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10 March 2015

To: Councillor Mark Howell, Portfolio Holder

Anna Bradnam
Jose Hales
Philippa Hart
Hazel Smith
Bunty Waters

Opposition Spokesman
Opposition Spokesman
Opposition Spokesman
Opposition Spokesman
Scrutiny and Overview Committee

Dear Sir / Madam

You are invited to attend the next meeting of **HOUSING PORTFOLIO HOLDER'S MEETING**, which will be held in **MONKFIELD ROOM, FIRST FLOOR** at South Cambridgeshire Hall on **WEDNESDAY, 18 MARCH 2015 at 5.30 p.m.**

Yours faithfully
JEAN HUNTER
Chief Executive

Requests for a large print agenda must be received at least 48 hours before the meeting.

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PROCEDURAL ITEMS		
1.	Declarations of Interest	
2.	Minutes of Previous Meeting The Portfolio Holder is asked to sign the minutes of the meeting held on 15 October 2014 as a correct record.	1 - 6
DECISION ITEMS		
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8. Forward Plan

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The Portfolio Holder will maintain, for agreement at each meeting, a Forward Plan identifying all matters relevant to the Portfolio which it is believed are likely to be the subject of consideration and / or decision by the Portfolio Holder, or recommendation to, or referral by, the Portfolio Holder to Cabinet, Council, or any other constituent part of the Council. The plan will be updated as necessary. The Portfolio Holder will be responsible for the content and accuracy of the forward plan.

CONFIDENTIAL ITEM - MEMBERS ONLY

The press and public are likely to be excluded from the meeting during consideration of the following item in accordance with the provisions of Section 100(A)(4) of the Local Government Act 1972 (exempt information as defined in paragraph 3 of Schedule 12A of the Act).

9. Transfer of Land at OSP 148 Church Lane, Great Eversden

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Please note this agenda item has been deferred.

10. Date of next meeting

17 June 2015 at 5.30pm.

OUR LONG-TERM VISION

South Cambridgeshire will continue to be the best place to live, work and study in the country. Our district will demonstrate impressive and sustainable economic growth. Our residents will have a superb quality of life in an exceptionally beautiful, rural and green environment.

OUR VALUES

We will demonstrate our corporate values in all our actions. These are:

- Working Together
- Integrity
- Dynamism
- Innovation

GUIDANCE NOTES FOR VISITORS TO SOUTH CAMBRIDGESHIRE HALL

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Agenda Item 2

SOUTH CAMBRIDGESHIRE DISTRICT COUNCIL

Minutes of the Housing Portfolio Holder's Meeting held on
Wednesday, 15 October 2014 at 5.30 p.m.

Portfolio Holder: Mark Howell

Councillors in attendance: Val Barrett, Anna Bradnam, Kevin Cuffley, Alison Elcox, Jose Hales, Hazel Smith, Bunty Waters

Also in attendance:

Usma Ali	Housing Development Officer
Julie Fletcher	Housing Performance Improvement Team Leader
Anita Goddard	Head of Housing and Property Services
Wendy Head	Chairman, Tenant Participation Group
Stephen Hills	Director of Housing
Ian Senior	Democratic Services Officer
Victoria Wallace	Democratic Services Officer
Paul Williams	Equality and Diversity Officer
Heather Wood	Housing Advice and Options Manager

1. DECLARATIONS OF INTEREST

Councillor Mark Howell declared a non-pecuniary interest as an employee of the Papworth Trust, a charity that includes a Registered Social Landlord.

2. MINUTES OF PREVIOUS MEETING

The minutes of the meeting held on 1 April 2014 were agreed as a correct record.

3. FLATS AND HOUSES AT 1-14 FAIRVIEW LONGSTANTON (KEY)

The Housing Development Officer presented the report which set out the future options for the redevelopment of the flats and houses at 1-14 Fairview, Longstanton.

The Portfolio Holder noted the following:

- The local member for Longstanton had been involved in the consultation process regarding the options for the site, and supported the proposed preferred option.
- Housing Officers had worked very closely with tenants who had to be rehoused. Tenants had been rehoused as per their wishes with some rehoused within the village and others outside the village where this interest had been expressed.

The Housing Portfolio Holder **APPROVED** the recommended Option C; to dispose of the site at Fairview Longstanton to Icen Homes/Hundred Houses Society for nil value, to enable the development of an affordable housing scheme.

4. REQUEST FOR DELEGATED AUTHORITY TO PROCURE A NEW CONTRACT FOR THE SUB-REGIONAL HOME-LINK SCHEME

The Housing Advice and Options Manager presented the report requesting delegated authority to procure a new contract for the sub-regional Home-Link scheme, in partnership

with the other local authorities in Cambridgeshire and West Suffolk.

The Director of Housing explained that this was not a key decision as it did not affect the Council's budget, with the cost of procurement factored into the existing budget.

Discussion ensued:

- Only those who could demonstrate a strong local connection to South Cambridgeshire were eligible to apply to the Council's Housing Register.
- The Home-Link scheme allowed for a proportion of allocations to be cross partner allocations, which provides applicants the opportunity to move within the sub-region.
- Clarity was sought on whether the terms of choice based lettings were reviewed. It was confirmed that the terms of partnership and engagement were reviewed on a regular basis by the Home-Link Management Board.

The Portfolio Holder **APPROVED** the recommendation to procure a new contract for the sub-regional Home-Link scheme in the current financial year (2014/15).

5. REVIEW OF HRA FUNDED AIDS AND ADAPTATIONS POLICY

The Head of Housing and Property Services presented the report which sought approval of the revised Aids and Adaptations policy, subject to further consultation with the Tenant Participation Group, and permission to employ an in-house Occupational Therapist. The Director of Housing clarified that this was not a key decision.

The Housing Portfolio Holder was informed that since the writing of the report, the Tenant Participation Group had been consulted on the revised Aids and Adaptations policy.

The employment of an in-house Occupational Therapist was discussed, the following comments were made:

- Support was expressed for the employment of an in-house Occupational Therapist, as this would enable the Council to provide a holistic housing service.
- The Head of Housing and Property Services confirmed that residents would not be moved from their homes if they did not want to be. The service worked to keep people in their communities, with their existing support networks.
- The in-house Occupational Therapist's salary would be funded by revenue funding from the HRA fund.
- The in-house Occupational Therapist would work to match people with appropriately adapted homes.
- Through the current service, residents had to wait 18 weeks to receive an assessment. The aim was to reduce this to a two week waiting time by employing an in-house Occupational Therapist. Some concern was raised over the sustainability of this challenging target and it was clarified that this was an aspirational target for an initial assessment, which could be reviewed if found to be unsustainable.
- The NHS would continue to be used as a triage service.

The Aids and Adaptations Policy was discussed and the following comments were made:

- Clarification regarding the under occupation of property by two or more bedrooms was sought. The Head of Housing and Property Services confirmed that this referred to one person or a couple in a three bedroomed house and clarified that the Housing Benefit regulations only applied to people under the age of 65. Therefore if older couples required two bedrooms for medical reasons, the Housing Benefit rules would not apply.
- The definition of serious rent arrears was queried. The Head of Housing and

Property Services clarified that this would be arrears that had reached approximately four months. The Portfolio Holder expressed concern that people should not be excluded from housing if illness or disability had prevented them from paying their rent, and was assured that the circumstances of each individual were always considered.

The Portfolio Holder **APPROVED:**

- a) The revised Aids and Adaptations policy.
- b) The employment of an in-house Occupational Therapist.

6. HOME IMPROVEMENT AGENCY UPDATE

The Director of Housing presented the report which provided a review of the progress of the Cambs Home Improvement Agency (CHIA) shared service, following two years of operation.

Portfolio Holder approval was sought for the extension of the current Shared Service Agreement by a further twelve months to 31 March 2016. This would allow for improvements to be embedded and would also allow time for East Cambridgeshire and Fenland to be approached regarding joining the partnership. The Portfolio Holder was informed that Cambridge City and Huntingdonshire District Council had approved the extension of the current Shared Service Agreement by a further twelve months to 31 March 2016.

Results of the CHIA Customer Satisfaction Survey were highlighted and the Portfolio Holder commended the levels of satisfaction achieved. Whilst the survey reflected that 84% of customers' expectations had been fully met, it was recognised that 16% of these only had their expectations partly met. The issue of high expectations and managing these was discussed; with the need to make the best use of public money, the service focussed on providing customers with what they needed rather than what they necessarily wanted according to their expectations.

The Portfolio Holder **APPROVED:**

- a) The extension of the current Shared Service Agreement by a further twelve months to 31 March 2016.
- b) The adoption of the key performance indicator:
Average time (in weeks) between date of referral to practical completion for minor jobs up to £10k.
- c) The preparation of an Outline Business Case for the expansion of a county-wide service, with final agreement being subject to agreement by Cabinet in 2015.

7. AFFORDABLE HOMES DRAFT SERVICE PLAN 2015/16

The housing Performance Improvement Team Leader presented an update on the revised Affordable Homes Service Plan for 2015/16.

One of the products identified was to look at how money received in lieu of affordable housing was spent, in particular the £2 million funding received from Papworth Everard. It was clarified that this had to be spent within 5 years of receipt and any unspent funds had to be returned. The money would be spent on new affordable housing and could not be used to build housing in Papworth Everard. Councillor Jose Hales would discuss a potential project to be funded by this with the Portfolio Holder, outside the meeting.

The Head of Housing and Property Services confirmed that the Council wanted to use renewables on all housing, where appropriate.

Digital Inclusion was discussed. It was recognised that there were issues around achieving this as some residents could not afford broadband and others, particularly the more elderly population, did not want broadband.

The Portfolio Holder **ENDORSED** the service plan actions identified in the report.

8. **EQUALITY SCHEME 2012-2015 (2014-2015 UPDATE)**

The Equality and Diversity Officer presented the Council's updated Equality Scheme 2012-2015, which was discussed:

- The categories listed on page 5 of the policy were the nine protected characteristics according to national regulations.
- The Gypsy and Traveller population in the district is based on local intelligence rather than the national Census statistics, as it was felt that the Census may not have provided a true reflection of the Gypsy and Traveller community in South Cambridgeshire.
- The Equality and Diversity Officer clarified that the Staff Survey was not mandatory for staff to complete.
- The Equality and Diversity Officer confirmed that officers were carrying out Equality Impact Assessments (EIA) and explained the Council's process for completing an EIA.

The Portfolio Holder **AGREED** the 2014-2015 update of the Council's Equality Scheme 2012-2015.

9. **TENANT SCRUTINY REPORT ON THE GROUNDS MAINTENANCE SERVICE**

This was an information item presenting the Tenant Participation Group's (TPG) Scrutiny Review of the Ground Maintenance Service. The Director of Housing and the Portfolio Holder thanked the Chair of the Tenant Participation Group for all the work that had been undertaken by the group and for their professionalism. Both were very grateful for the TPG's input and for the recommendations they had made in the report.

Recommendation 13 regarding the redevelopment of garage sites was discussed. The Director of Housing confirmed that a garage site strategy was in place.

The Portfolio Holder **NOTED** the report and thanked the Tenant Participation Group for the report.

10. **TENANT PARTICIPATION GROUP**

The Chair of the Tenant Participation Group (TPG) provided a verbal update on the work of the TPG. The Portfolio Holder was informed that the group had been discussing further areas for scrutiny, which would be announced following the next Tenant Scrutiny Group meeting.

The Portfolio Holder **NOTED** the update and thanked the Chair of the TPG for attending the meeting.

11. **WORK PROGRAMME**

The Portfolio Holder **NOTED** the up to date work programme.

12. DATE OF NEXT MEETING

The next scheduled meeting date of Wednesday 18 March 2015 was agreed. The potential need for a further meeting to take place in December 2014 or January 2015 would be discussed outside the meeting.

The Meeting ended at 7.00 p.m.

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Agenda Item 3



South
Cambridgeshire
District Council

Report To: Housing Portfolio Holder
Lead Officer: Director of Housing

18 March 2015

COMMUNITY IMPACT STATEMENT AND ASSOCIATED ACTIONS

Purpose

1. To seek approval for the Community Impact Statement and associated actions. The purpose of the Community Impact Statement is to set out how the Affordable Homes Service has a beneficial impact on communities; improving the lives, opportunities and the well being of not just the Council's tenants and leaseholders but the wider community.
2. This is not a key decision.

Recommendations

3. That the Housing Portfolio approves;
 - The Community Impact Statement (**Appendix A**)
 - The Financial Inclusion Strategy (**Appendix B**)
 - A one off £10,000 contribution to the Rainbow Anglia Credit Union (**Appendix D**) in line with Financial Inclusion Strategy
 - The Digital Inclusion Strategy (**Appendix C**)
 - The in principle appointment of a fixed term post to help deliver the Digital Inclusion Strategy action plan.

Reasons for recommendations

4. The Financial Inclusion Strategy will help to support tenants and to mitigate some of the negative impacts associated with welfare reforms. The payment to Rainbow Anglia Credit Union will help to support a key partner in promoting financial stability for those tenants without mainstream bank accounts. The Digital Inclusion Strategy will assist tenants to get the most of their housing service and will also help them to maximise their incomes at a time when welfare benefits are becoming 'digital by default'. A full time fixed term post is required to ensure that the work required to take forward the Digital Inclusion action plan is properly resourced.

Background

5. The Affordable Homes Service Plan 2014/15 identified a need to develop services to help support Digital and Financial inclusion and to adopt a Community Impact Statement, which will help us monitor and measure the social impact of delivering our services across the district.
6. This in part helps to address one of the key items on the Corporate Risk Register associated with monitoring and mitigating the impacts of welfare reforms. The Government has announced that for a number of welfare benefits there will be a 'digital by default' assumption requiring people to apply for their benefits online. Allied to this is an assumption that people have bank accounts into which benefits can be paid and withdrawn.

Considerations

7. Surveys of tenants have shown that not everyone is currently able to access the internet and there are also tenants without access to bank accounts. To support these tenants and to ensure that they are able to maximise their incomes and be able to pay their rent these twin matters need to be addressed.
8. Improving tenants' access to digital information sources will also allow the Council to improve the efficiency of the service we run over time.
9. The work undertaken during 2014 on establishing a value for money framework for affordable homes and the new style service plan which includes an assessment of social value, has highlighted the impact of housing services on the wider community. Some of these help to address non housing aspects of the Corporate Plan and the Community Impact Statement helps to clearly articulate these benefits.

Options

10. The Portfolio Holder may choose to not approve the Financial Inclusion Strategy and the associated payment to the Credit Union. See risk below.
11. The Portfolio Holder may choose not to approve the Digital Inclusion Strategy and the associated appointment of a fixed term post. See Risk below.

Implications

12. In relation to the funding of the local Credit Union, The Council's Procurement Officer has proposed that a senior officer/authorised signatory complete a 'Contract Regulations Exemption Request Form' which will be completed prior to the payment being made.
13. In relation to the Digital Inclusion Strategy the successful delivery of this strategy will require the recruitment to a new post (two year fixed term contract) which will be funded through existing HRA resources.

Financial

14. The proposal to recruit a temporary officer would be funded out of the HRA. The cost of this post would be offset by savings made elsewhere in the staffing budget.
15. There is a proposed £10,000 contribution to the Credit Union. The benefits of supporting this partnership provide good value for money.

Legal

16. None

Staffing

17. The Digital Inclusion Strategy requires the appointment of one temporary officer subject to the usual EMT approval.

Risk Management

18. The Digital Inclusion Strategy is aimed at ensuring that tenants are not disadvantaged by lack of access to the internet. This is increasingly important particularly as the Government has announced a 'digital by default approach at claiming some benefits. The risk to the Council of not addressing this is increased rent arrears.
19. The risk of not supporting tenants to have access to financial services is also that there will be an increase in rent arrears.

Equality and Diversity

20. Equality Impact Assessments have been carried out in relation to the adoption of the proposed new strategies.

Consultations (including the Youth Council)

21. The Tenant Participation Group has been involved in discussions regarding the Credit Union and actions to promote digital and financial inclusion as part of the Service Plan 2014/15 actions.

Effect on Strategic Aims

22. These proposals make a positive contribution to the following Council objectives:
23. Wellbeing – objective 10 - Ensure that the impact of Welfare Reforms are managed smoothly and effectively.
24. Engagement – objective 4 – Work with tenants, parish councils and community groups to sustain successful, vibrant villages.
25. Partnerships – objective 6 – Ensure best use of Council assets and benefit from opportunities to achieve efficiencies from partnership working.

Conclusions / Summary

26. The Community Impact Statement highlights the importance of the work of Affordable Homes to the whole community and not just the tenants. The proposed strategies are intended to support tenants and to maintain the high levels of rent collection achieved by the Council.

Background Papers

27. The following background papers were used in the preparation of this report:
None.

Contact Officer: Peter Moston – Resident Involvement Team Leader
Telephone: 01954 713037

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South Cambridgeshire District Council

Community Impact Statement

Introduction:

With over 20,000 people in communities in our district that either live in our homes, or are part of our estates, Affordable Homes can make a real impact to improve the lives, opportunities and the well being of these communities which are made up of tenants, leaseholders, their families and neighbours.

Our vision for Housing –

To be the best housing service by providing good quality housing across all tenures that is accessible to all – that enhances residents' quality of life, their health and wellbeing, that supports economic growth and social opportunities, alongside improved energy security and reduced carbon footprints.

The Community Impact Statement will help ensure that the Affordable Homes team focuses on implementing policies and procedures that will have a positive impact on these communities to make a real difference and improve opportunities and life chances for our tenants and the population beyond.

Our current Housing Strategy aims to promote and brand our Council's Housing Service as putting the **HEART** back in to Housing:

- **H** Health & Wellbeing
- **E** Economic Growth & Development
- **A** Affordable Housing
- **R**educing Fuel Poverty and promoting energy efficiency
- **T**ackling Homelessness

The Council's Housing Strategy 2012/13 – 2016/17, provides a fuller analysis of the role that housing plays in the achievement of wider council objectives and is renewed every 5 years.

The Housing Service Plan 2012/13 – 2014/15 details the service improvements required to meet the Council's objectives and to respond to changes in the external operating environment. The Service plan is refreshed annually.

Our Community Impact Statement is a summary document setting out our current priorities for the development of services having a positive effect on the community and aspirations for the future looking at four key areas:

- Improving neighbourhoods
- Promoting sustainable living
- Promoting health and well being
- Investing in people

Improving neighbourhoods: We know that the condition of our customer's homes and the environment around it is a number one priority. Everyone wants to live in an area where they feel safe and can be proud to live. Research has shown that living in a neglected neighbourhood can have a negative impact on residents' health and wellbeing as well as impacting on social values, such as increased crime, graffiti, anti-social behaviour, dog fouling, fly tipping etc.

Corporate target: Engagement

Objective 4 Work with tenants, parish councils and community groups to sustain successful, vibrant villages.

- We will work towards improving and invigorating neighbourhoods by having effective methods in place to manage areas covering - grounds maintenance, estate management, managing ASB, parking and garage sites.
- Working with: Residents, Parish Councils, County Council, Neighbourhood Planning.
- Officers will work closely with residents, councillors and our chosen contractor to ensure the best possible service for maintaining communal areas we are responsible for throughout the district.
- During 2014 our Grounds Maintenance service standards were updated after completing a resident led scrutiny review which resulted in 15 recommendations the majority of which have now been actioned.
- We have recently reviewed our ASB policies and procedures which are implemented by our neighbourhood support team in line with ASB Crime & Policing Act 2014.
- We have recently carried out reviews of the usage of our garage sites and actively look at opportunities to redevelop underutilised sites for new housing/alternative use.

Promoting sustainable living: Providing energy efficient homes that are sensitive to the environment, help to promote sustainable living now and for future generations. A warm home that is energy efficient has positive benefits for residents' health which can help to prevent hospital admissions and reduce demand on the health service. It also provides positive financial outcomes on reduced energy costs for residents, as well as helping to protect the environment.

Corporate target: Engagement

Engage with residents, parishes and businesses to ensure we deliver first class services and value for money.

- We will encourage tenants to live more sustainably by reducing fuel bills, being more energy efficient and using renewable energy.
- We will provide energy advice to residents and investigate funding/grants available for the development of new energy initiatives such as solar, ASHPs, solar thermal, water saving and more efficient and sustainable electric heating/lighting.
- Working with: Asset Management-replacing doors, windows, updating heating systems, improving insulation, smart metering.
- By reviewing and updating our Warmer Homes strategy 2011/12 to 2015/16 which sets out 22 targets within 5 main areas.
- We will investigate the potential for partnerships to maximise the benefits of funding and ensure tenants are encouraged to seek the best priced energy supplier for their needs.
- Support local volunteer groups across the District to help communities and residents cut energy costs and become less dependent on increasingly expensive fossil fuels through the South Cambridgeshire Sustainable Parish Energy Partnership.
- Take an active role in delivery of the new 'Green Deal' to improve energy efficiency in homes and other buildings.
- Over a period of 2 years, monitor the Retrofit Project at Rampton Drift, Longstanton to see what difference cutting edge 'green' technologies are making.
- Continue to access grants to improve the thermal efficiency in the Council stock and introduce innovative sustainable energy efficient heating solutions.
- Our key aims to help tackle fuel poverty are to identify levels of fuel poverty and target assistance to the most vulnerable households.
- Raise awareness of the benefits of energy efficiency and encourage take up of appropriate benefits.
- Investigate how fuel poverty impacts on the gypsy and traveller community following funding secured through LEAF (Local Energy Assessment Funding).

Promoting health and wellbeing: We understand the importance of working with our partner organisations to support and promote healthy and independent living practices. In doing so, residents are able to enjoy a better quality of life in their own community close to support networks, as well as reducing the impact on health services and demand for specialist accommodation.

Corporate target: Wellbeing

Objective 9 Work with GP's and partners to link health services and to improve the health of our communities.

Objective 10 Ensure the impacts of welfare reform are managed smoothly and effectively.

- Tackling tenants' inequalities, promoting independence and improving health and well being.
- Have an effective advice and support service in place to help tackle life-style mould and condensation issues.
- Promoting independence for older people and providing information and access to appropriate support services where needed via housing related support to help minimise the impact on housing and health services.
- Promoting opportunities to grow your own food and eat a healthy and balanced diet.
- Work closely with the NHS and community mental health services
- Promoting equality of opportunity and tackling inequalities

Investing in people: Supporting residents to help unlock their potential, take up opportunities and be financially inclusive. This will have a positive impact on their quality of life, helping to reduce poverty and benefit dependency. We will continue to research best practice working with partner organisations to help ensure no customers are disadvantaged whilst being able to access appropriate advice and support when needed. We will endeavour to measure the social impact of our services to enable better investment decisions and evidence value for money.

Corporate target: Engagement, Wellbeing

Objective 4 Work with tenants, parish councils and community groups to sustain successful, vibrant villages.

Objective 10 Ensure the impacts of welfare reform are managed smoothly and effectively.

- We will help tackle worklessness, financial exclusion, job seeking, money management, digital exclusion, training and apprenticeships,
- There may be the opportunity to extend the range of activities to include horticultural training linked to healthy eating initiatives.
- South Cambs are working in partnership with a local provider (CHS Group) to help residents access free employment, education and training advice. The service is available to anyone aged 18 or over living in South Cambs and is being delivered under the National Careers Service, which is funded by the Skills Funding Agency.
- We will continue to target support to those households least able to cope with welfare reform changes via visiting/phone contact.
- South Cambs sees apprenticeships as a vital way of introducing and nurturing new talent in to a career in housing. Also due to the high cost of living and local house prices it is sometimes difficult to recruit experienced people from outside the area.
- South Cambs will continue to work with jobcentre plus and Cambridge Regional College to help identify and recruit two apprentices to work within affordable homes offering two year apprenticeships. This ties in with our corporate target to employ at least one apprentice within each directorate.
- Improving the quality of life for South Cambs residents is an important priority for the Council which includes improving their financial wellbeing whether this involves investing in business to secure jobs, improving work skills or tackling debt.

- We will continue to advertise and promote our low cost home contents insurance scheme.
- We will work closely with a local Credit Union to ensure tenants have access to affordable and accessible savings/loans services.
- We will continue to work with partner organisations such as the Big Issue and Experian to look at the feasibility of introducing a Rental Exchange scheme to help improve the credit rating for the majority of our tenants.
- South Cambs will continue to work in partnership with CAB's across the region and provide direct funding for local services. This enables us to offer tenants free, unbiased, confidential advice delivered by experienced CAB advisers.
- We will continue to act as a collection point for local food bank donations and work with partner organisations to promote new services in the District.
- We will continue to work on ways to prevent homelessness within the District including in some cases providing temporary financial support for example via our Rent Deposit Scheme to help people access housing in the private sector.
- We will promote Digital and Financial inclusion and have strategies and action plans in place to develop these areas of our work.

Future priorities:

- Maintain and update community impact statements via the various housing strategies.
- All staff throughout the organisation aware of service and able to signpost residents for appropriate support. Maintain good links with local providers ensuring written promotional material and website information up to date.

Summary of Key affordable homes Policies/Strategies

Strategy	Time Period	Description
South Cambridgeshire District Council Housing strategy	2012/13 to 2016/17	Overarching strategy linking the role of Affordable Homes with the broader Council objectives including partnership work with housing associations, affordable homes programmes, private sector housing matters.
Five year Housing Maintenance Plan	2012/13 to 2016/17	Detailed spending priorities for next 12 months and indicative details for following four years.
Resident Involvement strategy	2010/11 to 2012/13	Sets out series of projects and actions to increase the ways in which tenants can engage with the housing service.
Asset Management strategy	2011/12 to 2015/16	Identifies the key requirements to maintain the Council's housing stock to at least Decent Homes Standard.
Warm Homes strategy	2011/12 to 2015/16	Series of actions to ensure that investment is prioritised to reduce fuel poverty increase thermal efficiency and tenant comfort and reduce carbon emissions. Linked to EU funding project.
Annual Service Plan	2012/13 to 2013/14	Analysis of operating environment including changes to Government policy. Identifies service improvement projects needed including those projects needed to deliver on specific Council actions.
Value for money strategy	2011/12 to 2013/14	Sets out the way in which the housing service can improve the way data is captured and analysed to ensure good value for money is being achieved and monitored.

Anti-Social Behaviour (ASB) statement of policies and procedures	2015/2016	Sets out how we will deliver our tenancy support service and deal with neighbourhood issues and ASB
Financial Inclusion strategy	2015/2017	Sets out how we will help prevent Financial exclusion
Digital Inclusion strategy	2015/2017	Sets out how we will promote and support Digital Inclusion within the District
Community Impact statement	2015/2016	Summary document of how our services - current and future impact on the community.



South Cambridgeshire District Council

FINANCIAL INCLUSION STRATEGY

2015-2017



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APPENDIX 01 – Financial Inclusion Strategy Action Plan

1. Foreword

The financial inclusion strategy has been developed by housing staff in order to highlight existing services which are available from the Council to support financial wellbeing and to help identify areas for future service development in the District.

Improving the quality of life for South Cambridgeshire residents is an important priority for the Council; whether this involves investing in business to secure jobs, improving work skills, tackling debt or improving access to financial services.

For those living in lower income households, life today is the hardest it has been for a generation. Whilst jobs offering decent pay are scarce, families and individuals are struggling to afford even the basics to get by. The reality for many low income households can be using payday loans to fund the rent, unpaid bills stacking up behind the sofa and phone calls being left unanswered in case its debt collectors on the other end.

The implementation of this Strategy will ensure that we play our part in helping to reduce financial exclusion experienced by residents, leading to an improvement in health and wellbeing for some of the more disadvantaged households living in the District.

It is recognised that this strategy is a housing focused document, concentrating on our rented housing service. However, it links in via the regional financial capability forum to other housing provider's financial wellbeing/anti-poverty strategies and the County Council's family/children support strategies.

2. What will the Financial Inclusion Strategy do?

The Financial Inclusion Strategy is a supporting document to the Council's Housing Strategy and sets out our plans to help improve the financial wellbeing of residents within the District, by offering a range of services which will help to minimise financial exclusion.

The Strategy aims to set out:

- What Financial Inclusion is and to help target those households most at risk from being financially excluded.
- The work currently happening across the District to support Financial Inclusion.
- Our future priorities for tackling Financial Exclusion.
- When we will do this by and how it will be done.

3. Financial Inclusion/ Exclusion explained

3.1 What is Financial Inclusion/Exclusion?

Financial Inclusion is defined as the ability of an individual, household or group to access appropriate financial services or products. Financial exclusion is where people do not have access to these services.

People that are financially excluded might:

- Not be able to access affordable credit
- Have difficulty, or not want, to obtain a bank account
- Be financially at risk through not having home insurance
- Struggle to budget and manage money or plan for the unexpected
- Not know how to make the best of their money
- Be most at risk from fuel poverty



The causes of financial exclusion are varied and complex and can range from an inability to access mainstream banking services and poor financial literacy, through to powerful cultural influences. The above diagram shows a range of issues often linked to financial exclusion.

Whilst it could be argued that South Cambs is a relatively affluent area with good employment opportunities, set out below are some facts about the area which shows there are many low income households who need our help.

South Cambridgeshire Population:

148,800 - predicted to grow to 188,400 by 2031.

Total Number of Households:

60,000 of whom 7,004 (11.7%) are in receipt of Housing Benefit (means tested). South Cambs have a stock of 5,318 rented properties of whom 2,860 (53.8%) are in receipt of Housing Benefit (means tested). 6,300 working age clients claiming benefits (6.8% of the working age population in South Cambs compared to 14.7% in England & Wales).

Eight out of ten financially excluded people live in socially rented accommodation.

3.2 Who is most likely to be affected by Financial Exclusion:

Following national research by the Chartered Institute of Housing (CIH) those most likely to be affected by financial exclusion are:

- **Single parents**
- **Over 60s**
- **People with disabilities**
- **Young adults between 18 and 24**
- **People who are homeless**
- **Low income households and /or in receipt of benefits**
- **Refugees and asylum seekers**
- **Living in local authority or housing association accommodation**

The causes of financial exclusion can be attributed to a variety of reasons but will usually be due to a change in circumstances such as:

- **Losing your home**
- **Losing your employment**
- **Breakdown of relationship**
- **Illness, disability or bereavement within the family**
- **New parents**
- **Change of benefit entitlement/delay processing benefit**
- **Start of a new business**
- **Going in to or coming out of prison**
- **Reduction in income**

3.3 Measuring the Impact of Financial Exclusion.

It has been estimated that individuals on low incomes pay a 'poverty premium' of approximately £1,000 per year in accessing basic financial services and utilities through the use of pre-pay utility meters, cheque commission charges and the use of non-standard credit (such as home credit lenders/pay-day loans).

The issues surrounding financial exclusion and financial capability can have an impact on an individual's lifestyle, putting them at risk of social exclusion as well. Social exclusion then has a wider bearing on our communities - affecting health, family breakdowns, crime levels, the environment we live in and an individual's ability to contribute equally.

The impact of financial exclusion causes additional hardship and disadvantages to those affected. Typical examples being:

- Inability to set up direct debits to make payments or receive salary without a bank account reduces ability to obtain work
- Paying more for utilities – people without access to direct debits pay an extra £70-£100 per year for their energy bills
- Not being able to access affordable credit and relying on alternative credit at high rates of interest or illegal lenders/loan sharks
- Lacking the financial comfort provided by a small amount of savings or insurance products which can reduce unexpected financial pressures
- Lack of access to impartial advice, particularly on debt problems

4. What are we doing now?

4.1 Low cost Home Contents Insurance:

Half of the poorest 10% of households have no home contents insurance, compared to 78% of the population as a whole who have insurance.

During 2013 we went through a procurement exercise which resulted in the introduction of the 'Crystal Insurance Scheme'. This new scheme offers all South Cambridgeshire District Council tenants and leaseholders the chance to insure their home contents and belongings in an easy and affordable way.

Premiums start from just £1.50 per fortnight or **£27.06 per year** for tenants aged under 60, (£9,000 sum insured) and £1.15 per fortnight or **£18.04 per year** for tenants aged 60 and over (£6,000 sum insured).

Some of the benefits of the scheme are:

- There are no minimum home security requirements.
- There are no excesses to pay (you don't pay the first part of a claim).
- Optional extras such as extended accidental damage and cover for personal possessions (items away from the home), and much more are also available for an additional premium.

- Damage to fixed glass in doors and windows which the tenant is responsible for under the terms of the tenancy agreement is covered.
- Flood and water damage is included as standard.

The scheme is promoted by housing staff when signing up new tenants and is advertised on our website and in newsletters.

4.2 Quids In! Magazine:

Quids In! Magazine is produced by Social Publishing Project Ltd and provides information and advice on money management, budgeting, benefits, utilities, saving & borrowing, debt and moving costs.

We have invested in a stock of their special edition (Quids In! New Tenants Guide) and issue a copy to new tenants at sign up. This was introduced late in 2014. Further information is available at www.quidsinmagazine.com. We will review tenant's responses to this information and consider investing in further issues during 2015/16.

4.3 Credit Unions:

The 'payday loans' industry now supplies more than 8 million loans annually representing a value of more than £2.2 billion in 2012/13. This industry has grown dramatically over recent years largely due to a gap in the credit market which mainstream banks are unwilling to fill.

Charging extremely high rates of interest is common practice and often people using payday lenders end up paying back many times the amount they borrowed - especially if the loan is not repaid in full (with interest) within usually very short timescales.

The Government is also concerned at the rapid growth of this industry and is beginning to introduce some regulation to help safeguard customers, however there needs to be a viable alternative for lower income households.

Credit Unions are not for profit financial institutions which provide loans, savings accounts and other financial services. They are supported by a range of agencies such as the Department of Work and Pensions, Councils and Housing Associations.

Rainbow Saver Anglia Credit Union is keen to grow its membership in the Cambridgeshire Region and we are keen to work with them to help achieve this. They are also working closely with Cambridge City Council and plan to open a shop front in Cambridge during 2015.

Rainbow Saver Credit Union has thousands of members all across East Anglia who save when they can, and borrow when they need to. It is a financial co-operative which is owned and managed by its members, with many volunteers and a few paid staff, providing a safe place to save as well as low cost loans. The Head Office is in Lowestoft at 229 London Road, South Lowestoft, Norfolk, NR33 0DS.

Rainbow Saver Credit Union aims to:

- Help members to save regularly
- Lend to members at reasonable rates of interest
- Provide advice and support to help members look after their money
- Help everyone in the community benefit from the services available.

At certain times each week Rainbow currently has a presence at;

- Owl café, Sawston
- John Huntingdon's Charity office, Sawston
- Cherry Hinton Baptist Church
- Mandela House, Regent Street, Cambridge
- St. Andrew's café in Histon.

These are usually staffed by volunteers.

Credit Unions offer a range of banking services including a pay-as-you-go visa card facility and will potentially be very useful for some tenants when universal credit is introduced. They can accept benefit payments direct and set up regular payments to landlords helping members to manage their finances without going in to debt.

We are proposing to make a community investment payment to Rainbow Credit Union so that South Cambs tenants can join the credit union for free, have access to pay-as-you-go visa cards free and access small loans at more reasonable rates of interest without having to save regularly for months prior to taking out a loan.

4.4 Rental Exchange Scheme:

South Cambs are working with the Big Issue and Experian to introduce a rental exchange scheme for South Cambs tenants and leaseholders.

Access to insurance, credit and other financial services is cheaper and more readily available to those people who have a good credit rating/history.

For people in local authority or housing association rented properties it is much harder to get a good credit rating as rental payment history is not usually recorded. This represents an inequality with home ownership as mortgage payment history is typically used to support credit ratings.

By working with Experian we are looking to set up accurate and secure rental payment history information exchange which will support more accurate credit ratings for our customers and help provide them with cheaper financial services.

4.5 Intensive money/debt/benefits advice service:

South Cambs works in partnership with Citizens Advice Bureaus (CAB) across the region and provides direct funding for local services. This enables us to offer tenants free, unbiased and confidential advice delivered by experienced CAB advisers.

Cambridge and District CAB is the lead member of the four bureaux, which together achieve 100% coverage across the district. South Cambs grant fund these services through the Service Support Fund to provide both general and specialist advice.

Appointments are offered on Tuesdays and Thursdays at South Cambs' offices and telephone/home visit support is also available in some cases. Advice is provided on;

- Budgeting and saving
- Getting good deals
- Claiming the right benefits
- Dealing with debt

In the future it will be important to continue financial support for the CAB, although this is at risk due to the overall financial climate and need to save money. At present South Cambs grant fund Cambridge and District CA, North Hertfordshire CAB, Uttlesford CAB and West Suffolk CAB.

CAB's are ideally placed to provide specialist support to residents leading up to and working through the introduction of Universal Credit, which potentially could have a large negative impact on low income households as well as putting our rental income stream at risk.

4.6 Minimising the Impact of Welfare Reform changes:

South Cambs has put considerable effort and resources into minimising the impact on low income households of the recent welfare reform changes.

Actions taken so far include:

- Recruitment of Under-occupation officer to help people downsize/provide advice on how to improve personal finances.
- Communicated regularly with affected households and targeted Discretionary Housing Payments (DHP) on households struggling financially including topping up Government DHP funding from HRA.
- Introduced a 'help to move' scheme as part of the Under-occupation policy helping people to downsize if the household is affected by the removal of the spare room subsidy (bedroom tax).
- Working in partnership with a local HA (King Street Housing) offering support for an accredited lodger scheme.
- Working in partnership with a local provider to offer work skills development currently being delivered by CHS Group.
- Working in partnership with Cambridge CAB to offer financial/benefits advice.
- Offering volunteering opportunities including training and skills development via TPG membership/getting involved in tenant scrutiny.

The intention is to continue this impetus of support, working alongside partners to help minimise the impact of on-going welfare reform changes with the most significant being the introduction of Universal Credit (UC). Digital inclusion will become more important as UC is introduced over the next few years and plans for

this are set out in our Digital Inclusion strategy.

4.7 Collection point for local food banks

We are currently set up as a collection point for food bank donations, which are then delivered to local food banks for distribution. We have promoted this scheme and made links with local community groups and schools helping to raise donations. The current outlet for the majority of our donations is a food bank in Sawston run by the John Huntingdon's Charity. Sawston is where we have our largest concentration of rented properties (over 400) in the District.

At present there is a concentration of food bank services within Cambridge City. As it can be both difficult and expensive for many of our residents to travel into Cambridge, we will aim to work with other organisations and charities to support more food bank facilities in the District.

Housing options and advice officers are able to issue food bank vouchers to those presenting as homeless, as well as benefits officers who support households in financial hardship.

4.8 Rent Deposit Scheme

There is a shortage of properties in the area and a huge demand for accommodation. This means that we are unable to offer accommodation to many of the people applying through the housing register each year, so it is important to explore what other housing options are available.

We currently run a Rent Deposit Guarantee Scheme in partnership with King Street Housing Society. The scheme helps people who are homeless, or threatened with homelessness, to find private rented accommodation. Private Landlords usually request a deposit as security against non-payment of rent or damage to property. The scheme will support a prospective tenant by providing a loan to meet the cost of the deposit and in some cases the first months rent (if not available from anywhere else).

4.9 Tackling Fuel Poverty:

The Council wants to reduce the number of tenants experiencing fuel poverty and at the same time reduce the carbon footprint of the District's housing stock. This is particularly important with the recent introduction of welfare reforms - HB withdrawal of the spare room subsidy, benefit caps and council tax benefit restrictions causing financial hardship for many low income households.

For our Council stock we are aiming to achieve an average SAP rating of 70 (Energy rating C) by the end of 2015 together with a reduction in average CO2 production of 0.28 tonnes per annum.

Fuel poverty is defined as the need to spend more than 10% of household income on domestic energy in order to achieve a warm and healthy indoor environment.

To help understand the extent of fuel poverty in our own stock, the Council undertook a survey of tenants in relation to their heating systems in 2011. Information gained from this survey has helped prioritise spending on heating system updates and helped to identify those tenants who are unable to afford to run their current systems and who may benefit from any renewable energy initiatives that could be available in the future.

- For those tenants with oil heating 51% of respondents said they spend more than 10% of their income on heating, with 5% saying they do not use their oil heating system.
- 64% of respondents who had electric heating felt they were in fuel poverty, the majority of whom had storage heaters.

In comparison to the private sector there is a much higher level of fuel poverty due to the majority of tenants being on lower incomes and/or in receipt of means tested benefits.

Our key aims to help tackle fuel poverty are set out in our **Warmer Homes Strategy** (Council Homes) 2011/12 – 2015/16 which sets out 22 targets within 5 main Aims:

1. To identify levels of fuel poverty and target assistance to the most vulnerable groups (4 targets).
2. To raise awareness of the benefits of energy efficiency and provide advice (7 targets).
3. To improve levels of knowledge of energy efficiency/fuel poverty/maximisation of income (6 targets).
4. To encourage the maximum take up & targeting of benefits & energy efficiency grants (2 targets).
5. To alleviate the adverse effects on health of inefficiently heated or insulated homes (3 targets).

Our **Affordable Homes Asset Management Strategy** 2011/12 – 2015/16 sets out how expenditure/budgets will be aligned to help achieve these aims. TPG representatives are consulted each year on priorities for capital expenditure and support our priorities to tackle fuel poverty. In 2015/16 42% of the capital works budget is earmarked for expenditure on heating installations/upgrades and energy conservation, in comparison to 11% on kitchen and bathroom replacements.

Energy advice

We will investigate the potential for partnerships to maximise the benefits of funding and ensure tenants are encouraged to seek the best priced energy supplier for their needs by advertising and promoting schemes such as 'u switch' and websites such as 'goenergyshopping.co.uk'. We will support local volunteer groups across the District to help communities and residents cut energy costs and become less dependent on increasingly expensive fossil fuels through the South Cambridgeshire Sustainable Parish Energy Partnership.

Lifestyle - mould/condensation

As well as producing helpful information leaflets and training front line staff, we have partnered with our maintenance contractor to provide a tailored service to support

frail/vulnerable tenants tackle properties where condensation/black mould has become difficult to treat.

The Warm Homes Strategy, as well as helping our tenants save on energy costs, will be integral to cutting carbon emissions from the built environment by 29% by 2020 - in line with government commitments. The Council will seek where possible to access grants to improve the thermal efficiency of properties and introduce innovative sustainable energy efficient heating solutions. Partnerships will be sought to maximise the benefits of funding and ensure that tenants are encouraged to seek the best priced energy suppliers for their needs, including investigations into the possibility of entering into a fuel consortium for oil purchase on behalf of tenants to take advantage of economies of scale.

The Council is working in partnership to install solar photovoltaic (PV) panels to the roofs of Council owned homes in the district that are suitable to maximise the solar gain. Electricity will be generated and free to use during the daylight hours reducing the electricity bills for many families. We have also secured EU funding through a joint bid with the County Council to provide a revenue funded post for three years to take forward our Warm Homes Strategy and tackle fuel poverty.

Our initial target was to install PV panels to 500 homes by March 2012, however by December 2014 we had achieved approximately 2,500 installs.

The Council has also been successful in bidding for LEAF funding (Local Energy Assessment Funding) which has been made available to finance projects that increase understanding and uptake of energy efficiency and renewable energy technologies and help to make energy supply secure and affordable for everyone in the community. The funding has been secured to fund a project to look at how fuel poverty impacts on the gypsy and traveller community.

5. Our future priorities for tackling financial exclusion

Our Vision for Housing –

To be the best housing service by providing good quality housing across all tenures that is accessible to all – that enhances residents’ quality of life, their health and wellbeing, that supports economic growth and social opportunities, alongside improved energy security and reduced carbon footprints.

By developing policies and measures to promote financial inclusion we will be helping residents within the District improve their quality of life and health and wellbeing which in turn will support economic growth and social opportunities within the community.

The development of the strategy and its related action plan seek to deliver against our three key Corporate aims of:

- **Engagement:** Engage with residents, parishes and businesses to ensure we deliver first class services and value for money.

- **Partnerships:** Work with partners to create opportunities for employment, enterprise, education and world-leading innovation.
- **Wellbeing:** Ensure that South Cambridgeshire continues to offer an outstanding quality of life for our residents.

We will continue to work with our partners across the District to provide services which prevent financial exclusion and will review and monitor this regularly through the Financial Inclusion Strategy Action Plan (Appendix 01).

6. Consultation and Monitoring Performance

6.1 How we consulted

Consultation with TPG representatives and staff has taken place prior to considering new services/initiatives for development within the District. Rainbow Savers Anglia Credit Union have given presentations to TPG members and staff during 2014.

6.2 How we will monitor performance

The Financial Inclusion Action Plan (Appendix 01) will be monitored by the Housing Services Management Team as part of the wider performance monitoring of the Housing Strategy and updated annually. Progress and achievements will be publicised through the South Cambs Magazine, TPG and staff forums.

The Action Plan is intended to be a live document to ensure it continues to meet our key objectives during the lifespan of the Strategy.

6.3 How we will resource the Financial Inclusion Strategy

Wherever possible we will look to work with partner organisations in order to provide effective services that are good value for money. Funding opportunities will be explored where available as part of the Strategy's Action Plan implementation.

Staff Resources: Financial Inclusion (including the development of new initiatives and monitoring progress against agreed actions) will come under the remit of the Resident Involvement Team, overseen by the Strategic Housing Section.

7. Contacts and further information

If you require any further information about the Financial Inclusion Strategy please contact the Housing Strategic Team on 01954 713037 or email peter.moston@scambs.gov.uk

Once adopted information regarding this strategy will be published via our newsletter and on South Cambs Web-site.

PROTECT - COMMERCIAL

FINANCIAL INCLUSION STRATEGY ACTION PLAN

What	How	Expected Outcome	When	Progress/Action needed
Ensure tenants and leaseholders have access to good quality affordable home contents insurance.	Tender service and find a suitable provider to partner with.	Good quality low cost home contents insurance policy available to tenants and leaseholders.	2013 Dec 14	Complete. Low take up in first year – need to re-launch/promote Newsletter article post flooding complete Review/progress meeting with Crystal Insurance needed Target to increase take up by 50% during 2015
Promoting Credit Unions.	Identify a Credit Union who covers Cambs area to work with.	Credit Union membership and financial services available to South Cambs residents.	2014 02/06/14 30/10/14 Dec 14 March 15 April 15	Credit Union Identified - Rainbow Savers. TPG presentation by Rainbow complete Presentation to staff by Rainbow complete Newsletter article promotion complete Proposal to fund £10K report to Housing portfolio holder Payment to credit union made and Service Level Agreement in place

Appendix 01 | Financial Inclusion Strategy Action Plan

PROTECT - COMMERCIAL

What	How	Expected Outcome	When	Progress/Action needed
Ensure free independent debt/money/benefits advice service available to those experiencing financial hardship.	Partner with Cams and rural CAB's to ensure customers have access to good quality financial advice.	Customers have access to free impartial, professional money advice.	In place and on-going.	Complete Service regularly advertised and take up significant from SCDC tenants. Relevant Staff aware and customers signposted to service. SCDC office appointments available Tuesdays/Thursdays. Future funding at risk?
Minimising the Impact of welfare reform changes.	Provide advice and support to all affected households	All affected households have access to correct help & information	2013/14	Complete and On-going Under-occupation policy in place Complete Help to move scheme - complete Produce one-year on report - complete Accredited lodger scheme Employment skills development CAB referrals TPG opportunity to get involved/receive free training

PROTECT - COMMERCIAL

What	How	Expected Outcome	When	Progress/Action needed
<p>Ensure low income households have support to access private sector housing.</p>	<p>Maintain rent deposit scheme along with good quality housing advice service.</p>	<p>Those households threatened with homelessness can access private rented sector.</p>	<p>In place</p>	<p>In place and on-going. Working in partnership with King Street Housing. Review effectiveness/advertising?</p>
<p>Tackling Fuel Poverty</p>	<p>Through implementing the Council's Warm Homes Strategy 2011/12-2015/16 and Asset Management Strategy 2011/12-2015/16</p>	<p>Less tenants experiencing fuel poverty. Safe homes, in a good state of repair, free from risks to occupants health including offering adequate thermal comfort. Reduced CO2 production from SCDC stock</p>	<p>2015 2014/15</p>	<p>Increase capital programme expenditure on heating upgrades and energy conservation in consultation with TPG. Complete & on-going – 2015/16 43% of capital budget Initial target to Install PV panels to 500 homes by March 2012. Completed 2,500 install's by December 2014. Reduce CO2 production by 0.28 tonnes per annum and achieve an average SAP rating of 70 – Energy rating C (SCDC stock) by the end of 2015. Apply for EU funding through a joint bid with the County Council to fund a post for 3 years to take forward the Warm Homes strategy. Completed 2013 Local Energy Assessment Funding (LEAF) funding secured to look at how fuel poverty impacts on the</p>

PROTECT - COMMERCIAL

<p>Tackling Fuel Poverty (continued...)</p>			<p>gypsy and traveller community.</p> <p>Continue to bid for funding to improve the thermal efficiency in the Council stock and introduce innovative sustainable energy efficient heating solutions.</p> <p>Ensure tenants have information and advice on how to access the cheapest utility suppliers for example by advertising websites such as U switch.</p>
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South Cambridgeshire District Council

DIGITAL INCLUSION STRATEGY

2015-2017



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APPENDIX 01 – Digital Inclusion Strategy Action Plan

1. Foreword

This is the digital revolution and it is changing the way that people communicate, socialise, share information, work and access goods and services.

The Council intends to be part of the revolution rather than looking in from the outside. There are opportunities to rethink the service delivery model from the bottom up, and examine how the relationship between council and citizen can be changed to enable the challenge to be met together.

Improving the quality of life for South Cambridgeshire residents is an important priority for the Council which includes improving the availability of and access to digital services throughout the District. This will have a positive impact on peoples health and wellbeing; ability to search for and apply for jobs; help tackle social isolation; help people save money and reduce digital exclusion.

Digital services are becoming the default option for accessing public services, information, entertainment and each other. In 2013 36 million adults (73%) in Britain accessed the internet every day. Those who are offline and not capable of using the internet risk missing out on the benefits that the internet can offer.

The implementation of this Strategy will help to ensure that we play our part in helping to reduce Digital exclusion experienced by residents throughout the District. This is in line with central Government which in partnership with Go ON UK, a digital charity, has a target to reduce the number of people who are offline by 25% by 2016.

Whilst it is recognised that this strategy is largely a housing service document it links in with our corporate objectives of working in partnership to develop digital service in the District and the present Governments 'digital by default' agenda.

2. What will the Digital Inclusion Strategy do?

The Digital Inclusion Strategy is a supporting document to the Council's Housing Strategy and sets out our plans to help improve digital capacity within the District.

The Strategy aims to set out:

- What Digital Inclusion is and help target those households most at risk from being digitally excluded to gain access to services.
- Work currently happening across the District to support Digital Inclusion.
- Our future priorities for tackling Digital Exclusion, when we will do this by and how it will be done.

Our Vision for Housing –

“To be the best housing service by providing good quality housing across all tenures that is accessible to all – that enhances residents’ quality of life, their health and wellbeing, that supports economic growth and social opportunities, alongside improved energy security and reduced carbon footprints.”

By developing policies and measures to promote digital inclusion we will be helping some of our more vulnerable residents within the District improve their quality of life and health and wellbeing which in turn will support economic growth and social opportunities within the community.

The development of the strategy and its related action plan seek to deliver against our three key Corporate aims of:

- **Engagement:** Engage with residents, parishes and businesses to ensure we deliver first class services and value for money.
- **Partnerships:** Work with partners to create opportunities for employment, enterprise, education and world-leading innovation.
- **Wellbeing:** Ensure that South Cambridgeshire continues to offer an outstanding quality of life for our residents.

3. Digital Inclusion explained

3.1 What is Digital Inclusion/Exclusion?

South Cambridgeshire District Council’s Housing Service believes that digital media is an alternative and convenient means of communicating and engaging with our customers. Digital media can be defined as content accessed online via computer, tablet, smartphone or similar device. Our strategy therefore is to encourage and support increased customer access and involvement via digital media and develop it as a viable communication tool with our tenants.

However, we are mindful that there are obstacles to digital media and hence people can be digitally excluded. Therefore it is our aim to ensure that where possible we will make it easier for people to be digitally included.

Digital exclusion impacts on our tenants financially, in the job market, educationally, increases social isolation and contributes to levels of deprivation.

Digital Inclusion will become even more important for low income households with the implementation of Universal Credit planned for 2016/17 in Cambridgeshire where it is expected the majority of tenants will have to manage their benefit claims online.

3.2 Why is Digital Inclusion Important?

In just over two decades the internet has become a huge part of our everyday lives.

Today 82% of adults in the UK are online. Completing transactions online has become second nature, with more and more of us going online for shopping, banking, information and entertainment.

WHY? *Because online services tend to be quicker, more convenient and cheaper to use.*

The digital efficiency report suggests that transactions online can be 20 times cheaper than by phone, 30 times cheaper than postal and as much as 50 times cheaper than face-to-face.

But it isn't just about the money – customers increasingly expect to access services quickly and conveniently, at times and in ways that suit them.

Digital technology can be used effectively to deliver better services at lower costs.

Other benefits include:

- **Education and Life Chances:**
Home access to a computer and the internet can improve a child's educational performance.
- **Employment and Skills:**
It is estimated that between 75% and 90% of jobs require at least some computer use. Being online also gives people more opportunities to search and apply for jobs, especially as some positions are only advertised online and many processes require CVs to be e-mailed or the application to be completed online.
- **Saving Money:**
Offline households are missing out on an estimated savings of £560 per year from shopping and paying bills online.
- **Welfare Reforms:**
The benefits system is changing. From April 2013 a new Universal Credit is being introduced to replace many current benefits, including housing benefit and job seekers allowance. The Government wants 80% of applications for Universal Credit to be online by 2017.

3.3 What are the barriers to getting online?

It is thought that 4.1 million of the 8.7 million adults who have never been online live in social housing.

There are, of course, barriers that may need to be overcome when trying to promote and facilitate digital inclusion.

3.3.1 Difficulties with Access:

- **Affordability of equipment or usage**
Whilst the costs of technology are reducing it is believed that cost will remain a significant barrier for some excluded groups even in the long term. This is in contrast with the rapid adoption of mobile phones even by low-income groups which is largely as a result of more flexible and non-excluding pricing structures such as 'pay-as-you-go' packages.
- **Lack of time**
People may not have the time available to take training courses, or to travel to an internet café/online centre.
- **Lack of training or support**
This may be in learning how to use a personal computer or the internet or low literacy levels. During April 2014 we provided two days IT training attended by 39 residents interested in scrutiny work including TPG members. We would like to have a bank of IT champions including some of these attendees which will help with the roll out of additional IT equipment and internet access at our sheltered schemes across the District during 2015.
- **Disabilities**
Some disabilities may require accessibility devices or improvements in design to be necessary in order to make effective use of technologies.

3.3.2 Motivation:

- **Lack of interest or perceived need**
Large numbers of people report that the reason they do not use the internet is that they have no need for it, or no interest.
- **Cost/benefit ratio too high**
Even if some benefit or interest in using the internet is assumed, it may be judged that the benefit is too small to justify the investment in computer equipment.

3.3.3 Skills and Confidence:

- Lacking the skills, confidence or ability is particularly a problem among those who do not have immediate family or friends who are internet users. There are organisations based in the area who help support residents to get on line especially those households where someone has a disability. We intend to research local resources to ensure residents can access appropriate help when needed.

3.3.4 Concerns about security

- Weariness regarding security and undesirable material being available on the internet can affect both take up and willingness to transact online.

4. Actions so far and future priorities:

- Install Wi Fi in 40 communal rooms at sheltered schemes across the District
- 40 PC's to be sourced/re-built and located in the communal rooms
- Promote and increase use of Community hubs
- Bid for Government funding
- Promote/train community champions at local hubs to help local residents access the internet
- Improve digital information held and access to our services.

5. Consultation and Monitoring Performance

5.1 How we consulted

Consultation with TPG representatives and staff has taken place prior to considering new services/initiatives for development within the District. Meetings have taken place with corporate and ICT staff and further consultation will take place once the policy is adopted.

5.2 How we will monitor performance

The Digital Inclusion Action Plan will be monitored by the Housing Services Management Team as part of the wider performance monitoring of the Housing Strategy and updated annually. Progress and achievements will be publicised through the South Cambs Magazine, TPG and staff forums.

The Action Plan is intended to be a live document to ensure it continues to meet our key objectives during the lifespan of the Strategy.

5.3 How we will resource the Digital Inclusion Strategy

Further funding opportunities will be explored as part of the Strategy's Action Plan implementation.

Staff Resources

The Council does not have a dedicated officer for Digital Inclusion. In order to fully resource this strategy including carrying out initial research in to current services within the district we will recruit a Housing/Digital project support post on a fixed term two year contract for financial years 2015/16 and 2016/17.

6. Contacts and further information

If you require any further information about the Digital Inclusion Strategy please contact the Housing Strategic Team on 01954 713037 or email peter.moston@scambs.gov.uk

It is intended once adopted we will publish information on-line and via Tenants and Leaseholder Newsletter.

PROTECT - COMMERCIAL

DIGITAL INCLUSION STRATEGY ACTION PLAN

What	How	Expected Outcome	When	Progress/Action needed
Research existing digital services available, e.g. workshops that tenants/leaseholders could attend.	Utilise the internet, staff and local knowledge to identify available services.	Identify services that we could signpost to, or contact to consider partnership working opportunities.	Short Term	Starting April 2015 dependent on adoption of policy and recruitment of new post.
Signpost interested tenants/leaseholders to available existing support.	Once the above research has been carried out, we may be able to signpost interested people to existing services.	Help tenants/leaseholders to gain support with their digital progression and may develop close working relationships with other organisations.	Short Term	Dependent on recruitment of new post.
Install WiFi in 40 communal rooms at sheltered schemes across the district.	Sheltered housing manager to lead project by liaising with ICT department and housing Asset Management (IT) officer.	Provide residents of supported housing schemes with access to the internet. Enable staff to also utilise facility for remote working.	Currently in Progress. Completion target April 2015	SCDC's sheltered housing manager is working alongside the ICT department and asset management (IT) officer to facilitate the installation and implementation.
40 PCs to be sourced/re-built and located within the communal rooms.	Recycle old Council owned devices for use at the communal rooms.	Reuse existing equipment to enable residents to provide access to the internet for tenants/leaseholder that may not own equipment.	Currently in Progress. Completion target April 2015	SCDC's ICT department are currently working with sheltered housing to facilitate the rolling out of this project. Support for the ongoing maintenance of these devices will need to be sourced.

Appendix 01 | Digital Inclusion Strategy Action Plan

PROTECT - COMMERCIAL

What	How	Expected Outcome	When	Progress/Action needed
Promote and increase the use of community hubs.	Advertise on social media and in tenant/leaseholder magazines.	Create more things to do for people in the area, active communities and could potentially bring a revenue stream to the Council.	Short Term	Dependent of recruitment to new role
Bid for Government funding.	Explore available opportunities.		Long Term	Dependent on recruitment to new role
Arrange for staff training for supporting tenants/leaseholders with	Arrange training sessions for staff on familiarising themselves with various devices, how to utilise online SCDC services (so they can provide support) and ensure that they are equipped and comfortable in providing advice to tenants/leaseholders.	This should enable tenants/leaseholders to feel more comfortable when using online services and will open opportunities for savings & convenience by going online (e.g. grocery shopping and more).	Long Term	TPG/scrutiny members IT training commenced April 2014 (39 attendees to two IT training days). TPG members on-line increased from approximately 20% 3 years ago to over 70% now.
Look into possibility of providing the facility to log non-urgent repairs online with our repairs contractor. Also for residents to access rent account information on line.	Liaise with our repairs contractor regarding their capacity & experience in this area. Speak to our web team regarding the creation of an online form setup.	Provide an alternative and convenient way for tenants/leaseholders to log routine repairs at a time and place that suits them. Reduced costs.	Medium Term Long Term	

Appendix 01 | Digital Inclusion Strategy Action Plan

PROTECT - COMMERCIAL

What	How	Expected Outcome	When	Progress/Action needed
<p>Provide tailored support to tenants/leaseholders in using digital devices/services.</p>	<p>Research opportunities to provide support, such as putting on workshops at our communal rooms, staff providing help on an adhoc basis (through knowledge gained in provided training) or even offering digital support (setting up printers or web cameras etc.) as part of any proposed handyperson service.</p>	<p>Will provide tenants/leaseholders with improved confidence in using their device(s), could enable residents to keep in touch with friends/family (through being able to use instant messaging/video calling apps), they will learn new skills, could potentially save tenants/leaseholders money through online shopping savings.</p>	<p>Long Term</p>	<p>Part of the role for the new post.</p>

APPENDIX D



South
Cambridgeshire
District Council

Report To: Housing Portfolio Holder

18th March 2015

Lead Officer: Peter Moston

CREDIT UNION FUNDING PROPOSAL.

Purpose

1. To seek the approval of the Housing Portfolio Holder for a one off payment to the Credit Union.
2. This is a not a key decision.

Recommendation

3. It is recommended that the Housing Portfolio Holder approves the payment of £10,000 (ten thousand pounds) to the Rainbow Savers Anglia Credit Union Ltd.

Reasons for Recommendation

4. Improving the quality of life for South Cambridgeshire residents is an important priority for the Council which includes improving their financial wellbeing whether this involves investing in business to secure jobs, improving work skills or tackling debt.

Background

5. South Cambs are developing a Financial Inclusion Strategy which aims to help prevent financial exclusion throughout the District. The causes of financial exclusion are varied and complex and can range from an inability to access mainstream banking services and poor financial literacy, through to powerful cultural influences.
6. Within South Cambridgeshire people who are typically financially excluded might:
 - Not be able to access affordable credit
 - Not want or have difficulty obtaining a bank account
 - Be financially at risk through not having home insurance
 - Struggle to budget and manage money or plan for the unexpected
 - Not know how to make the best of their money
7. Credit Unions' main aims are to:
 - Help members to save regularly
 - Lend to members at reasonable rates of interest
 - Provide advice and support to help members to look after their money
8. Credit Unions offer a range of banking services including a pay-as-you-go visa card facility and will potentially be very useful for many tenants when Universal Credit is introduced. They can accept benefit payments direct and set up regular

payments to landlords helping members to manage their finances without going into debt.

9. Whilst it could be argued that South Cambs is a relatively affluent area with good employment opportunities, set out below are some facts about the area which show there are many low income households who would potentially benefit from access to a credit union.
10. Total number of households in South Cambs: 60,000 of whom 7,004 (11.7%) are in receipt of housing benefit (means tested benefit). There are 5,318 South Cambs rented stock of whom 2,860 (53.8%) are in receipt of housing benefit (December 2014 figures).
11. It has been estimated that individuals on low incomes pay a 'poverty premium' of approximately £1,000 per year in accessing basic financial services and utilities through the use of pre-pay utility meters, cheque commission charges and the use of non-standard credit such as home credit lenders/pay-day loans.
12. Whilst Central Government is now beginning to regulate pay-day lenders the industry has grown significantly over the past few years and there needs to be a viable alternative.

Considerations

13. Rainbow Savers Anglia is working closely with Cambridge City Council, Huntingdon (via Luminus Group) and Peterborough to expand operations throughout East Anglia and is the only Credit Union to cover all of South Cambs area with local access points already in place in Cambridge, Sawston, Cherry Hinton and Histon.
14. **Case Study A.** Mr X lives in a bungalow and is in receipt of Employment Support Allowance and Disability Living Allowance. He sustained a lower back injury some years ago and has not worked since. He uses an indoor exercise bicycle which is good for his medical condition and general fitness & wellbeing. When the equipment broke he applied to his bank (main high street) for a small loan so he could replace it. Mr X has held his bank account for many years and does not go overdrawn. He was refused a loan by his bank receiving a standard letter saying it was due to insufficient income. Mr X previously used to access community care grants/crisis loans (which were paid back from on-going benefit) but these stopped in 2013 and no alternative is available to obtain/borrow small amounts of money. He used these previously to visit his daughter who now lives in another part of the Country. Mr X would benefit from joining a credit union which after a period of saving would give him access to affordable loans.
15. **Case study B.** Mrs Y lives in a bungalow with her disabled partner. They receive Employment Support Allowance, Disability Living Allowance and Carers allowance. They took out 2 Wonga loans of £300 each about 12 months apart. During the officer home visit to discuss under-occupation they disclosed that they did not know how much they owed, what interest rate they were paying or when payments would stop. They just knew that their monthly payments to Wonga were approximately £180 which they were continually struggling to pay. Mrs X would benefit from being a member of a Credit Union.

Options

16. Initially we were proposing to pay for tenants' joining fees with an initial investment of up to £1,000. However in order to allow access to small loans at reasonable rates of interest sooner, a further investment is proposed as set out below. Without this further investment tenants would need to save regularly for at least 13 weeks and then take out a loan of up to 3 x their savings in order to get a small loan at a reasonable rate of interest. This additional investment is needed in order to help promote take up and if the Credit Union is to more quickly become a viable alternative to 'pay-day' lenders for tenants/leaseholders living in South Cambridgeshire.
17. An approximate use of the fund would be:
- Up to £1,000 to pay tenants/leaseholders joining fees of £3 per person.
 - Up to £1,000 to pay for pre-paid debit cards for tenants/leaseholders who lack a bank current account debit card at a cost of £5 per card issued.
 - Up to £1,000 for promotion or marketing initiatives aimed at promoting membership.
 - The remainder of the fund to be used for providing loans to tenants and paying administration fees for providing jam jar budgeting accounts (£60 per annum per tenant) which allow for benefits to be paid in and direct payments to SCDC for the rent.
18. This will be an important service when Universal Credit is introduced.

Implications

19. In the writing of this report, taking into account financial, legal, staffing, risk management, equality and diversity, climate change, community safety and any other key issues, the following implications have been considered:

Financial

20. The proposal includes a payment of £10,000 to the Credit Union.
21. The Council's Procurement Officer has proposed that a senior officer/authorised signatory complete a 'Contract Regulations Exemption Request Form' which has been completed.

Consultation

22. June 2014 - Rainbow Savers Credit Union presentation given to Tenant Partnership Group
23. October 2014 – Rainbow Savers Credit Union presentation given to SCDC staff
24. January 2015 – Tenant & Leaseholder Newsletter article promoting credit unions/Rainbow Saver Anglia Credit Union.

Effect on Strategic Aims

25. Aim 1 Corporate Plan Target 2015 - 2020 – Wellbeing - Ensure that the impact of Welfare Reforms is managed smoothly and effectively.
26. This proposal also ties in with two other main corporate target headings of Engagement and Partnerships.

Report Author: Peter Moston – Resident Involvement Team Leader
Telephone: 01954 713037

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Agenda Item 4



South
Cambridgeshire
District Council

Report To: Housing Portfolio Holder
Lead Officer: Director of Housing

18 March 2015

Affordable Homes Draft Service Plan 2015/16

Purpose

1. To provide the Housing Portfolio Holder with an update on the progress of the 2014/15 Service Plan and approval of the 2015/16 Affordable Homes Service Plan.
2. This is not a key decision but has been brought before the Housing Portfolio Holder because it sets out the proposed key actions for the Affordable Homes Service for the forthcoming year.
- 3.

Recommendations

4. It is recommended that the Housing Portfolio Holder approves the Affordable Homes Service Plan for 2015/16 and notes the progress to date on existing projects within the 2014/15 Service Plan.
- 5.

Reasons for Recommendations

6. The draft Service Plan actions for 2015/16 set out in **Appendix 1** have been developed taking into account the key aims and objectives of the Council, central government direction and the forthcoming priorities for the Affordable Homes Service.

Background

7. Draft actions to be included in the service plan for 2015/16 were agreed at the last Housing Portfolio Holder meeting on 15th October 2014. These have now been incorporated into the Affordable Homes service plan template for monitoring throughout the year.

Considerations

8. As part of this process, the current service plan for 2014/15 has been reviewed on its progress as outlined below:

P1 - Wilford Furlong, Willingham
Identify preferred options to help improve the overall environment of Wilford Furlong in consultation with residents, parish council and local members of Willingham.
Project carried forward into service plan 2015/16
<ul style="list-style-type: none">• Project group established• Undertaken surveys and tenant consultation• Working with Saunders Boston to look at options – to be reported at June Housing PFH meeting
P2 - Robinson Court, Gamlingay
Demolition of bedsit scheme and re-provision of better quality accommodation
<ul style="list-style-type: none">• Working with Saunders Boston on scheme design• Consultation event with residents held• Progressing tenants moving out – 13 tenants to decant/move, with the remainder waiting to move

<p>back to Robson Court, Waterbeach upon completion in April 2015.</p> <ul style="list-style-type: none"> • Pre-app advice currently being sought – planning application to be submitted shortly
<p>P3 - Housing Company Deliver the pilot scheme to establish a housing company (South Cambs Ltd)</p>
<p>Project carried forward into service plan 2015/16</p> <ul style="list-style-type: none"> • 28 homes leased from MOD in Waterbeach • 22 properties bought for private rent • 3 properties bought to be sold on • On track to report to Cabinet Nov 2015 with full business appraisal
<p>P4 - Gypsy & Traveller Site Enhancement To increase and enhance Gypsy & Traveller provision in the District</p>
<ul style="list-style-type: none"> • Negotiations failed to purchase additional site at Chesterton Fen Road – no longer being pursued as an option • Site enhancement at Whaddon delayed due to unforeseen site issues, such as asbestos. HCA have confirmed an extension of time regarding the agreed funding. Start on site March 2015 and complete by December 2015.
<p>P5 - Community Impact Strategy To assess the wider impact of housing services in the community, including digital and financial inclusion through the publication of the community impact strategy</p>
<p>Project completed</p> <ul style="list-style-type: none"> • Community Impact Statement, Financial Inclusion Strategy and Digital Inclusion Strategy to be considered by Housing Portfolio Holder on 18th March 2015
<p>P6 - Strategy for Homes of non traditional construction To put in place a coherent and timed strategy to deliver those elements needed to address the non traditional properties as well as those properties identified for demolition in the HRA business plan.</p>
<p>Strategy completed and work progressing well</p> <ul style="list-style-type: none"> • Refurbishment of the Hawksley Bungalows completed November 2014
<p>P7 -Housing Advice & Options Performance Review Undertake a self assessment of the service and make recommendations for improvement</p>
<p>Completed self assessment based on Government Gold Standard.</p> <ul style="list-style-type: none"> • Full report on findings and recommendations to be presented to the Housing Portfolio Holder on 18th March 2015.
<p>P8 – Development of new older persons housing related Support Services Implement new visiting support contract for older people and explore potential for enhanced services for older people</p>
<p>New housing support contract (tenure neutral) implemented May 2015.</p> <ul style="list-style-type: none"> • Pilot of Lifeline Plus launched April 2014. 19 clients supported since implementation. • New project identified for further development of older people support services in 2015/16 service plan - as part of the Commercialisation Programme
<p>P9 – Review of Mears Contract Undertake a mid-term review of the Mears Contract to establish whether to extend the contract</p>
<p>Most of data collection now completed.</p> <ul style="list-style-type: none"> • Analysis of data underway • Report back planned for late summer
<p>P10 – Disabled Adaptations in HRA stock To review the service provided in relation to disabled adaptations in HRA stock</p>
<p>Policy reviewed and approved by the Housing Portfolio Holder in October 2014.</p> <ul style="list-style-type: none"> • In process of recruiting an in-house Occupational Therapist to speed up process and provide a more holistic approach
<p>P11 – Estate Inspection To implement a programme of estate inspection, including reviewing the need for a welfare garden scheme</p>
<p>Project complete</p> <ul style="list-style-type: none"> • Estate Inspection programme in place, each HSO's to carry out at least 1 formal inspection per month. These can be backed up with less formal estate walk about's as and when required. Formal inspections are arranged with or sometimes lead by interested parties these include,

Village Voices, Tenant Inspectors, Cllr's and local residents.

- In response to recommendations made as part of the tenant scrutiny exercise, Environmental Improvement Grants were introduced - £15k available for 2014/15. HSO's can make bids for these funds to support estate improvements. Several successful bids have already been made and we are close to exhausting the full £15k.
- For 2015/16 the Grant will be increased to £50k.
- A further recommendation from the tenant scrutiny exercise was to re-introduce the Welfare Garden Scheme wef April 2015. A group of tenant volunteers met with lead officers in November to discuss how the scheme should look and parameters agreed.
- Contract for grounds maintenance – Unhappy with Eastern Procurement process and have taken the opportunity to consider a joint tender with County Council. Currently at PPQ stage and will be assessing submissions shortly to take forward full tender.
- Due to the timescales involved we were not in a position to let a new contract for 1st April and it was considered impractical to let a contract mid season. The contract with SP Landscapes has been extended to see out the current growing season with a view to awarding a new contract from October / November. The delay will also mean we are able to implement the recommendations made by the scrutiny team.

Options

9. The Portfolio Holder is requested to approve the key actions identified for the 2015/16 Service Plan and to suggest changes or additions where required.

Implications

10. In the writing of this report, taking into account financial, legal, staffing, risk management, equality and diversity, climate change, community safety and any other key issues, the following implications have been considered: -

There are no significant implications arising since the draft actions for the service plan 2015/16 were agreed by the Housing Portfolio Holder on 15 October 2014.

Consultation responses (including from the Youth Council)

11. The draft service plan has been produced with the help of the Tenant Participation Group.

Effect on Strategic Aims

12. The Affordable Homes service plan is important for all three of the Council's main strategic aims.

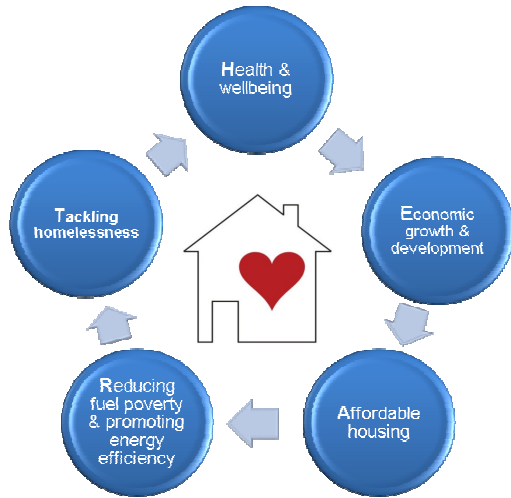
Background Papers

None.

Report Author: Julie Fletcher – Acting Head of Housing Development & Strategy
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APPENDIX 1



Putting the HEART into Housing



South
Cambridgeshire
District Council

Affordable Homes Service Plan

2015/16

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Corporate Long Term Vision and Aims

South Cambridgeshire will continue to be the best place to live and work and study in the country. Our district will demonstrate impressive and sustainable economic growth. Our residents will have a superb quality of life in an exceptionally beautiful, rural and green environment.

The Council will be recognised as consistently innovative and a high performer with a track record of delivering value for money by focusing on the priorities, needs and aspirations of our residents, parishes and businesses.

- **Engagement:** Engage with residents, parishes and businesses to ensure we deliver first class services and value for money
- **Partnerships:** Work with partners to create opportunities for employment, enterprise, education and world-leading innovation
- **Wellbeing:** Ensure that South Cambridgeshire continues to offer an outstanding quality of life for our residents

Relevant Corporate objectives for the Housing Service 2015-2020

- (1) Develop the property company pilot scheme into a full business plan to deliver affordable housing and generate income
- (4) Work with tenants, parish councils and community groups to sustain successful, vibrant villages
- (5) Build new council houses to provide affordable homes to meet the needs of local communities
- (9) Work with GPs and partners to link health services and to improve the health of our communities
- (10) Ensure the impacts of welfare reform are managed smoothly and effectively
- (12) Increase the range and supply of temporary accommodation to help minimise the use of bed & breakfast accommodation for homeless households

Housing Vision and Aims

To be the best housing service by providing good quality housing across all tenures that is accessible to all – that enhances residents' quality of life, their health and wellbeing, that supports economic growth and social opportunities, alongside improved energy security and reduced carbon footprints.

- **Affordable Housing Provision** – To deliver a range of homes that are affordable to all and where people want to live that will support economic growth and economic activity
- **Better Homes** – To improve the living conditions across all tenures, to help make homes more energy efficient and to reduce fuel poverty
- **Making Best Use of Existing Stock** – To promote safe and sustainable communities, ensuring people are living in the right homes at a time that is right for them
- **Securing Housing with Specialist Support** – To promote fully inclusive communities and to work with partners to provide support and assistance to enable independent living
- **Preventing and Tackling Homelessness** – To reduce homelessness through being proactive in preventative measures and ensuring there is sufficient suitable accommodation available to people who are, or who may become homeless
- **Improving housing options and extending choice** – To work in partnership to provide housing advice so that people understand their housing options, help them to sustain their current home or access alternative suitable accommodation
- **Monitoring and Performance** – To provide a housing service that is transparent and accountable, that is developed in consultation with our tenants, partner agencies and the wider public and demonstrates value for money

Housing Service

This service plan covers both strategic housing functions of the Council and also it's landlord role. The service plan for Affordable Homes should be read in conjunction with the [Housing Strategy 2012 to 2016](#) and the [Housing Revenue Account \(HRA\) Business Plan](#)

Monitoring of the Service Plan is completed by our Housing Services Management Team and progress reported in our [Annual Report for Tenants and Leaseholders](#) published in Autumn, as well as up to date information contained in our twice yearly [Tenant and Leaseholder Newsletter](#).

Potential operational risks to the service are identified at an early stage through the HRA Business Plan Risk Register and Housing Risk Register, which are monitored quarterly by the Housing Services Management Team (HSMT) and Executive Management Team (EMT). High level risks identified will also be included in the Strategic Risk Register for monitoring by EMT and approval by the Corporate & Customer Services Portfolio Holder. Where service plan projects help to mitigate the risks identified in the Risk Registers, these are noted in the project tables below (page 6-11).

The Housing Service has three primary functions:

- Landlord service - providing housing management and property maintenance services to over 5,750 homes. This also includes housing related support and the management of gypsy & traveller sites.
- Housing strategy and development – providing a strategic lead on housing issues within the District including assessing housing needs, bringing empty homes back into use, performance management and the Council's new build programme. This also includes an enabling role working in partnership with other local authorities and housing associations to deliver new affordable homes within the District and in partnership on strategic sites close to Cambridge City.
- Housing advice and options – providing a homelessness prevention service and to provide accommodation for those in housing need (including those who are already homeless), through a choice based lettings scheme and other housing options. The provision of this service delivers several statutory requirements for the local authority.

Key Stats (note: details can be located from the '[Housing Statistical Information Leaflet](#)')

Housing Stock as of December 2014

General Needs homes = 4239
 Supported homes = 1068
 Equity Share homes = 343
 Leasehold homes = 111 (sold flats)
Total homes managed = 5,761

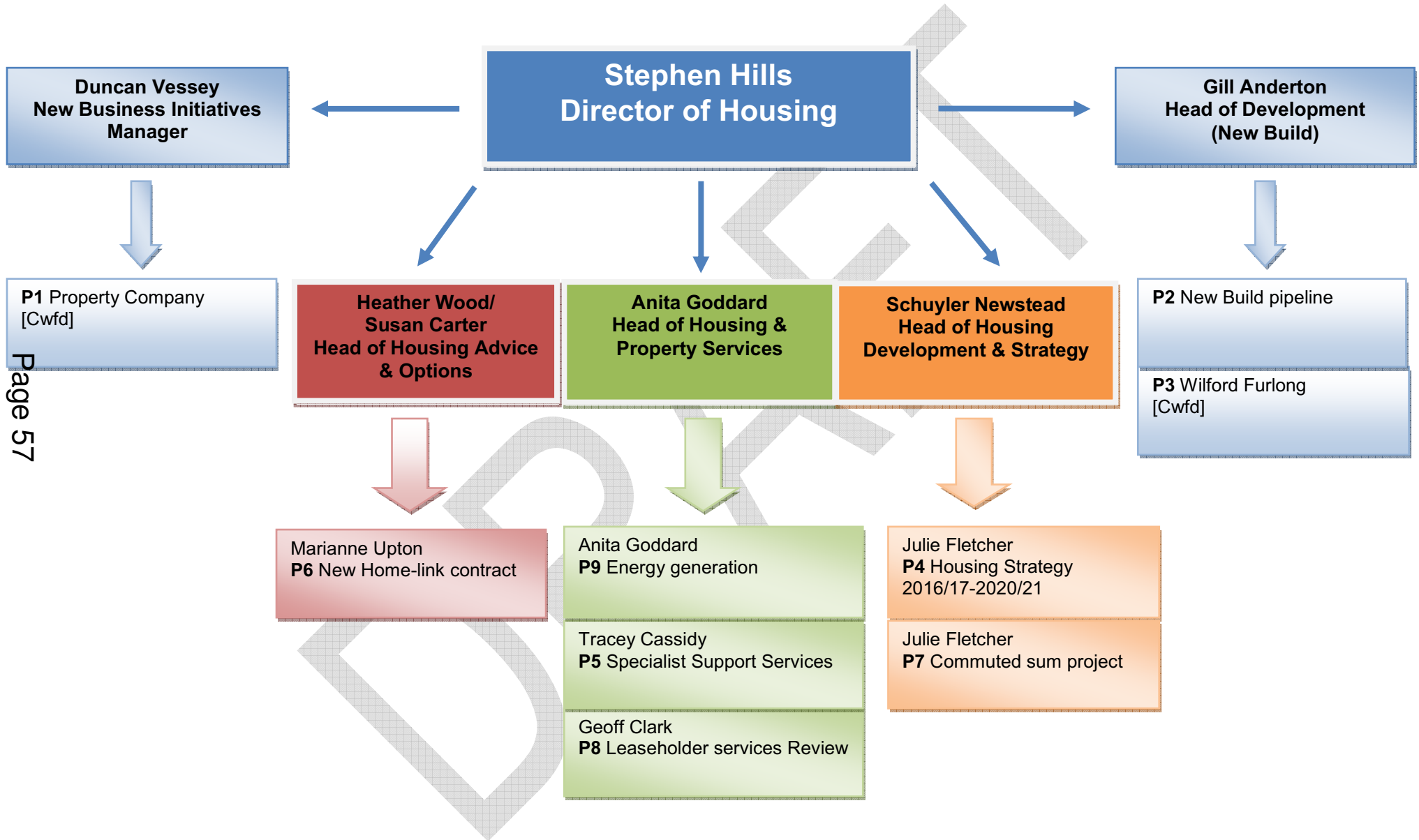
There are also 25 First Time Buyer homes and 30 shared ownership properties

In 2013/14

Total council homes let = 292
 Total housing association homes let = 244
Total homes let through Home-link = 536

Homelessness acceptances = 127
 Homes receiving capital works = 3359
 Affordable homes built = 159
 Homes fitted with solar panels = 1634

Service Improvement Project Overview



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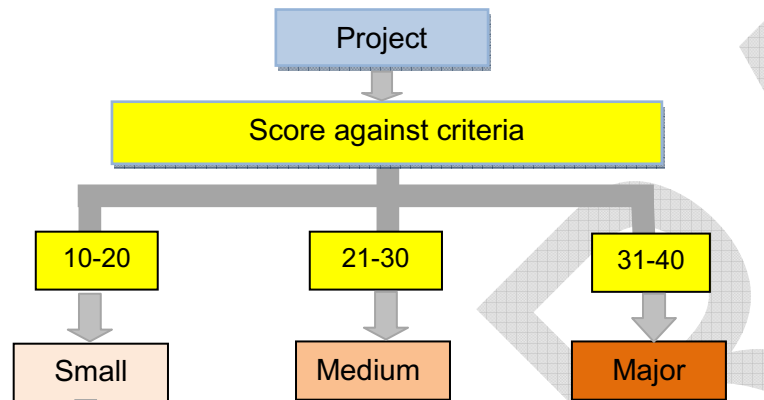
Project Programme

The following pages set out the project programme for each project identified. The prime objective for each project and the expected outputs to be completed during the life of the service plan are detailed, alongside agreed timescales. Each project is scored using the corporate project scoring matrix, aligned to the corporate aims and assessed against the social value relating to Value for Money. Projects are also assessed as to how they help mitigate identified risk from the Risk Registers and if any additional resources are required.

Scoring Projects and Resources

Project scores are based on the level of management that needs to be put in place. The projects are scored against criteria set out in the project management toolkit to give a total score which will indicate whether the project is small, medium or major.

The resource implications for each project within the service plan are identified in the project tables below (see pages 6-11).



Not required to follow full process outlined in toolkit however required to have the following as a minimum:

- Sponsor
- Manager
- Initiation Document
- Risk Log
- Post Project Review

Required to follow full process outlined in toolkit however some flexibility is allowed around structure of project team, frequency of highlight reports, etc.

Project sponsor should be Head of Service or above.

Required to follow full toolkit process.

Project Sponsor should be Director Level.

High risk projects may require additional controls, which are fully described in toolkit.

The service plan for Affordable Homes includes:
3 Small; 3 Medium and 3 Major

Value for Money (VFM)

We will achieve our aims in the most efficient manner at the best possible price and be able to demonstrate it.

This will include:

- Doing the right things to meet the aims of Affordable Homes (effectiveness)
- Using our assets in the best way to deliver these aims
- Having the right assets to deliver (asset management)
- Having the right processes in place to deliver (efficiency)
- Achieving the right outcomes – meeting standards (quality) aimed for

To ensure we are a high performing housing service and to help identify areas for improvement, we compare ourselves with other housing organisations using Housemark – see our Annual Core Benchmarking Reports. The Annual Report for 2014 highlighted how we provide value for money for our tenants, which was sent to all tenants in Autumn 2014. See also the Affordable Homes Value for Money Framework.

For the service plan, each project is measured against the social value element relating to VFM, this is broken down into four components:

Social and economic benefits

- To individuals and communities

Service Quality

- Consumer benefits to paying customers

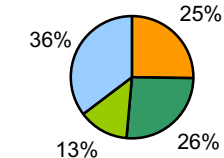
Environmental Benefits

- Quality of neighbourhood, bio-diversity, energy efficiency, etc.


Financial Benefits


- A return (surplus) for reinvestment
- Knock-on benefits to other local services and taxpayer

Overview of social value for all projects



P1 Property Company Ermine Street Housing [Cfwd]						
Prime Objective:	Council owned housing company to buy, sell and rent properties on the open market to provide a rate of return for the council. This is a pilot project reporting to cabinet in Nov 2015					
Outputs:	<ul style="list-style-type: none"> Establish branding (completed) Set up back office policy & procedures (completed) Marketing profile/market research (completed) Acquire portfolio of 20 properties (completed) 		<ul style="list-style-type: none"> Service Level Agreement with the Council Prepare timeline and report structure Report to Council on analysing performance, outlining options for the future 			
Timescales:	Start Date: 01/01/2014	End Date: 30/11/2015	Project Duration: 22 months	Review Date: Feb 2015	Project Score: 37 Major	Corporate Aim(s): 1
VFM – Social Value: Social and Economic Benefits		10%	There is generally a lack of private rented accommodation in the District and it is likely that there will be increased competition for this tenure type with 'lower' income families being squeezed out of the area. The Housing Company will have the potential to meet a wide range of housing need.			
Service Quality		10%	Providing good quality, well managed private rented accommodation			
Environmental Benefits		5%	Where possible we will look to provide well insulated, energy efficient homes, in some cases solar panels are installed			
Financial Benefits		75%	The Housing Company will generate a significant revenue stream for the Council in future years. The limited nature of the pilot will enable the Council to test the concept and limit the financial risks before committing to a larger scale investment.			
Mitigating Risk:	Risk STR08 – Medium Term Financial Strategy					
Additional Resources:	£7m borrowing capacity / £100,000 revenue support					
P2 New build pipeline						
Prime Objective:	To source a pipeline of schemes to deliver a council house new build programme. To explore options for a Housing Development Vehicle with potential of working with City and City Deal partners. To contribute council new build homes to the City Deal target of 1000 additional new homes on rural exception sites by 2031					
Outputs:	Phase 1 <ul style="list-style-type: none"> Rural Exception site pipeline for 5 years delivering around 25-30 homes a year Risk appraisal process set up in house Look at options for procurement of a development service to take exception sites forward in the short-medium term/alternative inhouse options Revise the Design Brief for Council new build working with property and management colleagues 			Phase 2 <ul style="list-style-type: none"> Focus on council owned sites & non trad sites Explore all windfall sites & county sites Governance -Create a sign off process for schemes, working with Internal Audit Create a site registration process Set up an online filing system for programme Establish more partnering approach with Planning New Build strategy renewal 		
Timescales:	Start Date: Jan 2015	End Date: July 2015	Project Duration: 6m (possibility to extend)	Review Date: July 2015	Project Score: 33 Major	Corporate Aim(s): 5
VFM – Social Value: Social and Economic Benefits		35%	Provision of additional affordable housing for those unable to access the private sector			
Service Quality		10%	Improving systems to help bring forward sites more quickly			
Environmental Benefits		20%	Energy efficient homes			
Financial Benefits		35%	Potential for increased rental income from additional homes and leverage of additional funding through City Deal			
Mitigating Risk:	Risk HS25 – New Build Strategy					
Additional Resources:	Head of Housing Development (new Build) post on 6m secondment. Sharing learning and expertise with the City Council. Business case to leverage additional funding to establish a Housing Delivery Vehicle being sought as part of the City Deal.					

P3 Wilford Furlong & Brickhills, Willingham [Cfwd]						
Prime Objective:	<ul style="list-style-type: none"> To work closely with residents to create a sustainable and viable scheme of regeneration of the estate. Focus on property condition, hard and soft landscaping, roads and parking. Added value in terms of extra homes as infill development 					
Outputs:	<ul style="list-style-type: none"> Property Condition surveys and EPC's – additional stock condition information (completed) Creation of a Project Team (completed) Questionnaires, surveys, open days, planning for real days (completed) Support creation of a Residents Panel to act as conduit between residents and council Agreed scheme Planning permission 			<ul style="list-style-type: none"> Tender(s) and building works on site Improved energy efficiency of homes Safer and improved estate layout Use of unused areas for infill developments of new housing Enhanced hard and soft landscaping Intensive liaison with residents throughout all stages 		
Timescales	Start Date: Jan 2014	End Date: Sept 2015	Project Duration: 20 months	Review Date: Dec 2015	Project Score: 29 Medium	Corporate Aim(s): 5
VFM – Social Value Social and Economic Benefits		30%	Potential for increased housing. Improving the community through involvement, enhancing the community and higher satisfaction levels for existing tenants			
Service Quality		25%	Improved quality of housing for tenants			
Environmental Benefits		25%	Energy efficient homes			
Financial Benefits		20%	Potential for increased rental income from additional homes and reduced expenditure on day-to-day repairs due to current condition of homes			
Mitigating Risk:	Risk HS25 – New Build Strategy					
Additional Resources:	Part time tenant liaison officer x 16 hrs PW; Survey & Consultation ; Appraisal software (ProVal already in place) As scheme gathers momentum we will need a dedicated officer for 18 months with support from a senior manager (Head of Housing Development (new build))					

P4 Housing Strategy 2016 – 2021						
Prime Objective:	To update the existing Housing Strategy for 2016 – 2020					
Outputs:	<ul style="list-style-type: none"> Set up project group to review strategy objectives Prepare draft Strategy Consult all key stakeholders, including parish councils Approval by Portfolio Holder March 2016 					
Timescales	Start Date: 01/06/2015	End Date: 31/3/2016	Project Duration: 9 months	Review Date: November 2015	Project Score: 20 Small	Corporate Aim(s): 4, 5, 6, 9,10
VFM – Social Value Social and Economic Benefits		25%	Strategic direction on promoting health & wellbeing, economic growth & development, affordable housing, reducing fuel poverty and tackling homelessness which will have a beneficial impact on residents in the District			
Service Quality		25%	Providing a good quality strategic housing service that sets out the housing aims and objectives for the next 5 years			
Environmental Benefits		25%	Strategic direction on promoting energy efficiency and reducing fuel poverty			
Financial Benefits		25%	Ensuring value for money in service provision			
Mitigating Risk:	Overarching strategy that will help to mitigate all risks identified for strategic housing					
Additional Resources:	None					

P5 Specialist Support Services (part of the Commercialisation programme)						
Prime Objective:	<ul style="list-style-type: none"> Establish an arms length entity/business An activity to bring in funding from a variety of other sources Deliver a service which plugs the gap between housing, health and social care Potential to make financial return for the council 					
Outputs:	<ul style="list-style-type: none"> Produce a business plan for the project Commence implementation of actions identified within the business plan 					
Timescales	Start Date: 20/10/2014	End Date: 30/9/2016	Project Duration: 84 weeks	Review Date: As per commercialisation programme	Project Score: 29 Medium	Corporate Aim(s): 7, 9
VFM – Social Value Social and Economic Benefits		45%	Providing housing related support cross-tenure with enhancement to service that will be available for those that need it.			
Service Quality		25%	Enhanced service provision – providing greater support to all residents			
Environmental Benefits		5%	Potential to link in with those affected by fuel poverty and signposting as appropriate for support			
Financial Benefits		25%	May by some financial benefits to residents through sign posting for budgetary/money advice. Potential income generation.			
Mitigating Risk:	STR19 – Demands on services from an ageing population STR08 – Medium Term Financial strategy (MTFS)					
Additional Resources:	To be identified within the Business Plan					
P6 New Home-link contract						
Prime Objective:	Procurement of a new contract with an IT supplier to ensure the continuation of the current sub-regional choice based lettings scheme.					
Outputs:	<ul style="list-style-type: none"> New specification for IT system Long term contract for quality and value for money IT system Continuous seamless service for partners and their customers 					
Timescales	Start Date: 02/02/2015	End Date: 22/05/2015	Project Duration: 3 months	Review Date: 12/03/2015	Project Score: 25 Medium	Corporate Aim(s): N/A
VFM – Social Value Social and Economic Benefits		5%	More opportunity to move across areas Good quality adverts provide enough information for realistic housing choices			
Service Quality		45%	Easy to use Single access point for social housing and options			
Environmental Benefits		5%	Predominantly on-line service with limited paper based service			
Financial Benefits		45%	Stability over 8 years for budgets as whole life costs will be used in procurement			
Mitigating Risk:	N/A					
Additional Resources:	SCDC part fund and host 2 full time Home-Link staff, some cost for legal and procurement expertise but cost split 7 ways (across all sub-regions)					

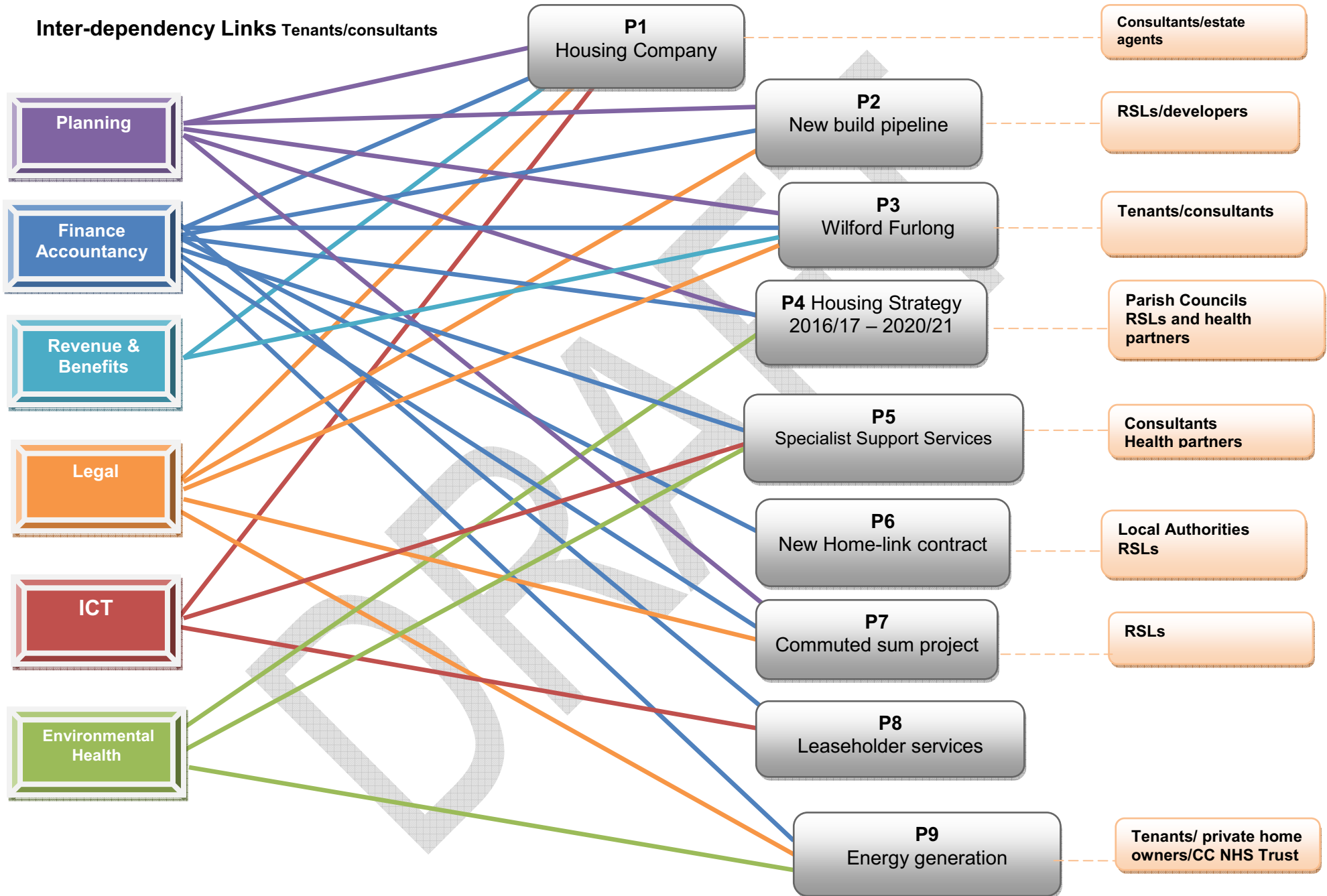
P7 Commuted sum project						
Prime Objective:	To implement a transparent and fair system for the allocation of commuted sums within a set timescale and establish a process for a preferred partner list with registered providers					
Outputs:	<ul style="list-style-type: none"> Review existing procedures Invite registered providers to apply to be registered on a preferred partner list to help take forward affordable housing in the district Look at options for expenditure of commuted sums, including the potential for establishing a bidding process 					
Timescales	Start Date: 01/06/2015	End Date: 31/12/2015	Project Duration: 6 months	Review Date: Sept 2015	Project Score: 18 Small	Corporate Aim(s): 2
VFM – Social Value		70%	Providing grant funding to help bring forward affordable housing sites, using a preferred partner list to ensure quality of services provided and good working relationship			
Social and Economic Benefits						
Service Quality		10%	Improved system that is fair and transparent on how commuted sum payments are spent			
Environmental Benefits		10%	Funding could help to improve the energy efficiency of new homes			
Financial Benefits		10%	Providing financial contributions to housing providers and/or other organisations to help bring forward affordable housing			
Risk:	N/A					
Additional Resources:	None					
P8 Leaseholder services						
Prime Objective:	Review of existing Leasehold Services					
Outputs:	<ul style="list-style-type: none"> Explore potential joint working with the Housing Company with regards to equity share properties Assess impact on the team re duties relating to Land officer role & Land and property surveyor role Assess the Land Terrier system to ensure fully operational Undertake review of Right to Buy process Review the current Valuation contract with Pocock & Shaw 					
Timescales	Start Date: 01/04/2015	End Date: 31/03/2016	Project Duration: 12 months	Review Date: July 2015	Project Score: 20 Small	Corporate Aim(s):
VFM – Social Value		0%				
Social and Economic Benefits						
Service Quality		80%	To ensure the correct processes are in place to deliver an efficient and cost effective leasehold service.			
Environmental Benefits		0%				
Financial Benefits		20%	Potential for increased efficiency improvements			
Mitigating Risk:	N/A					
Additional Resources:	Existing resources					

P9 Energy generation project (part of the Commercialisation programme)						
Prime Objective:	To generate an income stream for the Council through opportunities to work in partnership with other organisations for the installation of solar panels (PVS) as well as other initiatives in relation to energy efficiency.					
Outputs:	Reduced carbon emissions and reduce fuel costs					
Timescales	Start Date: 01/04/2015	End Date: 31/03/2017	Project Duration: 104 weeks	Review Date: As part of commercialisation project	Project Score: 33 Major	Corporate Aim(s): 7
VFM – Social Value		5%	Develop and equip individuals within the organisation with new skills and experience, being of benefit to staff and the council			
Social and Economic Benefits		5%	Improve the quality of service provisions either in scope, scale or standard of delivery			
Service Quality		30%	Reduction in carbon emissions and fuel costs			
Environmental Benefits		60%	Reduce annual draw on the general fund account through the reduction of expenditure and/or an increase in revenue generation			
Financial Benefits						
Mitigating Risk:	STR08 – Medium Term Financial strategy (MTFS)					
Additional Resources:	Within existing resources					

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Inter-dependency Links Tenants/consultants



Project Plan – Milestones

	Project Type	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	March 2016	Carried Fwd.
P1	Property Company [Cfwd]	Complete financial profile of pilot	Complete Governance proposal, Tax & VAT advice Agree initial management model (50% complete)	Complete draft report	Update to HSMT			Members Briefings (75% complete)	Report to Cabinet (100% complete)					
P2	New build pipeline	Informal report EMT				Report to PFH to approve process (100% Complete) with review to extend								
P3	Wilford Furlong [Cfwd]	Resident survey complete – further resident events April / May dependent on survey results				Report to PFH to approve process (50% complete)							(100% Complete)	Phase 3
P4	Housing Strategy 2016/17-2020/21			Set up project group Agree scope for Strategy (25% complete)	Draft new strategy/consult internally				Update to HSMT (50% complete)	Consult stakeholders on draft strategy (75% complete)			Report to PFH for approval (100% complete)	
P5	Specialist Support Services (review as per commercialisation programme)													
P6	New Home-link contract		Tender of contract complete (100% complete)											
P7	Commuted sum/ preferred partner project			Review existing practices	Report to HSMT on recommendations for implementation (25% complete)	Report to PFH to approve process (50% complete)	Implement process for expenditure (if necessary) (75% complete)			Allocation of funding complete (100% complete)				
P8	Leaseholder services				Update to HSMT (25% complete)								Review Complete (100% complete)	
P9	Energy generation (review as per commercialisation programme)	Contractor to be appointed												Complete by April 2017

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Agenda Item 5



South
Cambridgeshire
District Council

Report To: Housing Portfolio Holder
Lead Officer: Equality and Diversity Officer

18 March 2015

EQUALITY SCHEME 2015 – 2020 (2015 – 2016 VERSION)

Purpose

1. To request that the Housing Portfolio Holder comment on and endorse a consultation draft Equality Scheme for 2015 – 2020 (2015 – 2016 version).
2. There are no key decisions arising directly from this report.

Recommendations

3. That the Housing Portfolio Holder comment on and endorse the pre-consultation draft of the Council's Equality Scheme 2015 – 2020 (2015 – 2016 version) attached at **Appendix A**. This is to ensure that the scheme can be subject to a six-week public consultation period and that the Council is fully compliant with the statutory duty set out in Equality Act 2010.

Reasons for Recommendations

4. Previously, an earlier version of the Equality Scheme 2012 – 2015 for the Council was endorsed – this was previously known as the Single Equality Scheme. An updated version of the Equality Scheme has been developed for 2015 – 2020, to provide closer alignment with the Corporate Plan for the same period and to reflect the latest data on the community profile of South Cambridgeshire.
5. In addition, it is necessary to agree priorities at this stage in order to enable effective planning and resourcing and to demonstrate that the Council is compliant with the second specific duty of the Public Sector Equality Duty as detailed in paragraph 7 of this report.

Background

6. The Equality Act 2010 came into effect on 01 October 2010 and brings together, harmonises and extends current equality law. The existing anti-discrimination laws have been consolidated into a single Act, which has been introduced to strengthen the laws preventing discrimination and the inequalities that still exist in society today.
7. The Council's statutory Public Sector Duty requires us to:
 - Publish information annually to demonstrate how we meet the General Duty. This requirement is met on an annual basis. [The Annual Equality Report 2014](#), previously endorsed by the Executive Management Team also enhances the Council's compliance with this specific duty.
 - Prepare and publish one or more objectives to meet any of the aims of the General Duty at least every four years. The Council's equality objectives that it will be focusing on are detailed in chapter 6 of the Equality Scheme.

These objectives are aligned with the Corporate Plan, agreed by Council in February 2015.

8. A growing elderly population, greater mobility, immigration and other social trends are making changes to the population we serve. At the same time issues of equality, diversity and community cohesion are high on the national agenda, which could impact at a local level. An Equality Scheme helps to address inequalities and promote equal life chances for the people living in South Cambridgeshire.

Considerations

9. The consultation draft of the Council's Equality Scheme 2015 – 2020 has been developed for a five-year period to provide closer alignment with the Corporate Plan. Annual reviews will continue to take place to ensure that the equality objectives remain fit for purpose and that the community profile information is up to date.
10. The proposed timetable for the new Equality Scheme 2015-2020 is detailed below:
 - March 2015: Executive Management Team approves consultation draft.
 - March to April 2015: Public consultation on the new Equality Scheme.
 - May 2015: Executive Management Team considers post-consultation draft of the new Equality Scheme.
 - June 2015: Portfolio Holder considers new Equality Scheme for endorsement and adoption.

Options

11. The Housing Portfolio Holder may agree, amend or reject the Equality Scheme as presented, bearing in mind that the Council has a legal obligation to publish one or more equality objectives.

Implications

12. In the writing of this report, taking into account financial, legal, staffing, risk management, equality and diversity, climate change, community safety and any other key issues the following implications have been considered:

Financial

13. All current equalities work is being taken forward from existing budgets.

Legal

14. The Council has a public responsibility to ensure that it adheres to legislative requirements in relation to equalities, which ensure that our services are open to, and, accessible by all our residents and reflect the diversity of our rural district.

Staffing

15. The Equality and Diversity Officer is responsible for mainstreaming equalities into the Council with the support of the Executive Management Team, Equality and Diversity Steering Group and Equalities Consultative Forum.

Risk Management

16. Non-compliance with equalities legislation is a strategic risk for the Council. Adoption of this scheme will contribute towards mitigating this risk. The precise wording is as follows:

‘The Council could be successfully challenged over not complying with general equalities legislation or legislation specific to public and local authority bodies, *leading to* financial compensation payments and penalties, possible Equality and Human Rights Commission inspection, *resulting in* reduction in reserves available to support balanced MTFs, adverse publicity and effect on reputation.’

Equality and Diversity

17. The Council is committed to eliminating discrimination and prejudice, and developing a culture which values difference, both in employment and service delivery. Our commitment to equalities is based on the idea of equal life chances. This helps local authorities to develop an equal society for the community, which it serves. An Equality Scheme sets out our plans for making equality happen for people living in South Cambridgeshire.

Effect on Strategic Aims

18. The updated Equality Scheme and its associated Equality Objectives have been aligned with Strategic Aims as set out in the Council’s Corporate Plan.

Background Papers: none.

Contact Officer: Paul Williams – Equality and Diversity Officer
Telephone: (01954) 713465
E-mail: paul.Williams@scambs.gov.uk

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APPENDIX A



Equality Scheme 2015 – 2020 (2015 – 2016)

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Foreword

South Cambridgeshire District Council is committed to equality of opportunity in our approach to service delivery, employment and being a community leader. We are committed to identifying, understanding and eliminating all barriers that prevent access to services, information and employment. Equality is an important element of our first Strategic Aim – *Engage with residents, parishes and businesses to ensure we deliver first class services and value for money* – and our Values of *Working Together and Integrity*.

In October 2010, South Cambridgeshire District Council attained *Achieving* status on the Equality Framework for Local Government (EFLG). The Council uses the EFLG as the improvement framework against which to measure its performance and development. Since adopting the earlier Equality Standards for Local Government (ESLF) in 2006, the Council has been successful in making significant progress on its equality and diversity journey.

This Equality Scheme will help improve our services and policies and make sure that the different needs of people are better understood. It will also help to ensure that our services are better targeted and will lead to improved customer satisfaction and better staff recruitment and retention.



Councillor Ray Manning
Leader of the Council



Jean Hunter
Chief Executive

2. Feedback

The Council welcomes your feedback. If you would like more information about the Equality Scheme or this document in an alternative format, please contact us using the information below:

Phone: 03450 450 500

Email: equality.schemes@scambs.gov.uk

Website: www.scambs.gov.uk

Or write to us at:

Paul Williams
Equality and Diversity Officer
South Cambridgeshire District Council
South Cambridgeshire Hall
Cambourne Business Park
Cambourne
Cambridge
CB23 6EA

3. Introduction and Context

3.1 The Legal Context

The Equality Act 2010 came into effect on 1 October 2010 and brings together, harmonises and extends current equality law. The existing anti-discrimination laws have been consolidated into a single Act, which has been introduced to strengthen the laws preventing discrimination and the inequalities that still exist in society today.

The Equality Act has also created changes to earlier legislation and includes discrimination previously unrecognised in legislation. In essence, it creates a new 'Single Equality Duty' on public bodies to tackle discrimination, promote equality of opportunity and encourage good community relations.

The term *protected characteristics* has replaced *equality strands* for describing the protected traits held by groups or individuals under anti-discrimination and equality legislation. The earlier separate duties for disability, gender and race have been replaced with a single, more effective framework and the new 'Single Equality Duty' covers:

- Age
- Disability
- Gender Reassignment
- Marriage and Civil Partnership
- Pregnancy and Maternity
- Race
- Religion or Belief
- Sex
- Sexual Orientation

On 05 April 2011, further parts of the Equality Act were implemented under the General Duty, which requires local authorities exercising public functions to have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation;
- Advance equality of opportunity between those who share a protected characteristic and those who don't;
- Foster good relations between those who share a relevant protected characteristic and those who don't.

The specific duties support and aid compliance with the General Duty and require local authorities to:

- Publish information annually to demonstrate how we meet the General Duty starting no later than 31 January.
 - ✓ The Council has published a document entitled "[Equality Information and the Public Sector Equality Duty.](#)" which can be downloaded from our website by

clicking on the link or is available on request using the contact details in chapter 2.

- Prepare and publish one or more objectives to meet any of the aims of the General Duty at least every four years.
 - ✓ The Council's objectives that it will be focussing on during this three-year scheme are detailed in chapter 6.
 - ✓ The Council has published a document entitled "[Annual Equality Report 2014](#)," which details progress against the Council's objectives. This document can be downloaded from our website or is available on request using the contact details in chapter 2.

South Cambridgeshire District Council believes that having an Equality Scheme will help to ensure that we comply with the aims of general and specific duties as detailed above.

3.2 The Purpose of an Equality Scheme

This Scheme has been prepared in response to the Equality Act 2010, which has two main purposes – to harmonise discrimination law and to strengthen the law to support progress on equality. It combines and supersedes our existing Disability, Gender and Race Equality Schemes; and brings together our objectives across the nine protected characteristics and the characteristic specific to South Cambridgeshire – 'Rurality.'

The purpose of our Equality Scheme is to:

- Find out what barriers are faced by people and take steps to remove them.
- Make sure we meet our legal duties.
- Explain how we make things fairer for people in planning our services and what we do.
- Show how the Scheme links to other equalities objectives and priorities.
- Work in partnership with other organisations and partners to prevent ignorance and prejudice in the wider community.
- Set our commitments that go beyond our statutory duties.
- Monitor and check what we are doing and report each year.

We recognise that the Council and the environment in which it operates are not static and believe that the Scheme and resultant action plans should be living documents which are flexible and which meet the needs of the communities we serve. So, for this reason we will update the Scheme annually to ensure continued alignment with the Corporate Plan.

4. The South Cambridgeshire Context

4.1 Our Vision, Aims and Objectives

In February 2015, the Council reaffirmed its vision for the future:

South Cambridgeshire will continue to be the best place to live and work in the country. Our district will demonstrate impressive and sustainable economic growth. Our residents will have a superb quality of life in an exceptionally beautiful, rural and green environment.

Underpinning the vision are three Council aims. These aims are:

1. **ENGAGEMENT:** Engage with residents, parishes and businesses to ensure we deliver first class services and value for money.
2. **PARTNERSHIPS:** Work with partners to create opportunities for employment, enterprise, education and world-leading innovation.
3. **WELLBEING:** Ensure that South Cambridgeshire continues to offer an outstanding quality of life for our residents.

Each Council aim is supported by a number of objectives. The Council recognises that equality objectives should not sit in isolation and should be seen as an integral part of the corporate plan so that delivering the corporate plan delivers our equality objectives and vice-versa. As such, the Council's equality objectives, which are detailed in chapter 7, are based on the three Council aims.

In support of its vision, the Council has committed to four organisational values each identified as a key factor in the successful realisation of the vision. These values are:

1. Working together
2. Integrity
3. Dynamism
4. Innovation

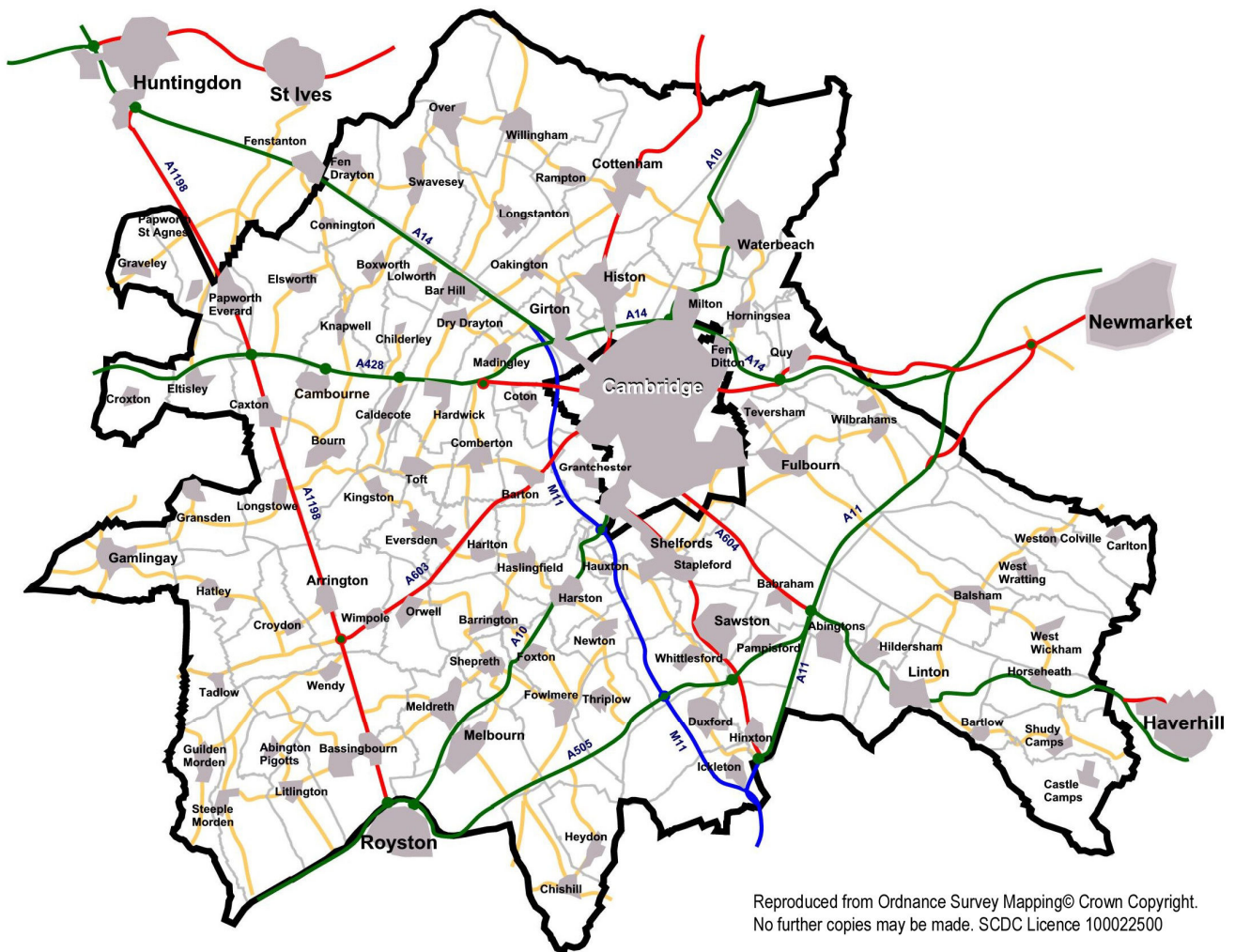
4.2 A Profile of South Cambridgeshire

South Cambridgeshire is the second largest district in Cambridgeshire covering approximately 350 square miles of countryside. It is also the second most populated district after Huntingdonshire and the district completely surrounds Cambridge City. It shares its boundaries with Huntingdonshire, Fenland and East Cambridgeshire to the north. In the south the district has boundaries with North Hertfordshire, Central Bedfordshire, Uttlesford and St. Edmundsbury. It is relatively rural with most of the population living in villages or rural areas – there are no towns in South Cambridgeshire. Cambourne is currently the largest village in the district with approximately 8,820 people, Sawston is the second largest village with approximately 7,160 people and Cottenham is the third largest village with approximately 6,100 people.¹ Cambourne, Sawston and Cottenham are currently ranked 13th, 15th and 18th respectively of the largest settlements in Cambridgeshire. However, future

¹ ONS mid-year population estimates, 2013

development will be focussed around the fringes of Cambridge and in a new town (Northstowe).

South Cambridgeshire is a vibrant district at the heart of the rapidly growing East of England region. We are a diverse community, with some of the oldest villages in England now neighbouring some of the newest and most exciting modern communities in the country.



South Cambridgeshire is a rural district with a population of 151,400² residents. This population is expected to increase faster than the national average and by 2026, the population is expected to increase by 16.6% to 176,500 residents.³

South Cambridgeshire is a prosperous area with high levels of economic activity and low levels of unemployment; but with increasing house prices and a shortage of affordable homes. It is a healthy area, with high life expectancy compared with national rates and an area with the lowest crime rate in Cambridgeshire.

² ONS Mid-Year 2013

³ County Council estimates, November 2012

4.3 The People of South Cambridgeshire

The information in this section is a summary of the document entitled "[Equality Information and the Public Sector Equality Duty](#)," which can be downloaded from our website by clicking on the link or is available on request using the contact details in chapter 2.

Age Structure

South Cambridgeshire has an ageing population. In 2012 nearly 55% of the population was younger than 45; in 2031 that proportion is expected to drop to nearly 53%. The highest growth is expected to occur in the 65+ age group, from 17.48% in 2012 to 22.12% in 2031. The biggest decline is expected to occur in the 45-64 age group, from 27.13% in 2013 to 24.57% in 2031.⁴

South Cambridgeshire has the county's highest proportion of 1-15 year olds and the lowest proportion of 16-24 year olds. It is the second highest for people aged 40-64 and third highest for people aged 25-39 and people aged over 65.

A growing elderly population, greater mobility, immigration and other social trends are making changes to the population we serve. These changes will accelerate as a result of the population growth facing the district in the next ten years or so, leading to a far more diverse society than previously.

People with a Disability

According to the Census in 2011, 13.9% of the South Cambridgeshire population declared that they have a disability, whereby day-to-day activities are limited a little or a lot. The percentage of people with a disability has decreased from 14.7% in the 2001 Census.

For our own Council stock, this percentage is much higher, with 41% of households stating that they have a disability following the tenancy survey carried out in December 2009.

It appears that the pattern of poor health, as measured by the Census is broadly similar to the pattern of deprivation, which is highest in Fenland, North-East Cambridge and areas within Huntingdonshire. South Cambridgeshire is a very affluent area and is in the least deprived 5% of local authorities based on the Indices of Deprivation (IND) annual scores.

The Black, Asian and Minority Ethnic (BAME) Community

The 2011 Census data shows that in South Cambridgeshire 87.3% of the population were White British and a further 6% declared themselves as White Irish, White Gypsy/Irish Traveller and White Other. In the ten years since the previous Census, the White British population has decreased by 5.9% (previously 93.2%).

6.8% of the population are from the Black, Asian and Minority Ethnic (BAME) community and the Asian or Asian British: Indian population are the largest BAME group in the district at 1.5 of the overall population. The BAME population has increased by 3.9% from 2.9% in 2001.

Gypsies and Travellers were identified separately for the first time in the 2011 Census. There are some doubts that the percentage of 0.3% identified by the Census may not give a true reflection of the actual Gypsy and Traveller community in the district, which was

⁴ ONS Mid-Year 2013

previously estimated to be 1.0% by the Cambridge Sub-Region Traveller Needs Assessment.

Gender & Households

The gender split in the district is broadly similar to the national average with 50.3% of the total population being female and 49.7% being male.

All people	151,400
Males	74,700
Females	76,700
Total Household	59,960

Table 1 Population & Households. Source: Population – ONS Mid-year Population Estimates 2013.

Life Expectancy

South Cambridgeshire has a higher than average life expectancy for both men and women compared to the rest of Cambridgeshire and the UK. Nationally, life expectancy for new-born baby boys is highest in South Cambridgeshire (83 years). The average life expectancy for a woman in South Cambridgeshire is 85.9 years. The national average for a man is 79.3 years and for a woman is 83.04 years.

	South Cambs	England & Wales
Life expectancy at birth (years)		
Males	83	79.4
Females	85.9	83.1
At age 65		
Males	20.6	18.7
Females	23.2	21.1

Table 2 Life Expectancy. Source: ONS, Life Expectancy at birth and at Age 65 in the UK, 2011-13

Religion or Belief

Christianity is the largest stated religion in South Cambridgeshire at 58.8%, although this is down by 13.2% from the last Census in 2001. The biggest non-Christian religion is Islam, which comprises 0.98% of the population.

RELIGION	Number	% of total SCDC
Christian	87,463	58.8%
Buddhist	700	0.47%
Hindu	1,123	0.75%
Jewish	362	0.24%
Muslim	1,464	0.98%
Sikh	186	0.13%
Other religion	568	0.38%
No religion	44,741	30.08%
No religion stated	12,148	7.46%

Table 3 Religion or Belief. Source: ONS, 2011 Census

Also of interest, is the fact that over 30% of all residents claim to have 'no religion' (a further 7.46% did not state any religion or faith).

Sexual Orientation

There is no data on sexual orientation within the local community. This position is unlikely to change as sexual orientation was not included in the 2011 UK Census. The Lesbian, Gay and Bi-sexual charity, Stonewall, estimate that between 5 to 7% of the population is gay, lesbian or bisexual.

Transgender and Transsexual Community

According to the Terence Higgins Trust when people are described as transgender this suggests someone who feels that some aspect of the sex and gender they were born with does not fit who they feel they really are. When people are described as transsexual this is usually used to describe a person who feels that they were born the wrong sex and who identifies with and would like to be accepted as a member of and who identifies with and would like to be accepted as a member of the opposite sex. Many transsexuals want to change physically and do undergo sexual reassignment to change their bodies so that they are the sex they feel is right for them.

No local data is available on the transgender and transsexual community in South Cambridgeshire. The Gender Trust highlights that the prevalence of transsexualism varies widely between 1 in 4,000 and 1 in 10,000 people. This is mainly due to the social stigma attached to being transsexual, arising from a widespread lack of awareness of the true nature of the condition. It is something that is often kept hidden.

4.4 The Council as a Service Provider

South Cambridgeshire District Council provides a wealth of services to its residents and thousands of businesses across more than 100 villages, including:

Environmental services:

- Collecting waste and recycling from 63,000 households
- Cleaning streets, dealing with abandoned cars and clearing and investigating fly tipping
- Making sure food premises are clean and safe and making this information available to you
- Advising on and enforcing health and safety at work
- Dealing with pollution
- Licensing taxis, public entertainment and the sale of alcohol

Housing services:

- Increasing the supply of affordable homes through our own building programme and by working with housing associations
- Managing more than 5000 homes
- Providing housing advice and support for homeless people

Planning services:

- Considering planning applications, dealing with development without planning permission and building control
- Conserving our environment and buildings
- Developing planning policy to shape the future of the district

New communities:

- Developing the local economy and supporting businesses
- Planning for major developments
- Promoting local tourism
- Supporting sports development and promoting healthy living
- Working towards a sustainable South Cambridgeshire

Working with communities, partners and customers:

- Promoting community safety
- Providing customer and voluntary sector grants
- Making sure all our customers can access services equally in the best way for them
- Administering local democracy including elections

Corporate services:

- Increasing customer access and developing smarter ways of working through technology and partnerships
- Providing support for those who need support with Housing and Council Tax
- Collecting Council Tax and Business rates
- Providing support services such as accountancy and legal

4.5 The Council as an Employer

The information in this section is a summary of the document entitled "[Equality in Employment – July 2013](#)" which can be downloaded from our website by clicking on the link or is available on request using the contact details in chapter 2.

Please note that due to a technical issue, it is not possible at the current time to publish up-to-date staffing information. It is hoped that during the course of 2015, the Council will be in a position to publish updated workforce profile information following a full staff validation exercise.

Headline figures taken from the report can be found below:

- 89.36% of staff declared themselves as White British, White Irish or White Other. 1.91% of all staff declared themselves to be Black, Asian or Minority Ethnic (BAME).
- 4.89% of all staff declared that they have a disability.
- 49.36% of the Council's staff are female and 50.64% are male.
- The highest percentage of Council staff was in the 45-54 age group, although there have been increases in the 18 and under and 19-24 age groups.
- The Council has an extensive suite of family friendly policies in place. In recent years, this has led to a marked increase in the number of male staff requesting to work part time or seeking changes to their working patterns such as home working, job-sharing, shift working, staggered hours, term-time working, annualised hours and compressed hours. 21.70% of the Council's workforce work part-time hours (3.62% male and 18.09% female).
- 48.87% of the workforce identify as Christian, followed by 1.49% other religion or belief and 0.85% Buddhist. 21.06% of staff declared that they have no religion or belief.
- Three-quarters (75.11%) of staff declare their sexual orientation as heterosexual and 1.49% declare themselves as Lesbian, Gay or Bi-sexual.

4.6 The Elected Councillors

Currently, there are 57 Councillors of the District Council representing 105 parishes and settlements.

There are currently 42 (73.7%) male and 15 (26.3%) female Councillors. The National Census of Local Authority Councillors 2013 highlighted the following key points about Councillors in the Eastern Region:

- 70.3% of Councillors were male and 29.9% were female, which is reflective of the national make-up across England and Wales. These proportions have changed slightly from the 2010 Census (68% male and 31% female).
- 97.3% of Councillors were White and 2.7% were from a Black, Asian or Minority Ethnic (BAME) group. These proportions are slightly better than the 2010 Census (98.3% White and 1.71% BAME).
- The average Councillor age was 60.6, which was just slightly above the national average of 60.2. The average Councillor age has increased significantly from the 2010 Census, where the average was 55.7.
- 11.6% of Councillors had a long term illness, health problem or disability and was better than the national percentage of 13.21%.
- 29.9% of Councillors had at least one caring responsibility, which was the highest proportion of all the national regions. Nationally, a greater proportion of female Councillors had caring responsibilities (35.11%) compared with males (24.6%), and a greater proportion of Councillors from BAME backgrounds had caring responsibilities (38.6%) compared with those Councillors who were White (27.5%).

5. Development of the Equality Scheme

5.1 Gathering Data and Using Information

5.1.1 Collection of Data

One of the duties that must be carried out by any public sector authority is the gathering of information on the effects of its current policies and practices in employment, those that use its services and also its general performance.

The Council has gathered and will continue to gather this information in the following ways:

- Staff and Councillor surveys
- Customer Satisfaction surveys
- Equality Impact Assessments
- Staff and Councillor Workshops
- External Stakeholder workshops
- Complaints and Compliments forms
- Equality and Diversity Steering Group
- Staff Statistics and Recruitment Monitoring Forms

5.1.2 Staff Surveys

A staff survey is generally carried out periodically and asks a range of equality and diversity questions as well as employees' general opinions and experiences about their jobs and feelings towards the Council as an employer.

A programme of staff surveys is underway and will continue during 2015/16.

5.2 Consultation and Engagement

The Council recognises the importance of consultation in the development and implementation of its Equality Scheme. Involvement and consultation helps to give everyone, including minority groups, an opportunity to provide input about the provision of services.

Extensive consultation will take place with Council staff, Councillors, local residents, community groups, partner organisations, parish councils and other associations during March and April 2015 on this new scheme as the Council further develops its approach to delivering Equality over the next 5 years.

5.3 Equality Impact Assessments (EQIAs)

5.3.1 Carrying out Equality Impact Assessments

As part of any effective policy development process, it is important to consider any potential risks to those who will be affected by the policy's aims or by its implementation. As part of the Council's commitment to Equality and Diversity we are carrying out Equality Impact Assessments (EQIAs) on all our new and existing policies and procedures. This helps us to consider any potential risk on different groups.

Carrying out an EQIA at the start of the policy development process allows the policy holders to identify, at every step, what the consequences may be to different groups, and whether a

policy should adopt a certain direction, approach, criterion or eligibility requirement or whether there are any opportunities to promote equality.

5.3.2 What we assess

The Single Equality Duty requires public authorities to check how their policies affect people from different groups and communities in respect of the protected characteristics held by groups or individuals under anti-discrimination and equality legislation. The Council has extended this assessment to include all equality areas and due to the rural nature of the district, now includes 'rurality' as a consideration during the EQIA process. This relates to both existing and proposed policies.

5.3.3 Training for Staff

Through our internal training programme we provide equalities training for all staff to ensure they understand their role and objectives under the equality duties and wider equality legislation. In addition, there will be a series of sessions held during 2015/2016 on Equality Impact Assessments, which will cover:

- What they are and why the Council has to do them;
- The benefits of impact assessments;
- The law on equalities and how this relates to impact assessments; and
- The process for carrying out impact assessments.

5.3.4 Quality Assurance

Directors are responsible for reviewing and signing off completed impact assessments relevant to their service areas with the support of the Equality and Diversity Officer.

5.3.5 Equality Monitoring

In line with legislation, guidance from the Equality and Human Rights Commission, Stonewall, Advisory, Conciliation and Arbitration Service (ACAS) and Employers organisations, South Cambridgeshire District Council is committed to ensuring that it is operating fairly and equitably in both Service Delivery and Employment.

The Council monitors the diversity of its workforce and a data validation exercise for all staff will take place during 2015 to improve the monitoring data that we currently hold on Council staff. Work is continuing to improve systems across the Council for monitoring the diversity of its customers and service users.

5.3.6 Why Gather Information on Equality?

In policy development equality monitoring can help us to understand:

- whether the policy is likely to have the intended effect;
- how proposed policies might affect particular groups; and
- how we can amend policies to eliminate discrimination and promote equality.

In service delivery, equality monitoring can help us to understand:

- the needs of service users;
- which groups are using our services;

- which groups are not using our services;
- how to reach under-represented groups;
- how satisfied different groups are with our services;
- differences in service outcomes; and
- how to use our resources better.

5.3.7 Publication of our Equality Impact Assessments

The Council publishes the results of our Equality Impact Assessments. These are available on the Council's website (via the link below) or can also be made available on request:

<https://www.scambs.gov.uk/content/equality-impact-assessments>

5.4 Monitoring and Evaluation

5.4.1 Complaints and Compliments

Complaints are monitored to make sure that there are no complaints based on inequality. If inequality issues are picked up through the monitoring of complaints forms these issues will inform the Scheme and subsequent action planning, with a view to reducing and eliminating the need for complaints on the grounds of inequality.

Monitoring Compliments forms may provide valuable feedback on progress and actions taken to eliminate inequality or discrimination. These findings will inform the Scheme's review process.

5.4.2 Equality Framework for Local Government

In June 2009, the Council achieved level 2 of the Equality Standard for Local Government. The standard has subsequently been replaced by the Equality Framework for Local Government, which has three tiers of accreditation: Developing, Achieving & Excellent. South Cambridgeshire District Council reached the Developing tier of accreditation in September 2009.

In October 2010, the Council was subject to a diversity peer challenge by the Local Government Association (LGA). The Council successfully demonstrated that it met the criteria for the Achieving level of the framework.

The Equality Framework assessed five performance areas:

- Knowing your communities
- Leadership, partnership and organisational commitment
- Involving your communities
- Responsive services and customer care
- A skilled and committed workforce

The peer report stated that "South Cambridgeshire District Council has demonstrated excellent engagement with residents and customers and shown that it can and will respond to needs. It has a good combination of leadership, effective policies and processes and robust engagement with some parts of the voluntary sector. This has resulted in many good examples of responsive services to meet the needs of its diverse communities."

“The council has shown a strong ethos of collaborative working with various partners and is making place shaping a reality. Equality and diversity is well-embedded however further work needs to be done to make stronger links with strategic and service planning.”

During 2013/14, the Council conducted a review of its position on the Equality Framework for Local Government. The review concluded that the Council was in a strong position to actively pursue ‘Excellence’ in the future, should a number of areas for further improvement be addressed. The Council has used and will continue to use the Equality Framework for Local Government as the benchmarking tool to assess our equalities performance.

6. Equality Objectives

6.1 Equality Objectives for 2015 – 2020

South Cambridgeshire District Council has set three equality objectives, which are aligned to the aims of the Corporate Plan.

Improve service design, delivery and access by improving the way we engage with communities, use customers' feedback and develop our knowledge and understanding of our communities.

This supports Council Aim 1 ENGAGEMENT: Engage with residents, parishes and businesses to ensure we deliver first class services and value for money.

Identify, prioritise and deliver actions, which will narrow the gap in outcomes between disadvantaged groups and the wider community.

This supports Council Aim 2 PARTNERSHIPS: Work with partners to create opportunities for employment, enterprise, education and world-leading innovation.

Foster good relations by promoting greater awareness and understanding between our communities.

This supports Council Aim 3 WELLBEING: Ensure that South Cambridgeshire continues to offer an outstanding quality of life for our residents.

6.2 Delivering Equality Objectives through the Corporate Plan

Please note that corresponding Council Objectives from the Corporate Plan are shown in brackets, e.g. (1).

6.2.1 Improve service design, delivery and access by improving the way we engage with communities, use customers' feedback and develop our knowledge and understanding of our communities.

- Develop the property company pilot scheme into full business plans to deliver a mix of high quality housing and generate income (1)
- Improve efficiency and value for money within a viable financial strategy (2)
- Make the district an even more attractive place to do business (3)
- Work with tenants, Parish Councils and community groups to sustain successful, vibrant villages (4)

6.2.2 Identify, prioritise and deliver actions, which will narrow the gap in outcomes between disadvantaged groups and the wider community.

- Build new Council homes to provide affordable accommodation to meet the needs of local communities and provide and refurbish Gypsy and Traveller sites (5)
- Ensure best use of Council assets and benefit from opportunities to achieve efficiencies from partnership working (6)
- Move to a commercial approach to service delivery (7)
- Work with RECAP waste partners to reduce costs, carbon impact and waste sent to landfill (8)

6.2.3 Foster good relations by promoting greater awareness and understanding between our communities.

- Work with GPs and partners to link Health Services and to improve the health of our communities (9)
- Ensure impacts of welfare reform are managed smoothly and effectively (10)
- Establish successful and sustainable New Communities with housing and employment at Northstowe and the major growth sites, served by an improved A14 and A428 (11)
- Increase the range and supply of temporary accommodation to help minimise the use of bed and breakfast accommodation for homeless households (12)

Please note that section 6.2 will be expanded and explored further during and after the consultation period to demonstrate how specific objectives and actions have had regard to the equalities profile of the district in their development, and how each will help the Council to meet its Public Sector Duty Requirement.

6.3 Our Commitments for 2015 – 2016

6.3.1 People with Dementia

The population of Cambridgeshire will age substantially by 2026: the number of people aged over 90 years is forecast to more than double, and the number of people in their 80s to rise by more than 50%. This will lead to steep rises in the number of older people with dementia.

The most common type of dementia is Alzheimer’s disease, a physical disease in which protein 'plaques' and 'tangles' develop in the structure of the brain, leading to the death of brain cells.

The table below shows the number of older people in Cambridgeshire expected to have dementia. This assumes that current prevalence rates will not change in future years and applies the current rate to future population projections. The estimate for South Cambridgeshire for 2012 is 1,842, and this is expected to rise to 3,104 by 2026 – a rise of over 40%. An increase of this size over a short period is likely to put severe strain on existing services.

	2012	2016	2021	2026
Cambridgeshire				
Number	7,442	8,433	10,173	12,182
Variance 2012		+992	+2,731	+4,740
Cambridge City				
Number	1,249	1,329	1,484	1,675
Variance 2012		+80	+235	+426
East Cambridgeshire				
Number	1,055	1,222	1,473	1,759
Variance 2012		+168	+418	+705

Fenland				
Number	1,401	1,591	1,890	2,242
Variance 2012		+190	+489	+841
Huntingdonshire				
Number	1,895	2,195	2,762	3,401
Variance 2012		+300	+867	+1,506
South Cambridgeshire				
Number	1,842	2,096	2,564	3,104
Variance 2012		+255	+722	+1,262

Source: CFAS II (2013) prevalence estimates applied to CCC Research & Performance Team population forecasts (2012 based)

Commitment: The Council will aim to be a Dementia-friendly organisation during 2015/2016 by supporting the Dementia Friends initiative and holding awareness sessions for staff and partners to learn more about Dementia and the effects it has on sufferers and their carers.

6.3.2 Mental Health of Children and Young People

Parental mental health has a critical impact on children's mental health. There are an estimated 22,700 children and young people living with at least one parent with mental illness, in Cambridgeshire. Between one and two thirds of these children and young people are likely to develop mental health problems themselves.

The Cambridgeshire County Council Research Group forecasts that by 2016, the child and young people population of Cambridgeshire will increase by 3.9% from the 2011 baseline, with the largest increases seen in Cambridge City, and a small decrease in Huntingdonshire. By 2021, it is anticipated that South Cambridgeshire will have the largest population of people under the age of 19, in Cambridgeshire County.

The table below shows the estimated number of children and young people aged 5 to 16 years with any mental health disorder, by age and sex, 2011

Local Authority	Boys			Girls			Total		
	5-10 years	11-16 years	Total	5-10 years	11-16 years	Total	5-10 years	11-16 years	Total
Cambridge City	300	400	700	200	300	500	500	700	1,200
East Cambridgeshire	300	400	700	100	300	400	500	700	1,200
Fenland	300	400	700	100	300	400	500	800	1,300
Huntingdonshire	600	800	1,400	300	600	900	900	1,500	2,300
South Cambridgeshire	600	700	1,300	300	600	900	800	1,300	2,100
Cambridgeshire	2,100	2,700	4,800	1,000	2,100	3,100	3,200	5,000	8,100

Source: Mental Health of children and young people in Great Britain, 2004, National Statistics and mid 2011 population estimates, ONS

Commitment: The Council will train staff in Mental Health First Aid during 2015/2016 to identify, understand and help a person who may be developing a mental health problem.

6.3.3 The Gypsy and Traveller Community

There are a number of key issues, which directly affect the Gypsy and Traveller community.

Mortality:

- Life expectancy: Gypsy and Traveller women live 12 years less than women in the general population and men live 10 years less.
- Nationally 17% of Gypsy and Traveller mothers have experienced the death of a child compared to less than 1% of the wider population.

Mental health:

- Gypsies and Travellers are nearly three times more likely to suffer from anxiety than average and just over twice as likely to be depressed. Women are twice as likely to experience mental health problems as men.

Older people:

- The CSTNA identified that a few elderly Gypsies and Travellers are extremely isolated as they do not have relatives on the same site and were dependent on other site residents for their needs.
- An Age Concern report exploring the issues for older Gypsies and Travellers identified the potential severe social exclusion and vulnerability that older Gypsies and Travellers may face including barriers in accessing health and social care services.

Communications:

- Poor levels of literacy in the Gypsy and Traveller population can make it difficult to navigate the health system and may also present problems with inappropriate usage of prescription drugs. People with poor literacy skills may also feel embarrassed about having to seek help with reading.
- The lack of a postal address may mean that appointment letters are never received leading to missing appointments and treatment.
- This may also present problems with reading communications such as hospital appointments/results or public health information. This is illustrated in the case study below from a non-health worker in Cambridgeshire.

Health:

- Men from the Gypsy and Traveller community do not discuss personal issues with the women in their family network and will not access health services until the problem is severe. They do not relate to female Health Professionals so the Traveller Health Team is at a disadvantage in that the Lead Nurse is a female and in her experience most of her contact has been with women about their own health issues.
- It is widely reported that women's health issues are never discussed in front of men, even if it is their husband. Breastfeeding is frowned upon by the male Gypsy Traveller community as women expose their breasts in order to feed their babies, therefore very few of them breastfeed.

Commitment: The Council will develop and deliver actions in conjunctions with partners to address these issues.

These commitments will be delivered within existing resources and in conjunction with existing initiatives and action plans wherever possible.

7. Responsibility and Accountability

The Council's Chief Executive has overall responsibility for making sure that we carry out the actions in the Equality Scheme. Actions will be allocated to relevant Managers and Officers who are responsible for carrying these out and reporting on progress.

This Equality Scheme will be reviewed and updated on an annual basis to help ensure compliance with Government guidance and legislation and incorporate emerging good practice.

7.1 Portfolio Holder with Responsibility for Equality and Diversity

There will be quarterly reports to the Portfolio Holder with responsibility for equality and diversity on progress against the delivery of the scheme and its equality objectives. An annual review of the strategy will also be considered by the Portfolio Holder to ensure that the objectives are still relevant and are being met.

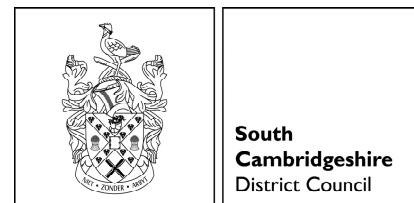
7.2 The Executive Management Team (EMT)

South Cambridgeshire District Council's Executive Management Team supports the development and implementation of policies and practices to enable us to meet our statutory obligations and achieve its commitment to equality and diversity given in the Council's Comprehensive Equality Policy.

The Executive Management Team will consider reports on progress with work plans, identifying areas for action and improvement.

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Agenda Item 6



REPORT TO: Housing Portfolio Holder
LEAD OFFICER: Stephen Hills

18 March 2015

Housing Advice and Options Service Review

Purpose

1. To advise the Housing Portfolio Holder of the outcome of the self-assessment and the actions to take forward to improve the service further.
2. This is not a key decision because it is for information only.

Recommendations

3. It is recommended that the Housing Portfolio Holder note the results of the self-assessment and actions identified to improve the service.

Background

4. The government has given all local authorities the option to apply for 'Gold Standard' status to reflect the housing advice, options service and homelessness assistance they provide to local residents.
5. As part of this process, local authorities have to go through a peer review assessment. As a first step to this the Housing Advice and Options Team have undertaken a self-assessment of the criteria used for the peer review as a focus for determining what improvements the service can make.

Considerations

6. The outcome of the self-assessment was quite favourable with most of the requirements already being achieved (see **Appendix 1**). A number of the activities are also already in place, but need to be highlighted more through the Homeless strategy.
7. The self-assessment peer review is separated into seven sub section:
Homeless Strategy – the current homeless strategy covers the period 2013-18, however, we had previously established that this would benefit from annual reviews. This is also a requirement of the peer review criteria. The initial annual review (currently underway) will enable us to include further details in the strategy that the criteria requires, most of which is already undertaken, but not specifically specified in the existing strategy.
Website review – This is an area that needs complete re-working for the housing advice and homeless service, as pages are currently blank. However the Home-Link website provides lots of information on housing options and links to other services.
Reception and interview facilities – some of the gaps identified here will require corporate decisions.

Customer interviews/Home visits – this largely involves reviewing the paperwork we use and providing all clients with written follow up advice.

Housing Options file review – ensure all staff use checklists for investigation and assessment, and ensuring full details are always recorded. In the majority of cases these actions are already in place.

Homeless assessment file review - ensure all staff use checklists for investigation and assessment and ensuring full details are always recorded. In the majority of cases these actions are already in place.

Overall quality of Housing Options – regular quality checks on files, and greater awareness of on-going advice on housing options to those accepted as homeless.

Options

8. The majority of actions identified are already in place or they can be achieved within existing resources.

Implications

9. There are no significant implications.

Effect on Strategic Aims

Aim 12 -

10. Increase the range and supply of temporary accommodation to help minimise the use of Bed and Breakfast accommodation for homeless households.

Background Papers

Where [the Local Authorities \(Executive Arrangements\) \(Meetings and Access to Information\) \(England\) Regulations 2012](#) require documents to be open to inspection by members of the public, they must be available for inspection: -

- (a) at all reasonable hours at the offices of South Cambridgeshire District Council;
- (b) on the Council's website; and
- (c) in the case of documents to be available for inspection pursuant to regulation 15, on payment of a reasonable fee required by the Council by the person seeking to inspect the documents at the offices of South Cambridgeshire District Council.

Homelessness Strategy 2013-18

Report Author: Sue Carter/ Heather Wood – Head of Housing Advice and Options
Telephone: (01954) 713044

APPENDIX 1

Housing Advice and Options Service review

Self-assessment – gap analysis

Homeless Strategy

Homeless strategy	Action already underway or can achieve within existing resources	Further consideration required
<p>Annual review and include:</p> <p>Demonstrate cost effectiveness of prevention</p> <p>Local homeless forum (describe alternative)</p> <p>Resolving problems at first point of contact.</p> <p>Partnership working in relation to EET</p> <p>Demonstrate appropriate pathways into accommodation.</p> <p>Actions to prevent homelessness – landlords and lenders</p> <p>Proactively helping people move from temporary accommodation</p> <p>Partners supporting households effected by welfare reform</p> <p>How new initiatives can be funded</p> <p>Involve partners in the review</p> <p>Show how other departments are committed to the homeless strategy</p> <p>Demonstrate one-off payments to prevent homelessness</p> <p>Expand on joint services i.e. THL</p>	➡➡	
Revised gap analysis	➡➡	
Include statistical compiler	➡➡	
TA supply and demand model	➡➡	
Update action plan with progress	➡➡	
Strategy updates to PFH	➡➡	

Website review

Website Review	Action already underway or can achieve within existing resources	Further consideration required
Create and add info to Housing Options/ Homeless pages (ensuring pages can be found from A-Z)	➡➡	
Review leaflet info and add to website	➡➡	
Check policy documents are easily identifiable	➡➡	
Add links to other services	➡➡	
Add useful contacts	➡➡	
Add service standards	➡➡	

Reception and interview facilities

Reception and interview facilities	Action already underway or can achieve within existing resources	Further consideration required
Signs required for out of hours and emergencies		➡➡- should be achievable
Information easily identifiable at reception i.e. leaflets, display screens and forms	➡➡	
Phone sockets available in the interview rooms		➡➡
CCTV so reception can monitor rooms		➡➡

Customer interviews and Home Visits

Customer interviews/ Home Visits	Action already underway or can achieve within existing resources	Further consideration required
Regularly review form	➡➡	
Consider an interview pattern that enables immediate follow up	➡➡	
Continuous training on dealing with difficult customers	➡➡	
Written advice to take away (info packs and follow up letters)	➡➡	

File reviews (Combine housing options and homeless assessment files)

Files review	Action already underway or can achieve within existing resources	Further consideration required
Check lists to ensure through investigation	➡➡	
Maintain full records including scanned docs, all contacts, progress and TA requirements	➡➡	

Overall quality of Housing Options

Actions not already identified above include:

Quality of Housing Options	Action already underway or can achieve within existing resources	Further consideration required
Quality checks on case files	➡➡	
Local offer for those not stat homeless	➡➡	
Record all advice enquiries	➡➡	
Ongoing advice and assistance after homeless application taken and decision letter issued	➡➡	

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Housing Portfolio Holder – Work Programme

Date of meeting	Title of Report	Key or Non-Key?	Reason Key Specify no(s) listed below	Purpose of Report, ie For Recommendation / Decision / Monitoring	Lead Officer / Report Author
17 June 2015	Willingham: Wilford Furlong	Non-key			
	Tenancy Fraud Policy	Key			
	Anti-social behaviour statement and policy and procedures relating to Council tenants and lease holders	Key			
21 October 2015 (tbc)					

Key Decisions

1. it is likely to result in the Council incurring expenditure which is, or the making of savings which are, significant having regard to the Council's budget for the service or function to which the decision relates, or
2. it is likely to be significant in terms of its effects on communities living or working in an area of the District comprising two or more wards. In determining the meaning of `significant' for the purposes of the above, the Council must have regard to any guidance for the time being issued by the Secretary of State in accordance with section 9Q of the 2000 Act (guidance)).

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Agenda Item 9

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