

HUNTINGDONSHIRE DISTRICT COUNCIL

HOUSING STRATEGY 2020-2025

MID TERM REVIEW

JUNE 2023

INTRODUCTION

Huntingdonshire Housing Strategy 2020-2025 was adopted in October 2020 and was last reviewed in December 2021. The document, which was developed in 2020, following thorough review and consultation upon housing issues in the district, sets out a comprehensive strategy for the Council to focus on its strategic role to meet a broad range of housing objectives. The original document had three priorities:

1. New homes to meet the needs of Huntingdonshire now and in the future
2. Homes to enable people in Huntingdonshire to live independent and healthy lives
3. Working in Partnership to achieve shared objectives

These priorities formed an action plan listing a total of thirty-two objectives. The full document can be found on Huntingdonshire District Council website.

HOUSING STRATEGY REVIEW AND REFRESH JUNE 2023

Since the original Housing Strategy was published there has been a considerable amount of energy and commitment invested in implementing the strategy and achieving 53% of the objectives in the action plan, that were set at the time. In developing the five year strategy we recognised that we would need to take stock of progress, any changes in legislation and market forces and we would therefore need to carry out a mid-term review and refresh.

This refresh document will:

- Provide an update on the new Corporate Plan and Huntingdonshire Futures (Place Strategy)
- Provide an overview of the main achievements since the strategy came into operation.
- Provide an update on the key results of the 2021 Housing Needs of Specific Groups Report, 2021 Census Data and the Diamond Affordability analysis
- Identify significant policy areas which need to be considered over the next two years prior to the completion of a new Housing Strategy including the role housing plays in determining good health and quality of life for our residents
- Examine the external constraints affecting our ability to succeed and the positive things that can help us achieve our strategic aspirations
- Sets out a new set of actions for the remaining life of the strategy and beyond

Consultation:

The principles and the area of focus for this review have been shared with a range of partners, stakeholders, and internal teams; the purpose of this engagement was to:

- Influence and inform the mid term review of the Housing Strategy

- Review the areas of focus and the set of principles
- Re-set actions for the remaining life of the Strategy

We asked for views based on some key questions:

- Are the Strategic Housing Priorities relevant
- Are there any new additional priorities that we should address
- Are the objectives clear for the remaining life of the strategy.

COUNCILS CORPORATE PLAN AND HUNTINGDONSHIRE FUTURES

Corporate Plan

The Councils Corporate Plan sets out the Council's priorities for 2023/4 and beyond.

These priorities, shaped by local people and viewed through a green lens are:

- Priority 1 – Improving quality of life for local people; helping people in crisis; keeping people out of crisis
- Priority 2 – Creating a better Huntingdonshire for future generations

While not mentioned explicitly as part of priority 1, the impact of housing on the quality of life, well-being and health of our residents cannot be understated. For example, it is broadly accepted that good access to quality healthcare accounts for only 10 to 20% of mental and physical health outcomes, the rest being determined by a diverse range of social, economic, and environmental factors. Housing is a key component of the latter.

As we seek to support those in crisis and keep people out of crisis, we will work to deliver services and work with partners through our 'Do, Enable, Influence' model of action. While some of this may be specific (e.g., homelessness prevention), other work should take more of a much broader approach, being framed by the wider determinants model but using housing as a point of intervention and interaction with our residents and therefore as an opportunity to offer support and enable them to live happier, healthier lives. Such approaches are set out in more detail in the Action Plan section of our Corporate Plan.

Cambridgeshire and Peterborough's Health and Wellbeing and Integrated Care Strategy sets out the collective ambitions of the Cambridgeshire and Peterborough Integrated Care System, which comprises a range of organisations that have an interest in the health, care, and wellbeing of people across Cambridgeshire and Peterborough. The strategy sets out four priority areas for action, the third of which is: *Reducing poverty through better housing*,

employment and skills". The work we undertake alongside with our ICS system partners in delivering the actions that result from this priority will contribute positively to the achievement of our own priority outcomes for Huntingdonshire.

Priority 2 of our corporate plan - Creating a better Huntingdonshire for future generations has a specific housing aspect to it:

"We want everyone to live in a safe, high-quality home regardless of health, stage of life, family structure, income and tenure type. Homes should be energy efficient and allow people to live healthy and prosperous lives. New homes should be zero carbon ready and encourage sustainable travel."

The Council recognises that we cannot do this alone and has therefore identified key actions that will be delivered by the Council and working with partners and stakeholders as part of our enabling and influencing role as follows:

Priority:	Creating a better Huntingdonshire for future generations
Outcome:	Improving Housing
HDC Action (doing)	<ol style="list-style-type: none"> 1. Complete Mid Term Review of the Housing Strategy. The Housing Strategy was completed in 2020, this review will enable us to take into account recent studies of need and Census data. 2. Adopt First Homes Policy. Until the update of the Local Plan is completed it is necessary to complete a position statement on First Homes. 3. Adopt new Tenancy Strategy to support people to live healthy and independent lives. 4. Maximise use of Council owned sites to deliver housing, for example working with the Longhurst Group.
HDC Enabling Others	<ol style="list-style-type: none"> 1. Maintain the level of new housing delivery, that meets the needs of Huntingdonshire residents, including the type of home and tenure (open market and social housing). 2. Work in partnership to look at best practice and funding to improve housing conditions, including retrofit programmes in social and private housing.
HDC Influencing Others	<ol style="list-style-type: none"> 1. Work with Registered Providers to improve conditions in existing accommodation through regeneration schemes. 2. Work with Health and Social Care Providers to explore future models of housing, support and care enabling people to live independently for longer.

Huntingdonshire Futures

Huntingdonshire Futures is a statement of shared aspirations for the future that seeks to improve the lives of all our residents, communities and businesses.

It is the culmination of many months of engagement with residents, partners, elected representatives and other stakeholders to deliver a brighter future for Huntingdonshire via five outcomes; Pride in Place, Environment Innovation, Inclusive Economy, Health Embedded and Travel Transformed.

Huntingdonshire Futures will guide future strategy and policy developments and investment decisions by the Council and partners, enabling more effective delivery of integrated interventions that better serve the current and future needs of residents, communities and businesses.

The adoption of Huntingdonshire Futures is a significant milestone that underlines the Council's commitment to working differently with partners and stakeholders to better deliver our shared ambitions and outcomes, being an enabler supporting action within our communities and across our partners and influencing the actions of others. Housing would form part of Pride in Place.

ACHIEVEMENTS SINCE THE STRATEGY CAME INTO OPERATION

The achievements that we have made over the life of the housing strategy have been due to the strong partnership support and involvement from:

- Our Registered Providers
- Close working between Planning and Strategic Housing
- Close working with Housing Needs and Homelessness
- Cambridgeshire Acre
- Cambridgeshire and Peterborough Combined Authority
- Homes England

Achievements

- Annual Delivery of new homes as set out in the Council's Annual Monitoring Report
- Delivery of 1,041 Affordable Homes since 2020/2021
- Strong performance on achieving 40% affordable housing on eligible sites and few challenges on viability
- Completion of one scheme housing keyworkers with a further scheme ongoing during 23/24
- Completion of the Strategic Housing Market Assessment known as "Housing Needs of Specific Groups" by G L Hearn, a cross council report for the Cambridge sub region to inform plan-making
- A pipeline of Rural Exception sites
- Entering into contract with Longhurst to deliver affordable housing on Council owned sites
- Adoption of the Homelessness and Rough Sleeping Review and Strategy

- Completion of a revised lettings policy
- Continuation of the Rough Sleeping outreach project
- Completion of the Housing Options for Older People booklet
- Continue to actively take part in Regional and Sub- Regional meetings on Housing Strategy, Planning and Enabling, including Housing Board, Strategic Housing Group, Cambridgeshire, and West Suffolk Enablers.
- Continue to financially support the Cambridgeshire and Peterborough Housing Co-Ordinator
- Continue to financially support Cambridgeshire Acre
- Continue to financially support Age UK in the delivery of the Handyperson Service

HOUSING NEEDS OF SPECIFIC GROUPS GL HEARN 2021

The Housing Needs of Specific Groups study was completed in October 2021. It addressed the geographical area of Cambridge sub region which also included West Suffolk; it relates to Huntingdonshire in the context of the study area and nationally. Since this study was completed, we have also had the outcome of the 2021 Census and Affordability data which is mentioned further on in this review, where appropriate we will use the most up to date data in projection of need.

Demographic Baseline

The total population of Huntingdonshire was 178,000 persons as of mid-2019. Since 1991 the population has grown by 21% with an average annual growth rate of 0.7%. There is a total of 77,860 dwellings across Huntingdonshire as of 31st March 2020. Since 2001 Huntingdonshire's population change has been predominantly driven by natural change (births minus deaths) and internal migration.

In comparison to the Housing Market Area (HMA) average, in 2019 Huntingdonshire has a slightly higher proportion of people aged 50-74 years old (31.9%) but a relatively lower proportion of people in the very oldest cohorts (85+) (2.5%).

Market Signals

The median house price in Huntingdonshire is £275,000. This is 20% above the national average of £230,000 and 3% below the regional average. Between 2009 and 2019, Huntingdonshire has seen an increase in median house prices of 53.4% compared to 27.6% nationally, and 42.5% regionally.

Median rental prices within the private rented sector across Huntingdonshire are £765 per calendar month. This is above the national equivalents of £695, but below the regional equivalent of £795. Huntingdonshire has a median workplace-based affordability ratio of 9.31 compared to 9.47 for the East of England and 7.83 nationally.

Between 2001 and 2011 Huntingdonshire saw the proportion of residents living in over-occupied properties increase by 32.1%. This is a smaller growth than the national (32.3%) and regional (35.6%) equivalents.

Local Housing Need and Population Growth

We are expecting household growth of 733 per annum over the period 2020-2030 across Huntingdonshire. The affordability ratio for Huntingdonshire is 9.3 (2019). Using a prescribed formula, the local affordability ratio results in an uplift of 33%, this increases the need by 243 to 976 dwellings per annum.

Therefore, given this uplift Huntingdonshire's housing need is 976 dwellings per annum. We are therefore expecting an additional 36,209 people in Huntingdonshire District over the period 2020-2040.

Affordable Housing Need

The analysis shows that 404 households per annum will require affordable housing to rent between 2020 and 2040. This equates to around 41% of the overall need although such a calculation should be treated with caution as it contains an element of double counting i.e. both include newly forming households.

Based purely on affordability around 72% should be social rent and 28% affordable rent. The study did not recommend that the Council have a rigid policy for the split between social and affordable rent housing on this basis alone. The analysis shows that both tenures of homes are likely to be required in all areas.

There is a requirement in current planning policy for at least 10% of all new homes on major sites to be affordable home ownership properties unless it would significantly prejudice the ability to meet the identified affordable housing needs of specific groups. Given the relative scale of need for affordable housing to rent (404 per annum) compared to affordable home ownership (26 per annum), it is therefore reasonable to for us to consider no more than 10% of all housing (on major sites) to be affordable home ownership.

Given that affordable housing delivery may be curtailed by viability this will need to be considered on a scheme by scheme basis. Shared Ownership (due to its low deposit requirement) and Discount Market Sale housing are the most appropriate low-cost home ownership products as these will reach the widest and lowest-earning population base.

Housing Mix

The following mix of homes size by tenure is suggested by this study as a strategic mix for Huntingdonshire for the 2020-2040 period.

Size	Market	Affordable Homes to Buy	Affordable Homes to Rent
1 bedroom	0-10%	15-25%	30-40%
2 bedroom	20-30%	35-45%	35-45%
3 bedroom	40-50%	25-35%	15-25%
4 bedroom	20-30%	5-15%	0-10%

In applying the mix to individual development sites, the policies should be flexible enough to have regard to the nature of the site and character of the area, and to upto-date evidence of need (such as the housing register) as well as the existing mix and turnover of properties at the local level. The study also suggested that we should monitor the mix of housing delivered and respond accordingly so that the strategic mix requirements are closely met.

Older and disabled people

There is projected to be a 95% increase in the population aged 75 and over 2020-2040 across Huntingdonshire. Based on prevalence rates and the identified population growth of those aged 75 and over the study identified the following shortfall in specialist housing for older people by 2040 as follows:

Type	Tenure	Huntingdonshire
Housing with support	Rented	194
Housing with support	Leasehold	1,533
Housing with care	Rented	371
Housing with care	Leasehold	635
Care Bedspaces	-	1,803

This need reflects the requirements of individual people for self-contained units and bedspaces within an institutional setting. The number of older people with dementia is expected to increase by 102.5% from 2020 to 2040. There is also an 85.4% increase projected for those with mobility problems over the same period.

There is a current (502) and projected (1,360) need for about 1,862 wheelchair user dwellings to 2040 across Huntingdonshire. This equates to 9.50% of the total Local Housing Need. Where viability permits, we should seek to deliver 100% of new homes as M4(2) compliant and at least 10% of new market homes and 25% of new affordable homes as being M4(3) compliant to meet the identified need.

Student Accommodation

No requirement has been identified for student accommodation in Huntingdonshire. But any development being proposed which relates to purpose built student accommodation should be judged on its merits alongside an assessment of local demand. The developer should also demonstrate an agreement with a higher education provider.

People who rent their homes in the private sector

Demand for Private Rented Sector (PRS) housing increased by 106% in Huntingdonshire over the 2001 to 2011 period. Also, the tenure is likely to provide a route to affordable housing given that the number of households in PRS claiming Housing Benefit in Huntingdonshire is 738 in 2019.

The study does not place a specific estimate on the demand for PRS in Huntingdonshire. This is because decisions on the part of individual households to buy or rent a home in the open market are dependent on several factors which means that demand can fluctuate over time (for example the availability of government schemes such as the recent Help to Buy).

Institutional Build to Rent investment and development has thus far been typically focused in larger urban areas. Therefore, it is unlikely that Huntingdonshire will see a substantial interest in this type of development. However, where build to rent is being proposed, the policy position should be supportive, subject to the location and characteristics of the site in question and the proportion of units for affordable private rent being provided (seeking a minimum of 20%).

Self-build and custom-build housing

The Council is required to permit plots for new custom and self-build homes for every new entry on its custom and self-build register within three years of the end of each base period. An indication of the scale of this need is taken from the current register and suggests that Huntingdonshire should permit 3 self-build plots annually.

Service Families

There was an identified demand for 1 and 2 bedroom rental accommodation for military service personnel. The majority of the demand will be located in close proximity to the base. While this should not result in a need for a specific policy for military accommodation such developments should be supported as long as can demonstrate a local demand and have approval from the MOD to deliver such housing.

2021 CENSUS DATA

Following the Census on 21st March 2021 the data has now been published on housing including the types of accommodation people live in, whether they own or rent their home, the type of heating in their home and whether they have access to private transport options (car or van). The data that follows

provides the data for Huntingdonshire and how these compare to other areas and to 2011 estimates, it is not always possible to provide like for like data between the Census 2021 and 2011 as some questions or the data set are not the same, where this happens the data is caveated.

Accommodation type

On Census Day in 2021, 88.0% (67,656) of households lived in a house or bungalow, 11.2% (8,627) lived in a flat, maisonette or apartment and 0.8% (595) lived in a caravan, or other mobile or temporary structure across Huntingdonshire.

The number of households living in a flat, maisonette, apartment, caravan or other temporary mobile temporary structure increased from 7,277 in 2011 to 9,222 in 2021 this is a 14.3% increase.

The table below shows how the numbers and percentages of homes by accommodation type compared to our local authority neighbours, the East of England and England.

Location	Number and percentage lived in House or Bungalow		Number and percentage lived in Flat, maisonette or apartment including caravans or other mobile temp structures	
	2011	2021	2011	2021
England	17,235,610 (78.1%)	18,128,595 (77.4%)	4,749,803 (21.5%)	5,307,490 (22.6%)
East of England	2,017,702 (83.3%)	2,150,834 (81.8%)	401,675 (16.6%)	477,948 (18.2%)
Cambridgeshire	218,075 (86.8%)	236,693 (85.3%)	32,551 (13.0%)	40,941 (14.7%)
Peterborough	62,110 (83.9%)	69,770 (82.5%)	11,848 (16.0%)	14,763 (17.5%)
Cambridge	31,612 (67.7%)	34,021 (64.8%)	14,590 (31.2%)	18,451 (35.2%)
East Cambs	31,860 (92.0%)	33,871 (91.0%)	2,742 (7.9%)	3,333 (9.0%)
Fenland	36,838 (90.7%)	39,657 (90.0%)	3,734 (9.2%)	4,424 (10.0%)
Huntingdonshire	62,036 (89.5%)	67,656 (88.0%)	7,277 (10.5%)	9,222 (12.0%)
South Cambs	55,729 (92.5%)	61,488 (91.8%)	4,208 (7.0%)	5,507 (8.2%)

In 2021, there were 76,880 households in Huntingdonshire (178,376 residents). The number of households has increased by 11% since 2011.

More detailed data showed the proportions of households living in different types of houses or bungalow including:

- 23,248 households (30.2% of all households) were in semi-detached properties, the same proportion in 2011 but with an increase in numbers (30.2%, 20,929)
- 30,548 (39.7%) were in detached properties, which is a smaller proportion but an increase in numbers from 2011 (40.4%, 28,013)

- 13,860 (18.0%) were in terraced properties, which is also a smaller proportion but an increase in numbers from 2011 (18.9%, 13,094)

Data from the Census 2021 shows that the proportion of different accommodation types is relatively similar across our local authority neighbours. The biggest exception is Cambridge; more than one in three households in Cambridge lived in a flat, maisonette or apartment (35.0%, 18,372). This is considerably higher than East Cambridgeshire, Fenland, Huntingdonshire, South Cambridgeshire and Peterborough (varying from 7.8% in East Cambridgeshire to 16.8% in Peterborough).

Housing Tenure

In 2021, 70.3%, (54,074) of households in Huntingdonshire owned the accommodation they lived in, 29.6% (22,783) rented their accommodation and 23 households (0%) lived rent free.

Households that rent their accommodation were asked what type of landlord owns or manages it. As in the 2011 Census, there is evidence of people incorrectly identifying their type of landlord between two of the response options. Over 1,800 residents chose the option Council or Local Authority, Huntingdonshire have not had any stock for 20 years since the stock transfer therefore this has been combined with Housing Association data.

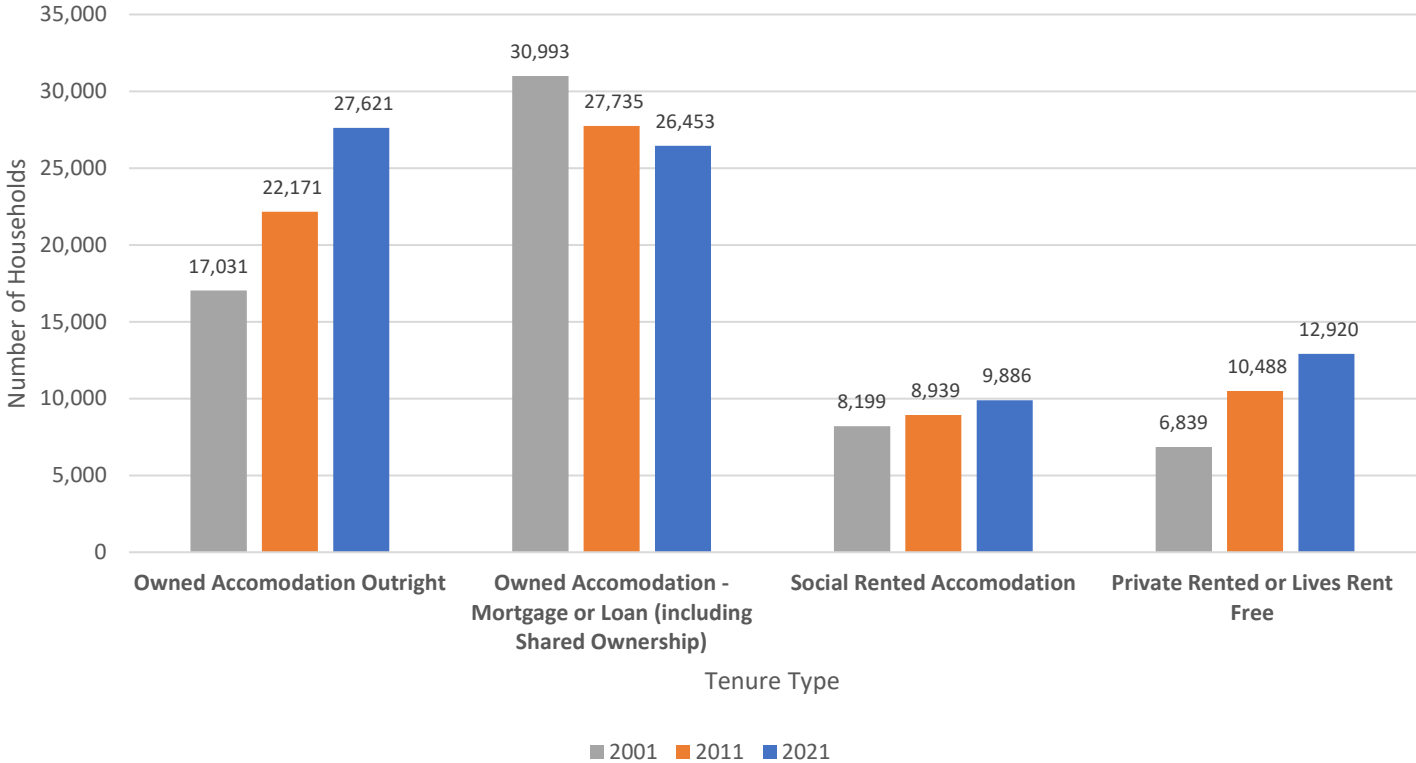
The census data on tenure in Huntingdonshire shows:

- a decrease in the proportion of households that owned their accommodation, to 70.3%, 54,074 in 2021 (from 72.0%, 49,906, in 2011)
- an increase in the proportion of households that rented their accommodation, to 29.6%, 22,783, in 2021 (from 27.0%, 18,709, in 2011)
- a decrease in the proportion of households that lived rent free, to 0 %, 23, in 2021 (from 1%, 718, in 2011)

The data on accommodation ownership (the percentage of households who owned their accommodation outright or with a mortgage, loan or shared ownership) and renting can be broken down further to show that:

- 35.9% of households (27,621) owned the accommodation they lived in outright, an increase from 32.0% (22,171) in 2011
- 34.4% (26,453) owned their accommodation with a mortgage or loan or shared ownership, which is a smaller proportion than in 2011 (40.0%, 27,735)
- 16.8% (12,897) rented their accommodation privately, up from 14.1% (9,770) in 2011
- 12.9% (9,886) were in the social rented sector, for example through a housing association; this is the same proportion compared to 2011 but is an increase in numbers (12.9%, 8,939)

How Tenure Type Has Changed In Huntingdonshire Since 2001



The percentage of those who owned their home outright in Huntingdonshire (35.9%) was higher than the national (32.5%), regional (34.6%) and Cambridgeshire County (34.2%) averages and was similar to rates in South Cambridgeshire, East Cambridgeshire and Fenland districts.

Over a third of owned accommodation (26,453 households) in the district were those with mortgages, loans or part of Shared Ownership (34.4%), which is higher than the national (29.8%), regional (31.6%) and Cambridgeshire County (31.1%) averages.

Huntingdonshire had a lower proportion of households that rented privately (16.8%) or in the social rented sector (12.9%) compared to national (20.5% private, 17.1% social), regional (18.2% private, 15.5% social) and Cambridgeshire County (19.3% private, 15.2% social) averages.

The number of households in Huntingdonshire that were living rent free in March 2021 fell from 718 in 2011 to just 23 in 2021. This mirrors decreases seen in other neighbouring local authorities such as East Cambridgeshire (down to 10 in 2021 from 869 in 2011) and Fenland (down to 19 in 2021 from 584 in 2011).

Number of Bedrooms

The data show that the proportion of households in Huntingdonshire with one, two and four or more bedrooms increased across the decade from 2011 to 2021, whereas the proportion with three bedrooms decreased:

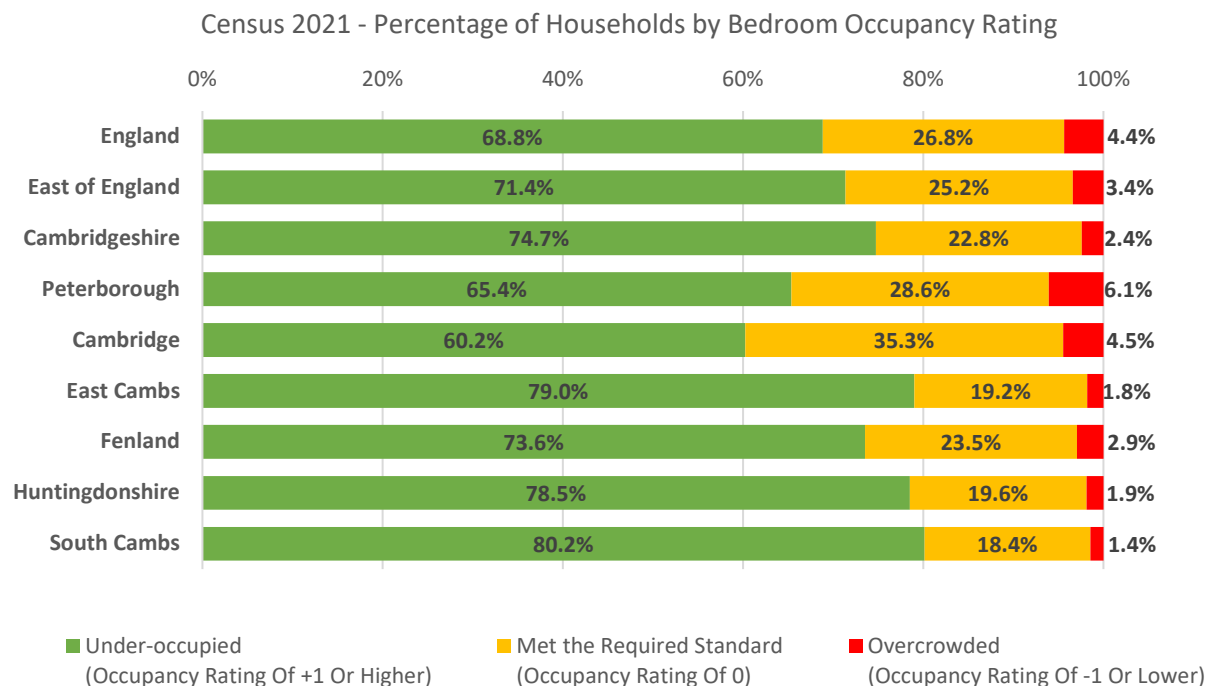
- 8.0% (6,160) of households had one bedroom (up from 7.6%, 5,302 in 2011)
- 21.6% (16,616) had two bedrooms (up from 21.4%, 14,842 in 2011)
- 39.6% (30,420) had three bedrooms (down from 41.3%, 28,602 in 2011)
- 30.8% (23,684) had four or more bedrooms (up from 29.7%, 20,587 in 2011)

The percentage of households in Huntingdonshire with one bedroom (8.0%) was lower than England (11.6%), Eastern region (10.7%) and county (9.7%) estimates. Whereas the percentage of households in the district that had four or more bedrooms in 2021 (30.8%) was higher than in England (21.1%), the Eastern region (23.9%), Cambridgeshire (28.2%) and most of our local authority neighbours. Only South Cambridgeshire had a higher proportion of households in this category than Huntingdonshire (35.6%).

Overcrowding and under-occupancy

In Huntingdonshire, a smaller proportion of occupied households had fewer bedrooms than required in 2021 (1.9%, 1,432) compared with 2011 (2.3%, 1,594). 19.6% (15,090) had the required number of bedrooms, which is slightly higher than estimated at 2011 (19.3%), and the remaining 78.5% (60,359) of occupied households had more bedrooms than required, which is similar to results from 2011 (78.4%).

The proportion of occupied households with fewer bedrooms than required in Huntingdonshire (1.9%, 1,432) was lower than it was in England (4.4%, 1.02 million), in the Eastern region (3.4%, 89,764) and in Cambridgeshire (2.4%, 6,714).



The proportion of under-occupied households that had more bedrooms than required in Huntingdonshire was slightly higher in 2021 when compared to 2011, an increase from 78.4% (54,346 households) to 78.5% (60,359 households) in 2021. This is similar to the change reported nationally in this category, with the England average up from 68.7% in 2011 to 68.8% in 2021. The only other local area to see an increase in the proportion of households that had more bedrooms than required was East Cambridgeshire, up from 78.4% in 2011 to 79.0% in 2021.

Central Heating

The vast majority of occupied households across Huntingdonshire reported that they had central heating in 2021 (99%, 76,094). However, 1.0% (787) had no central heating.

The most common types of central heating among occupied households in Huntingdonshire were mains gas only (73.6%, 56,557), two or more types of central heating (not including renewable energy; 7.9%, 6,068), electric only (7.2%, 5,546) and oil only (6.9, 5,307).

We can reasonably compare data on households in Huntingdonshire without central heating (the number has fallen by over 500 from 1,292 in 2011 to 787 in 2021, and the proportion has fallen from 1.9% to 1.0%), with gas only central heating (fallen from 77% to 74.7%) and with oil central heating (fallen from 8.5% to 6.9%). The proportion of the district's households with two or more types of central heating has also changed, more than doubling from 3.9% in 2011 to 8.6% in 2021.

Renewable energy

For the first time, Census 2021 recorded whether a household's central heating used renewable energy sources. Overall, 1.3% of occupied households in Huntingdonshire (984) used at least one renewable energy source. A total of 0.7% (511) reported using renewable energy alongside another type of central heating, and the remaining 0.6% (473) used only renewable energy sources.

Huntingdonshire's proportion of households using at least one renewable energy source (1.3%) was higher than the national average (0.9%) but lower than the levels reported in all other districts within Cambridgeshire.

DIAMOND AFFORDABILITY ANALYSIS

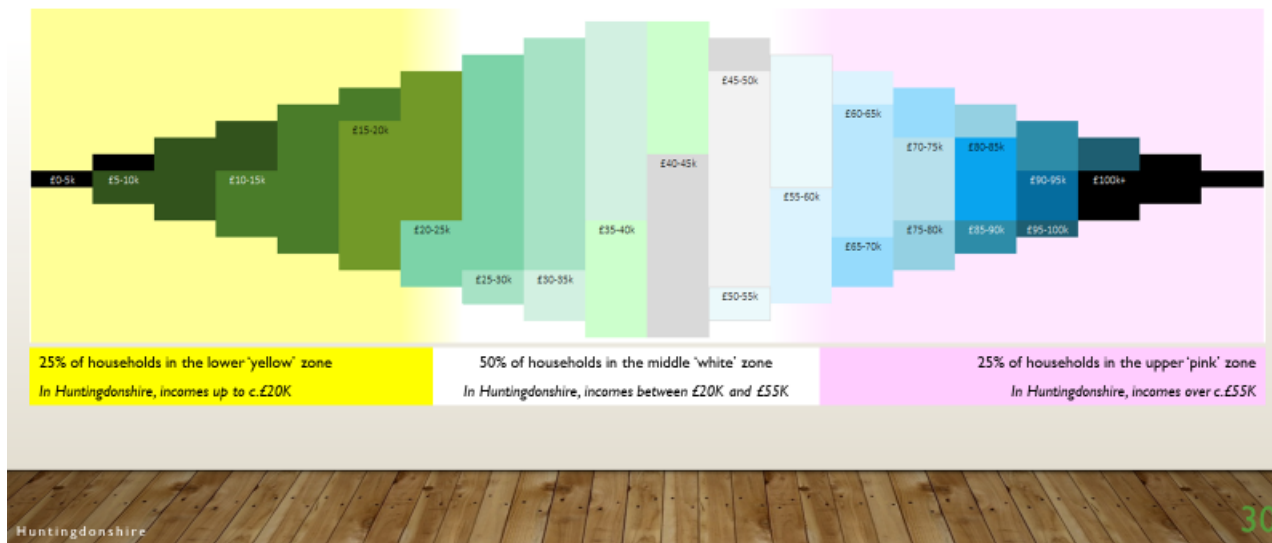
In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk; in terms of household incomes, weekly housing cost, pay scales for local workers, and the supply of dwellings. At the time that most of this work was taking place Census 2011 data was used as the full suite of 2021 data was not available at the time of publication. This work can be updated with 2021 data when all the detail has been released.

Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

THE DIAMOND-O-GRAM

USE THE CACI INCOME DATA TO SHOW HOW MANY HOUSEHOLDS FALL INTO EACH £5,000 INCOME BAND



Income distribution for Huntingdonshire:

- a similar spread of households on incomes up to £20K
- more on incomes higher than £20K

compared to the whole study area (labelled "all" in the graph below).

COMPARING DIAMONDS

Huntingdonshire



Huntingdonshire shows a fairly similar income distribution, as for the 'whole area' diamond, with 39% on incomes less than £30K compared to 42%, and 33% on incomes more than £50K compared to 30% across the whole area

All



Change in income between 2016/17 and 2020/21:

- The number of households on incomes of less than £15K has fallen slightly.
- The number on incomes above £15K has increased or held steady.
- The number on more than £100K has decreased significantly across the study area

Housing costs

Huntingdonshire housing costs tend to fall towards the middle of the cost range for the study area. East Cambs, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values. Cambridge & South Cambs see the highest, while Fenland & Peterborough see the lowest housing costs, compared to the rest of the study area.

MINIMUM INCOME NEEDED IF HOUSING TAKES UP 35%



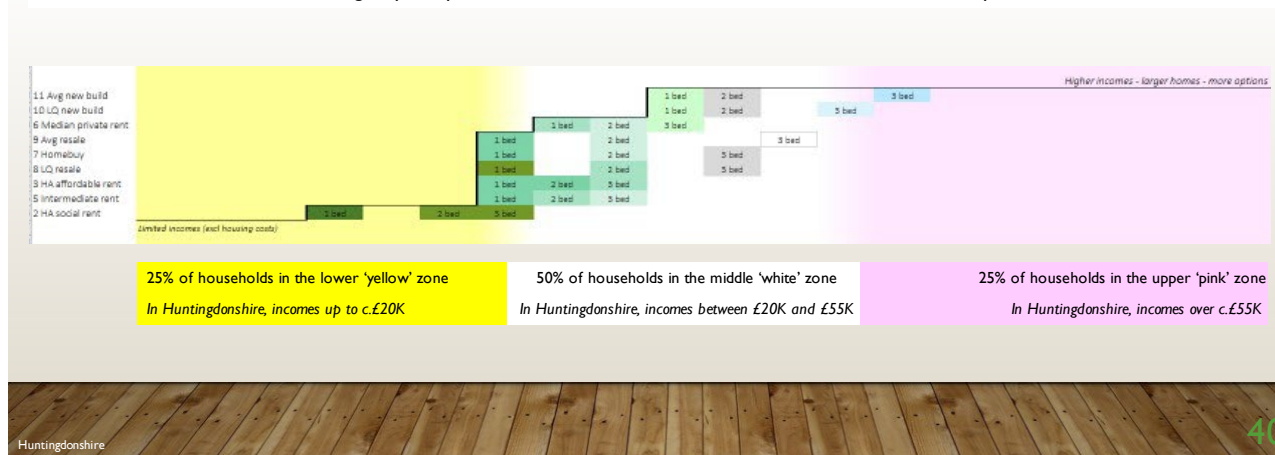
In Huntingdonshire we see:

- There is a fairly small amount of affordable / social rented dwellings at c.13%. Affordable / social rented is the main option for lower income households, starting around £10-15K
- Private rented makes up 16% of dwellings in Huntingdonshire. Private rented requires a slightly higher income than ownership and Homebuy, at £25-30K
- Intermediate rent could provide useful dwelling supply in Huntingdonshire, but for smaller homes, need a similar income to Homebuy or resales. 2 and 3 beds slightly more affordable - so worth considering factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- Income required for smaller Homebuy is lower than for private rented, and similar to ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time.

- Ownership dominates the dwelling supply at 69%. Income needed for smaller home purchase and for Homebuy starts around £20-25K reaching up to £45-50K.
- 1 bed new build requires higher income levels than other tenures in Huntingdonshire, starting at £35-40K.

INTRODUCING “THE STAIRCASE”

- The staircase is built using the boxes provided on the slide titled “Minimum income needed if housing takes up 35%”.
- The boxes are arranged to form a staircase with the lowest income needed for 1 beds forming the first step. The rows are arranged so next step up is the tenure requiring a little more income. Some tenures need roughly the same income, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between incomes needed.
- 1, 2 and 3+ beds in each tenure group are presented on this staircase. On the next slide, the sizes are separated out.



In Huntingdonshire:

1 bedroom homes

- The income needed for 1 bed HA social rents require a relatively low income.
- There is a big gap between the income needed for HA social rent at 35% affordability, and all other tenures.
- Private rent requires the next highest income, with new build requiring the highest incomes of all 1 beds

2 bedroom homes

- For 2 bedrooms a number of tenures require a similar income level but there is more of a “spread” of incomes needed than for 1 beds.
- Income required for a 2 bedroom starts with HA social rents then a gap before the step for affordable rents and intermediate rents. Homebuy, resales and private rents requires more income.
- New build comes in needing the highest income for a 2 bedroom, higher than Homebuy, rented and resales.

3 bedroom homes

- For 3 beds, different tenures require different income levels making the 3 bed staircase “flatter” and broader.
- Housing Association social rent forms the first step, then almost every tenure finds itself on a separate “step” meaning they each require a different income; there is a spread of housing costs.
- Not unusually, new build forms the two top steps

CHANGES IN POLICY AND LEGISLATION

Local Plan

In January 2023 the Council agreed to commence work on a new Local Plan to replace Huntingdonshire’s current Local Plan to 2036. Analysis of the current Local Plan against requirements of the 2021 version of the National Planning Policy Framework (NPPF) and other recent national legislation was undertaken and this indicated that key elements of the current Local Plan did not fully align with up-to-date national policy and increased the risk, for decision making, of policies being deemed out of date (NPPF 2021, paragraph 11). It is also recognised that a new Local Plan needs to reflect ambitions of the Joint Administration including the emerging Place Strategy and emerging Climate Strategy.

The purpose of the Local Plan is to provide a framework for sustainable development within Huntingdonshire including the identification of land for development to deliver the homes, employment and services needed and to set out local policies against which decisions on all planning applications are made. The Local Plan is the main basis for making planning decisions. Planning decisions should be in accordance with the Development Plan, including the Local Plan, unless material considerations indicate otherwise.

Huntingdonshire’s Local Plan to 2036 (HLP2036) was adopted on 15th May 2019. It was prepared under the NPPF 2012. It identifies sufficient land for 20,100 new homes an average of 804 each year, this target has been exceeded during the life of the plan:

Year	Number of Homes Delivered
2018/2019	1067
2019/2020	1011
2020/2021	1083
2021/2022	1055

We will continue to work with Planning teams to maximise the delivery of new homes within the district to meet housing need and work with them on the new Local Plan at relevant stages.

National Planning Policy Framework

The government is committed to levelling up across the country, building more homes to increase home ownership, empowering communities to make better places, restoring local pride and regenerating towns and cities. The February 2022 Levelling Up White Paper reiterated the government’s commitment to making improvements to the planning system to achieve this, by giving communities a stronger say over where homes are built and what they look like. The Government believe that The Levelling Up and Regeneration Bill which is before Parliament will put the foundations in place for delivering this by creating a genuinely plan-led system with a stronger voice for communities. It will ensure greater provision of community infrastructure by developers, mandate that beautiful new development meets clear design standards that reflect community views, and enhance protections for our precious environmental and heritage assets.

The aim of this Bill is to put communities at the heart of the planning system, offering communities beautiful homes and new neighbourhoods that they will welcome and a greater say in what is built and where. To do this Government believe that there needs to be changes to national policy and guidance, regulations and wider support for local authorities, communities and applicants. The consultation on this Bill closed in March 2023, it is therefore not practical to make any changes to the Council’s approach until there are legislative changes adopted by Government.

First Homes

On 24 May 2021, the Government published a Written Ministerial Statement (WMS) and Planning Practice Guidance (PPG) setting out national planning policy for a new affordable housing product called First Homes (FH). The WMS and PPG set out the potential for First Homes to be provided through the planning system for all applications from 28 December 2021.

First Homes are a form of discounted market sale housing and fall within the definition of affordable housing contained in National Planning Policy Framework (NPPF) unlike the Help to Buy initiative which was outside of the definition of affordable housing. The documents referred to above suggest

First Homes could be provided and comprise at least 25% of all affordable housing units delivered by developers as part of planning obligations (Section 106 Agreements).

First Homes are specific discounted market sale housing and should be considered to meet the definition of ‘affordable housing’ for planning purposes they:

- a) must be discounted by a minimum of 30% against the market value;
- b) are sold to a person or persons meeting the First Homes eligibility criteria (as set out in the PPG);
- c) will have a restriction registered on the title at first sale by HM Land Registry to ensure this discount (as a percentage of current market value) and certain other restrictions are passed on at each subsequent title transfer; and,
- d) after the discount has been applied, the first sale must be at a price no higher than £250,000.

The Council has an adopted Local Plan to 2036, guidance received from the DLUHC advised that where there is an adopted Local Plan, Council’s would not need to consider the First Homes Product until the plan is reviewed, however, the Council, feels that it is sensible to provide guidance on how it will treat applications that include the First Home Product. We have therefore completed a separate First Homes Position Statement which protects rented provision on qualifying sites but also advises developers that we believe that shared ownership remains the more affordable option for those applicants who aspire to home ownership.

At the present time we do not believe that this will have a significant impact to the housing market in Huntingdonshire but the Council’s position on First Homes will be reviewed again as part of the next Housing Strategy and through the Local Plan review.

Renters Reform Bill

The Renters Reform Bill will be introduced to Parliament in May 23, it is too early to say how this may impact private renting in Huntingdonshire and indeed the numbers of homeless applicants through no fault evictions. The headline change in the legislation is the removal of no-fault evictions known as Section 21 evictions, which is considered to be a leading driver of homelessness. The Bill will take approximately 18 months to go through parliament and it is likely therefore that we will be clearer on the changes when the Housing Strategy is revised.

The proposed legislation also suggests other changes including:

- A legal right for tenants to request a pet in their home, Landlords must consider the request and “cannot unreasonably refuse”
- Landlords will be unable to have blanket bans on renting to tenants in receipt of benefits or with children
- Improve the quality of rental homes by introducing a “decent homes standard” with the aim of reducing the number of non-decent homes by 2030

- Councils will be given greater powers to tackle rogue landlords and a new ombudsman will be set up to resolve disputes between landlords and tenants.
- Tenants in social housing will also benefit from major reforms to the sector. The Social Housing Regulation Bill will make all registered social housing providers subject to a new regulatory regime, with failing social landlords facing unlimited fines if they fail to meet the standards expected of them, this aims to address the problems many renters face in living in damp, unsafe and cold homes and led to improved conditions.

It is hoped that this legislation once adopted will support the Council’s Corporate Plan ambitions to improve the quality of housing in Huntingdonshire.

Health and Wellbeing Integrated Care Strategy

Within the Health and Wellbeing Integrated Care Strategy, Priority 3 looks at:

“Reducing poverty through better housing, employment and skills”

It is known that poverty limits life chances, health and wellbeing, and has a much wider societal impact beyond the individuals who are personally affected. This priority focuses on reducing poverty through improving skills, better employment and better housing although reducing poverty is much broader than just these aspects.

The interaction between housing and poverty is two-way; poverty limits people’s housing choices, often resulting in living in poor quality housing as that is all that is affordable or available. However, housing also affects the risk or severity of poverty; expensive housing reduces the financial resource for other life essentials, poor quality housing is likely to require considerably greater spend of limited incomes on heating, and poor quality or insecure housing also affects wellbeing and physical health which in turn can limit educational or employment outcomes.

Stable, secure, and good housing can have huge benefits not just to health but to the wider life chances. For example, housing with adequate space not only improves personal privacy reducing depression, anxiety and stress but also gives children room to play, a good night’s sleep and provides sufficient study space enabling better achievement. The issue of poverty is being exacerbated by the cost-of-living crisis. The ‘Let’s Talk - your health and care’ campaign that was launched on 7 October 2022 to inform the Health and Wellbeing Integrated Care Strategy has identified that 45.8% of the respondents (1051/2292) felt that the cost of living crisis was impacting their health and wellbeing; key themes were the cost of heating and not having the heating on, having to cut down or purchase cheaper versions of food, the costs of transport to key services such as hospital appointments, reducing activities and increasing feelings of isolation

Although fewer homes nationally are classed as non-decent compared with 10 years ago; overcrowding and affordability problems have increased in recent years and are likely to worsen given the cost-of-living crisis. The Covid-19 pandemic has also highlighted the direct health implications of housing with the

Cambridgeshire and Peterborough Covid Impact Assessment showing that deprivation, including poor housing conditions such as overcrowding, and high density were associated with greater spread of COVID 19. The economic fallout from the pandemic and the current cost of living crisis is likely to lead to an increase in evictions, a lack of housing security and increased over-crowding.

It is estimated to cost the NHS some £1.4bn per year to treat those people who are affected by poor housing conditions. The most common extreme hazards likely to be found in the home are those relating to cold and home accidents. These are, generally, not expensive to rectify or avoid compared with the long-term cost to the health services and society if they are ignored. Such hazards are particularly harmful to the most vulnerable, especially older people and families with young children. This was particularly highlighted recently in the case of Awaab Ishak, who died at two years old as a direct result of mould in his family home resulting in DLUHC highlighting some of the commitments needed to tackle poor housing standards. This links back to the “Renters Reform Bill mentioned earlier in this document.

Tackling poor housing is complicated and will require more cross sector working. The pattern of tenure and ownership shows that only a very small proportion (16.3%) of housing is under the direct control of partners, the vast majority of housing in Cambridgeshire is either private rented or owner occupied.

Climate Strategy.

In February 23 HDC formally recognised a Climate Crisis and Ecological emergency in Huntingdonshire and adopted a Climate Strategy that sets out the priorities to achieve the commitment of net zero carbon council by 2040, these priorities and actions are captured in an Action Plan, which aims to influence communities and businesses in the district to share, contribute and work towards this objective.

The Action Plan list actions in high, medium and low priority, this relates to the impact and therefore the importance in reducing Council’s Carbon emissions. For housing there are two medium priorities with a target date of Feb 2027 they are:

- Engage with key Registered Providers to give tenants information that encourages them to reduce their carbon emissions
- Provide Housing Association Landlords with information / advice on energy saving to support their tenants

Keyworker Housing

The original Housing Strategy identified there was a need for housing for keyworkers, this has only increased in the last few years; the recent consultation on National Planning Policy is suggesting a reclassification of keyworkers to essential workers.

The Cambridgeshire and Peterborough Integrated Care System (ICS) has indicated that there is a growing need for housing to recruit and retain staff. They are intending to complete a Housing Needs Survey of their workforce in early summer 2023 and as part of this work hosted an engagement session on 21st February 2023 with partners from across Cambridgeshire and Peterborough. They are aiming to understand the housing pressures of their workforce and the link between housing and their recruitment / retention difficulties. Other public sector employers have also identified housing as a key pressure for staff. It is expected that the outcome of this survey will be known in the Autumn of 2023.

The ICS accommodation project aims to address the accommodation challenges in Cambridgeshire and Peterborough (C&P) in the following way:

1. Understand and identify the housing and accommodation need of its staff.
2. Consider what opportunities and options there could be across Cambridgeshire and Peterborough to support key worker accommodation and underpin a sustainable staffing model for the future.

In HDC we have completed a scheme at Alconbury with Rentplus, which delivered a total of 22 homes, a mixture of one and two bedroom apartments, whilst the scheme was not originally conceived as a keyworker scheme all properties were allocated to keyworkers and all properties were occupied by September 2022.

A further scheme is also underway with Mangpm also in Alconbury where a total of 75 homes, a mixture of one, two, three and four bedroom homes have been identified for keyworkers. At the present time a total of 28 units have been completed with a further 47 expected this year.

Council Owned Sites and the Delivery of new homes.

The original strategy identified the potential use of Council own surplus land for the delivery of new affordable housing. Since the original strategy was completed HDC successfully tendered, appointed and entered into a contract with a delivery partner – Longhurst for nine council sites across the district. The first of these sites is now subject of a planning application.

This review will need to consider whether there are any further sites that could be used for the delivery of affordable housing and indeed what type of approach the Council would take.

LA Housing Fund for Afghan and Ukrainian families

In December 2022, the Government made a total of £500m available to Local Authorities (LA's) to assist with providing accommodation for families in the UK under the Homes for Ukraine scheme and for Afghan families who are still in Bridging Hotels; they expect this funding to deliver 4000 additional homes.

The funding is expected to alleviate possible homelessness pressures that may arise from some households being asked to leave their host's accommodation and provide more suitable housing for Afghan families living in bridging accommodation.

Department of Levelling Up, Home and Communities (DLUHC) assumes that most of the delivery will be via stock acquisition, although LA's will have the flexibility to choose their delivery route. This could include refurbishment or conversion of existing buildings, acquiring new build properties, building new homes or passing on the funding to enable Registered Provider (RP) delivery. There is an expectation that properties will be delivered by November 2023.

HDC have been allocated £2,052,000 in funding to deliver a minimum of 19 homes for Ukrainian families (this is known as the main element) and £428,058 in funding to deliver 2 larger four bedroom (plus) homes (this is known as the bridging element).

The Council has recently signed the Memorandum of Understanding (MOU) with the DLUHC and are working with Stonewater Housing Association to deliver the project, by the Government's deadline.

National asylum dispersal policy and any impact this may have on the housing market

Under the National Asylum and Dispersal policy Government are asking Council's to advise them of areas that would be suitable to house asylum seekers. For HDC a high proportion of the area is rural and therefore not connected to the towns through safe footpaths, public transport etc, but due to this, property is generally cheaper in these areas and is therefore more likely to be attractive to Government departments. Subject to the number of properties acquired for this purpose it could have an impact on the local housing market, especially as we understand that these homes are acquired on a guaranteed rent model through the increase of private rental prices across the district impacting other people looking for housing.

Private Rented Sector and Empty Homes

Although the percentage of empty homes usually sits at 0.1% of total housing stock, where properties are empty on long term basis, they can negatively impact the area and the community they are in. HDC will be assessing the level of empty homes in the district as part of our general operational activities through carrying out roadside assessment of the condition of any long term vacant homes. These will then be RAG rated the basis of condition from minimal work required right through to extremely poor condition. This will enable us to understand the extent of the problem within HDC and whether we need to give consideration to resourcing this activity.

After the untimely death of Awaab Ishak, who died at two years old as a direct result of mould in his family home the Government contacted all Local Authorities and asked them to respond regarding the housing standards in Private Rented Properties in their area. Officers in HDC Environmental Health Team, who are responsible for the enforcement of these matters have been made aware of the direction to have particular regard to high scoring (band D and E) category 2 damp and mould hazards, as outlined in the guidance 'Housing health and safety rating system (HHSRS) enforcement guidance'.

As a response to the Government's letter, we need to review the information that is available to tenants of private rented properties to ensure it is up to date and comprehensive and clearly covers damp and mould. We also need to provide advice to all residents regarding the importance of both heating and ventilation as a way of reducing the risk of damp and mould.

Rough sleeping updates due from DLUHC?

It is necessary to consider whether we are achieving our objectives in the Homelessness and Rough Sleeping Strategy and to take on board updates from DLUHC as the Government reviews and publishes its updated strategy to end rough sleeping.

Disabled Facilities Grant (DFG)

There was a recommendation in the original Housing Strategy to look at the increased spend on DFG, this work has not yet been carried out. The existing 'Cambridgeshire Housing Adaptations and Repairs Policy' dates from 2019, this is currently under review, this mid term review will need to take into account the findings of this review and incorporate them. It is anticipated that there will be a spend of £2 million in this financial year 23/24 on DFG's. In carrying out this review it will also be important to link up with the Better Care Fund policy framework on DFG.

Constraints affecting our ability to succeed

In reviewing and refreshing the housing strategy we have considered the major challenges that the Council and its partners continue to face when addressing the key strategic priorities. These challenges have been used as the basis in reviewing and reformulating strategic actions for the remaining life of the strategy and beyond.

Although constantly changing at the mid-term review, key challenges are listed below:

- Addressing the shortage of affordable housing
- Improving the quality of all housing
- Addressing homelessness
- Assisting vulnerable groups to live independently.
- The current economic situation and the rising cost of living, this will have an impact on homelessness, but also the ability for RP's to deliver new affordable housing.

Opportunities that could help us achieve our objectives

In reviewing the strategic priorities opportunities such as:

- New Government legislation looking to improve housing conditions in rented homes through Renters Reform
- NPPF looking to streamline the planning service and make it more transparent and consistent, enabling greater clarity on the requirement of affordable housing
- Review of the Home Improvement Agency
- Working alongside partners to bring greater clarity on the need for specialist housing
- Making best use of Council resources including land and funding
- Working alongside our Registered Provider partners to deliver new affordable homes

REFERENCES

[Housing Strategy 2020 -2025 \(huntingdonshire.gov.uk\)](https://www.huntingdonshire.gov.uk/housing-strategy-2020-2025)

[Housing Strategy Action Plan 2020-2021 \(huntingdonshire.gov.uk\)](https://www.huntingdonshire.gov.uk/housing-strategy-action-plan-2020-2021)

[Local Plan Update - Huntingdonshire.gov.uk](https://www.huntingdonshire.gov.uk/local-plan-update)

[Climate Strategy](#)

[Climate Action Plan](#)

[Levelling Up White Paper](#)

[National Planning Policy Framework - GOV.UK \(www.gov.uk\)](https://www.gov.uk/national-planning-policy-framework)

[Levelling-up and Regeneration Bill \(the Bill\)](#)

[Guide to the Renters \(Reform\) Bill - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guide-to-the-renters-reform-bill)

NEW SET OF ACTIONS FOR THE REMAINING LIFE OF THE STRATEGY AND BEYOND

The following Housing Strategy Action Plan replaces the action plan originally set back in October 2020 of which 53% of actions have been achieved by May 2023.

The new action plan includes a number of the original actions that are ongoing or not yet achieved and a set of new actions that have been developed from the mid-term review and consultation process.

During the mid-term review consultation process we asked our partners and stakeholders to identify any additional priorities that may have emerged since our original Housing Strategy and these have been incorporated into the new action plan.

HOUSING STRATEGY ACTION PLAN – REVIEW / REFRESH STAGE – JUNE 2023

This Action plan will have two key priorities, where agreed actions will reinforce the areas of activity in this review and align with the Corporate Plan objectives,

Priority One - New homes to meet the needs of Huntingdonshire now and in the future including homes that are energy efficient

	Action	Lead Service	Timeframe	Comments	RAG Rating
P1.1	Annual Achievement of Housing Delivery Targets	Planning	Yearly in Dec	Information obtained from the Annual Monitoring Report	
P1.2	Annual Achievement of New Affordable Homes	Housing	Yearly in March	Monitored through the Council's Performance Monitoring Process	
P1.3	Explore further options for Key Worker Housing	Housing	Ongoing	<ul style="list-style-type: none"> Working with Keyworker Employers identify the level of need in the District Identify further opportunities for keyworker housing schemes following identified demand 	
P1.4	Support the development of Rural Exception sites led or supported by the community	Housing	Ongoing	As and when opportunities occur in rural areas support the community to bring forward sites following identified demand for housing	

P1.5	Ensure Good Design of New Homes	Planning / Housing	Dec 2024	Consider new legislation and the potential of a new Housing Design Guide linked to the New Local Plan	
P1.6	Engage with Registered Providers to give tenants information that encourages them to reduce their carbon emissions	Environmental Health	2023/2024	Advice booklet to be completed that can be shared with RP's	
P1.7	Provide Housing Association Landlords with information / advice on energy saving to support their tenants	Environmental Health	2023/2024	Information to be shared with RP's	
P1.8	Work with Government including DLUHC and Homes England to explore opportunities for investment in new homes	Housing	Ongoing	Regular engagement with DLUHC and Homes England to ensure opportunities for investment is achieved in HDC	
P1.9	Review remaining Council owned sites that could deliver new affordable housing	Housing and Estates	2023/2024	Further review of Council owned sites needs to be undertaken, any sites not considered suitable could support P1.10 below	
P1.10	Promote self-build opportunities and consider the use of Council owned assets not suitable for affordable housing delivery at scale	Housing and Estates	2023/2024	As above	
P1.11	Encourage the use of Modern Methods of Construction in new developments	Housing	2023/2024	Explore with partners through a survey to enable an understanding of the use of MMC currently, explore the barriers to this use and look to work with developers and RP's to bring forward more sites using this construction method	
P1.12	Understand RP's current work on Climate Change and support them on Climate Change initiatives.	Housing/ Climate Co-Ordinator	2023 - 2025	<ul style="list-style-type: none"> Identify RP current activity on Climate Change Look at best examples in the sector eg Home Upgrade Grant 2 and Eco 4 flex. Support funding opportunities 	

Priority Two - High Quality Homes to enable people in Huntingdonshire to live independent and healthy lives

	Action	Lead Service	Timeframe	Comments	RAG Rating
P2.1	Work with Health and Social Care in relation to specialist housing with future models of care and support	Housing	2023-2025	<ul style="list-style-type: none"> • Include M4 (2) and M4 (3) provision. • Older Persons Provision • Accommodation for Learning Disability, Mental Health, Autism etc. 	
P2.2	Work with partners to deliver the Health and Wellbeing Strategy	Departments across HDC	2023-2025	Continue to work with partners on this strategy and update regularly on progress and reviews to current HDC service changes as appropriate	
P2.3	Introduce the changes brought about through Renters Reform Bill 23	Housing and Environmental Health	December 2024 (onwards)	Following parliament deliberations look at how this impacts Housing Delivery in HDC	
P2.3	Review the success of the Homelessness and Rough Sleeping Strategy	Housing	2023/2024		
P2.4	Review the outcomes of the Health and Wellbeing Strategy and implement policy and process changes relevant for HDC.	Communities and Housing	2023/2024		
P2.5	Review the delivery of DFG's and the reasons for the high spend	Housing / Communities	2023/24	Need to work with the HIA and partners to consider the increased budget spend	
P2.6	Deliver our Corporate Plan commitment to run a pilot with new movers to the area to support positive outcomes.	Communities	2023/24	Using new housing as an opportunity to support positive outcomes from residents' first arrival in Huntingdonshire. To build the learning into the refresh of Huntingdonshire's Corporate Strategy.	
P2.7	To ensure housing providers are central to the financial vulnerability programme which reviews the way we support residents in need across a range of local providers.	Communities	2023 / 2024	Seeking to develop more holistic support which address root caused and prevent issues escalating.	

P2.8	To host a RP conference to seek to build shared alignment across development, environmental delivery and social support for tenants	Housing / Communities	2023/2024		
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