

PROUD OF IPSWICH

**ensuring access to high quality affordable
homes for our residents**





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Foreword

Access to good quality housing is a fundamental need and is essential to our health and wellbeing. In recent years economic pressures have created an increase in demand on housing services, as well as an increase in pressure on Local Authority finances.

There is a national shortage of housing and therefore within Ipswich we face the challenge of ensuring that our residents have access to high quality affordable housing. The government has recently introduced ambitious targets to build new housing to help to provide the homes that are needed. However, to meet the housing needs of Ipswich residents we must provide more high quality and affordable social housing and privately rented accommodation, ensure supported housing is available for those who need it, and that there are affordable properties available to purchase as well. We must also work within the limits of the land available in the borough to build new housing.

Tackling homelessness is a further challenge for the Council and an important priority, which is addressed within a separate Homelessness and Rough Sleeping Strategy.

There has been much change within the housing sector in recent years with the introduction of new legislation, and we have successfully adapted to new ways of working that have been introduced as

a result. This has included introducing new policies and procedures within the Tenancy Services team in line with the Social Housing (Regulation) Act 2023 to provide greater assurance for Council tenants to hold us to account. Significant change is continuing due to the need to meet government targets for sustainable housing and further legislation to reform the private rented sector.

There have been many achievements during the Housing Strategy 2019 – 2024 including having built new affordable housing, work to improve, and regulate the private rented sector, and the beginning of the development of a new Ipswich pathway for supported housing.

This strategy sets out the need to continue to build and facilitate the building of new affordable homes. There is a focus on maintaining and improving standards for Ipswich Borough Council tenants as well as using our powers to improve conditions in the private rented sector. Alongside our partners, we will build

upon our achievements as well as tackle the challenges using data and insight and a targeted approach to delivering and maintaining decent homes for the residents of Ipswich. We will ensure we are making best use of our resources to further develop housing services that are fit for the future and that we can continue to be proud of.

Councillor Alasdair Ross

Housing Portfolio Holder



Our Corporate Strategy and commitment to housing

The Ipswich Borough Council corporate strategy: 'Proud of Ipswich' outlines the Council's five priorities that have shaped the Housing Strategy. These describe how we will work to achieve our ambition to "champion our community and revitalise our town".

We want to support the Council's work by making sure that "everyone in Ipswich has access to quality homes that they can afford to live in... We will build council homes and work to attract good home builders to the area, as well as continuing to lobby the government to build more homes." and "In addition to new homes, we will continue to be the best possible landlord to our council tenants, and to improve the quality and energy efficiency of our homes. We will also work to improve conditions in the private rented sector."

The five priorities of the Housing Strategy set out how we will ensure access to high quality affordable homes we are proud of.

We are proud of the service we provide to our residents and our tenants, and we want to continue to build on our success. We will achieve this by working collaboratively with our residents to understand their priorities.

The Housing Strategy guides the work of the Tenancy Services, Private Sector Housing, Housing Advice, Planning, and Maintenance & Contracts teams.

A key theme throughout this strategy, as with the Corporate Strategy, is the need to use data and technology to deliver successful, accessible, and cost-effective services.

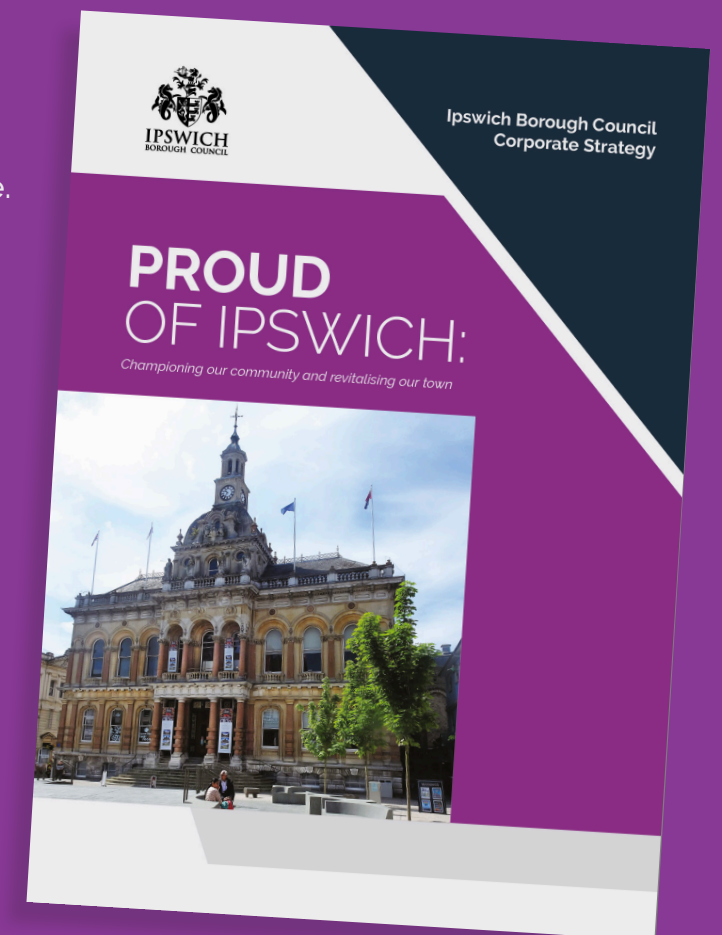
Corporate Strategy Priorities

- ✓ A thriving town centre.
- ✓ Meeting the housing needs of our community.
- ✓ A carbon neutral council.
- ✓ Promoting community wellbeing and fairness.
- ✓ A financially sustainable council providing good quality services.

The theme of meeting the housing needs of our community has the biggest influence on the Housing Strategy, however elements of the other themes have also shaped it.

Corporate Strategy Mission

- To work with our community to shape the future and achieve a better quality of life for everyone.
- To put customers at the heart of everything we do.
- To lead, enable and collaborate with partners to achieve better outcomes for Ipswich.
- To use data and insight to drive better outcomes.
- To have a diverse, skilled, empowered, and customer centred workforce.
- To provide accessible digital services.
- To take transparent decisions which make a real difference to our community.



About Ipswich

Ipswich is the county town of Suffolk and has the largest population in the county. Ipswich is located on the estuary of the river Orwell, is a historic waterfront town, and has a university. The town has the fifth fastest growing economy in the UK and is an ambitious and developing town, having secured £25 million from the Towns Fund.

Ipswich has a population of 139,247 and is one of the smallest Local Authorities in England, within the top 20% most densely populated. Ipswich has a young age profile, with a lower median age than the national average. It has an aging population with projections for 2043 predicting a significant increase within 65+ age groups, alongside a decrease in residents aged 0-64.

Ipswich is a diverse town, as 20% of residents were born outside of England and 15% identify as black, Asian, mixed or as another non-white ethnic group.

There are 61,628 homes in Ipswich, 39% of those are semi-detached, 25% are flats, maisonettes or apartments, 22% are terraced and 14% are detached properties. Ipswich has a large proportion of Local Authority owned dwellings (13%). Most dwellings in Ipswich are owned (57%), 22% are privately rented and 21% are socially rented.

The number of households within Ipswich has increased by 4% since the 2021 Census and is expected to increase a further 2% over the next decade. Single/one-person households are predicted to increase by 20% and households with one or more dependent children to decrease by 30% by 2043.

The majority of Ipswich residents report being in good health. However, the number of residents reporting being disabled under the Equality Act (19%) and being economically inactive due to long term sickness or disability is significantly higher than it is nationally.

The town was the 71st most deprived Local Authority according to 2019 rankings for deprivation, meaning it is within the top 25%. The number of residents claiming Universal Credit in Ipswich is higher than the national average, and the number who are economically active is lower than the national average. Average earnings for Ipswich residents are lower than the national average, although they are increasing.

House prices are significantly more affordable in Ipswich than in Suffolk or England. However, the affordability of home ownership remains a challenge for most across the country, due to low wages and the high cost of housing in comparison. In the past few years, those who own a property saw their monthly mortgage repayments increase considerably. Although fewer Ipswich residents have been affected by this increase than across the rest of England, within Ipswich the level of increase has been sharper.

During March 2024 the cost of privately renting a property saw the biggest rise since 2006, when this was first recorded. This includes the costs associated with renting a room and a one-bed property in Ipswich having increased considerably. This is of particular significance considering the high number of single/one-person households in general and who seek homelessness assistance.



Key legislation

The table below shows the key legislation that is referred to within the Housing Strategy. Appendix 3, section 1 contains further details of the legislation that guides our work.

<p>The Housing Act 2004 introduced many changes including introducing the Housing Health and Safety Rating System (HHSRS) to assess health and safety within homes, mandatory licensing for houses of multiple occupation and the tenancy deposit protection scheme. The use of Empty Dwelling Management Orders (EDMO's) was also introduced as an additional enforcement tool to bring empty homes back into use.</p>
<p>The Homelessness Reduction Act 2017 placed additional duties on Local Authorities to intervene earlier to prevent homelessness and extended the requirement to assist those without a "priority need".</p>
<p>The Social Housing (Regulation) Act 2023 increases regulation within the sector and introduced new rules for protecting tenants from serious hazards in their homes following the fire at Grenfell Tower in 2017 and the death of Awaab Ishak in 2020.</p>
<p>The Renters' Rights Bill aims to change and improve the experience of private renting by giving renters more security and stability by abolishing Section 21 evictions, introducing a new Private Landlord Ombudsman, strengthening Local Authority enforcement, and applying the Decent Homes Standard and Awaab's Law to the sector.</p>
<p>The Building Safety Act 2022 came into force following the Grenfell Tower tragedy to give residents and homeowners more rights and protections. It assigns clear responsibilities in relation to fire safety, established a building safety regulator to ensure compliance, improves building safety in relation to cladding, and extends protections to some leaseholders from the costs of cladding removal.</p>
<p>The Regulatory Reform (Fire Safety) Order 2005 provides a framework for regulating fire safety in non-domestic premises placing the responsibility for risk assessing and managing the risk of fire on individuals within organisations.</p>



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The local and national context

Appendix 3, Sections 2 and 3, contains a full list of the main influences on the national context of the Housing Strategy. The table below shows some of the central considerations referred to within the strategy.

The national context
The Rough Sleeping Strategy (2018) set out a plan and commitment to end rough sleeping by 2027, by supporting those rough sleeping to move off the street and into a home.
Ending Rough Sleeping for Good (2022) updated the Rough Sleeping Strategy introducing principles of prevention, intervention, recovery, and a joined-up approach. It provided a definition for the goal to end rough sleeping as "preventing it wherever possible, and where it cannot be prevented, making it rare, brief and non-recurring". Local Authorities were provided with government funding to develop their rough sleeping initiatives and to achieve this.
The Decent Homes Standard provides the definition of a decent home and guidance on how the standard should be implemented.
The National Planning Policy Framework (NPPF 2023) sets out the government's planning policies and provides a framework for Local Authorities to make plans to provide sufficient sustainable housing and developments.
The Net Zero Strategy (2021) and Powering up Britain Net Zero Growth Plan (2023) outlines the government's plans to reach net zero by 2050.
National housing shortages are a result of current housing supply in England falling short of what is deemed necessary to ensure all residents are living in suitable, safe, and secure housing. To address this issue, all Local Authorities in England will be given updated mandatory housing targets to meet the target of 1.5 million additional homes. This will have an impact on the Council's services and new housing provision across the borough.
Economic pressures have been having a significant effect on UK residents since the end of 2021 due to a fall in disposable income caused by higher inflation and low wage growth. This negatively affects the ability of households to pay for goods, services, and essential bills such as food, heating, and housing costs. This has been further impacted by the war in Ukraine and the increased cost of energy.
Public services including Local Authorities, mental health services, and social care, are experiencing the effects of national challenges such as reduced budgets and increased demand in relation to the provision of good quality services.

The local context
The Ipswich Borough Council Corporate Strategy "Proud of Ipswich: Championing our community and revitalising our town" (outlined on page 7) was adopted in 2023. The Cornhill Strategy sets out how the Council will transform the Cornhill in Ipswich to further support the priority of having "a thriving town centre".
The Ipswich Borough Council Asset Management Strategy plans for how we will ensure the homes the Council provides are safe, well maintained, of good quality, and meet the needs of current and future residents.
Ipswich Borough Council Homelessness and Rough Sleeping Strategy 2025 – 2030 sets out our plan to tackle homelessness and rough sleeping in Ipswich.
The Ipswich Local Plan 2018 – 2036 determines how development will be planned over time within Ipswich.
The Ipswich Borough Council Digital Strategy outlines how we will further the use of digital services and take opportunities to transform our service delivery to meet our community's needs.
The Gateway to Homechoice Allocations Policy sets out how social housing is allocated across the Gateway area.
The Ipswich Borough Council Older Persons Housing Review commenced in 2018 to review the service we provide to our older residents including sheltered housing and other services we provide. The findings have been used to develop a new strategic approach to meeting the housing needs of older persons that reflects modern lifestyles.
Suffolk Housing Board comprises Local Authorities within Suffolk working together towards the shared vision that "all residents in Suffolk lead independent, healthier lives through the supply of affordable, quality homes which provide choice within sustainable communities".
The Suffolk Health and Housing Needs Assessment provides an analysis of the effect of housing on the health of Suffolk residents and makes recommendations to guide future work across Suffolk. It recommends that Suffolk Housing Board lead the development of a "Housing Health Audit" to address housing health hazards, with a focus on private rented accommodation where housing conditions tend to be worse, and to strengthen links between health, public health, communities and the Suffolk Office of Data and Analytics (SODA).

Introduction

Good quality homes are essential to health and wellbeing, and for achieving the Council's ambitions for a thriving town. The financial pressures households have faced in recent years due to increases in the cost of living, mean that the availability of good quality affordable homes is of particular importance. However, there is a national housing crisis due to the shortage of affordable housing (including social housing), as well as rising mortgage interest rates and private rental costs. The shortage of social housing means that many households can be forced into unacceptable housing conditions within the private sector. Additionally, Councils have faced increased costs at this time of high demand for housing services. These challenging times have had an impact on households nationally, particularly upon those who are most vulnerable.

Several pieces of legislation have been introduced that have significantly changed how we work within Housing Services. These have included the Homelessness Reduction Act (2017), The Social Housing (Regulation) Act 2023 and the Building Safety Act 2022.

Despite these challenges, we have achieved a great deal during the previous Housing Strategy 2019-24. Housing Services have many achievements to be proud of, including the successful adaptation to new ways of working following the introduction of new legislation. We have maintained a high standard of accommodation and services to our tenants, prevented and relieved homelessness and rough sleeping, delivered new affordable housing, implemented schemes to help residents access the private rented sector, and brought empty homes back into use.



Our previous Housing Strategy 2019 – 24 centred around four priorities:













- ✓ Enabling building of houses of all tenures.
- ✓ Improving access to and the quality of existing housing.
- ✓ Meeting the housing needs of all communities and meeting the challenges of an ageing population.
- ✓ Prevention of homelessness and rough sleeping.

The Council has reviewed outcomes following the implementation of the previous strategy, and the challenges we are currently facing and expect to encounter over the next 5 years. This strategy sets out our focus for the next 5 years and how we will achieve our ambitions to enable our residents to not only have access to safe and decent homes but help influence how we achieve this. The needs of the diverse communities within our town, of our ageing population, and of residents facing deprivation and inequality, must be considered when designing and delivering housing services.

This strategy includes actions that the Council can carry out as well as those we can have an influence on. There is a plain English version of the strategy for those who prefer to read a more concise version. This strategy is supported by a range of documents including the Housing Strategy Action Plan (appendix 1), Ipswich Housing Report (appendix 2), the Local and National Context (appendix 3) and the Consultation Report (appendix 4).


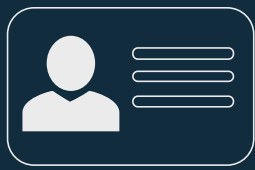
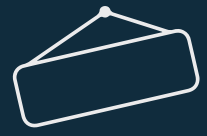








Key Facts

about Housing

 <p>The population of Ipswich is set to decrease by 2% by 2043, however the number of households is projected to increase by 3%.</p>	 <p>2021: 140 small HMOs. 47 large HMOs. Estimated that there are a further 67 HMOs which are unlicensed.</p>	 <p>1,473 new dwellings in Ipswich between April 2018 and March 2024.</p>	 <p>May 2024: 55% of people over the age of 60 on the Council's social housing waiting list had accessibility needs.</p>	<p>The 75-84 age population in Ipswich is projected to increase by 58% and the 85+ age population is projected to increase by 67% between 2018 and 2043.</p>	 <p>Average rent price in Ipswich in 2024: £868, a 13% increase from 2023. 14% of households experienced a rise in rent in 2024, with an average increase of £71 per month.</p>
 <p>103,659 repairs completed. 2018 – 2023</p>	 <p>2020/21: 28% of Ipswich adults state that they feel lonely often, always, or some of the time.</p>	<p>Average house prices in 2023: Ipswich: £257,927 England: £349,359</p>	<p>2023/24: 205 housing completions.</p>	<p>House price to income ratio in 2023. The lower the score, the more affordable a property is.</p>	<p>By 2043: Single households are expected to increase by 20%, whereas households with two or more dependent children are projected to decrease by 24%.</p>
<p>2022: 61,628 properties in Ipswich. 13% owned by IBC. 2024: Total General Needs Stock: 7,218. Total Sheltered Stock: 556. 4,059 houses. 3,183 flats 533 bungalows.</p>	 <p>2015 – 2023: 161 people registered on the Ipswich Self-Build and Custom Build Register. 66 self-build and custom build planning permissions granted.</p>	<p>2023/24: The Housing Options team assessed 1,883 households. 64% of those owed a relief or prevention duty were single households. 32% of Ipswich households are single households.</p>	 <p>7 were affordable housing. 143 were on brownfield land.</p>	<p>Ipswich: 7.31 Suffolk: 8.40 England: 8.26</p>	
<p>2021 Census: 4% of Ipswich households are overcrowded.</p>  <p>66% of Ipswich households are underoccupied.</p>	<p>Mid-2022:</p>  <p>2% of Ipswich residents are age 85 and over.</p>	<p>May 2024: 2,849 active applicants on Gateway to Homechoice. 46% required a one-bedroom property.</p>	 <p>Council homes sold through Right to Buy.</p> <p>2013-2018: 341 2019-2023: 278</p>	<p>Median residence-based annual earnings in 2023:</p> <p>Ipswich: £28,657 Suffolk: £28,715 England: £29,919</p>	 <p>2023: 13% of Ipswich households were affected by mortgage rises. Average monthly repayments increased by £188 per month.</p>

Our achievements

Since adopting the 2019-24 Housing Strategy, we have:

 <p>Identified large scale housing development sites, with new housing being built and further sites underway.</p>	<p>2022/23: Ipswich Borough Council received 219 complaints, 100% of which were replied to within the Council's 20 working days deadline.</p>	<p>Introduced a pathfinder programme in conjunction with other local authorities in Suffolk, to support private rented sector tenants and landlords.</p>	 <p>Licenced 31 HMOs in 2022/23.</p>	<p>Over 7,000 improvements carried out to Council stock between 2018 and 2024.</p>	 <p>719 properties let in Ipswich through Choice Based Lettings in 2023/2024.</p>
 <p>117 new Council homes between 2018/19 and 2022/23.</p>	 <p>Digitalised from end-to-end the ability for council tenants to report repairs.</p>	 <p>Increased Council stock of wheelchair standard accommodation.</p>	<p>2023/24: 79% overall tenant satisfaction with Council homes.</p>	 <p>Completed an Older Persons Housing Review.</p>	<p>Ensured compliance to the new Social Housing (Regulation) Act 2023.</p>
<p>Ongoing development of the Ipswich LET Schemes and relationships with neighbouring Local Authority lettings teams.</p>	<p>Additional support provided to Council tenants within sheltered housing and through the tenancy support service.</p>	<p>2022/23: 59 households downsized, freeing up 81 bedrooms</p>	<p>Worked towards improving energy efficiency in the private rented sector by participating in two county-wide government energy programmes: the Minimum Energy Efficiency Project and the LAD2 programme.</p>	<p>Promoting the use of the Disabled Facilities Grant to adapt Council and private properties to support independent living for all.</p>	<p>100% of IBC homes meet the Decent Homes Standard. 85% meet the Ipswich Standard. 87% of private rented homes meet the Decent Homes Standard.</p>
<p>5 rough sleepers recorded in 2023's annual snapshot.</p>	 <p>Implemented Homelessness Reduction Act 2017.</p>	 <p>Adopted the Ipswich Local Plan 2018 – 2036.</p>	 <p>612 households prevented or relieved from homelessness in 2023.</p>	<p>2023/24: the Council's Private Sector Housing team assisted in bringing 20 long term empty properties back into use.</p>	 <p>Implemented a planned maintenance programme for Council housing.</p>

The challenges

01 Demand for social housing.

Demand for social housing on Gateway to Homechoice in priority bands remains high.

02 Financial pressures on public services.

Working with our partners to deliver services with the financial pressures faced by public services.

03 Limited land to build on.

There is limited suitable land to build on within the boundaries of the borough.

04 Tackling homelessness.

Tackling homelessness where households are experiencing financial difficulties.

05 Improving and accessing the private rented sector.

Driving up standards and facilitating access within the private rented sector.

06 Increasing sustainable housing.

Decarbonising our homes and ensuring new developments are sustainable.

07 Delivering affordable homes.

Delivering affordable homes with national economic pressures.

08 Early prevention of housing problems

The early identification and prevention of housing problems.

09 Addressing building safety

Addressing building safety issues experienced nationally for our residents.

10 The requirements of the Social Housing (Regulation) Act.

Ensuring compliance to the Social Housing (Regulation) Act.

Our strategic priorities

There are five key priorities for the Housing Strategy that describe how we will meet the housing needs of the residents of Ipswich and the requirements of new legislation. We want to provide high quality and sustainable housing that is essential for health and wellbeing. Over the course of the strategy, we will work with our residents and our partners to build new affordable housing, improve standards across all housing tenures and provide suitable housing options for residents at all stages of life.

Our priorities

01 Ensure housing of all types and tenures is available to meet housing need.

02 Improve the quality and standard of all housing.

03 Be an excellent landlord to our tenants.

04 Support households to maintain access to accommodation.

05 Ensure older persons have access to housing and services that meets their needs.

22 Priority 01:

Ensure housing of all types and tenures is available to meet housing need.

Our Vision

We want to ensure that residents of Ipswich have access to sufficient high-quality housing that they can afford to live in and that is environmentally sustainable. We will build new Council housing as well as encourage home builders and others to build more housing that meets the needs of our residents and high standards of environmental sustainability. We will continue to work to bring empty homes back into use.

Housing need in Ipswich

There are around 61,628 dwellings in Ipswich, 79% of which are in the private sector and 13% are owned by Ipswich Borough Council. The number of households has increased by 4% since the 2021 Census and is expected to increase a further 2% over the next decade. Between 2018 and 2043, single/one-person households are predicted to increase by 20% and households with one or more dependent children to decrease by 30%.

The Ipswich Local Plan identified a need for 8,280 new dwellings to meet the needs of Ipswich between 2018 and 2036 in a manner that addresses identified local housing needs and provides a decent home for everyone, with 31% at the Ipswich Garden Suburb, 30% at the northern end of Humber Doucy Lane and 15% in the remainder of the borough being affordable homes.

Since the last census in 2021 the number of households within Ipswich has increased by 4% and is expected to increase further over the next decade, therefore increasing housing demand. The government has pledged to build 1.5 million homes during the current parliament to help to address the national housing crisis.

During 2023/24, 206 dwellings were built in Ipswich, of which 143 (69%) were built on brownfield land, and 7 (3%) were affordable housing. This is similar to the previous year, in which 209 new properties were built, of which 69% were built on brownfield land and 9% were affordable housing.

The Housing Delivery Test is used by the government to measure the number of homes delivered in a Local Authority against the homes required. The findings from the last measurement (2023) were that Ipswich Borough Council had delivered 116% of its housing requirement over a rolling 3-year period. The 2024 Housing Delivery Test results have yet to be published, however the Council's own completions monitoring suggests delivery is below the Local Plan requirement.

In 2018, the National Planning Policy Framework (NPPF) introduced the requirement for Local Authorities to use a standard method that uses 2014 household projections to determine housing need. However, as a part of the overhaul of the planning system, the government are proposing a revised standard method for calculating housing needs which will be confirmed or known in early 2025.

Research into the Ipswich housing market has identified that Ipswich has two distinct housing markets: the town centre and the Ipswich fringe. Each area faces unique challenges, with the town centre requiring regeneration. High development costs and low property values are creating significant barriers to housing delivery. Therefore, interventions may be required to stimulate and diversify the types of housing development in this area.

The NPPF recommends that assessments are completed to inform the delivery of a range of housing types, tenures and sizes, through the use of the Strategic Housing Market Assessment (SHMA) (2019). The SHMA estimates local need and demand for all types of housing within the Housing Market Area (Ipswich, Mid Suffolk, Babergh and East Suffolk). Assessment outcomes predict a need by 2036 for the following housing mix: 20.5% of housing to be affordable rented, 63.5%

market housing including private rent, and 16.1% affordable home ownership. The SHMA determined a high need for 3 and 4+ bed market homes, 2 and 3-bed affordable home ownership homes, 2, 3 and 4+ bed private rented homes and 2 and 4+ bed affordable social rented properties. The social housing register Gateway to Homechoice (2024) indicates that based on the number of people waiting and the length of time that there is a high need for studio, 1 bed, 2 bed and 3 bed properties.

The Strategic Housing and Economic Land Availability Assessment (SHELAA) identifies potential suitable sites for development. Ipswich works with members of the wider Ipswich Strategic Planning Area (Ipswich Borough, Babergh and Mid Suffolk and East Suffolk councils), to deliver its share of the housing required to meet housing needs within the Ipswich housing market area.

23



24 Meeting housing need

Ipswich Borough Council is building new housing on several development sites. The Ravenswood development will be completed in 2025 providing 96 houses and flats, 67 of which will be council properties. A further 150 council houses and flats are due to be completed in 2024 at the former BT site on Bibb Way. Additionally, 26 new social rent properties at Hawke Road and 30 council homes at Fore Hamlet. To achieve this, the Council secured grant funding agreements through Homes England for Bibb Way (£9.4 million), Hawke Road (£2 million) and Fore Hamlet (£2.3 million).

In addition, as identified in the Ipswich Local Plan 2018 - 2036, development is ongoing at the Ipswich Garden Suburb on the northern fringe of Ipswich, which aims to deliver 3,295 dwellings by 2036. The Local Plan policy requires 31% of affordable housing.

To meet the required housing targets and expand the range of housing types and tenures it appears unlikely that the Council will be able to rely solely on traditional house builders and housebuilding models due to profit and viability issues. We must therefore find other ways to provide the housing that our residents need and collaborate with a diverse range of delivery partners.

We will work to achieve this in a number of ways.

- Work to attract high quality house builders and deliver the enabling role to ensure that housing provided meets local needs.
- Collaborate with other partners including housing associations, small and medium sized (SME) builders and community organisations to ensure a thorough and sustainable approach to housing delivery.
- Explore other options, such as build-to-rent, retirement, and student accommodations to meet housing need in the town centre.
- Work towards targets for custom build and self-build plots.
- Operate the Council house buy back scheme to replace properties sold through the Right to Buy Scheme.
- Return empty homes to use by addressing issues such as disrepair that cause properties to become empty.
- Continue the Tenant Incentive Scheme through Gateway to Homechoice to support under-occupying tenants to downsize to free up larger council properties for families in housing need.
- Turn around void Council properties quickly so that they can be re-let.
- Work with private sector landlords to facilitate more private rented accommodation and to encourage them to convert unused buildings into residential accommodation.

Custom build and self-build

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Self-build opportunities provide diversity, enhance quality in housing delivery and contribute to reducing dependence on the small number of housing developers that operate nationally. Under the Custom and Self-Build Act 2015 (as amended), the Council has a duty to ensure that enough serviced plots are approved to meet the demand for custom and self-build developments. Since 2016, councils have a duty to keep and publicise a register of people who want to self or custom build in their area and consider this when carrying out planning, housing, land disposal and regeneration functions. Under the Housing and Planning Act 2016, there is a duty on Councils to meet demand by granting 'development permissions' for enough serviced plots on a rolling annual basis.

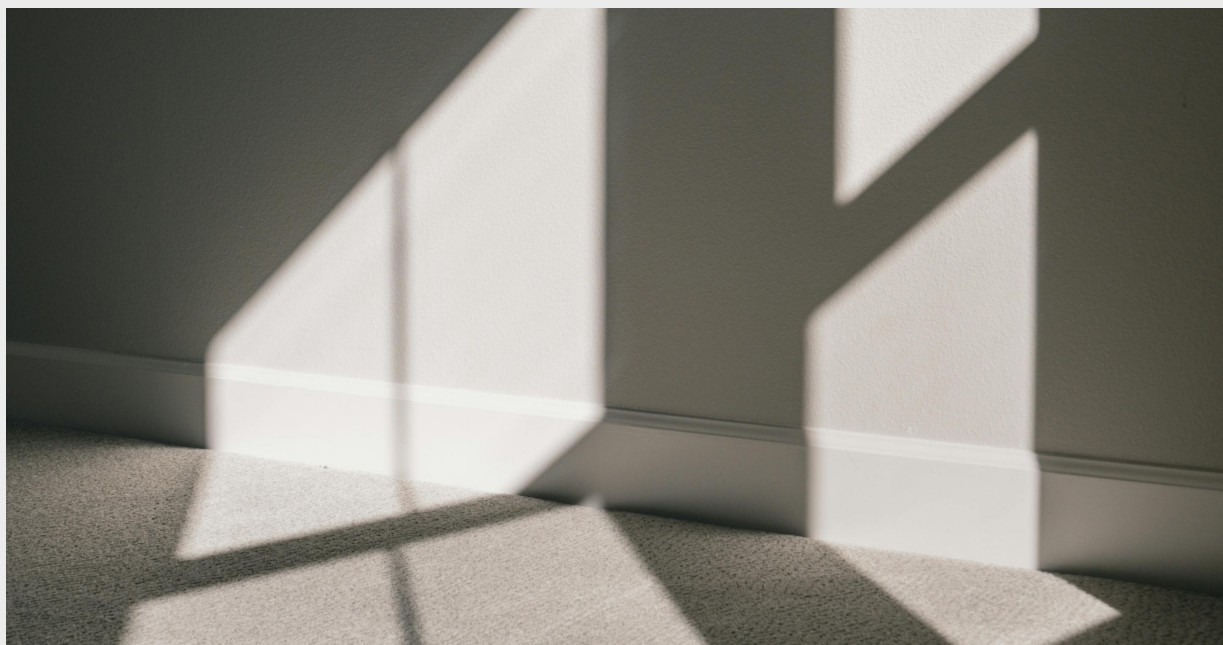
As of November 2023, the Council granted planning permission for 32 serviced plots of land suitable for self-build/custom build. However, the Council has yet to meet the demand identified through the Ipswich self-build and custom build register. The Council provides a constructive approach creating positive conditions for supporting self-build and custom build. The Ipswich Local Plan 2018-2036 states that the Council will support self-build, custom build, and co-housing developments for residential accommodation in appropriate locations to support high quality homes which meet the housing needs of the borough. The Council's website makes it possible for the public, developers and any other interested parties to access data and information connected to self-build and custom housebuilding in the borough. The Council has introduced several further measures to help to increase the delivery of custom and self-build projects, as set out in the Ipswich Custom and Self-build Monitoring Report.



26 Empty homes

In November 2023, there were 1,703 vacant dwellings in Ipswich, of which 356 were long-term vacant dwellings. Making best use of empty homes as existing housing stock is important in meeting the housing needs of our residents. Empty homes can be subject to anti-social behaviour such as vandalism and fly-tipping in addition to falling into disrepair which has an impact on the surrounding neighbourhood. Suffolk Housing Board commissioned a report on empty homes which highlights further issues, including the need for energy efficiency and housing quality improvements to address causes of ill health, and the importance of utilising empty homes to address homelessness.

Ipswich Borough Council's approach to reducing empty homes within Ipswich is outlined within our Empty Homes Policy. In 2012, the Council introduced the empty homes toolkit to assist with bringing empty homes back into use. We engage with and support property owners using our enforcement powers where necessary to prevent houses falling into disrepair and to bring empty homes back into use.



Gateway to Homechoice

Social housing is allocated through a choice-based lettings system, based on assessed housing need. As of 1st of April 2024, there were 2,776 active applicants on Gateway to Homechoice, a small decrease from 2,887 on 1st of April 2023. Of those applicants, 46% required a 1-bed property, 31% a 2-bed property and 20% a 3-bed. The number of those in Bands A-C has increased slightly from 47% in 2023 to 50% in 2024, with the vast majority of social housing lettings being secured by applicants within these bands.

Ipswich LET

Due to short supply of social housing, private rented options have become an increasingly important solution to meet housing need. However, due to the national shortage of housing of all types and rising rents, it is often difficult for households to access private rented accommodation. The Councils in-house private lettings team Ipswich LET, work to assist residents who are being supported by the Housing Options team under homelessness duties into private rented tenancies. They have a range of schemes including a deposit bond scheme and a rent guarantee scheme. The rent guarantee scheme allows for private landlords to rent their properties at local housing allowance rents in return for the Council guaranteeing the rent. Due to the challenging economic climate and the demand within the private rented market the number of properties under these schemes fell during the last financial year, however we continue to develop our offer to address the challenges we face.

Supported housing

Following a reduction in the funding available from Suffolk County Council through Housing Related Support (HRS), Ipswich Borough Council is developing an Ipswich pathway for supported housing. This will provide supported accommodation for individuals with low support needs.

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To ensure housing of all types and tenures is available to meet housing need, we will:

- **Aim 1** Use data and effective planning to increase the delivery of housing and meet government targets.
- **Aim 2** Explore resolutions for challenging development sites (eg; due to archaeology or flood risk) so that land can be built upon.
- **Aim 3** Facilitate the availability of high-quality housing to meet the needs and budgets of current and future residents.
- **Aim 4** Continue to enforce standards for private rented accommodation.

Improve the quality and standard of all housing.**Our Vision**

We will continue to work to improve housing standards and access to decent and safe housing for our residents. We will make sure that new housing is provided on high quality developments and is environmentally sustainable. We will engage with our tenants and use their feedback to shape our delivery of high quality housing. Through partnership working and the use of our legal powers we will ensure the provision of good quality private rented accommodation.

Housing standards

Legislation that has been introduced to improve housing standards is outlined on page 10, as well as in Appendix 3. These include the Social Housing (Regulation) Act 2023 that introduced new standards and responsibilities for social landlords such as Ipswich Borough Council. The Building Safety Act 2022 extended building safety measures for all buildings, including in relation to cladding. The Renters' Rights Bill aims to improve the experience of private renting giving renters more rights and improving standards with the support of Local Authority enforcement when required.

A Suffolk wide project has been set up by the government to improve conditions in the private rented sector by working between tenants, landlords, property managers, and Local Authorities to educate, help build relationships, and improve housing conditions. The project has been building a housing stock condition and mapping database across all tenures to provide a better understanding of the condition of housing across Suffolk. As of 2021, 22% of properties within Ipswich

are privately rented. It's estimated that 13% of privately rented homes in Ipswich would not meet the Decent Homes Standard. The Decent Homes Standard sets minimum requirements to ensure housing is safe, warm, and decent. The Renters' Rights Bill aims to extend the Decent Homes Standard so that it applies to privately rented as well as social rented properties.

The Article 4 direction was introduced (June 2024) providing Local Authorities with the option to require landlords to seek planning permission before converting a property into a small house of multiple occupation (HMO), giving the Council greater powers to assess the quality of housing proposed within certain areas of the town. In 2021, there were 187 licensed HMOs in Ipswich, including 140 small and 47 large HMOs. During 2023/2024, our Private Sector team carried out 53 inspections for HMOs and served 13 notices and formal letters.

The Private Sector team processed 96 Disabled Facilities Grants and 406 disabled adaptations requests (for Council tenants) in 2023/24 to support

people with disabilities to adapt their home to their needs. We want to engage with and work collaboratively with our private sector partners to promote high quality housing, including for people with disabilities.

The Council is committed to providing tenants with good quality accommodation, as set out in our Asset Management Strategy. All Council properties meet the Decent Homes Standard and in addition to this, we have developed our own higher Ipswich Standard, which 85% of our homes currently meet. We want to continue to improve the quality and standard of the housing we provide. We want all Ipswich residents to have access to high quality housing and are therefore committed to working with housing associations and partners to achieve the same standards. We work with our partners to ensure all homes are safe and comply with building safety regulations.

Sustainable housing

The National Planning Policy Framework (NPPF) requires Local Authorities to promote a low carbon future in relation to building sustainability. The government's Net Zero Strategy and growth plan set out its commitment to reaching net zero by 2050. Ipswich is affected by flooding due to its location on low lying land next to an estuary and therefore at greater risk from the effects of climate change. The public sector decarbonisation scheme provides grants for public sector bodies to fund heat decarbonisation and energy efficiency measures. The Ipswich Local Plan 2018 - 2036 describes how we intend to develop whilst limiting the effects of climate change in several ways including by reducing greenhouse emissions from travel and buildings, requiring sustainable construction, and supporting the use of renewable and low carbon energy. The Council has published a guide for developers with advice on reducing emissions and carbon footprint, to help to achieve net zero on housing developments.

To improve the quality and standard of all housing, we will:

- **Aim 1** Ensure every private rented home is decent and safe, using our enforcement powers where necessary, and with our partners encourage landlords to take steps to improve energy efficiency.
- **Aim 2** Work with everyone building homes in Ipswich to support the delivery of good quality environmentally sustainable housing.
- **Aim 3** Tackle the building safety crisis, alongside our partners, ensuring building regulations are met, particularly in relation to flats.
- **Aim 4** Make positive improvements to Council homes and neighbourhoods.

30 Priority 03:

Be an excellent landlord to our tenants.

Our Vision

We will strive to be an excellent landlord to council tenants by providing high quality housing and we will empower tenants to shape the delivery of our services. We will continue to develop a range of options to support the housing needs of older persons within our accommodation. We will build new affordable homes when we have the funding available.

Decent homes

Ipswich Borough Council owns a total of 7,774 properties (April 2024), consisting of 556 sheltered and 7,218 general needs properties. All our properties meet the government's Decent Homes Standard and 85% meet our higher Ipswich Standard (2023/24), exceeding our target of 75%. We believe the quality of our homes should extend to the neighbourhoods surrounding them helping to make our town a place to be proud of. We are working to achieve this by developing a new Ipswich Neighbourhood Management Plan. Our Asset Management Strategy outlines our ambitions for continuing to provide decent homes and transparent customer focussed services.

Older persons housing

Ipswich Borough Council has 556 units of sheltered accommodation across 15 schemes, with residents with an average age of 75. Residents are offered tailored support plans to maximise independent living. All our schemes have access to daily weekday visits from the scheme manager, safety measures such as specialised door entry systems, and the Council's HEARS service in emergencies. There are various social events held within the schemes and residents are involved in shaping our sheltered housing services.

Building safety

The requirements introduced within the Building Safety Act 2022 (page 10) introduce additional safety requirements for higher risk buildings such as our general needs flat blocks, sheltered housing, and temporary accommodation. This includes new systems for managing fire safety within these buildings.

Repairs and maintenance

It is important to us that we continue to provide a high quality, reliable and timely repairs service for our residents. During 2022/23, 94% of calls for emergency repairs and 80% for standard repairs were answered, and 89% of repairs were completed on time. We must make sure that our properties are free from damp, mould, and disrepair by utilising the Housing Health and Safety Rating System (HHSRS) as required by the Regulator of Social Housing.

Decarbonising our homes

We are already committed to reducing carbon emissions and energy use, however, to meet the challenging targets set by the government we will need to complete extensive works to our properties. This will be achieved by assessing properties and completing retrofitting where required to provide the necessary modifications. We will develop our own Carbon Reduction Strategy to guide our work and strive to meet carbon neutrality by 2050.

Energy efficiency

An Energy Performance Certificate (EPC) rates how efficient a building is in terms of energy use and costs. The government requires all council owned properties to be an EPC band C by 2030. We are committed to meeting this target by obtaining EPC ratings for all our properties and retrofitting homes. Improving the energy efficiency of our properties helps to reduce fuel poverty and consequently improves the lives of our residents.



32 Disabled adaptations

People with a disability are less likely to own their own home and more likely to rent social housing. We must therefore ensure that our properties meet varied needs by adapting existing properties, building new adapted properties, and considering the exchange of properties where appropriate. We have an Adaptations Policy for Council properties which sets out options and how adaptations are prioritised.

Supporting and empowering our tenants

Our Tenant Engagement Strategy describes how we empower our tenants through improved tenant involvement and communication. We support our tenants in many ways, including through the Council's Tenancy Support Scheme and we fund a mediation service to support tenants in resolving neighbour disputes. We operate a targeted tenancy visit program that focuses on enabling tenants to sustain their tenancies.

Following the introduction of the Social Housing (Regulation) Act 2023 and new consumer standards, Tenant Satisfaction Measures (TSMs) have been introduced. Tenancy satisfaction scores for Ipswich Borough Council tenants for overall satisfaction in Council services have most recently been reported at 79%. A new complaints system has also been introduced in line with the Housing Ombudsman complaint handling code which aims to develop a positive complaints culture, where complaints are valued to obtain feedback and improve services.

Homelessness prevention

We help our tenants to maintain their tenancies in many ways. This includes offering a tenancy support service which can help with matters such as budgeting and by taking a proactive approach to managing rent arrears. In addition, we work alongside our colleagues within the Housing Options team in several ways. Our Housing Options colleagues attend pre-court and pre-warrant panel meetings to provide tailored advice and they can facilitate access to homelessness prevention funds and additional financial inclusion advice where required.



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To be an excellent landlord to our tenants, we will:

- **Aim 1** Regenerate, develop, and evolve our portfolio of homes.
- **Aim 2** Decarbonise our homes and achieve the government target for energy efficient homes by 2030, with a pathway to net zero by 2050.
- **Aim 3** Empower tenants to shape the service we provide to them as outlined in our Tenant Engagement Strategy and deliver an excellent customer experience.
- **Aim 4** Gather and analyse data on all aspects of tenancy services and asset management to inform service delivery.

34 Priority 04:

Support households to maintain access to accommodation.

Our Vision

We will continue to work with our partners to support residents, including those most vulnerable, to maintain access to accommodation. We will deliver accessible services and use data and technology to target our resources so that we can best meet the needs of our residents.

Deprivation and financial hardship

Households with low incomes are more likely to live in poor quality, unaffordable, and insecure housing and to have less options to resolve their housing problems. Ipswich is within the 25% most deprived areas within the country (2019). However, Ipswich received a better score specifically in relation to barriers to housing. There has been a steep increase in the cost of living since 2022 due to the impact of rising inflation. This has had a significant impact on households across the UK, causing some households to struggle to pay for essentials such as fuel, food, and housing costs.

Fuel poverty has an impact on health and household budgets, including the affordability of rent, mortgage, and food. Nationally, 44% of adults (May 2024) reported using less fuel in their homes due to the cost of living and 41% were struggling with their energy bills.

Making homes more energy efficient with measures such as heat pumps, insulation and double glazing can help tackle fuel poverty. The Council will help residents to seek external funding to improve their homes. In addition, we will assist with access to money advice and hardship funds such as the Local Welfare Assistance and Household Support Fund which provide an important safety net.

Physical disability

Ipswich Borough Council administer Disabled Facility Grants (DFG) which can provide home adaptations to enable people with disabilities to safely remain in their homes. In addition, the Council supports those who are living with physical disability by adapting Council homes and building new housing with disabled adaptations. The Ipswich Local Plan 2018 - 2036 requires that 25% of new builds on larger developments are accessible / adaptable dwellings.

Mental health

According to Public Health (2017), 18.2% of the population of Ipswich (16+ years) and 11% of those aged 65 and older have a mental health problem. The Council commissions a specialist senior mental health practitioner to work as part of the Rough Sleeper team. There are currently 77 units of mental health services specialised accommodation within Ipswich provided by Norfolk and Suffolk NHS Foundation Trust.

Young people

The Council has an agreed joint protocol with Suffolk County Council regarding our shared responsibility towards homeless 16 and 17-year-olds under the Housing Act 1996 and the Childrens Act 1989. This extends to the shared role of corporate parent to care leavers.

Domestic abuse

There is one women's refuge in Ipswich and further accommodation across Suffolk. It must be noted that accommodation for those escaping domestic abuse is usually sought out of the area for safety reasons, and therefore the provision within Ipswich does not reflect need. In addition, there are a range of services provided by partner agencies such as phone support, courses, and Independent Domestic Abuse Advocates (IDVAS) that Ipswich residents can access.

We have a domestic abuse link worker within the Housing Options team who provides specialist support and signposting for victims of domestic abuse. Our Domestic Abuse Policy sets out how the Council supports victims of domestic abuse. The council works in partnership with the police, social services, and domestic abuse service providers to support victims of domestic abuse, including attending regular Multi Agency Risk Assessment Conferences (MARAC).

36 Gypsies & Travellers and Travelling Show People and Boat Dwellers

In line with the Equality Act 2010, the National Planning Policy for Gypsies and Travellers, the Planning Policy for Traveller Sites (2015), the Gypsy, Traveller, Travelling Show People's and Boat Dwellers Accommodation Needs Assessment (ANA) 2017 and the Ipswich Local Plan 2018 – 2036, we plan to meet the needs of this group alongside the housing needs of the 'settled' population. There are currently 41 pitches provided at the West Meadows site and an outstanding need for 13 additional pitches required for the 2021-36 period.

Anti-social behaviour

The Council's Anti-Social Behaviour team assist Ipswich residents both living in social and private rented homes. They can use various measures including warning letters, community protection notices, criminal behaviour orders, civil injunctions, possession proceedings, and closure orders. The Environmental Protection team investigate all reports of statutory nuisance, which includes issues such as noise, littering, fly-tipping, and dog fouling. In addition, our community caretakers can act on issues such as fly-tipping, dog fouling, removal of drugs and drug paraphernalia, door entry issues, and minor repairs.

Specialist housing

Specialist accommodation, such as nursing homes or supported accommodation for residents with learning disabilities, is provided by Suffolk County Council. The Suffolk County Council accommodation strategy outlines their work in ensuring the provision of high-quality specialist accommodation. We must work with Suffolk County Council in relation to residents who need higher levels of support, to ensure they can live in accommodation that meets their needs.

Older persons housing

We must continue to meet the housing needs of our ageing population. How we will do this is an important consideration and is therefore laid out within the separate priority "ensuring older persons have access to housing and services that meet their needs" (page 38).

Homelessness and rough sleeping

Our Homelessness and Rough Sleeping strategy 2025 – 2030 sets out our plans to tackle homelessness in Ipswich over the next 5 years.



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To support households to maintain access to accommodation, we will:

- **Aim 1** Work closely with our partners within the Suffolk system, to ensure we can deliver high quality accessible services that meet the needs of all residents.
- **Aim 2** Work with our partners to support residents, including vulnerable groups, to access and maintain suitable accommodation.
- **Aim 3** Use internal and external data effectively to address housing need in Ipswich and to ensure we deliver on our Homelessness and Rough Sleeping Strategy.

38 Priority 05:

Ensure older persons have access to housing and services that meets their needs.

Our Vision

We want to provide good quality, modern accommodation which supports independent living and offers a positive lifestyle choice, with services that are flexible, adaptable, and tailored to meet the need of older people, wherever they choose to live.

An ageing population

England has an ageing population, as is the case within Ipswich. It is projected that by 2043 this trend will continue with a decrease in numbers aged 0-64 and an increase in those aged 65 and over. Between 2018 and 2043, it is projected there will be a 58% increase in residents aged 75-84 and a 67% rise in residents aged 85+. Therefore, there is an increasing number of Ipswich residents living in properties that are too large and/or no longer meet their needs. The Council operates the Tenant Incentive Scheme through Gateway to Homechoice to support under-occupying social housing tenants to downsize.

Sheltered accommodation

There are different types of specialist older persons accommodation, including age-restricted general needs, sheltered housing, extra care housing, and residential care or nursing homes providing different levels of care. As of 2018, there were 1,819 units of sheltered and extra-care housing and 1,041 care beds. More of all bed types are required by 2035.

Ipswich Borough Council owns and manages 556 units of sheltered accommodation for older persons across 15 schemes. There are 596 residents living within these units, with an average age of 75 (June 2024). Tenants are provided with individual tailored plans to support independent living. There are regular social events held at the schemes and residents are involved in shaping the future development of the scheme they reside in. A sheltered housing survey completed in 2021 reported that 93% of residents were satisfied with the quality of their home, and 89% were satisfied with the service being offered.

However, due to changes in demographics, need, and demand, these types of traditional sheltered housing schemes are generally no longer attractive to older people. This change in residents' requirements around accommodation in later life, with many wanting more active and independent lifestyles within modern, spacious homes, is being seen across the country.

Ipswich Borough Council Older Persons Housing Review

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In 2018, Ipswich Borough Council commenced an Older Persons Housing Review to evaluate the service we provide to our residents. This includes both sheltered housing provision and the wider housing services we provide. There were two parts to the review.

1. A review of Ipswich Borough Council's sheltered housing assets and property portfolio which led to the development of a modernisation and improvement programme.
2. Looking at the development of services to aid and support older people to access services that meet their needs. This would be open to residents of Ipswich regardless of their housing tenure and therefore include tenants living in social housing, privately renting or who own their homes.

The findings have been used to inform a new strategic approach to meeting the housing needs of older persons that reflects modern lifestyles.



40 Review of Ipswich Borough Council's sheltered accommodation

The review of Ipswich Borough Council's sheltered housing assets and property portfolio looked at our current portfolio of 15 schemes using the Ipswich Borough Council sheltered housing target standard and other nationally described standards (including minimum space standards and accessibility). The assessment work involved commissioning a specialist consultant survey to establish the type, scale and cost of the works needed to bring them up to the required standard. An option for each sheltered scheme was chosen and a Sheltered Housing Improvement Programme has been formulated. We are committed to delivering a significant programme of investment across our sheltered housing schemes over the next three years. Our aim is both to bring the buildings and accommodation up to modern standards, and to change how we manage the schemes and the services we provide. We want to make them much more attractive to the Council's target audience of potential residents and promote them as a positive accommodation choice.

The implementation plan is built around 6 key elements:

1. A clearly defined and promoted accommodation offering.

Re-branding our sheltered housing schemes.

2. Designing and delivering an affordable scheme modernisation programme that represents value for money.

Improve and upgrade the quality and attractiveness of our sheltered accommodation, ensuring the works we carry out represent good use of Council funds.

3. Identifying and progressing the opportunities for additional homes within schemes.

We are also keen to make better use of underutilised rooms and spaces within schemes, and land within sites, for additional homes.

4. Alternative scheme options

In line with the Council's Housing Asset Management Strategy, we will explore options for the schemes that have been assessed to be poor candidates for investment, such as changing the use of schemes, sale, or redevelopment.

5. Quick wins and early actions

Works to modernise the sheltered housing schemes will take several years to complete. Therefore some 'quick wins' and early actions have been agreed to address some of the immediate issues including a 'clear the clutter' initiative and a 'garden spruce-up' initiative. There will also be pilot projects to test out different types of modernisations and improvement works and engagement with residents to inform and involve residents at the schemes.

6. Funding, resources, and timescales

The Council needs a long-term budget commitment for carrying out the modernisation and improvement programme.

The development of services to aid and support older people

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We are exploring and developing a menu of options to aid and support older persons around areas such as signposting and access to information, reducing isolation, and housing related support. The idea is that these would be available to residents regardless of tenure and that some would be chargeable services. In addition, a two-tier approach to sheltered housing to accommodate different lifestyles and support needs is being considered:

- Active Living Schemes that provide accommodation within smaller flat-blocks and bungalows that is designed for older residents who are more independent with lower support needs.
- Active Living Plus schemes that provide purpose designed accommodation in flat-block style schemes specifically designed for older people with support needs.

We want to provide sheltered housing within modern buildings that meet our residents needs and expectations. We will use technology to make adaptations and modifications to facilitate choice for older people to remain in their home where it is desired and appropriate. We will use a business model to provide tailored and flexible options for older persons. We want to provide an attractive customer offer that encourages residents to downsize and move to good quality suitable accommodation that meet their needs or enable them to remain within their homes if this best meets their needs and wishes.

To ensure older persons have access to housing and services that meet their needs, we will:

- **Aim 1** Create a strong desirable brand for accommodation and services provided by Ipswich Borough Council for older persons.
- **Aim 2** Accommodation that is of the highest quality, which provides safe, secure, modern facilities.
- **Aim 3** To provide housing for older persons in locations which offer facilities and services that meet a person's needs as they age well.
- **Aim 4** To provide more accommodation options for older persons, and less within older persons housing schemes.
- **Aim 5** To provide an 'offer' of support to anyone that wants to age well in their own homes.

Delivering our strategy

We will fulfil our priorities through achieving the aims that we have set out in this strategy. The strategy is supported by a live action plan that details how we will meet each aim and continually evolves to meet our aims and priorities (appendix 1).

Our actions will be prioritised to make sure we meet the most important aims in a timely way. We will review our progress in achieving the aims and actions internally through regular monitoring meetings, elected members, the Corporate Management Team (CMT), housing panels and internal audit and scrutiny processes. In addition, we are committed to involving our partners in the continual review of our strategy.

Consultation and feedback

The Housing Strategy was developed in collaboration with colleagues representing Tenancy Services, Private Sector Housing, Housing Advice, Planning, Maintenance and Contracts teams and the Policy team. This group worked together as the strategy steering group to create and review the Housing Strategy.

The Corporate Management Team provided feedback which was incorporated into the public consultation documents and the Housing Strategy.

A four-week public consultation was held between the 17th of September and the 15th of October 2024. The results of the consultation strongly supported the proposed priorities and aims for the strategy. The consultation report can be found in appendix 4.



IPSWICH
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Glossary of abbreviations and terms

Affordable housing: social rented, shared ownership, intermediate housing and starter homes for households who cannot afford to meet their housing needs through the market.

Affordable home ownership: financial help from the government to buy a home through various schemes including shared ownership, discounted homes for first time buyers (first homes scheme), low rent schemes to help with saving for a deposit (rent to buy) and government loan schemes (help to buy or help to build).

Affordable rent: housing where the rent is set in line with the government's social or affordable rent policy or is at least 20% below local market rents (including service charges where applicable). Affordable private rent is the term used to describe affordable rent properties provided under the build to rent scheme. The intention must also be for the property to remain at an affordable price for future eligible households, or for the subsidy to be used to fund further affordable housing.

Age-restricted general needs: usually for people aged 55 and over and the active elderly.

Anti-social Behaviour team: deal with crime, nuisance and disorder that intimidates and causes distress.

Brownfield land: land that has been abandoned or underused and may be polluted or be at risk of pollution from industrial use.

Building safety crisis: problems identified following the Grenfell Tower fire, particularly relating to flammable cladding and insulation, missing or inadequate fire breaks, compartmentation and fire doors, and flammable materials on balconies.

Build to rent: a property development model in which homes are built to be rented out rather than sold.

Care leavers: a person aged 25 or under, who has been looked after by a local authority for at least 13 weeks since the age of 14; and who was looked after by the local authority at school leaving age or after that date.

Census: asks questions about residents, their households and their homes to help to build a detailed snapshot of our society.

Choice based lettings: the system through Gateway to Homechoice enabling applicants for housing to choose from a range of vacant properties on the social housing register to "bid" on (register an interest in).

Civil injunction: prevents individuals from behaving in a specific way, associating with specific people, or from entering specific places.

Closure orders: gives a power to close a property completely or partially and to prevent access by any persons – even those with rights of abode or ownership.

Co-housing: an intentional, self-governing, cooperative community where residents live in private homes often clustered around shared space.

Community Protection Notice: intended to deal with unreasonable, ongoing problems or nuisances which negatively affect the community's quality of life by targeting the person responsible.

Community Safety team: improve the quality of life and work to keep our residents, visitors, and employees safe.

Complaint Handling Code: became statutory on 1st April 2024, meaning that all members of the Housing Ombudsman Scheme are obliged by law to follow its requirements. The code sets out best practice for landlord's complaint handling procedures, to enable a positive complaints culture across the social housing sector.

Corporate parent: the collective responsibility of the council, elected members, employees, and partner agencies, for providing the best possible care and safeguarding for looked after children and care leavers.

Criminal Behaviour Order: an order on conviction, available following a conviction for any criminal offence in the Crown Court, magistrates' court, or youth court.

Data insight: valuable information obtained from analysing data.

Decarbonisation: process of reducing greenhouse gas emissions through various methods.

Decent Homes Standard: a minimum standard that requires a reasonable state of repair, modern facilities and services, and thermal efficiency.

Department of Levelling Up, Housing and Communities (DLUHC): the previous name for the ministerial government department with the responsibility for housing. This department is currently named the Ministry of Housing, Communities and Local Government (MHCLG).

Dependent child: a person aged 0-15 years old in a household, or a person aged between 16 and 18 in full-time education and living in a family with their parent(s) or grandparent(s). This definition excludes anyone aged between 16 and 18 with a partner/spouse or living with a child.

Deposit bond scheme: a deposit in the form of a bond that landlords can claim against at the end of the tenancy if required.

Digital exclusion: unequal access and capacity to use digital technology.

Disabled adaptations: changes such as fitting a stairlift or a banister on the stairs, adding a bath lift, walk-in shower, or a rail, widening doorways and lowering kitchen worktops to meet the needs of people with disabilities.

Disabled Facilities Grant (DFG): grants provided by the Local Authority to help to meet the cost of adapting a property for the needs of a disabled person.

Discounted market housing: a form of affordable housing, which is sold at a discount of at least 20% below open market values.

Discretionary Housing Payment (DHP): an extra payment to help people who claim housing benefit and are struggling to pay the rent.

Dwelling: a place of residence.

Empty home: a home with no permanent occupier or where the main resident lives elsewhere. Empty homes that have remained unoccupied for over six months from the moment of being informed are regarded as long-term empty, and these are most likely to be subject to investigation by the council. Houses that have been empty for six months or less, second homes and unoccupied exemptions fall into the wider definition of having no permanent occupier.

46 Enabling: The enabling role at Ipswich Borough Council involves identifying affordable housing needs and working with developers to deliver the housing that is required.

Energy efficiency: the process of reducing the amount of energy required to provide products and services.

Enforcement: ensuring landlords comply with housing regulations.

Environmental Health team: Council department that protects the public from environmental hazards.

Equality Act 2010: brought together various anti-discrimination laws into one single act, so any unlawful treatment (discrimination, harassment, or victimisation) relating to one of the Equality Act protected characteristics.

Extra-care housing: specialist housing designed for older people. It is like sheltered housing but also offers help with personal care and household chores.

Fuel poverty: a household is in fuel poverty if: they have required fuel costs that are above average and were they to spend that amount they would be left with a residual income below the official poverty line.

Gateway to Homechoice bands: once an applicant has registered on the social housing register and the application has been assessed the applicant will be placed into one of five bands (Bands A-E), depending on assessed level of housing need. A is the highest need and E is the lowest level of housing need.

General needs housing: housing for individuals who are not vulnerable and are able to live independently without any special housing or support requirements.

H-CLIC (The Homelessness Case Level Information Classification): is the homelessness data collection system, which was introduced in April 2018 to collect case level data, which will provide more detailed information on the causes and effects of homelessness, long-term outcomes and what works to prevent it.

Home Emergency Alarm Response Service (HEARS): offers support through services to help people to feel safe living at home.

Homelessness acceptances (statutory homelessness): are households for whom the Council has accepted a duty to rehouse / accepted the main duty.

Homes England: government's housing and regeneration agency sponsored by the Ministry of Housing, Communities and Local Government (MHCLG).

House of Multiple Occupation (HMO): house occupied by more than two people who are not all members of the same family.

Household Support Fund (HSF): a government funded scheme that can assist with rent, and service charges if you are struggling with housing costs.

Housing Advice team: is made up of the Housing Options team, the Accommodation team and the Policy team and is responsible for managing the social housing register, preventing and relieving homelessness, managing temporary accommodation, and developing housing strategies and policies.

Housing association: nonprofit making organisations that provide low cost "social housing" for people in need of a home. Any trading surplus is used to maintain existing housing and to help finance new homes.

Housing Delivery Test: annual measurement of the number of homes delivered against the number of homes required, as set out in the area's Local Plan.

Housing health and safety rating system (HHSRS): a risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.

Housing mix: the number of affordable housing units to housing market units within a development.

Housing Ombudsman: an independent, impartial, and free service for social housing residents that works to improve residents' lives and landlords' services through the complaints system.

Housing Related Support (HRS): accommodation for individuals with support needs. New criteria are being introduced in 2025 meaning that only individuals that Suffolk County Council has a statutory duty to support will be accommodated through this route and Ipswich Borough Council are therefore developing an Ipswich pathway for individuals who have a need for supported housing but no longer meet the criteria for this to be funded through HRS.

Housing Services: the directorate comprising the Tenancy Services, Maintenance and Contracts and Housing Advice teams.

Independent Domestic Abuse Advocate (IDVA): experts in domestic violence who promote victim safety. They provide vital emotional and practical support to victims and survivors, to reduce the risk posed by the perpetrator.

Ipswich Lettings Experience Team (Ipswich LET): developed by Ipswich Borough Council to increase access to good quality homes in the private sector for anyone living in Ipswich faced with losing their existing accommodation.

Ipswich Standard: an enhanced version of the government Decent Homes Standard that requires a higher standard for accommodation of repair, modern facilities and services and thermal efficiency.

Joint Protocol: a procedure to be followed by children's social care and the Local Authority housing services to ensure joint responsibilities for homeless 16 and 17 year olds under the Housing Act 1996 (as amended by the Homelessness Act 2002 and the Children Act 1989 (as amended by Sections 17(6) and 22(1)), the Children Act 2004 and the Children (Leaving Care) Act 2000 are appropriately fulfilled.

Landlord Security Scheme (LSS): like a deposit bond but offers this security where an applicant has no guarantor.

Licensed HMO: an HMO is a house or flat which is occupied by three or more unrelated persons, who do not form a single household and share amenities such as bathrooms. A landlord of an HMO must have a valid licence before letting out the property.

Link worker: an individual that works with one or more organisations to deliver tailored and holistic support to access and maintain accommodation to mutual service users.

Local Housing Allowance: rates are used to calculate Housing Benefit for tenants renting from private landlords.

Local lettings scheme: in exceptional circumstances, the Gateway to Homechoice may decide to let properties on a slightly different basis from normal: in the interests of building a strong and sustainable community or to deal with particular local issues. The set of criteria where this applies is called a "local lettings scheme".

48 Local Welfare Assistance Scheme (LWA): assists those experiencing financial hardship with things such as food, heating, clothing, and fuel, or to pay your household bills.

Maintenance and Contract team: are concerned with repairs and maintenance of Council properties.

Marginalised and vulnerable adults: lack of access to resources, opportunities and rights which leads to relegation to the edge of society. Some marginalised adults may also be vulnerable for a reason and may be unable to take care of or protect themselves from harm or exploitation.

Market homes: homes available for sale which you can purchase and own.

Minimum space standard: minimum floor areas and room widths for bedrooms, as well as minimum floor areas for storage.

Ministry of Housing, Communities and Local Government (MHCLG): the UK government department with responsibility for housing, communities and local government in England.

Multi-Agency Risk Assessment Conference (MARAC): a local, multiagency victim focused meeting where information is shared on the highest risk cases of domestic violence and abuse between different statutory and voluntary sector agencies.

Money advice: provides debt advice and financial guidance.

Nearest neighbours: other Local Authorities who are similar, based on a number of factors aside from geographical location such as population, gender proportions, percentage working age, percentage unemployed, and numbers from ethnic minority groups. This allows for comparison between different Local Authorities.

Net zero: the process of balancing greenhouse gas emissions and removals to achieve an environment in which gas emissions are neutralised.

No recourse to public funds: people who are subject to immigration control and have no entitlement to welfare benefits, to home office asylum support for asylum seekers or to public housing.

Other household types: multi-family households, two or more unrelated adults.

Overview and scrutiny committee: introduced in 2000 to ensure that members of a Local Authority who were not part of the executive could hold the executive to account for the decisions and actions that affect their communities.

Owner occupation: properties owned outright by the occupier or being bought by the occupier with a mortgage.

Pathfinder programme: an experimental programme, usually the first of its kind in a particular area.

Pathways: routes into accommodation or for seeking assistance from the Local Authority for specific groups of people such as care leavers and individuals moving on from supported housing.

Planning team: prepares and reviews a wide range of strategic planning documents, including the Ipswich Local Plan 2018 - 2036, which are used in the long-term planning of the borough and in the determination of planning applications.

Policy team: is responsible for data gathering and analysis as well as writing policies and strategies within housing services.

Possession proceedings: a landlord must follow a three-stage process to evict a tenant from a rented property. They must: give the tenant a valid notice, issue a court claim for a possession order, and apply for a warrant to allow bailiffs to evict the tenant.

Pre-court panel: used by the Council before a tenant is taken to court to help people earlier and to save money on legal costs.

Prevention duty: is owed when a Local Authority is satisfied that a person is threatened with homelessness within 56 days and eligible for assistance. It requires an authority to take reasonable steps to help the person to secure that accommodation.

Pre-warrant panel: used by the Council when tenants have breached a possession order to identify the cause of the problems tenants are facing and help them access the support they need to avoid homelessness.

Priority need: a priority for accommodation given to specified groups of people who are homeless or threatened with homelessness under part 7 of the Housing Act 1996.

Private rented sector: all rented property other than that rented from Local Authorities and housing associations.

Private Sector Housing team: offer advice and support to tenants, homeowners, and private landlords to ensure that homes are a safe and healthy environment for everyone.

Protected characteristics: defined by the Equality Act 2010 as age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex, sexual orientation,

Public Protection: the directorate made up of the Food Safety and Public Health, Occupational Health and Safety and Licensing, Environmental Protection, Private Sector Housing and Business Support teams.

Registered provider (RP): provider of Social Housing registered with the Homes and Communities Agency.

Registered Social Landlord (RSL): housing association.

Regulator of Social Housing: ensures a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.

Relief duty: is where a Local Authority is satisfied that someone is homeless and eligible. It must take reasonable steps to help them secure that accommodation becomes available for at least six months.

Rent arrears: is debt owed for rent to a landlord.

Rent deposit: a sum of money paid by the tenant to the landlord which the landlord retains as security against loss or damage or rent arrears. Landlords are required to register their deposits in a government approved scheme.

Rent Guarantee Scheme (RGS): rent is set at Local Housing Allowance rates and the Council guarantees the rent is paid to the landlord.

Rent in advance: landlords can require tenants to pay rent in advance.

Retrofitting: any improvement work on an existing building to improve its energy efficiency, making them easier to heat, able to retain that heat for longer, and replacing fossil fuels with renewable energy.

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50 Right to buy: a scheme that helps social tenants in England to buy their home at a discount.

Rough sleeping: defined by the government as 'people sleeping, or bedded down, in the open air (such as on the streets, or in doorways, parks or bus shelters); people in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, station).'

Rough Sleeping Project / initiative / funding: a government funded initiative that has supported Local Authorities in delivering local and tailored rough sleeping services to give those in need the best chance of a safe and sustainable life off the streets.

Section 106 planning requirement: section 106 of the Town and Country Planning Act (1990) established a legally enforceable mechanism to secure contributions from developers towards the provision of necessary community and social infrastructure. S106 contributions can only be sought for facilities where there is a need that has arisen, at least in part, because of the new development.

Self-build and custom build: projects where individuals are involved in building or managing the construction of their home and projects where individuals commission their home, making key design and layout decisions, but the home is built ready for occupation.

Serviced plots: land available to buy and custom build a home. Access and available utilities are laid to the boundary of the plot, with planning permission included.

Shared ownership: a way of buying a share of a property, and paying rent for the remainder, usually to a housing association.

Sheltered housing: accommodation for sale or rent exclusively to elderly or vulnerable people, often with estate management services, emergency alarm system and warden service.

Shortlisting: the process of determining the position of applicants who bid on properties on the social housing register (Gateway to Homechoice) based on their banding for rehousing and their time spent on the register.

Single family households: married, civil partnership and cohabiting couples with and without children, as well as lone parents.

Single people: one person households.

Social housing: housing owned and managed by Local Authorities and Housing Associations.

Social housing register: Gateway to Homechoice/Choice Based Lettings (CBL) system.

Social inequality: the existence of unequal opportunities and rewards for different social positions or statuses within a group or society.

Specialist accommodation: any housing that accommodates vulnerable people that is not a registered care home or general needs accommodation.

Stakeholders: individuals, groups, or organisations with an interest or concern in something.

Standard method: uses a formula to identify the minimum number of homes expected to be planned for, to address projected household growth and previous under-supply.

51 Starter homes: must be a new property, be available to qualifying first-time buyers only, be sold at a discount of at least 20% of the market value, be sold for less than the price cap, and the property will be subject to any restrictions on sale or letting as specified in regulations.

Statutory duties: duties owed by the Local Authority to assist individuals who are homeless or threatened with homelessness under part 7 of the Housing Act 1996 (prevention, relief, and main duty).

Statutory homeless: Local Authorities in England have a statutory duty to secure accommodation for unintentionally homeless households who fall into a 'priority need' category. There's no duty to secure accommodation for all homeless people.

Statutory nuisance: something which interferes with a person's right to use or enjoy their property such as noise, smoke, or smells to the extent that it unreasonably and substantially causes an interference or injures health or is likely to injure health.

Suffolk Office of Data and Analytics (SODA): creates multi-organisational data insight by analysing local data.

Supported housing: accommodation where residents receive support, supervision, or care.

Support needs: needs that arise from or are related to a physical or mental impairment or illness.

Sustainable housing: homes that are designed to reduce the overall environmental impact during and after construction in such a way that they can meet the needs of the present without compromising the ability of future generations to meet their own.

Temporary accommodation: provided by the Local Authority to homeless households pending enquiries into their homeless application and to homeless households accepted as homeless.

Tenancy Incentive Scheme: scheme by which under occupying Council tenants are given a priority banding on the social housing register (Gateway to Homechoice) to downsize to smaller accommodation that meets their needs which frees up larger accommodation for families.

Tenancy Services team: manage council tenancies and related services we provide our tenants such as tenancy support.

Unaccompanied asylum-seeking children (UASC): people under 18 who claim asylum and do not have adult family members with them or who they could join. Under the Children Act 1989, social services are responsible for asylum applicants under 18.

Universal Credit: a benefit designed to support people who are on a low income or out of work. It replaced six previous benefits and is based on a single monthly payment, transferred directly into a bank account.

Void(s): property that is empty with no tenant living there. The void period is the length of time in between one tenant moving out and another tenant moving in.

Welfare reform: changes to the rules concerning a number of benefits offered within the social security system. It was enacted by Parliament on 8 March 2012.



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