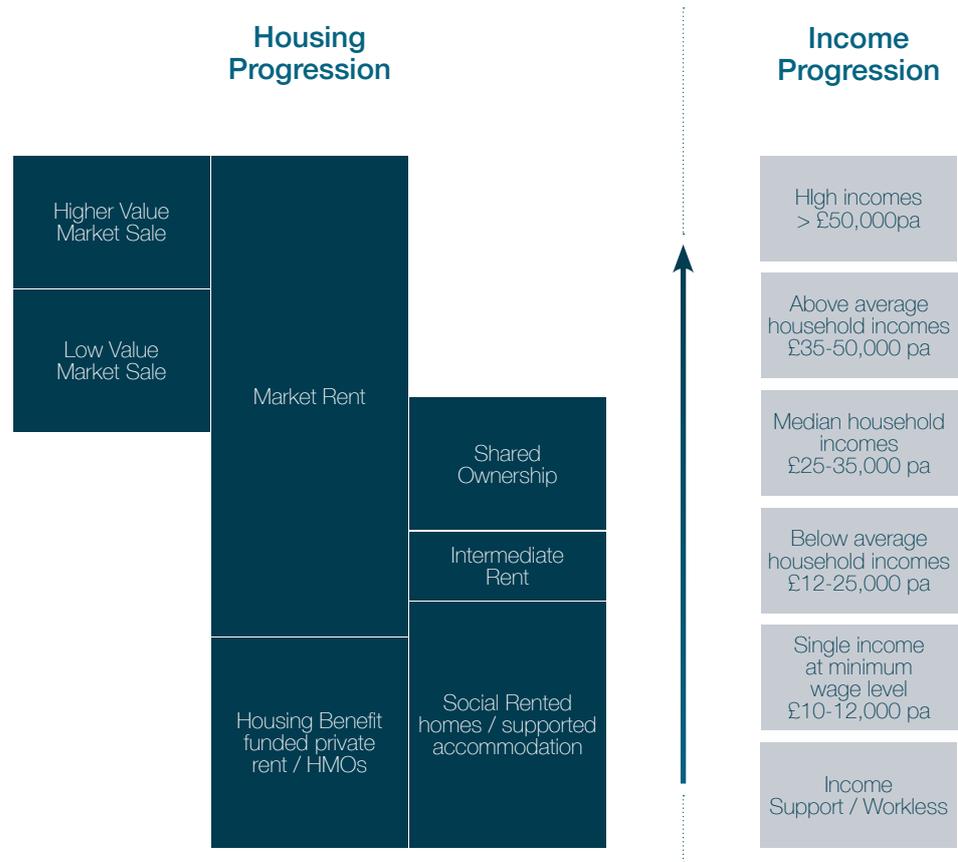
We will be even more effective in dealing with people who require **accommodation and support to get their lives back on track**, and will assist more people in social housing and private rented accommodation to get access to training and **stable employment**.

We shall **support vulnerable older members of the community**, so that we help them to live safely and independently in their own homes if they wish to do so, and will provide specialist accommodation where older people aspire to live.



### 3.2 Re-balancing the Housing Market

The Introduction to this Strategy sets out the important role that the housing offer plays in supporting the Fylde Coast economy. The model below shows **how individuals can progress** as they establish themselves and incomes grow. It also shows how the different housing tenures relate to incomes across the whole housing market. If we can provide **a better housing offer at all levels**, and **more balance** between the different levels, we can both help people meet their needs and aspirations, and at the same time contribute to prosperity for the whole Fylde Coast:



As the opportunities for commuting are limited to a relatively small proportion of people who work in other parts of Lancashire, we cannot simply build more high value homes if the demand from people earning wages in our local economy isn't there. We have to **support improvements at every level in the housing offer** of existing residential areas to help residents realise their potential, and support new business growth within the Fylde Coast.



Working through the housing offer from the bottom, there are **too many people who are reliant on state benefits or who are workless**. While this reflects economic performance, it is also a result of the housing offer. We have to end the in-migration to Blackpool facilitated by HMOs and the large, poor quality, private rented sector. We need to reduce the number of the worst quality private rented homes in inner Blackpool and Fleetwood. We recognise that a **good quality private rented sector** plays an important role in meeting local housing needs, and therefore need to improve the quality in areas where the Housing Benefit funded private rented sector is potentially sustainable. We have to **work with tenants** across the Fylde Coast to overcome the problems that are preventing them from working. It is critical that we provide supportive residential environments to help people overcome specific problems in their lives and establish stable living, together with wider support. This would **underpin improvements in community safety and prosperity** by helping people to establish more stable and productive lives.

The social rented sector is relatively small across the Fylde Coast and is mostly in very high demand despite containing some serious concentrations of deprivation. We need to **ensure that social housing improves people's life chances** and contributes to sustainable communities as well as meeting immediate housing needs. There is likely to be continuing high demand that requires an increase in supply of new social rented homes, and improvements and re-balancing in the existing social rented stock. **New provision** should focus on the family homes that are in acutely short supply, and be part of mixed income neighbourhoods. We need to **get our allocations policies right** to ensure that we continue to meet locally-arising needs, but also achieve balanced, healthy communities on our social housing estates. If we invest in these areas so that they become more attractive, the mix of rented and bought homes can play a valuable role in providing relatively affordable accommodation for working people on below average incomes.

All rented housing has come under increasing pressure of demand as affordability has worsened across the Fylde Coast over the last seven years. We need **a better private rented sector that has a more varied offer** that can play a vital role in housing economically active people at the mid-level of the housing market. National research shows that people aged under 35 in work have increasingly looked to the private rented sector for reasonable accommodation as buying outright has moved beyond their means. In the urban parts of the Fylde Coast, the sector has an emphasis on housing people at the bottom of the market.



The Rugg Review of private rented housing (CLG, Oct 08) identifies a number of market segments, and the chart below shows the difference in the balance of the Fylde Coast private rented sector market compared with national averages:

	National picture	Fylde Coast
Housing Benefit market	19% of the Private Rented Sector (PRS) nationally	Ranges from 35% of the PRS in Fylde to 57% in Wyre and 63% in Blackpool
Unacceptably poor quality	Concentrated in a few areas of deprivation	Much of the PRS in inner Blackpool
Migrant workers and asylum seekers	Significant source of demand, especially in London and South	Accounts for around 2% of demand for the PRS, but local concentrations such as inner Blackpool
"Young professionals"	Very important in many prosperous economies	Relatively insignificant, although increasing as it becomes harder to buy
Students	Significant concentrations in many areas	Small local pockets such as homes housing Nautical College students in Fleetwood
Middle age, mid-market renters	Growing phenomenon, accounting for around 10% of the PRS market	Likely to be growing in significance, especially in rural areas
High income	Focused on city centres	Insignificant
Rental linked to work	Around 5% of the PRS market	Around 2% of the PRS market
Older tenants and regulated tenancies	Around 11% of the PRS market	Around 18% of the PRS market

**We aim to reduce dramatically the proportion of the private rented sector that is unacceptably poor quality**, maintain the provision of good quality accommodation for people on Housing Benefit in the short term but aim for this to reduce over time as the local economy and residential offer improves, and increase provision for young professionals and middle age, mid-market renters.

Most **shared ownership** buyers come from the market rented sector. Although they need to be earning enough, consistently, to access and fund mortgages, they enjoy costs significantly lower than outright purchase costs of equivalent homes. Although demand for shared ownership from buyers has dropped with the problems of lack of credit and fears of unemployment, it will be **an important tool in introducing more stability to the inner towns**, more diversity in incomes on social housing estates, and **more opportunities for those on modest incomes** once market conditions have normalised.



There are **insufficient lower cost homes to buy** in attractive neighbourhood environments. We need to focus on creating more relatively affordable homes in the inner towns that provide a more balanced range of home ownership opportunities within the housing market area. We need to avoid competition between new low cost homes for sale and shared ownership in regeneration areas and new homes on green field developments.



Large parts of **the suburban area** of the Fylde Coast are relatively prosperous, but are characterised by very high demand for the available homes, meaning high house prices and affordability pressures for young people and anyone with below average incomes. While creating a new, attractive, offer within the inner areas of Blackpool and Fleetwood should help take the pressure off the suburbs, **there remains a need for some new housing growth in suburban and peripheral areas.**



The **rural parts of the Fylde Coast** have even higher pressures on existing housing than the suburban areas and the highest prices, reflecting national trends of wealthy people from urban areas choosing to locate themselves in attractive rural environments. This threatens the vibrancy of rural villages, and means that young people cannot afford to live where they have grown up. If we can provide small numbers of affordable homes for local people, while protecting the character of rural areas, we can go a long way towards **securing the future of sustainable village life.**

The next section provides a general indication of the different character areas across the Fylde Coast, and sets out the different kinds of policy approaches and interventions that are required. It starts from the inner urban areas (type 1) and works outwards to suburban and rural locations. The map refers to existing housing provision, and does not address where new housing growth will be focussed because this is still to be resolved through the development of the three local authorities' Core Strategies.



## Summary of Policy Approaches by Character Area

	Features	Actions
	1. Inner towns dominated by HMOs and the private rented sector	Reduce the numbers of poor quality private rented homes through Planning policies, enforcement / licensing, acquisitions and conversions or demolitions. High quality range of new homes for relatively affordable owner occupation / shared ownership Major environmental and streetscape improvements
	2. Weak, low value, private residential, typically with smaller terraced or semi-detached housing	Effective management of the private rented sector High quality infill developments where opportunities arise Support for low income home owners for improvements and repairs Environmental improvements in priority areas
	3. Social housing estates, ranging from highly deprived through to relatively low income but stable	Investment to achieve Decent Homes Standard Replacement of poor building forms Diversification of tenure through high quality infill development for sale Better use and improvement of poor quality open space Improvements to boundaries and streetscapes Improved community facilities, and employment opportunities Effective, locally based, management
	4. Prosperous suburban housing, with relatively high house prices and incomes	Strategic residential development sites to include a diverse mix of house types, including affordable housing
	5. Rural areas, with very high house prices	Pro-active development of high quality affordable homes to rent on small sites to meet locally arising needs





### 3.3 Key objectives

The objectives of this Strategy can be summarised as follows:

#### **Quantity - Providing appropriate numbers of the right kinds of high quality new homes**

In particular, we need to:

- support the local economy and meet long term demand for housing as household numbers rise by increasing rates of new building
- provide more of the affordable homes that are in the highest demand
- maintain a sustainable community life in rural settlements by providing affordable housing for local residents and workers who would otherwise be priced out

#### **Quality - Raising the quality of the overall housing offer to support growth in the Fylde Coast economy**

In particular, we need to:

- reduce in-migration of people with chaotic life styles by reducing the numbers of poor quality private rented homes in inner Blackpool
- enhance the residential offer in inner Blackpool and Fleetwood, with a wider range of house types and increased owner occupation
- reduce concentrations of deprivation on large social housing estates by improving the neighbourhood environments, re-developing unpopular housing stock, and diversifying tenures
- raise the quality of the private rented sector
- improve housing conditions for people who are vulnerable because they are older or on low incomes, tackle fuel poverty and reduce domestic carbon emissions

#### **People - Helping people to access the accommodation and support that they need to lead stable and prosperous lives**

In particular, we need to:

- provide new opportunities for people at risk of homelessness, and those without work, to make a positive contribution to the local community
- meet the changing requirements of older people and those requiring long term care through the provision of the right mix of specialist accommodation, adaptations, and support

## 3.4 Quantity - Providing appropriate numbers of the right kinds of high quality new homes

### 3.4.1 Meet long term demand for housing

The total rate of **household growth** for the three Fylde Coast authorities is forecast to increase to nearly 2,000 additional households per year [ONS 2007], although the forecasts do not factor in the impact of growing affordability constraints. The rate of supply of new homes over the last seven years has been an average of 850 homes per year. The housing allocations under the recently adopted Regional Spatial Strategy add up to 956 new homes per year across the Fylde Coast, so still represent **relatively modest provision in comparison to long term demand**.

The **locations** for future housing growth within the housing market area **will be defined in the three local authorities' Core Strategies**. Issues and options papers produced by each of the authorities suggest that in Blackpool, requirements can only be met through a combination of inner area regeneration, other development in the existing urban area, and suburban expansion, with the main focus of available lands on Marton Moss and around the end of the M55. Wyre is also constrained by a limited available land supply in the coastal conurbation, but has a clear short term preference for development focussed close to job creation and existing services in the Fleetwood-Thornton AAP area; the extent of potential additional development in the east of the borough is yet to be determined. In Fylde, there are a wide range of spatial choices, including development on the edge of the Blackpool urban area around the end of the M55, the extension of Lytham St Anne's, or extension of other towns and villages. We shall continue **close joint working to ensure that we achieve a coherent plan and phasing of delivery for the future housing supply** across the whole of the Fylde Coast housing market area.

**Growth Point** status has been awarded to Blackpool and authorities in Central Lancashire that aims to ensure effective delivery of new development within Blackpool - the regeneration areas and land close to the end of the M55. The initiative is designed to promote additional investment in regeneration and infrastructure in support of the Government's aspiration to deliver 3 million new homes nationally by 2020. Through this initiative Blackpool BC will seek to facilitate **carefully planned and high quality housing growth**, and to achieve a **balance between** the planned development of relatively high value homes in **suburban locations and the delivery of a new housing offer in inner Blackpool**.

The current dramatic downturn in activity by the development industry will undoubtedly affect the volumes of new homes that can be delivered in the next two or three years, but provides **an opportunity to get robust delivery arrangements in place** – the Core Strategies, a master plan for the M55 hub and other areas of major development, the development of a Fleetwood Regeneration Strategy, investment to address infrastructure constraints such as drainage capacity, and resources to help deliver a managed transition of the lowest quality holiday accommodation to sustainable residential uses in inner Blackpool.





### Types of new accommodation required

Across the market as a whole, **new housing** should be attractive to workers in the local economy, and be **aligned to economic growth projections and plans**. It will also meet some of the demand from a significant minority of people who travel to work outside the Fylde Coast market area, especially to work in the relatively strong Preston employment market. New housing provision should also support local economic activity by being attractive to people on higher incomes.



A significant proportion of the growth in household numbers, and therefore demand for new housing, comes from **people moving into the area to retire**. The emphasis of new housing provision should generally be to meet the requirements of those who are active in the local economy, although we also seek to attract and retain retirees in areas that are currently relatively unpopular as part of the regeneration of those areas. We need to plan to provide sufficient specialist housing and support for older people resident in the area – more detail on this is set out in the “People” section.



The following section sets out **the kinds of new housing needed within different localities** to respond to demographic trends, support the local economy, and address current imbalances in provision. It is intended to inform the development of local planning policies and the determination of planning applications, but is advisory and not prescriptive, based on analysis of the Fylde Coast Strategic Housing Market Assessment 2008.



## Blackpool

There is **an overall lack of higher value homes in high quality environments** where relatively affluent people can aspire to live. In better suburban locations, and especially new development planned on large sites predominantly on the edge of the existing urban area, the emphasis should be on mid and larger sized semi-detached and detached homes, although this emphasis should be balanced with the need for a wide mix of house types in large developments that help create balanced and sustainable new neighbourhoods. Detailed responses to the particular problems of inner Blackpool are set out in the next section on “Quality”, but as well as an improved but relatively affordable offer in inner Blackpool, we shall seek to provide higher value apartments, especially in the best sea front locations to the north and south of the consolidated resort area. We shall plan to avoid competition between new homes in suburban areas and new homes delivered through regeneration in inner Blackpool by providing distinctly different housing offers that appeal to different target markets.

It is important to provide more **affordable housing** in Blackpool to meet long term needs at the same time as raising the overall housing offer. This will be carefully spatially focused to support regeneration, and will complement the planned reduction in the quantity of inadequate accommodation for people on Housing Benefit in the private rented sector. The SHMA Housing Needs Assessment shows an annual requirement for 190 new socially rented homes in Blackpool. A new affordable housing policy is being developed that is likely to continue to require 30% of new homes in market developments to be affordable, but which seeks a balance between social rented homes and shared ownership provision. The delivery of affordable housing by housing associations using funding from the Homes and Communities Agency will reflect the same priorities - **affordable housing in the inner area should be predominantly shared ownership** as a means of creating a stable new housing offer in inner Blackpool through both conversion and new build; there will be a more equal **mix of social rented and shared ownership on smaller sites in other parts of the borough**; the emphasis on large, strategic sites (generally on the edge of the existing urban area) will be on social rented housing, although initially a substantial element of provision will be off-site through commuted sums to support inner area regeneration. The emphasis of house types for **new social rented housing in Blackpool will be two, three, and four bedroom family houses** because of a significant under-supply of these kinds of homes compared with demand in the existing social rented stock. There is no requirement for any further social rented one bedroom properties or flats except for specialist supported housing. **Shared ownership housing should also focus predominantly on high quality family-sized homes** and homes for first time buyers.



## Lytham St Anne's

The area is one of the most **sought after residential locations** in the Fylde Coast and Lancashire and will continue to be a prestigious location. There will be a need for **a broad mix of house types within larger new developments**, including mid-sized homes that provide options for working families between the high numbers of flats and relatively high numbers of detached homes that are currently found in the town. There is a further challenge to meet the needs of young working people who currently struggle to afford owner occupation by providing **some lower cost housing for sale**.

The Housing Needs Survey, 2008, shows that 71% of Fylde's need for new affordable homes arises in Lytham St Anne's, and that across Fylde there is a **high need for social rented housing**. The SHMA Housing Needs Assessment and the Fylde Housing Needs Survey show a requirement of around 600 new socially rented homes per year in Fylde. This level of new affordable homes cannot be delivered, and we need to balance the provision of new affordable homes with requirements for market homes, but we need to **maintain and expand on the upturn in the provision of new affordable housing** seen in the last two years. The Housing Needs Survey 2008 suggests that the need is for 93% of affordable homes to be social rented, and 7% to be intermediate (shared ownership). The overall **priority for social rented homes is for more 2 bedroom and larger homes**. The Housing Needs Survey also shows a significant need for more 1 bedroom homes, but these are not to be the focus of new provision because they are less flexible in use in the longer term than 2 bedroom properties. While there is a need for some single person accommodation, this predominantly needs to be ground floor accommodation for older people. The priority in the provision of shared ownership is for family homes.

## Other parts of Fylde

There are a range of different local requirements. In the **rural areas to the north west of the borough of Fylde**, there remain strong connections to Blackpool, Poulton, and Thornton, although the population is relatively sparse. These areas provide an attractive rural offer to workers in the Fylde Coast economy. Any new developments should help diversify the existing skew towards larger homes and should focus on addressing affordability in this area that has the highest ratio of house prices to incomes in Fylde. Rural North West Fylde accounts for 9% of the total need for affordable homes in Fylde, and the needs for affordable housing are similar to Fylde as a whole, focusing on two and three bedroom houses.

**From Kirkham / Wesham eastwards**, the primary economic linkages are with Preston rather than the coastal economy of the Fylde Coast. Average commuting distances are higher than for any other part of Fylde. The area has a good existing balance of sizes of homes and is more affordable than both Lytham St Anne's and the rural north of Fylde. We should continue to provide **a balanced mix of new homes in the area**. The requirements for affordable housing in Kirkham / Wesham are 11% of the total need for affordable homes in Fylde, with Warton and Freckleton accounting for a further 9% of the total need for affordable homes in Fylde. The majority of demand for affordable housing in the area is from single people and couples, suggesting a focus on 2 bedroom properties.



### Fleetwood

The proposals for regeneration are dealt with in more detail in the “Quality” section of this strategy, but new homes around the core of the town should help **lift and diversify the housing offer** by providing mid-sized and larger family homes – the current stock is predominantly smaller terraced homes as well as houses in multiple occupation. While there is a strong priority across much of Wyre to deliver as many socially rented homes as possible because of the overwhelming demand compared with the very limited existing supply - the SHMA Housing Needs Assessment shows a requirement, like Fylde, of around 600 new socially rented homes per year - Fleetwood already has a concentration of social rented homes and more affordable house prices than much of the rest of the housing market. There is a need for some **new social rented homes here, but these should be balanced with shared ownership** that can help deliver improved family-oriented neighbourhoods.

### Poulton and Thornton Cleveleys

The area is currently dominated by semi-detached properties, including a high number of bungalows, and has very high numbers of older people. For those that work, there are very strong linkages to Blackpool, as well as the smaller local centres. The emphasis of new homes should be on **family houses that will help sustain local centres**. A major opportunity for new residential development has been established within **the Fleetwood-Thornton AAP area**. New neighbourhoods should provide a balanced mix of new homes that will be attractive to people working within the immediate area, although care should be taken with the mix and phasing not to weaken demand for homes within the centre of Fleetwood. There is a strong need to maximise the provision of affordable housing in the area, with an emphasis on social rented housing to meet local requirements.

### Rural Wyre

This area covers most of the area of Wyre borough, but is sparsely populated apart from the town of Garstang. **The rural west** maintains strong linkages to the coastal housing market and the towns of Poulton, Thornton Cleveleys and Blackpool, as well as the rural north of Fylde. The rural west has a relatively high proportion of people who work from home, and fairly short commuting distances for a rural area, but in **the rural east** workers tend to commute much further to a range of different centres – less to the coastal towns, with most links north and south to Preston and Lancaster. The whole rural area is characterised by a high proportion of detached houses; it is relatively expensive, with rural east Wyre being the least affordable part of the whole Fylde Coast. There are high numbers of older people in some areas, especially in Over Wyre and around Garstang. The area is unlikely to be the focus of significant new development, but small developments should include modest homes that are more affordable to local people, and the **emphasis should be on affordable housing to meet high local needs where this promotes sustainable rural communities**.

In all areas, **the general requirements set out above will be interpreted for particular areas and sites** through planning policies, development briefs, and pre-application discussions, according to the character and balance of surrounding neighbourhoods. In particular, in areas with existing social housing estates, we will balance the need for more social rented housing with the need to diversify the existing mix and draw in more owner occupiers.



## Quality of urban design and the design standards for new homes

We shall raise the design quality and environmental sustainability standards of new build homes and conversions. The standards currently achieved by new developments are mixed, and we need to **achieve consistently high quality to create an enduringly attractive housing offer**. In particular, in regeneration priority areas, high quality design is critical to changing the perception of the areas, but most difficult to achieve because of low values. In the new suburban developments expected over the coming years, we need to create high quality environments and sustainable community facilities that enhance, and are well connected to, existing urban areas.

The principal ways of improving design will be:

- The development of **clear statements of the underlying principles** of good urban form and design that we expect from developers in different character areas
- Revised, higher, **standards for conversions** for residential use
- The use of **master planning** to develop cohesive proposals for strategic sites that will involve major development phased over a number of years
- Definition of **high standards** of residential design and environmental sustainability for all **new developments involving public sector land ownership** or assistance
- **Training** for Development Control officers, Members, and the local development industry

Key principles and standards that we will achieve will be consistent with the new national requirement for new homes to be assessed against the **Building for Life criteria** promoted by the Commission for Architecture and the Built Environment (CABE).

We also aim to increase the supply and choice of **accessible housing** for people who have a physical disability. This is especially important in the Fylde Coast area because of the relatively high numbers of older people. In recent years, Building Regulations have improved standards of physical accessibility for all new homes. We will help deliver the Government's aspiration that all new social housing from 2011 should be built to **Lifetime Homes Standards**.



### 3.4.2 Provide more affordable homes

The section above sets out the mix of new homes required in different parts of the Fylde Coast, including new affordable housing; this section explores further how we take an **holistic and pro-active approach to addressing the problems of affordability** that are now severe across much of the Fylde Coast. The problems mean that people are trapped in domestic situations that constrict their lives, such as young people being unable to leave home, families stuck in cramped accommodation, or people unable to move closer to work. Fewer people are able to exercise their preference to buy their own homes, with many forced to live in the private rented sector instead. High cost areas increasingly become enclaves of the old and wealthy, reducing the viability of local services and community life.

**Affordability cannot be addressed by any one action;** building more affordable homes is an important element of our response, but it is also important to support individuals to get into work and take opportunities to improve their earnings. This will be the subject of the Fylde Coast Employment and Skills Strategy, and supporting actions by housing agencies to help address worklessness. In the long term, it is also important to increase the overall supply of homes, as set out above, to ease price pressures.

There will be a long term requirement for more social rented homes because of the existing small stock of such homes, and the aspiration to achieve a more balanced private rented sector that is less focused on tenants reliant on Housing Benefit.

**Demand for affordable homes is likely to remain high** - while we aim to reduce worklessness and increase wages, many households will continue not to be able to afford to buy, and private renting isn't an acceptable long term option for most families because of the lack of security of tenure. The very high requirements for new social rented housing set out in the Fylde Coast Strategic Housing Market Assessment contrast sharply with what we have been able to deliver over the last few years, making it extremely important that we make new social rented housing provision a high priority, especially in Fylde and Wyre – in the period 2003-7, 349 affordable homes were granted planning permission in Blackpool (34% of all homes), 95 in Fylde (13% of all homes), and 195 in Wyre (17% of all homes) [Lancashire CC Annual Monitoring Report, 2008].

As well as the requirement for more social housing for rent, there will be **a demand for more shared ownership homes**, although these cater for very different income groups. While shared ownership homes are affordable to people who wouldn't be able to afford to buy the same homes outright, they still require annual incomes in the range of £15 – 30,000 or more, depending on the size and location of the property.



### Indicative cost of shared ownership for a 3 bedroom house (based on Fylde Coast SHMA, 2008)

	Shared Ownership			Comparison with other tenures		
	Annual cost of shared ownership (50% equity purchase) including rent	Income required for shared ownership	Value of 50% equity purchased (total value of home)	Annual cost of full ownership (100% purchase)	Annual cost of private rented	Annual cost of social rented
Blackpool	£6,086	£17,264	£64,836 (£129,672)	£8,606	£6,240	£4,160
Fylde	£8,174	£23,088	£86,708 (£173,416)	£11,580	£6,240	£4,160
Wyre	£6,909	£19,552	£73,429 (£146,858)	£9,780	£6,240	£4,160

The above table assumes that the shared ownership purchaser has a 10% deposit, stable employment, and can borrow 3.5 times their income on the outstanding amount. It shows that the annual **cost of shared ownership can be more or less than market renting** depending on location, but is significantly less than outright purchase. **Shared ownership purchasers are not coming forward currently**, and some new shared ownership homes in the area remain unsold, because of short term problems in accessing mortgage credit, uncertainty in the employment market, and the general slump in purchasing while prices are falling. The situation will change when credit becomes more easily available and house prices stabilise but it may take several years before confidence returns.

**In suburban and rural areas, affordable housing delivery will be focused on providing more high quality social rented housing**, with a focus in inner Blackpool, inner Fleetwood and large social housing estates on shared ownership when the market starts to recover and supporting investment in regeneration provides sufficiently attractive neighbourhood environments. This difference in emphasis that responds to current conditions in different areas will help to provide a more balanced housing market offer.



**We shall maximise the delivery of affordable homes through the Planning system.**

While the supply of new affordable homes over the next couple of years will be reduced because of a decrease in residential construction in the current market downturn, developers continue to seek approval for future developments. This will be achieved by:

- effective joint working between Development Control, local authority housing staff, developers and housing association partners
- further development of affordable housing policies and more sophisticated guidance
- use of specialist advice on development viability and Section 106 agreements

We shall also **deliver more new affordable housing through housing association and developer partners** funded by the Homes and Communities Agency by:

- new commissioning arrangements that give clarity and incentives for housing association partners, linked to performance management
- more assistance for housing association partners in delivery
- effective liaison with the Homes and Communities Agency
- identification and use of publicly owned land for new affordable housing provision

**Using the existing social housing stock effectively** is also an important part of our response to the problems of affordability. The current stock profile doesn't compare well with needs in some areas, and some existing flats in Blackpool remain relatively unpopular despite the high demand overall. In Fylde, the apparent high need for 1 bedroom properties is partly a demand for ground floor accommodation from older people.

**Comparison of Size Requirements of Households in Need with Profile of Re-lets (Fylde Coast SHMA 2008)**

Size	Blackpool		Fylde		Wyre	
	H / holds in Need	Profile of Re-lets	H / holds in Need	Profile of Re-lets	H / holds in Need	Profile of Re-lets
Bedsit / 1 Bed	50%	73%	56%	19%	49%	41%
2 Bed	33%	17%	19%	58%	33%	31%
3 Bed	12%	10%	15%	23%	17%	27%
3 Plus Bed	6%	<1%	10%	0%	2%	0%
Total	100%	100%	100%	100%	100%	100%

We shall **work with housing associations to review the future of the least popular social rented stock**, encouraging them to take any opportunities for re-development that will provide a better balance of social rented homes and more balanced communities. In Blackpool the majority of the social rented housing stock is still owned by Blackpool Council, and it is this Council-owned stock that has the largest imbalances between the sizes of the homes on offer and demand, and also the most areas with non-traditionally built flats that are relatively unpopular.



There may be **opportunities to extend and convert social rented homes** to meet better the needs of families for whom there are currently very few homes available. Again, this is an area that we shall keep under review with housing association partners.

In some cases, people living in social rented housing find that their circumstances have changed - most commonly when children have grown up and left family homes - and they may want to move to smaller accommodation which is more manageable for them. This, in turn, frees up the scarce resource of a family home. We will develop **a more pro-active approach to identifying and helping people who want to move to smaller accommodation**, such as through giving them more priority and better options for accessing a smaller home of their choice, and through practical help with making arrangements for moving.

We shall develop **a new choice based lettings system** that operates in a consistent way for all social rented homes across the Fylde Coast, regardless of which social landlord is managing them. This will pull together the different choice based lettings systems operated by many of the social landlords in the area, and enable us to make the most effective use of all of the social rented stock, with revised and improved lettings arrangements that will make lettings more transparent. It will be easier for applicants to complete a single application and have access to properties from a range of landlords in their area through a single system of bidding, and should also be a more efficient system for local authorities and social landlords to operate. The scheme is being progressed now, assisted by capital funding from CLG, with the details of how the system will operate and policies on who has access to what accommodation to be finalised over the next 12 months or so.

**The private rented sector will continue to play a very large role in meeting the needs** for low cost housing arising from people on low wages or on benefits - it is likely that this role will continue to be focused on existing locations, but in inner Blackpool and Fleetwood, where the intense concentrations of very poor quality private sector housing undermine the character and sustainability of local neighbourhoods, we shall act to acquire and convert the worst properties to better accommodation in other tenures. More generally, we shall work to ensure that the private rented sector improves the quality of the accommodation that it offers to people on low incomes - see the "Quality" section below. We shall seek to **improve further the accessibility of good quality private rented accommodation** for people in housing need who apply to the local authorities for help, aiming to link information on private rented homes that meet good standards to the opportunities advertised through the new choice based lettings system. The strengthening of existing rent bond schemes will also be important in helping to house people in the private rented sector who cannot get access to social housing for a variety of reasons, and who may need additional support.

There is a particular requirement to meet the additional **needs for gypsy, traveller, and travelling show people accommodation** identified in Lancashire and North West assessments. The Draft NW RSS Partial Review submitted in July 2009 indicates that Fylde and Wyre should each provide an additional 15 permanent pitches for gypsies and travellers (from a 2006 baseline by 2016). The draft policy also states that each of the three authorities should provide an additional 5 transit pitches and a further 10 pitches for travelling show people by 2016. These proposed figures are, however, likely to be subject to an Examination in Public and final determination by the Secretary of State.



Much of this provision is likely to be met without public assistance or subsidy, and part of the new gypsy and traveller requirement in Fylde has already been met, but we need to work together in planning for these requirements in our Core Strategies. We also need to **work closely with the different communities** to ensure that both new pitch provision and access to permanent affordable housing meets their needs and aspirations in appropriate locations, in accordance with the Race Relations Amendment Act 1999. If we fail to take a pro-active approach, inappropriate proposals are likely to be successful at appeal. We shall actively pursue the following options for meeting needs:

- identifying privately owned sites based around extended family groups facilitated through the planning framework
- allowing or assisting with improvement and expansion of existing private sites
- developing new sites funded through grant available from the HCA

### 3.4.3 Maintaining a sustainable community life in rural settlements

The rural parts of Fylde and Wyre have the highest house prices because they provide very attractive environments and often also have some of the largest properties. The fact that it is hard for anyone who does not have an existing stake in the area through property ownership or a very high income to be able to afford to live in these areas presents **a threat to the sustainability of some rural communities**. The Taylor Review of rural housing (July 2008) observes that, “Without change we will simply repeat the mistakes of recent decades, creating unattractive developments of housing estates encircling our rural towns and larger villages, and we will fail to stem the trend of smaller villages becoming dormitory settlements of commuters and the retired, ever less affordable for those who work within them.” The report observes that the impact can be very positive when local communities decide to approve the development of just **a few affordable homes for local families** - these can be crucial to the sustainability of the shop, pub, school and local businesses.

**New affordable housing provision can be difficult to deliver** in rural areas because of general opposition to any physical development, high land price expectations, and fears that new affordable housing will be allocated to people who cause trouble. These issues can only be overcome by working with local communities to find the least physically intrusive sites, develop high quality design, and agree sensitive local allocations policies within the Fylde Coast choice based lettings system.

Rural exceptions planning policies in both Fylde and Wyre provide an opportunity for housing association partners to identify small sites for affordable housing. We shall **work with rural communities in identifying local housing needs** in particular villages, and work with landowners to **identify potential sites** for small scale development of affordable housing. We will also seek to work with local charitable trusts to develop affordable housing for local people, such as the Community Land Trusts being developed in Ribble Valley.

## 3.5 Quality - Raising the quality of the overall housing offer to support growth in the Fylde Coast economy

### 3.5.1 Reduce the numbers of poor quality private rented homes in inner Blackpool

**The severe problems** caused by the huge concentration of HMOs and poor quality private rented properties in inner Blackpool have already been articulated. It is essential that we take far-reaching action to prevent the transition of more failing guest houses to this use, reduce the number of existing poor quality private rented properties, and help to facilitate the creation of **new sustainable residential communities** in the inner part of Blackpool. The key components of our approach will be rigorous enforcement of planning requirements, Housing Act standards, and licensing regimes. We shall also directly undertake the targeted conversion or re-development of HMOs and low quality guest houses that may convert to residential use in future, and work with Government to ameliorate those aspects of the Housing Benefit system that currently provide incentives for the conversion of guest houses to poor quality private renting.

We have already started to undertake a survey of properties within inner Blackpool to establish a baseline of current uses and conditions that will act as a foundation for enforcement and planning control, as well as informing further decisions about where to focus intensive enforcement work. Once we have a comprehensive baseline of overall uses, levels of self-containment, and general condition, we shall **target our enforcement activity on a spatial and risk basis**. We shall develop clear basic standards with which all HMOs must comply. The owners of HMO properties that already have planning approval for that use and who have already provided higher quality accommodation are likely to continue to run HMOs. The owners of properties that offer inferior accommodation that is less self-contained, or for which there is no existing planning approval for HMO use, will be forced to either invest substantial sums of money, or more likely, find alternative uses such as conversion to residential use as single family homes.

The Core Strategy will be seeking to review the future of the main holiday accommodation areas, with a view to amending planning policy to allow more holiday accommodation to convert to appropriate forms of residential use (but not HMO use) and give an exit route from the holiday accommodation business to those guest house owners who simply want to cease trading and become owner occupiers. This will help achieve **a long term reduction in the quantity of poor quality holiday accommodation and establish sustainable residential uses**. We shall also be seeking to place higher requirements for unit sizes on former holiday accommodation that is seeking to convert to self-contained dwellings. There are already restrictions on the number of one-bedroom flats that can be created through conversions, but we need to raise these requirements further to reduce the number of new flats that are created in favour of family homes, and raise quality requirements, to reduce the financial incentives for inappropriate conversions.





Detailed proposals for a **housing intervention programme** funded by the Homes and Communities Agency have been submitted to the HCA. Work will reduce the supply of poor quality holiday accommodation and HMOs, provide a range of quality and aspirational housing choices, and create neighbourhoods that have a sense of place and encourage private sector investment. The initial spatial focus will be areas with some of the highest concentrations of poor quality private renting and under-used guest houses that cause significant problems, and where there are opportunities for creating a new, settled, residential offer linked to wider physical investment. The initial intervention programme will lift the quality of the small areas targeted, but to achieve extensive change across the whole of inner Blackpool **will require major investment over 15 years or so.**

We shall work through the Fylde Coast MAA to **challenge the** Local Housing Allowance (Housing Benefit levels) that tenants are entitled to receive. The use of a single market area for most of the Fylde Coast, despite major variations within that area, means that people from higher value areas are forced to move to lower value neighbourhoods to find accommodation within the Local Housing Allowance reference rent limits. The impact on the low value areas like inner Blackpool and Fleetwood where most of the rented accommodation is found is the bolstering of demand for poor quality private rented accommodation that causes instability within the low value neighbourhoods. This provides further financial incentives for the letting of properties as HMOs.

Success in reducing the number of poor quality rented properties will lead to the displacement of some current tenants of these properties. Some **will need additional support** and more help in dealing with problems in their lives or in finding alternative accommodation, emphasising the critical role of the very well developed housing options service in Blackpool, alongside housing-related support and Social Services.

There are also **concentrations of HMOs and poor quality private renting in other parts of the Fylde Coast**, but these are smaller in scale than in inner Blackpool, there is less of an on-going dynamic of conversion from other uses, and they tend to house local people rather than people attracted from other parts of the country. The policy approach will therefore be different, depending on the dynamics, extent of the issue, and role within the housing market that poor quality private renting plays in different areas:

### Summary of the approach to HMOs and poor quality private renting in different parts of the Fylde Coast

	Preventing the conversion of guest houses to further rented properties	Reducing the number of existing poor quality private rented properties	Improving the quality of existing HMOs and the HB funded private rented sector
Inner Blackpool	x	x	x
Central Fleetwood		x	x
Central St Anne's			x



### 3.5.2 Enhance the residential offer in inner Blackpool and Fleetwood

#### Blackpool

The work to enhance the residential offer in Inner Blackpool runs hand in hand with reducing the number of poor quality private rented properties. The objectives in inner Blackpool have been established through the development of the Blackpool Housing Intervention Programme. These are:

- stabilise and diversify the population
- match housing supply to economic growth
- rebalance the housing market
- create stable and mixed neighbourhoods
- reduce the supply of poor quality holiday accommodation and HMOs

The **principal focus for physical change is the resort core area** of Blackpool characterised by HMOs and failing guest houses.

While initial interventions will be focussed in particular parts of North and South Beach, we shall introduce effective management to other parts of the area that are not the initial focus for investment, but where we aspire to roll out physical interventions in the longer term.

There is also a **wider adjacent area of weaker residential neighbourhoods** on the edge of the inner area where we will also take a pro-active approach to area management. These areas are already the focus of the "Re-assurance Plus" teams because of the existing problems; they are not the priority for physical investment because we have to focus on the acute issues within the resort core, but need to be protected from the displacement of problems and strengthened alongside investment in the resort core.

Besides acquisition of HMOs for conversion or re-development, the intervention programme in Inner Blackpool will also acquire other land and property to release opportunities for new build development that delivers a high quality residential offer that supports and consolidates shops, offices, and holiday accommodation in those areas.

The future roles and characters of key areas of inner Blackpool are currently being established through **the development of Area Action Plans for Foxhall and South Beach** - covering the area immediately south of the town centre right down to the Pleasure Beach, and through the commencement of **further planning work at North Beach** to develop a similar vision for change. These will establish where viable holiday accommodation and retail areas should be supported, where there is a need for a managed transition to sustainable and distinctive communities that are predominantly residential, and what should be delivered through housing intervention. In the Foxhall area, there is likely to be a minor role for student accommodation as a small higher education facility is developed as part of the re-located Blackpool and Fylde College.

The change delivered over the next three years will prepare the way for much **more extensive change over the longer term** – delivering transformation in the housing offer across the whole of inner Blackpool so that it is sustainable in the long term is estimated to require £300 million of public investment, within a total investment programme of £900 million.



The “Quantity” section above has already set out how the new affordable housing policy in Blackpool will allow us to use part of the proceeds from planning gain from major developments on the edge of Blackpool to support regeneration in the inner core. This will be used to provide shared ownership housing that contributes to more **stable home ownership in sustainable new communities in the inner town.** New intermediate affordable housing will be complemented by market housing for sale as the neighbourhood environment and local facilities are significantly improved.

Reducing the number of poor quality private rented properties and creating a new residential offer is likely to be **a gradual process over many years.** As the turnover of people is very high with a constant stream of people moving between Blackpool and other parts of the country, and the existing stock of private rented homes is so large, there should be only a limited effect on the ability of people settled in the area to find accommodation in the private rented sector. Parallel work to encourage better private rented provision more widely across the Fylde Coast should also provide new opportunities for tenants – see the “Raise the quality of the private rented sector” section below.

### **Fleetwood**

A **Fleetwood Master Plan** has recently been completed, and will be complemented by the development of a comprehensive approach to regeneration focused on the historic centre of the town. This Fleetwood regeneration strategy will provide the context for both physical investment and work with individual residents to improve services and provide them with new opportunities for training and work.

North Fleetwood benefits from a fantastic natural setting and historic form, but some areas are blighted by the behaviour of tenants of poorly managed private rented homes, and especially HMOs. The balance of the housing offer is skewed towards smaller terraced homes.

**The focus of action to tackle the quality of the housing offer will be around Bold Street,** where there is a tight concentration of privately rented houses in multiple occupation. Bold Street sits one block back from the tourist attractions of the sea front. A recent house to house survey has found that two thirds of the residential buildings within the Bold Street area are HMOs and less than a third of all homes are in owner occupation. The majority of HMOs have significant problems of poor internal condition and poor management.

The Council will make **effective use of HMO licensing and the enforcement** of minimum statutory conditions in HMOs, inspecting every property within the Bold Street area and setting out to landlords their statutory responsibilities. Advice and assistance will be given but enforcement will play a major role in improving living conditions and property management. If landlords are unwilling to make the required improvements, Wyre BC will work with a housing association partner and the Homes and Communities Agency to **acquire properties for remodelling.**



The **end use of remodelled properties** will include family homes wherever possible, or larger self-contained flats, for shared ownership and rent. Conversion to shared ownership will help to establish more stability in the area through owner occupation in an enhanced neighbourhood environment. We shall also explore the possibility of using high quality social rented homes in this location as a reward for tenants who take part in programmes such as Start Now!, to encourage them to move into employment or training.



Local authority funded **facelift schemes** will provide a further important element to encourage stability and investment in the area, making the most of the fine frontages. The end result of this programme around Bold Street will be a restored street environment, a reduced number of HMOs and higher quality within the remaining HMOs. **Existing owner occupation will be reinforced**, with more owners and more families in an area currently dominated by single people. The remaining HMOs will play a more positive role within the local housing market – better quality affordable homes in the context of a borough where housing is predominantly high cost, and continuing to provide housing for a stable and economically important population of Nautical College students.



It is also important to develop measures to **protect and enhance the residential offer within the rest of the Pharos ward**. The rest of the area is less characterised by larger HMO properties and mostly comprises of smaller terraced homes. Initiatives to combat fuel poverty are already underway, but further actions that will be considered include environmental improvements, and on selected terraces, face lifting schemes, to lift the character of the wider area to make the most of its many assets.

We also aim to **diversify the housing offer** within North Fleetwood through new build development and a site identification and selection process will form part of the strategy.



### 3.5.3 Reduce concentrations of deprivation on large social housing estates

The most significant concentrations of deprivation, and highest turnover, are found in:

**Blackpool** – Grange Park, Mereside, and Queens Park

**Fylde** – Kilnhouse Lane, St Anne's, and Lower Lane, Freckleton

**Wyre** – West View, Fleetwood



All social landlords are required to ensure that their homes meet the **Decent Homes Standard**, stimulating significant extra investment in much of the social housing stock that has taken place over the last few years and will continue to the end of 2010, and in the case of homes managed by Blackpool Coastal Housing, to 2012. This investment helps to make homes more comfortable and attractive, but there are still major challenges to improve neighbourhood environments, and the economic and social profile of these Council-built estates so that they give residents better opportunities to do well.

The challenges and priorities are as follows:

#### Grange Park, Blackpool

Grange Park is the largest Council-owned estate in Blackpool, It is also the most deprived neighbourhood in Blackpool, and the fourth most deprived neighbourhood in the country, according to the Index of Multiple Deprivation 2007. But despite this, there have been some substantial improvements in the quality of the environment and in community safety over the last few years. A new school and training facility has been built, and local shopping facilities are being re-developed. A small number of shared ownership homes have also been successfully built and sold in the area. A dedicated Reassurance Plus team works to improve community safety and respond to residents' concerns. However, turnover on the estate is still high and there remains a major challenge to further improve life for people living in Grange Park - especially **to raise incomes and reduce levels of worklessness**, as well as **address the problems of some of the less popular housing stock**. This requires comprehensive action by public agencies and the local community.

#### Mereside, Blackpool

Mereside is less deprived than Grange Park, but remains an area with a high concentration of people on low incomes or not in work. The area is immediately adjacent to potential new residential and employment development on the edge of Blackpool at the M55 hub. We will ensure that Mereside's residents can **take advantage of new employment opportunities and services delivered at the M55 hub**, and that there are **improvements in the external environment** of Mereside that are complementary to high quality design in the areas of new development. Mereside could provide a more significant role in supporting the local economy by providing a relatively attractive offer to working people.





### Queens Park, Blackpool

Queens Park is a small estate close to the centre of Blackpool comprising a combination of high rise flats and low rise deck-access maisonettes. Some of the flatted accommodation is relatively unpopular - shown by turnover for the whole estate running at 35% per year, and lettings to people with a lower level of priority than is typical for most of the stock managed by Blackpool Coastal Housing. The **unpopularity is linked to the building form**, but exacerbated by the pattern of lettings to predominantly single people without strong connections to the local community, exhibiting some of the **transience** which features in nearby private rented sector accommodation. It is important to address these issues in tandem with work to reduce transience more generally in inner Blackpool.



### Kilnhouse Lane, St Anne's

This is the largest social housing estate in Fylde; it remains popular because of the high need for social housing in the borough, but offers an **unattractive physical environment** that needs to be improved if the estate is to be popular and well integrated into the wider town in the future. Inappropriate mixing of housing for older people and general needs properties is also a problem to be addressed.



### Lower Lane Freckleton

This estate has an **unusually isolated location** between Kirkham and Freckleton, but surrounded by open land. Most local facilities can only be accessed by travelling by bus or car. This is one of the reasons why demand is not as high as it is for much of the social housing stock in Fylde. Ensuring a high quality environment and encouraging a balanced local community will be important for the future.

### West View, Fleetwood

This estate is one of a number of social housing estates in Fleetwood, and has high levels of deprivation, especially because of worklessness and low incomes. The priority is for increased support work for tenants, and **developing links to wider opportunities for employment and training** as part of a comprehensive approach to regeneration in Fleetwood. The existence of an effective community association / centre already provides support to residents but there is a need to develop further services from this centre which is run by volunteers living on the estate. There is also a need for **further improvement in the environment** of the estate particularly at its centre where run down shops currently exist.



### 3.5.4 Raise the quality of the private rented sector

We shall encourage **improved quality in the private rented sector across the Fylde Coast**, adding to the area-based regeneration work in inner Blackpool and Fleetwood by tackling poor conditions more generally. By improving housing conditions in the private rented sector, we are aiming to both make life better for vulnerable tenants and raise the overall quality of the sector's offer. House condition surveys show that on average homes in the private rented sector are poorer in quality than homes in any other tenure, and across the Fylde Coast the private rented sector plays a much larger role in housing people on low incomes than is typical in other parts of the country.

Because the private rented sector is skewed towards provision for people on Housing Benefit at the bottom of the market, and because there is consistently strong demand from that sector, there are **few financial incentives for the worst landlords to invest in improving the quality of their accommodation**. The emphasis therefore has to be on the enforcement of statutory standards – requiring landlords to make improvements if they want to avoid being shut down. This is resource intensive for the local authorities but necessary.

At the same time, we shall seek to help better landlords through incentives to raise standards of accommodation and management. We shall seek to re-invigorate landlord accreditation and link accreditation to incentives that landlords find valuable. If possible, a **Fylde Coast-wide accreditation scheme** will be established to reflect patterns of property ownership across the Fylde Coast and make life simpler for good landlords. This could be linked to the vetting of tenants, and continued use of rent bonds and support. We shall **continue to work with Landlords Forums**, exploring potential for joining together the forums across the Fylde Coast. The forums provide a valuable opportunity for communication between landlords and the local authorities, and promote the shared interests of improved management practices.

There is very limited capacity to provide direct grants or loans to landlords to improve property conditions, and this will only be considered where there is a high level of investment by landlords from their own resources and clear additionality from the public subsidy.

We shall also investigate further opportunities for housing association and third sector partners to **lease accommodation from private landlords** where those properties are in sustainable areas and can be repaired and managed to a better standard within the limits of Local Housing Allowance rent levels and can be linked to wider support for tenants who need it.

We shall encourage the development and use of existing properties in better areas for **private renting at a higher level in the market** that is attractive to young professionals, families moving for employment, and middle-age, middle-income renters. This is especially important to provide flexibility in the labour market in current economic circumstances.



### 3.5.5 Improve housing conditions for people who are vulnerable

The above section has set out how we shall improve conditions for tenants in the private rented sector, and social housing tenants are benefiting from significant investment by all social landlords to achieve the Decent Homes Standard for all social rented homes. We shall also continue to **provide assistance to vulnerable individuals who are owner occupiers** and are struggling to repair their homes. The focus will be on helping those in the most need, and for whom assistance with minor repairs will make a significant difference. Services will continue to be provided as part of the work of the Blackpool Care and Repair and the Wyre and Fylde Care and Repair services. In Blackpool, in particular, the Home Repair Assistance programme delivers a significant element of the Council's work to assist low income owner occupiers in repairing their homes, with small grants and loans up to £15,000 that help 500 people a year.

Two thirds of homes that are classed as not meeting the Decent Homes Standard fail because of a lack of adequate heating and insulation, making this an especially important area of focus for our work. The term **“fuel poverty”** is defined as having to spend more than a tenth of income on domestic heating to achieve a minimum level of warmth. It contributes to cold-related illnesses, high healthcare costs, excess winter deaths and deteriorating housing condition. Fuel poverty is caused by a combination of factors, including low incomes and high fuel costs, but especially by thermally inefficient housing, and inadequate heating systems. As well as seeking to improve health and well-being for vulnerable local residents, tackling the housing causes of fuel poverty makes **a significant contribution to a reduction in domestic carbon emissions.**

A new **Fylde Coast Affordable Warmth Strategy** will build on a number of existing initiatives underway across the Fylde Coast. It will provide a framework for delivery at the level of each local authority, but add value where joint working helps reduce costs and gets more from suppliers and sub-regional agencies. The work on fuel poverty will link to wider work to help people access employment opportunities and improve their incomes. We will also work with colleagues in other parts of Lancashire, and measure our achievements through improvements in performance against National Indicator 187 - “Tackling fuel poverty – people receiving income based benefits living in homes with a low energy efficiency rating.”

## 3.6 People - Helping people to access the accommodation and support that they need to lead stable and prosperous lives

### 3.6.1 Provide new opportunities for people at risk of homelessness

Homelessness is not just a cause of wider problems, but is often a consequence of other difficulties. Many people who are at risk of homelessness are struggling with a range of problems that come to a head, and some get into a cycle of falling in and out of accommodation. In Blackpool, in particular, there is a constant in-flow of people running away from problems in other parts of the country, and an unstable and deprived local population in insecure accommodation with a high level of social problems like alcohol misuse, drug dependency, and mental illness. While there is an important role for the provision of emergency accommodation for people without a roof over their heads, there is an even greater **need for support to address the many issues that lead to homelessness**. Having the right support reduces homelessness in the long term, but is also essential in **underpinning improvements in community safety, child protection, health, wellbeing, and economic performance**.

**“Housing-related support”** is partly funded through the Supporting People programme, and principally delivered by specialist third sector agencies and charities. It can provide help for people who struggle to organise themselves and maintain a tenancy or home ownership; it can also be important in complementing specialist treatment services such as services to treat drug and alcohol dependency. A recent North West Supported Housing Needs Assessment indicated particular shortages of housing-related support in every part of the Fylde Coast for people with drug and alcohol problems, and a requirement for more housing-related support for people with mental health problems. We need to determine the type of support required and the extent to which this should be based on specialist accommodation compared with floating support services and then address the current under-provision.

We shall develop **improved connections between housing-related support services, and health and social care services**. In planning holistic support services we need to be clear on the role of each organisation and ensure that appropriate resources are available. Partnership working is also essential for effective day to day delivery, assisting people with multiple or complex support needs.

The locations for all types of new specialist accommodation will reflect where needs arise, the requirements of residents needing support, and the character of existing neighbourhoods. We must avoid adding to the concentrations of supported accommodation in deprived neighbourhoods, and avoid any negative impact for all residents. Funding and provision will continue to be split between the Blackpool area and the Lancashire CC area, but we will work to achieve co-ordination in the supported housing services available across the Fylde Coast housing market area.





There remains a great need to help people as they are threatened with losing their home. Not having a home is catastrophic - it inevitably leads to uncertainty and insecurity, often leading to health problems, and homelessness makes it very hard to maintain work, learning at school, or training. We have moved to services that seek to **prevent people from becoming homeless** rather than simply dealing with people as they arrive at housing offices with nowhere else to go. These services are critical not just for the individuals potentially affected by homelessness but for the wider community – **everyone has an interest in preventing the wider effects of homelessness** and the problems that can result as children fall out of school or adults cease work.

Paradoxically, the levels of people presenting as homeless in the Fylde Coast are highest in those areas where cheap accommodation is most freely available, and lowest in the areas with the highest prices. This illustrates the pull of Blackpool to people with chaotic lifestyles, and also that **the crises that precipitate homelessness presentations are largely a product of social problems** rather than directly of housing shortages. We do need more high quality affordable housing to meet long term housing needs, but we also need a reduction in the number of poor quality private rented properties, and a great deal of intensive support to address the problems of existing residents.

Every one of the 3,000 or more people who approach **Blackpool Council** every year for help with their housing issues receives **advice and support from a menu of housing options**. This early intervention approach ensures that very few are accepted as homeless. Given the low levels of social housing in the town, help in accessing good quality private sector housing through initiatives such as the in-house Rent Bond service is an important option.

**Fylde and Wyre have similar challenges in preventing homelessness.** The number of people approaching the two authorities has risen in recent years as the help available has improved. This has enabled us to assist in tackling the issues in more local people's lives instead of allowing them to struggle on in the absence of any support - to the benefit of both those individuals and the wider community.

It is harder to place individuals accepted as homeless in Fylde and Wyre in suitable accommodation because of the pressures within the local housing market and relative lack of homes affordable to people on Local Housing Allowance in both the social rented and private rented sectors; rent bond assistance provided through third sector agencies plays an important role.

**There are linkages between all areas** - while even the most desperate residents of Fylde and Wyre seek to avoid moving to the worst properties in inner Blackpool, there will be some who have little choice but to take that option, and conversely, some people requiring support move from Blackpool to adjacent parts of Fylde and Wyre for a quieter life. This makes it important to **establish a co-ordinated approach** across the three Fylde Coast authorities' areas, and consistent opportunities for support and housing assistance from the local authorities, housing associations, and third sector providers.



The three Fylde Coast authorities produced new **homelessness strategies** in July 2008 that set out in detail how each authority will develop its role in preventing and dealing with homelessness. Local housing associations are also developing plans for tackling homelessness. Partners have identified some actions that can best be delivered by working together across the Fylde Coast – both because of the movements of people between the authorities, and because partners can share expertise.



The key themes of the local authority homelessness strategies include the **further development of housing options work** to prevent homelessness including providing more advice and support to young people, **further developing links to good quality accommodation in the private rented sector** through rent bond schemes and other initiatives that link good quality accommodation to well supported tenants, and ensuring that **access to appropriate emergency accommodation** remains available as a safety net.



Blackpool Council has been awarded the status of **national “trailblazer” for developing enhanced housing options**, which will take the Council's work further in linking homelessness prevention to tackling worklessness caused by physical or mental health issues, or by lack of skills or inclination to work. Extra funding has enabled the establishment of a specialist team, including dedicated officers who can provide financial advice, and a DWP hub within the housing options centre. While Job Centre Plus requires people to seek work as a condition of some benefits or provides people with a list of potential vacancies, this support starts to deal with the more intractable problems that need to be addressed to get people to a position of being able to get and hold down a job. It will be available to anyone with housing issues regardless of tenure – likely to be especially private rented tenants. The work complements the LEGL-funded Positive Steps by being available to people from across the town – Positive Steps is the primary service that provides intensive support to get people back into work and training but is only available to residents of small areas with the very highest levels of worklessness. We need to ensure that the mentoring role inherent in the “trailblazer” status is used to develop similar opportunities for support for residents in Fylde and Wyre.

Many more people who are not at the point of homelessness or who do not require on-going support receive **housing advice and assistance** from the local authorities, and are helped to get access to the waiting list for social housing by the local authorities or housing association partners. The Fylde Coast choice based lettings system will make the process easier for applicants through a single application and consistent process across all social landlords. It has the potential to develop into an **access point for a comprehensive range of housing options** that also includes private renting, shared ownership, and outright home ownership.

The advice role will become especially important as the economic situation worsens and if unemployment rises as expected. Government is set to require all local authorities to help deliver **assistance to owner occupiers at risk of re-possession**, or stuck through negative equity. Assistance will include additional financial advice and referral to housing association partners commissioned to buy a part share in the homes of owners who are struggling, or provide equity loans, or buy all of the equity and rent homes back at levels that householders can afford. Blackpool Council will be a fore runner for the new services, piloting the national framework, and drawing down early resources for mortgage rescue. All three authorities will need to identify **specialist money advice services** that they can use to deliver the new mortgage rescue programme.



All social landlords have a role to play in preventing homelessness, and assisting their tenants to find appropriate work and training. The local authorities will continue to **work with housing association partners in preventing homelessness** and finding appropriate accommodation for people with acute housing problems. **New commissioning arrangements for housing associations** across the Fylde Coast will link performance in addressing homelessness and worklessness to the commissioning of new opportunities.

Social landlords are recognising a growing need for **tenancy support** as part of their role to help keep vulnerable tenants in their homes, and reduce the costs associated with abandoned tenancies. Improved housing management helps to establish more stable environments and provides a platform for individuals to get on in life. This support includes encouraging tenants to take advantage of specialist training and skills services, including working with training providers to develop facilities located on social housing estates. It also includes support for social enterprises, and directly providing employment and training opportunities. We will also explore how we can create incentives for tenants by linking access to attractive rented housing, and help in buying a home, to achievements in finding work.

### 3.6.2 Meet the changing requirements of older people

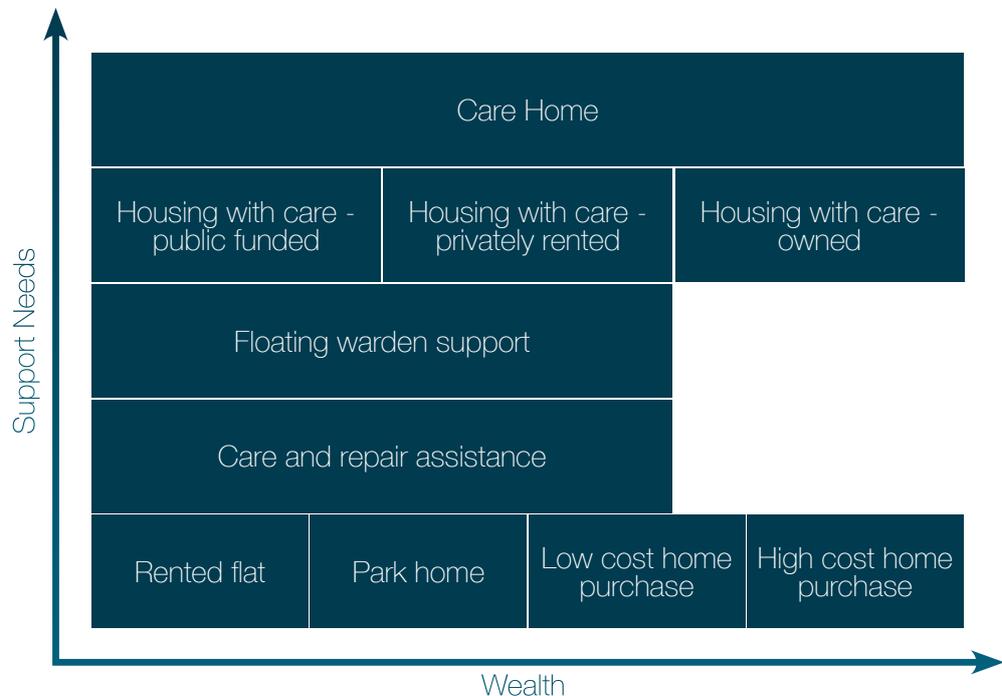
There is a continuing dynamic in many parts of the Fylde Coast of **significant in-migration of people coming to retire**, which has led to proportions of older people in Fylde and Wyre that are only exceeded in the North West by the Lake District. Blackpool is less popular with older people, and there is the potential to provide a more attractive environment for older people in Blackpool to take the pressure off surrounding areas of Fylde and Wyre and contribute to Blackpool's regeneration. The coastal and rural environment is largely responsible for the Fylde Coast's attraction to older people, but the balance of the housing available also influences the levels of in-migration. In planning for the future we will do more than just meet needs predicted on the basis of current trends, but will seek to **influence those trends through the types of new housing that are provided**. Overall, we need to balance new development that meets the needs of older residents and in-comers, with the need for accommodation attractive and affordable to younger households.

**Older people are a highly diverse group**, with very different levels of health, incomes, integration within local communities, work and child rearing histories, locations and housing conditions. This variation means that provision of **housing options will have to be equally varied**, and consider the requirements of older people who are active and well as well as those who are relatively frail. Irrespective of people coming to the area to retire, the number of older people is set to grow significantly as people generally live longer. **Trends in future requirements** include increasing numbers of older people who:

- are frail
- have a degenerative disease
- suffer from dementia
- can pay for their own support and care needs
- are owner occupiers



The diagram below describes the range of housing and housing-related support that is likely to be required by older people with different incomes and different support needs.



### General Housing Stock

**Most housing for older people is provided by the general housing stock,** emphasising the importance of making all housing take account of the needs of older people in the context of an ageing population. Nationally, only 15% of people over 65 receive social care support, and only 3% of people over 65 and 18% of people over 80 live in specialist accommodation with residential care [Source: Audit Commission].

Older people may need to consider moving to new accommodation as their needs change – for example accommodation that is more easily managed, more physically accessible, or closer to family and local services. Voluntary agencies, local authority services, and social landlords all have a potential role in **helping people to find alternative accommodation that responds to changing requirements.**

### Park homes

Park homes are specifically included in this section on the provision of housing for older people because national evidence suggests that 48% of park homes are occupied by people over retirement age. There are a **high number of park homes across the Fylde Coast** – they are a feature of coastal and rural environments, and are sometimes linked to or converted from holiday accommodation. There is a great range in the quality of park homes from static caravans to luxury lodges that are built to standards equivalent to those of permanent homes. However, there is no statutory requirement for park homes to meet the standards of construction in the Building Regulations, and standards of repair and thermal efficiency in the Housing Act 2004.



While park homes can be attractive to older people coming to retire in the area because they are relatively affordable, and can offer safe small communities in attractive environments, problems can arise that include:

- isolation of some park homes
- poor thermal efficiency of low quality park homes making it hard to keep warm
- lack of control over financial charges by site owners
- depreciation in value of units with a short design life, and the costs of replacement

These issues are especially relevant to older people as their health, and in some cases financial resources, decline. There are obvious implications for a range of public services, but in particular needs arising for re-housing through housing options services.

	Park homes with residential approval	Park homes with holiday use approval
Blackpool	170	1,432
Fylde	662	3,038
Wyre	599	1,128

Generally, sites which have holiday use approval must be closed for 6 weeks a year to prevent full-time occupation, but some people take up other temporary housing in this period and return to the holiday caravan after six weeks. We do not know the extent of this use, but know that it takes place. The number of older people living in park homes is likely to be significantly greater than the numbers that have residential approval.

We shall seek to **minimise further park home developments** and the conversion of existing homes from holiday to permanent residential use **where they are an inappropriate way of meeting housing requirements**. In some localities, the number of park homes exceeds the number of permanent homes, creating unbalanced local communities in accommodation that can be poor quality.

We shall seek to **enforce planning conditions** that limit use to holiday accommodation, although this is resource intensive and has to be balanced against other priorities.

We shall **assist occupiers of park homes** who are struggling financially by providing housing advice, and meeting statutory obligations to deal with homelessness.

### Care and Repair and Disabled Facilities Grants

Services to deliver physical adaptations for older and disabled people, and assist with repairs, **play a valuable role in helping people to lead independent lives** within their own homes. These services are popular and potential demand is always likely to exceed available supply, meaning that services have to be focussed on priority groups.

The Government's strategy, "Lifetime Homes, Lifetime Neighbourhoods" emphasises the importance of **Home Improvement Agencies'** services (known as Care and Repair in the Fylde Coast). It pledges new national funding for rapid repairs and minor adaptations from 2009. The ambitions for these services are for them to reach further and to be more proactive and joined up in how they operate.



The **Blackpool Care and Repair service** already has a very wide range of services, including grants for repairs of up to £500 for older people on low incomes, and low interest loans for repairs of up to £15,000. All older people can benefit from advice, including free home safety checks that often result in minor jobs in the home being carried out. Nearly 2,000 of these checks in older people's homes are currently carried out each year, in a borough with 20,700 pensioner households (Census 2001). Another important service is to carry out works to enable hospital discharge, which benefit over 2,000 people each year. The level of activity and extensive training work with other agencies ensures a high profile and easy access to these services.

**Care & Repair (Wyre and Fylde)** provides advice, support and practical help with repairs, maintenance and adaptations to older and disabled homeowners and private sector tenants across both Wyre and Fylde, irrespective of income, with the majority of clients over the age of 65. It arranges quotations from reliable contractors and oversees work. Case workers can assist householders to apply for funds from relevant sources although it is sometimes difficult for those on very low incomes to afford to pay for work where financial assistance is not available. A Handyperson Scheme delivers minor aids and adaptations and carries out small jobs around the home to keep people safe in their home and prevent the risk of trips and falls. There is no charge for the Handyperson Service although, where necessary, the cost of materials is met by the householder. Although much smaller than Blackpool Care & Repair, the service provides advice and assistance to more than 3000 people each year, with over 2000 Handyperson jobs carried out. The service works closely with other agencies to ensure that a wide range of needs can be met, however, promotion of Care & Repair has to reflect the limit of resources available to deliver services.

Just under 50% of all older people in Blackpool receive benefits because they are on a low income, compared with just over 30% in each of Fylde and Wyre [Source: Lancashire CC], suggesting that there are around 10,000 older households with low incomes in Blackpool, and a similar number in Fylde and Wyre combined. However, there is a large disparity in the size and balance of the services in the different areas.

Moving forward, we need to **review how we provide Care and Repair services** to ensure that funding is focussed on those in the most need. The Blackpool service has grown rapidly and provides a wide range of services for a broad range of clients. Valued services need to be consolidated so that they are sustainable within the available funding, and new funding needs to be identified from health and social services to reflect the considerable savings achieved through preventative work that keeps people out of hospital and able to live independently.

**A commissioning strategy for Home Improvement Agencies in Lancashire**, including the Wyre and Fylde Care and Repair Service, is currently being developed which aims to establish a framework of adequately funded and sustainable services. We shall seek to access further funding from dedicated Government resources to expand the service in Wyre and Fylde and make repairs more accessible to older people with the least financial resources. There is likely to be a growing need for care and repair services as we move towards more support services that aren't linked to specialist sheltered housing within the context of growing numbers of older people.



**Disabled Facilities Grants** are available for people who require significant adaptations to their existing homes regardless of tenure (except Council-owned homes), and are extremely important to the quality of life of individuals with mobility problems, and for reducing unnecessary hospital stays. These adaptations are targeted according to medical need, and are also means tested. Supply is restricted by the availability of grant funding and the ability of local authorities to match fund the grant with other resources, and leads to waiting lists for adaptations to be carried out. Local housing associations also make contributions towards the costs of adaptations to homes that they own, and it is important that associations continue to prioritise adaptations as we seek to keep pace with demand. The Fylde Coast choice based lettings system should help allocate any adapted homes that become available to households that need the adaptations most.

There remains **a high level of need for DFG funded adaptations across the Fylde Coast**, reflecting the older and poorer population profile, and it is critical that we maintain our good performance in delivery, continue to prioritise the use of available funding to deliver adaptations, and find innovative ways of meeting needs for adaptation that make best use of the available funding as we seek to that meet the high demand.

### Specialist Accommodation and Housing-Related Support

A significant minority of older people, and those requiring long term care, require specialist accommodation or floating support. These **needs are changing over time** because of local population dynamics, but also because of changing preferences and the development of new models of support. There is often a very close relationship between housing-related support and social care.

The current supply of Supporting People funded specialist housing and support for older people, not including care or health services, is as set out below:

Source: NW Supported Housing Needs Assessment	Community alarm	Floating support	Sheltered accommodation	Housing with support (Extra care)
Blackpool	732	-	988	44
Fylde	309	14	597	-
Wyre	337	14	537	-

Wyre has the lowest number of sheltered housing units and the lowest level of Supporting People expenditure on older people's services per 1,000 older people in Lancashire. Fylde has the second lowest level of SP expenditure per head of older people in Lancashire. The recent North West Supported Housing Needs Assessment suggests that there is, nonetheless, **sufficient sheltered housing in all three Fylde Coast authorities**, but that we should **deliver much more support that is flexible wherever people live**, rather than focussing on on-site support for older people in socially rented sheltered accommodation.

In Blackpool and Fylde, there is a need to **change the balance of some existing services**. The move from high numbers of sheltered homes that meet relatively low level support needs towards accommodation for those that are most frail alongside more flexible tenure-neutral support services, will take place over the medium to long term as individual opportunities arise for changes in service provision, or in fewer cases, physical re-modelling. Sheltered housing is often greatly valued by its residents.



The move towards more flexible services will include **'floating' warden support and community alarms** fitted in general needs housing that do not require older people to move to particular locations to receive services and allow them to stay living in their own homes. These are complementary to short term interventions by the Care and Repair services.

There is also a growing need to meet the **requirements of those older people who have higher support needs**. This can partly be met by remodelling some sheltered housing to increase its capacity to accommodate the very frail. We shall also promote the delivery of more accommodation that provides **"housing with care"**. These models combine independent housing with relatively high levels of care, and are increasingly popular. There are a range of models including assisted living, extra care, retirement housing, very sheltered housing, and continuing care retirement communities, but all of these schemes have a shared conceptual base - they promote independence, reduce social isolation, provide an alternative to more institutional models of care, and offer a home for life. Key ingredients of extra care housing include having independent accommodation units linked to shared facilities and variable levels of care.

We shall bid for any funding that becomes available to provide **more extra care accommodation**, and support the provision of more housing with care through not-for-profit and private sector organisations. The private sector has developed a number of housing with care schemes in the Fylde Coast in recent years; they have tended to be relatively expensive and located in attractive locations. They draw in affluent older people from other areas as well as meeting a demand from Fylde Coast residents. We will therefore ensure that proposals for private schemes are designed to meet local needs, and in particular, include mechanisms for making parts of the schemes affordable to people on modest incomes. They also need to be designed in close liaison with public care service providers so that they can genuinely provide a home for life and respond to individuals' increasing health needs, rather than just providing luxury gated communities for wealthy older people while they remain in a good state of health.

Both the private and public sector should include **opportunities for older people to either rent or buy** properties within housing with care schemes, responding to the high levels of home ownership within the general population of older people, but also providing opportunities for people who don't have equity built up, or don't want to invest it in a housing with care scheme.

While **older people with dementia and mental health problems** may find appropriate accommodation within housing with care schemes - many older people with dementia recognise that extra care can be a suitable option for helping them to maintain their independence – we shall also determine the need for other specialist accommodation options.

### Residential Care Homes

It is expected that demand for residential care homes across the Fylde Coast will be stable in the short term. Most care homes are provided by the private sector, funded through a combination of public subsidy and private self-funding. Public funding comes from social care rather than housing resources, but it is important to recognise their role in the housing careers of older people, and the need to plan for the continuing availability of places.



## Housing for people requiring long term care and support

### Learning disabilities

People with learning disabilities have a wide spectrum of needs and abilities that influences the type of housing required, and an equally wide range of incomes and potential financial support that also influences housing choices.

Using Blackpool as an example, just under a third of people with learning disabilities who receive care commissioned by the local authority also receive housing-related support in specialist accommodation. **Most people with learning disabilities are housed in general needs housing**, and some just need help with accessing appropriate accommodation, rather than on-going housing-related support or specialist accommodation.

There is a particular need to ensure that people with learning disabilities can **access appropriate rented housing when emergencies arise**, by making effective links between carers, specialist learning disability services, and housing officers. We shall also explore working more closely with private landlords who provide good quality accommodation and can benefit by letting their properties to well-supported tenants with learning disabilities.

We shall develop **new accommodation strategies** to plan the provision of appropriate specialist accommodation to meet local needs, balancing the pressures of individual cases with providing to meet long term requirements. In Blackpool, there is a need to re-model some provision away from permanent on-site staff support towards models that move people towards greater independence, with more floating support. Both Fylde and Wyre require more accommodation-based services and floating support services. Options for providing new specialist accommodation include identifying particular units within wider developments of social housing, and housing associations leasing or buying new and existing homes.

We shall also work to identify individuals who may wish to pursue the opportunity of buying their own home on shared ownership basis through the Homes and Communities Agency's dedicated Home Ownership for Long-term Disabilities (HOLD) initiative.

### Physical disabilities and sensory impairment

As well as adaptations provided through Care and Repair services and Disabled Facilities Grants, the North West Housing Needs Assessment suggests a need for more specialist accommodation, and housing-related support in all of the Fylde Coast authority areas.

## Section C – Delivery



This section of the Fylde Coast Housing Strategy provides headline **short and long term outcome and output targets** to inform separate Action Plans for each of the local authorities and for joint working across the Fylde Coast. The separate Action Plans set out in more detail how the priorities set out in this strategy will be delivered, including clarification of the available resources, identification of how current delivery can be further improved, and how delivery will be performance managed.

### 4.1 Change over time

It will take a generation to achieve the kinds of changes in structure required within the Fylde Coast housing market to have a major impact on economic prosperity and improved quality of life. But we need to ensure that what we do now starts us on that journey and begins to deliver real benefits for local people. The following are the kinds of improvements that we expect to achieve over time:

#### First 3 years – Stabilisation and Responding to economic downturn

- Ending the escalation in numbers of HMOs
- Effective private rented sector enforcement/ management
- Investment in social housing stock to reach the Decent Homes Standard and planning for any re-development required
- Steadying of affordability problems
- New Local Development Frameworks and planning for new development post “credit crunch”
- Land acquisition in regeneration areas
- Intensive housing options / tackling worklessness
- Fylde Coast Choice Based Lettings for improved letting of the social housing stock
- Development of comprehensive assistance for those at risk of mortgage re-possession

#### 4 – 10 years – Early change

- Re-development and conversions to produce significant pockets of attractive homes for owner occupation in inner Blackpool
- Reducing numbers of desperate in-migrants to Blackpool, and declining levels of worklessness
- Significant improvement in levels of deprivation in Fleetwood
- Completion of re-modelling and diversification of social housing estates so that they are seen to provide an acceptable housing option for people in lower paid work
- Higher levels of new development and appropriate affordable housing provision

#### 10 – 20 years – Entrenching permanent change

- More general reduction in numbers of poor quality private rented homes in inner Blackpool and transition to sustainable residential neighbourhoods alongside a higher quality tourism offer
- Easing of affordability problems
- Significant improvements in the state of repair and energy efficiency of the existing housing stock



## 4.2 Resources

The structural change required in parts of the Fylde Coast will require **significant investment of public capital resources** before private investment is stimulated. This is inevitable where we are seeking to deliver something different to what the market is choosing to provide – whether that be raising the quality of new and existing homes where private investment returns are marginal, or seeking to establish an entirely new attractive residential offer in parts of inner Blackpool. We will maximise the value for money achieved from public investment by focusing on action that will act as a **catalyst for private investment**. There is also a **significant need for revenue funding** to achieve our objectives - for example, to provide high quality housing options services, support vulnerable residents, and manage improvement in the large private rented sector. The key sources of funding will be:

- **HCA support for the Blackpool Intervention Programme** – It was announced in February 2008 that £35 million would be made available to support the first major physical change to the housing stock in inner Blackpool, subject to approval to detailed project proposals. We expect to get approval and start delivering soon. It is imperative that there is further, and greater, funding support if we are to realise our long term ambitions for transformation of the housing and tourist offer in Blackpool, and it is critical that we demonstrate effective delivery from the outset.
- **HCA Affordable Housing Programme** – The Fylde Coast has received a relatively large allocation of Social Housing Grant (SHG) funding for 2008-11. We welcome flexibility in allowing shared ownership allocations to be used for homes that will initially be rented. We are likely to consider using SHG alongside developers' contributions where the values of new homes are insufficient to deliver sufficient affordable housing from developers' contributions alone. We shall establish clear priorities for the use of SHG to deliver the strategic objectives, balancing new affordable housing that supports regeneration, with meeting the high needs for family rented housing and gaps in the provision of specialist supported housing.

Through the Fylde Coast MAA, we are seeking to **agree a medium-term programme for the Fylde Coast with the HCA** that covers the full range of funding controlled by the HCA, giving certainty and coherence to our actions across the housing market area as we start to address the area's considerable challenges.

- **Funding from Planning Gain** – We will maximise contributions available from new development, and these will be an important source of funding to deliver our housing objectives alongside publicly funded resources. However, in the short term, lack of new development and decreasing viability of development in some parts of the area will significantly reduce what we can expect to deliver.
- **Single Capital Pot** – This resource is received by each local authority from a regional pot and is especially critical for delivering private sector enforcement and renewal, and support for vulnerable people. We shall use what is available in accordance with the priorities set out in this strategy, show a clear on-going requirement, and demonstrate effective use of the resource.



- **Decent Homes funding** – All social landlords will be investing significant resources in their homes to achieve the Decent Homes Standard. In particular, Blackpool Coastal Housing has been awarded £66 million of resources which will make substantial improvements to the quality of tenants' homes.
- **Regional Development Agency** – The delivery of a better housing offer and tackling worklessness is essential to improved economic performance in the Fylde Coast area, and will be an important element of the new Lancashire Integrated Strategy and North West Integrated Strategy. We shall engage with the NWDA on this basis, exploring the possibility for funding that complements that available from the HCA.
- **Capital pots for specific initiatives** – We shall take advantage of opportunities to bid for capital funding if it will help deliver our strategic priorities, including new funding for care and repair, extra care housing, and Gypsy and Traveller site grant.
- **Homelessness Grant** – Continuing revenue funding to support our housing options services is especially important in current economic conditions, with increasing needs and Government expectations.
- **Disabled Facilities Grants** – We have been successful in increasing allocations to support major adaptations to people's homes; this will continue to be very important because of the profile of our population.
- **Health Agencies** – Funding has been made available to support projects that improve housing for vulnerable people. We will continue to promote a coherent approach through Joint Strategic Needs Assessments and coordination of social care and housing support.
- **Supporting People** – This significant source of revenue funding to provide specialist housing-related support for a wide range of vulnerable groups will not be ring-fenced from April 2009. We shall use the current programme of supported housing needs assessment to review commissioning strategies in Lancashire and Blackpool. We shall seek to protect the total amount of grant available for housing-related support and use it to deliver improved outcomes where deficiencies in current support are identified, and develop coherence in provision across boundaries.
- **National programmes to deliver home insulation and heating improvements** – Government has made new resources available on a national basis which can be accessed by people on low incomes and anyone over the age of 70. We shall focus local authority resources on maximising take up of these programmes across the Fylde Coast.

### 4.3 Outcome targets

The outcomes and outputs set out in the table below describe the changes that the Fylde Coast Housing Strategy is seeking to deliver. Each local authority Action Plan sets out in more detail the actions that will be taken to deliver the strategic priorities and targets, responding to local conditions and resources. The targets include indicators that have been proposed by the North West Regional Housing Strategy, together with National Indicators included in the Local Area Agreements, and some further local indicators that reflect the strategic priorities.

Theme	Indicator	RHS Indicator?	Source	Baseline	3 Year Target (March 2012)	10 Year Target (March 2019)
Quantity	NI 154: Net additional homes provided per annum	Yes (SHI 1)	Annual Monitoring Reports – Baseline is average of 5 years to March 2008	Blackpool: 363 Fylde: 254 Wyre: 282	Blackpool: Tba Fylde: Tba Wyre: Tba	Blackpool: 444 Fylde: 306 Wyre: 206
Quantity	NI 155: Number of affordable homes delivered (gross) per annum	Yes (SHI 2)	Annual Monitoring Reports – Baseline is average of 5 years to March 2008	Blackpool: 80 Fylde: 36 Wyre: 51	Blackpool: 100 Fylde: 60 Wyre: 60	Blackpool: 100 Fylde: 70 Wyre: 70
Quantity	Number of affordable homes (gross) provided in settlements with populations of 3,000 or less per annum	No	HSSA – Baseline is average of 3 years to March 2009	Fylde: 2 Wyre: 10	Fylde: 5 Wyre: 15	Fylde: 5 Wyre: 15
Quality	The proportion of private rented sector properties in inner Blackpool that are funded from Housing Benefit	No	"Inner Blackpool" defined by inner wards HB and MIPS survey data	Blackpool: 63% Inner Blackpool: 72%	Inner Blackpool: 70%	Inner Blackpool: 60%
Quality	NI158: % Council homes that are non-Decent (Blackpool)	Yes (SHI 3)	Blackpool Coastal Housing 31/3/09	Blackpool: 7.2%	Blackpool: 0%	Blackpool: 0%
Quality	State of repair - % private sector homes with Cat 1 hazards	Yes (SHI 4)	House Condition Surveys – Region to determine methodology	Blackpool: 18.5% Fylde: 14.9% Wyre: c. 18%	n/a Indicator only	n/a Indicator only
Quality	Energy efficiency - Average SAP rating of private sector stock in LA area	Yes (SHI 5)	House Condition Surveys updated with activity / HSSA	Blackpool: 49 Fylde: 51 Wyre: 47	n/a Indicator only	n/a Indicator only

Theme	Indicator	RHS Indicator?	Source	Baseline	3 Year Target (March 2012)	10 Year Target (March 2019)
Quality	NI 187: Tackling fuel poverty – people receiving income based benefits living in homes with a low energy efficiency rating	No	LAA monitoring - % of vulnerable people in homes with SAP rating of < 35	Blackpool: 8.5% Fylde: 9.39% Wyre: 10.66%	Blackpool: Tbc Fylde: 8.62% Wyre: 9.38%	n/a
Quality	% private sector homes empty for more than 6 months	Yes (SHI 6)	HSSA	Blackpool: 2.3% Fylde: 2.5% Wyre: 1.9%	n/a Indicator only	n/a Indicator only
People	NI 153: Working age people claiming out of work benefits in the worst performing neighbourhoods	No	LAA monitoring	Blackpool: 36.1% Fylde: tbc Wyre: tbc	Blackpool: 32.6% Fylde and Wyre: Indicator only	Blackpool: n/a Fylde and Wyre: Indicator only
People	Number of acceptances as unintentionally homeless and in priority need per annum	No	P1E – Total for calendar year 2008	Blackpool: 70 Fylde: 11 Wyre: 4	n/a Indicator only	n/a Indicator only
People	Number of households where (a) homelessness prevented and remain in own home / (b) homelessness prevented or relieved through alternative accommodation, per annum	No	P1E returns 2008/9	Blackpool: (a)405 (b)321 Fylde: (a)19 (b)39 Wyre: (a)213 (b)21	Blackpool: Tbc Fylde: Tbc Wyre: Tbc	n/a
People	NI156: Number of households living in temporary accommodation	Yes (SHI 8)	P1E returns (as at 31/12/08) Blackpool and Wyre have already ach'd Govt target to halve nos in TA from 12/04	Blackpool: 29 Fylde: 13 Wyre: 3	Blackpool: tbc Fylde: 6 Wyre: 13	n/a
People	% social rented tenants of working age in work, education, or training	Yes (SHI 9)	Region to determine methodology	Tbc	n/a	n/a
People	NI 141: Percentage of vulnerable people achieving independent living (Blackpool) NI 142: Number of vulnerable people who are supported to maintain independent living (F and W)	No	LAA monitoring	Blackpool: 50.7% (2007 ave) Fylde: tbc Wyre: tbc	Blackpool: 57% Fylde: tbc Wyre: tbc	N/a N/a
People	Net additional housing support services provided	Yes (SHI 7)	Region to determine methodology	n/a	n/a	n/a

## Appendix – Development of the Fylde Coast Housing Strategy

Development of the Strategy was overseen by the Fylde Coast Housing Partnership - local authority officers, housing association partners, Blackpool Coastal Housing, and the Homes and Communities Agency. The Partnership was established in September 2007 to agree a housing strategy across the Fylde Coast and help deliver key priorities.

Development of a draft Fylde Coast Housing Strategy commenced in summer 2008. A consultation draft was published in February 2009 and consultation took place as summarised below:

Who?	How?
Public	Publication of draft and request for comments on local authority websites
Members at each of the 3 local authorities	Briefings and reports to Cabinets and Scrutiny Committees at key stages
Members at Lancashire CC	Report to Cabinet for approval of final draft
Local Strategic Partnerships	Presentations to Wyre Housing Theme Group, Blackpool Housing Sub-Group, and Fylde Housing Theme Group, with written requests for comments from Board members
Blackpool Landlords' Forum	Attendance at meetings and written request for comments
Homelessness Partnerships	Written requests for comments to Blackpool, Fylde, and Wyre and presentations at meetings
Supporting People commissioners	Written requests for comments, and follow up
Supported housing providers	Written requests for comments
Age Concern / Blackpool Senior Voice Forum	Discussion and written request for comments
Social Services (Blackpool and LCC)	Individual contacts
Primary Care Trusts (x2)	Individual contacts
Housing Association partners and Blackpool Coastal Housing	Fylde Coast Housing Partnership, written comments, and individual meetings or presentations
Govt Office NW / 4NW / Homes and Communities Agency	Informal discussions / written requests for comments
Other Lancashire LAs	Comments as part of Lancashire Housing Strategy development
Re. Blackpool URC	Individual discussions
LA Planning staff	Individual discussions and written requests for comments
LA Economic development, employment and skills staff	Written requests for comments
LA private sector housing staff	Written requests for comments
LA housing options staff	Written requests for comments
LA Care and Repair staff	Individual discussions
Diversities Units	Individual discussions and completion of Equalities Impact Assessments

The final draft Strategy reflects feedback from consultation and was approved by Wyre BC, Blackpool BC, Fylde BC, and Lancashire County Council between May and October 2009.



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