

Joint Strategic Needs Assessment 2021

Impact of COVID-19 on housing in North East Lincolnshire

Further information: Govundee Sidhu

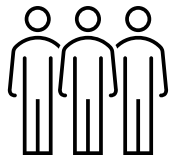
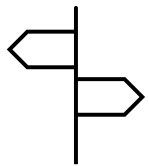
Housing

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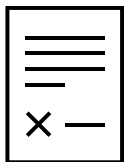
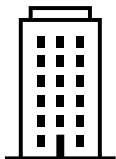
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Existing Impact



At the start of the first lockdown a significant amount of work was carried out by the homeless prevention team to follow the MHCLG instructions to house all rough sleepers and individuals sleeping in communal shelters

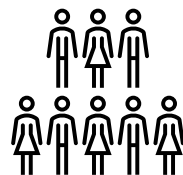


There was a moratorium on repossessions from social and private properties in place between March 25th 2020 and September 20th 2020 whilst lenders have been asked to utilise payment holidays, which must end on the July 31st 2021. There has been no such payment holiday for renters, however there was an extension of notice periods to a minimum of 6 months until May 31st 2021, which has now decreased to 4 months. These policy changes are likely to have been impactful in the reductions of homelessness referrals due to loss of evictions, assured shorthold and social tenancies

There has been a increase in social housing applicants stating their home is no longer affordable due to job losses caused by Covid-19.



There are currently 4000 active applicants for social housing, 84% of applicants fall within with low priority band, amongst all other bands the most popular criteria for applying is being are one bedroom short of requirements. Suggesting an issue of overcrowding, which would have made self-isolating and shielding more difficult during the pandemic



From 2019/20 to 2020/21 the number of homelessness referrals increased by 6%. There was also a increase in referrals having a impacted mental health, fleeing violence and being asked to leave home. These increases are possibly influenced by lockdown restrictions.



Ongoing Impact



There is a rising number of referrals to the homelessness prevention team that require relief from duty from approach, which coincides with decreases in referrals requiring prevention duty over the last three years.



The Covid-19 financial impact on the affordability for people to remain in their current living situations will become clearer over time, as payment holidays, furlough schemes and extended notice periods end



Research has suggested an accumulation of arrears should be expected, which may risk a 'time bomb' of evictions that will continue to worsen as long as measures such as furlough continue. However a backlog of cases for the courts may further delay evictions.

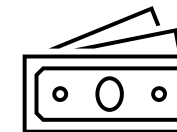
Anecdotally, a migration trend of people leaving the inner urban areas for suburban homes has been noticed, resulting in a relatively higher number of empty homes in the more deprived urban areas



The number of property purchases dropped significantly in first half of 2020, but levels appeared to reach pre pandemic levels by the end of 2020. Although the number of purchases dropped again during the lockdown at the start of 2021, a possible increase again could be expected



From 2019 to 2020 the average purchase price has increased, potentially impacted by the stamp duty threshold change, whether this trend remains once the change ends is to be seen



Homelessness & Rough Sleeping: Policy Changes

- At the start of the first lockdown, the Ministry for Housing, Communities and Local Government (MHCLG) instructed all local authorities to move all rough sleepers and individuals sleeping in communal shelters into a safe place, ideally self contained accommodation, this is widely considered the 'Everyone In' initiative¹.
- Key policy changes included 1:
 - October 2020, guidance on night shelter use was updated stating they can be opened over winter as a last resort.
 - Evictions from social and private rented sectors paused until May 31st 2021.
 - Notice periods extended to a minimum of 6 months until May 31st 2021.
- Underpinning these policy changes was a shift in the perception of homelessness, it was conceptualised as a public health issue which prompted urgent and inclusive interventions that had not been seen before in the UK².
- There were a number of welfare changes in response to Covid-19 that are considered to have had a beneficial impact on reducing the number of individuals facing limited housing options, homelessness & rough sleeping. Welfare measure changes included the 'furlough' job retention and support scheme, the uplift in the standard allowance of Universal Credit and Working tax Credits by £20 per week until April 2021, and the increase in Local Housing Allowance rates to cover the bottom 30 per cent of private rents. Other Covid-19 related measures that most English local authorities considered important in preventing or minimising homelessness in their area included the temporary suspension of benefit sanctions (cited by 74% of 148 local authorities surveyed), the pausing of (most) debt-related benefit deductions (67%), and the provision of additional Local Welfare Assistance funding (66%)².

Timelines of funding, legislation and policy changes (March – December 2020)²

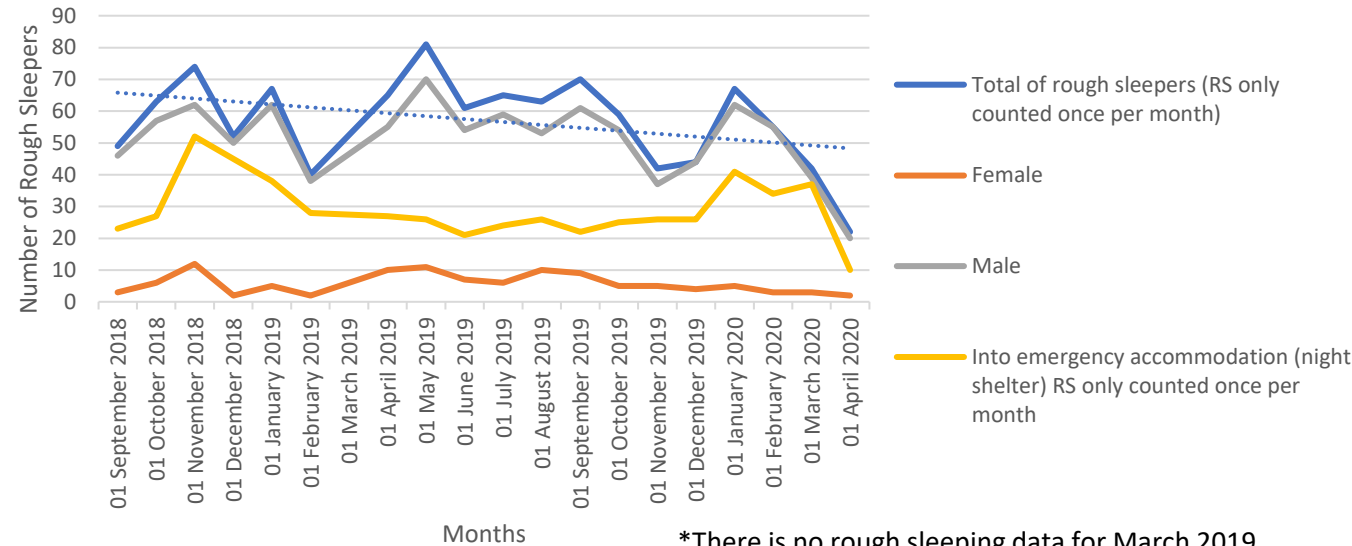
Funding	Homelessness Policy & Legislation	Rental Sector Policy & Legislation
<p>17th March: £3.2 million emergency funding to LAs to help people sleeping rough self-isolate</p> <p>24th May: Government announced bringing forward £161million out of an (increased) £433m four-year budget to provide 6,000 supported housing units for ex-rough sleepers. 3,300 of these units to be available in next 12 months.</p> <p>11th June: Government committed £63m in additional local welfare assistance funding for Councils in England (broader than homelessness)</p> <p>24th June: 'Next Steps' £105 million for interim accommodation announced (part of previously announced £433m)</p> <p>13th October: £10million Cold Weather Fund for rough sleepers announced, and £2million allocated to faith groups to enable them to make night shelters safer</p> <p>5th November: Government announce an additional £15million Protect Programme to areas with larger numbers of rough sleepers, prioritising those the clinically vulnerable</p> <p>25th November: Chancellor announces £151 million for LAs to spend on rough sleeping in 2021-22</p>	<p>17th Feb: Louise Casey appointed to lead Rough Sleepers Review</p> <p>25th March: MHCLG issue guidance about hotels staying open for vulnerable people</p> <p>26th March: Letter from Housing Minister to LAs stating that they are to accommodate all rough sleepers by 'end of the week'</p> <p>2nd May: Government Taskforce on rough sleeping during pandemic announced, headed by Louise Casey</p> <p>28th May: Letter from Housing Minister reminds LAs that they can only lawfully accommodate those ineligible for welfare benefits following an individual assessment of risks to life</p> <p>29th June: update in Homelessness Code of Guidance advises LAs to respond sympathetically to those made vulnerable as a result of the pandemic</p> <p>20th August: Louise Casey resigns as Chair of Task Force</p> <p>13th October: MHCLG issue guidance on reopening night shelters</p>	<p>18th March: suspension of new evictions from social and private rented accommodation announced</p> <p>25th March: moratorium on residential evictions commences</p> <p>28th August: notice periods for most tenants extended to minimum six months for notices issued from 29th August</p> <p>20th September: moratorium on residential evictions ends</p> <p>5th November: most evictions will not be enforced by bailiffs until 11th January 2021, and six month notice period remains in place at least until March 2021</p>

1. Boobis, S. and Albanese, F. (2020) The impact of COVID-19 on people facing homelessness and service provision across Great Britain. London: Crisis
 2. Fitzpatrick, S., Mackie, P., Pawson, H., Watts, B., & Wood, J. (2021). The COVID-19 Crisis Response to Homelessness in Great Britain: Interim Report.

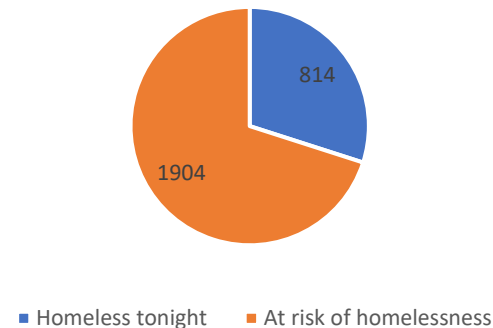
Rough Sleeping

- The trend of the number of rough sleepers is decreasing, largely influenced by the steep decline since January 2020.
- 90% of Rough sleepers since 2018 have been male.
- Comparing February 2019 to 2020, the number of rough sleepers increased by 15 (27%), however when comparing April 2019 to 2020, there was a decrease of 43 (195%).
- The number of NEL rough sleepers post April 2020 were not recorded or provided to MHCLG.
- The number of referrals for homelessness increased by 149 from 2019/2020 to 2020/2021.
- On referral 70% of the individuals were homeless that night.
- It's common to have multiple referrals from an individual, as not all individuals referred are contactable following referral and re-referred.
 - Referred individuals also often find very temporary accommodation (e.g. a place to stay that night) shortly after referral and thus do not continue with the referral process.
 - Instead they are referred again when facing homelessness.
- Nationally, most local authorities reported an increase in the numbers of both rough sleepers and single adults seeking homelessness assistance in the initial lockdown, as compared to the equivalent period the year before. Moreover, the pandemic brought to light pre-existing 'hidden homelessness' ².
- Notwithstanding the extraordinary levels of homelessness activity associated with the Everyone In programme, the initial Covid-19 lockdown period saw a marked drop in total (eligible) applicants assessed by English local authorities within the official 'statutory homelessness system' ².

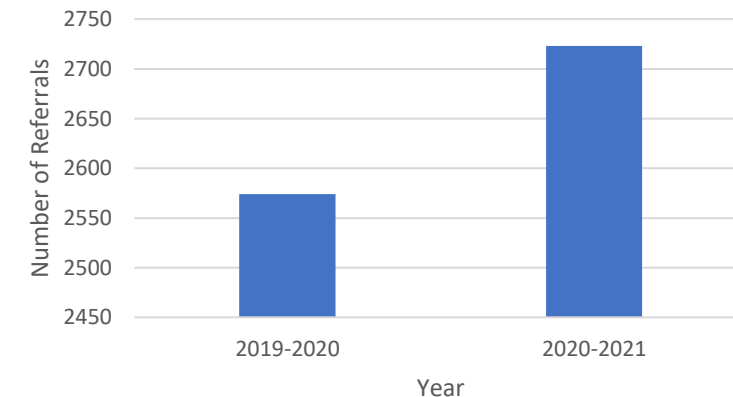
NEL Number of Rough Sleepers per Month (09/2018 to 04/2020)



NEL Homelessness Status On Referral



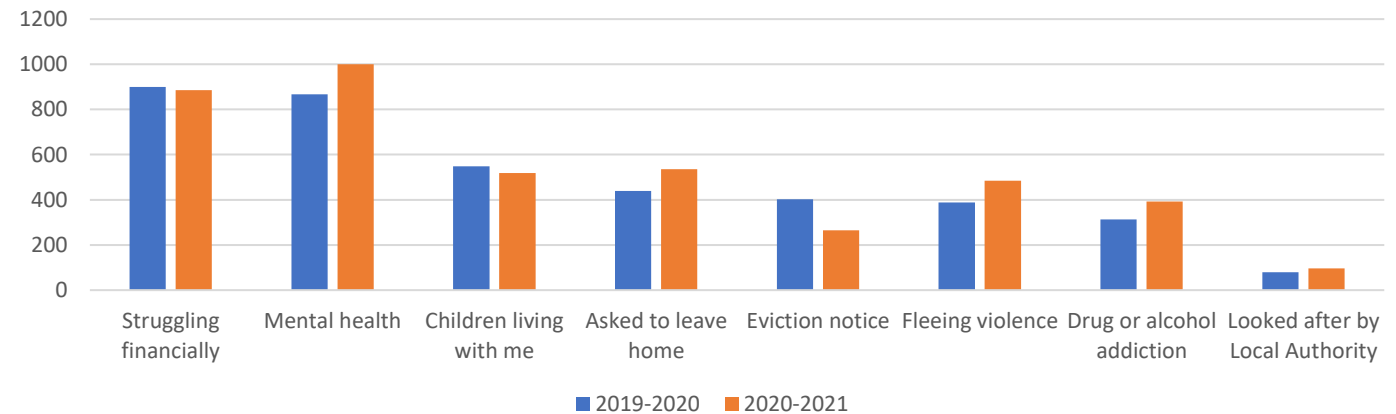
NEL Number of Referrals per Year



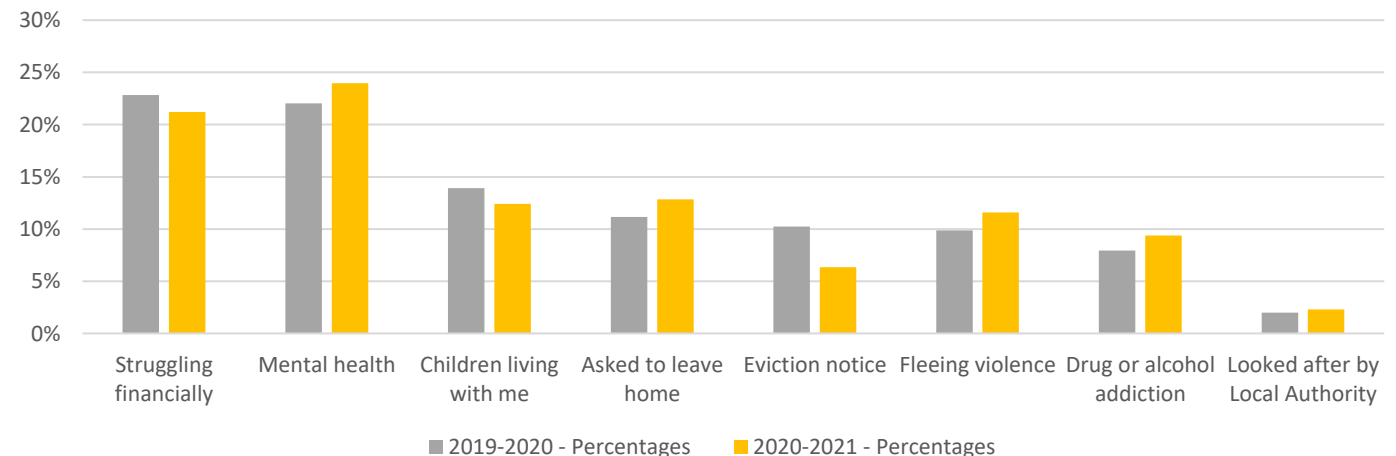
Homelessness - 1

- From 2019/20 to 2020/21 there has been an increase in individuals referred for homelessness having a impacted mental health, fleeing violence and being asked to leave home.
- These increases are possibly influenced by lockdown restrictions, police data has shown an increase in domestic abuse investigations, whilst mental health service providers have shared how Covid-19 has led to increased demand.
- 24% of referrals have had their mental health impacted.
- Across the UK, there was an increase in the number of people fleeing domestic abuse, 58% of surveyed services reported they had noticed an increase people experiencing domestic abuse or fleeing violence requiring support².
- Nationally the number of statutory homelessness cases resulting from the ending of both private and social tenancies plummeted as did those associated with institutional discharge. People accepted as homeless or threatened with homelessness as a result of family/friend exclusions, and relationship breakdown or domestic violence, on the other hand, remained relatively stable throughout the initial lockdown quarter, despite stakeholder concerns that domestic abuse victims in particular may have been facing additional barriers in seeking help during lockdown².

NEL Circumstances Applicable to Referred Individuals



NEL Circumstances Applicable to Referred Individuals by percentage



Homelessness - 2

- The number of applicants that were triaged with no follow up (likely due to being uncontactable) was significantly higher in 2018/19 than subsequent years.
- Applicants with no threat of homelessness has decreased since 2018/19 by over 100.
- Within both local and national data, there's a contrast in trends between applicants requiring prevention duty (duty to prevent homelessness) decreasing slightly and those requiring relief duty from approach (duty to relieve individuals from homelessness at first instance) increasing.
- The sharp decrease in referrals requiring prevention duty nationally ², is likely impacted by policy changes preventing evictions and urging housing of all rough sleepers.
- Receiving referrals requiring relief duty from approach places pressure on the homeless prevention service for short term solutions, creating future difficult tasks of finding long term accommodation for the individuals that remain in contact.
- Decreasing prevention duty referrals highlights how the homeless prevention service is conceptualised by some as only a emergency accommodation service, which reduces how effective the service can be in preventing homelessness.

The Homelessness Case Level Information Collection (H-CLIC)

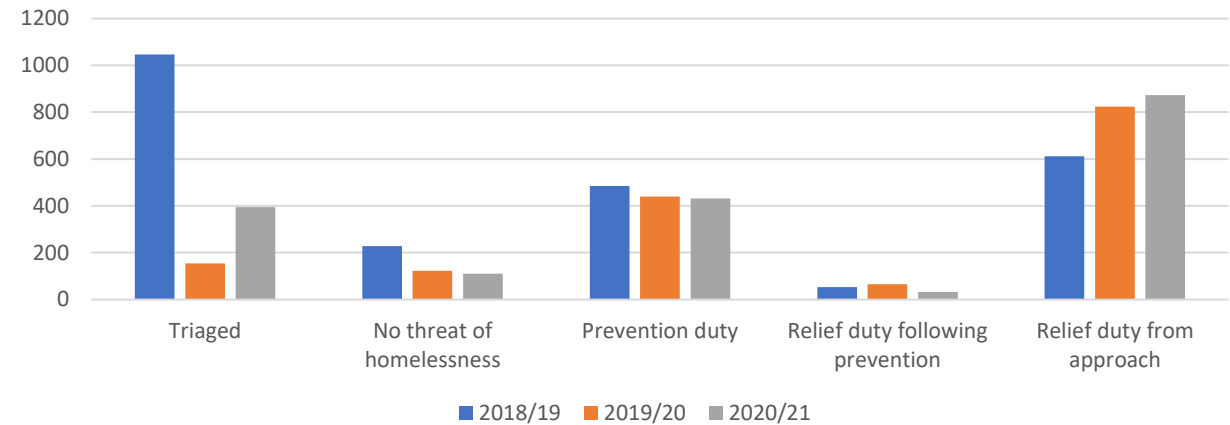
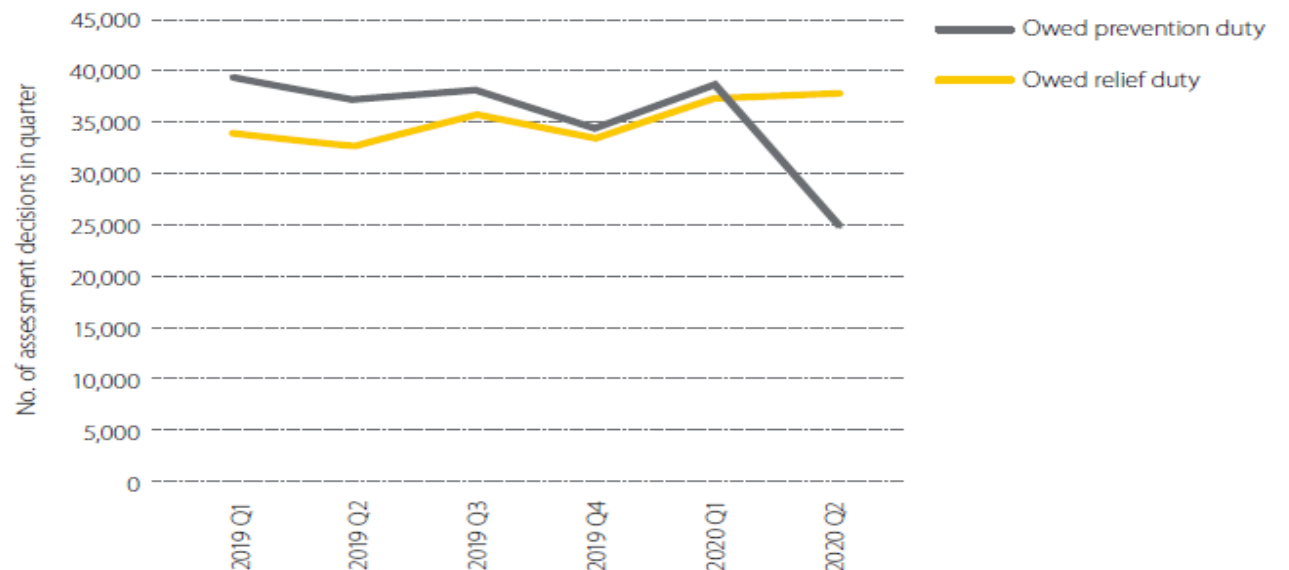


Figure 3. Recent trends in households owed prevention or relief duties in England, Q1 2019-Q2 2020*



Homelessness - 3

- Compared to the two previous years, the number of referrals with an end of assured shorthold tenancy as the main reason for loss of address has decreased by over 100, the decrease is likely to be attributed towards, the moratorium of evictions and extended notice periods.
- The impact of the policy changes can also be seen in the nationally decreasing cases in which the ending of social and private tenancy was the main immediate reason for homelessness².
- Nationally only relationship breakdown/domestic violence and family friend exclusion increased as main reasons for households owed homelessness prevention or relief duty².
- Which aligns with the local data for the main reasons for lost of a settled address, that showed families no longer being able/willing to accommodate as the most common reason for loss of housing in 2020 and an increase in nonviolent relationship breakdowns compared to previous years.

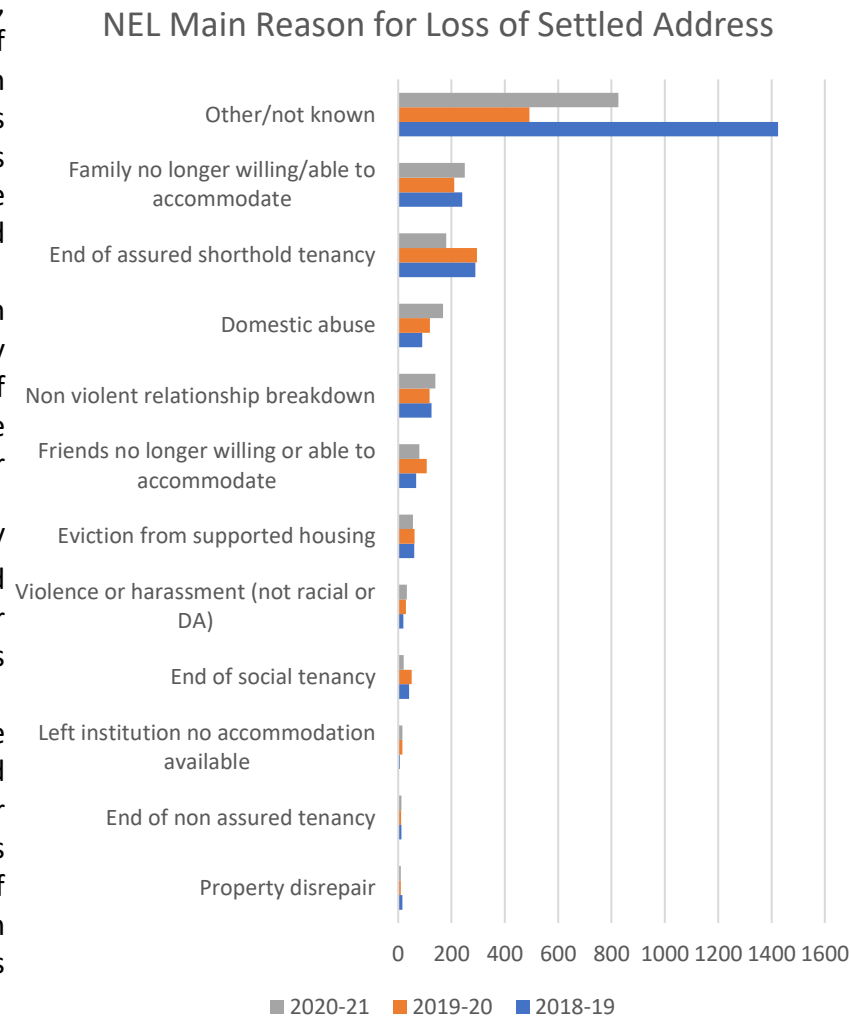
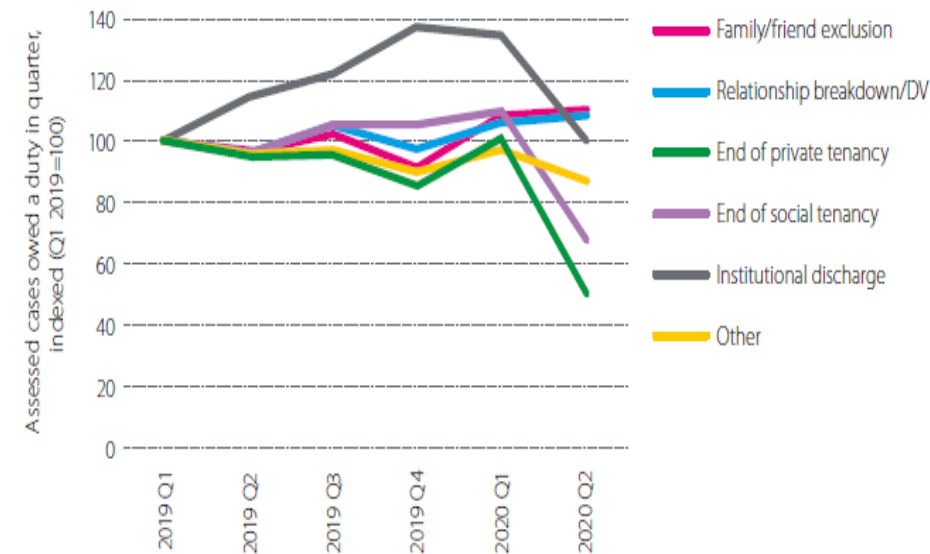
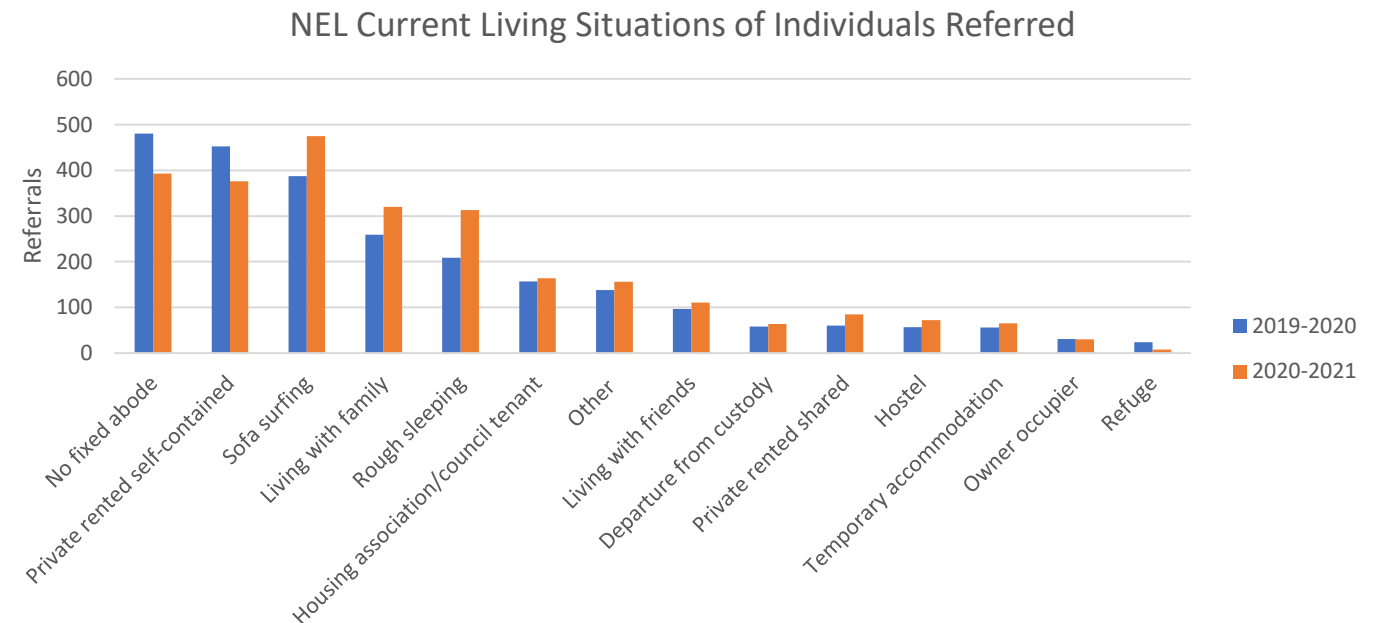
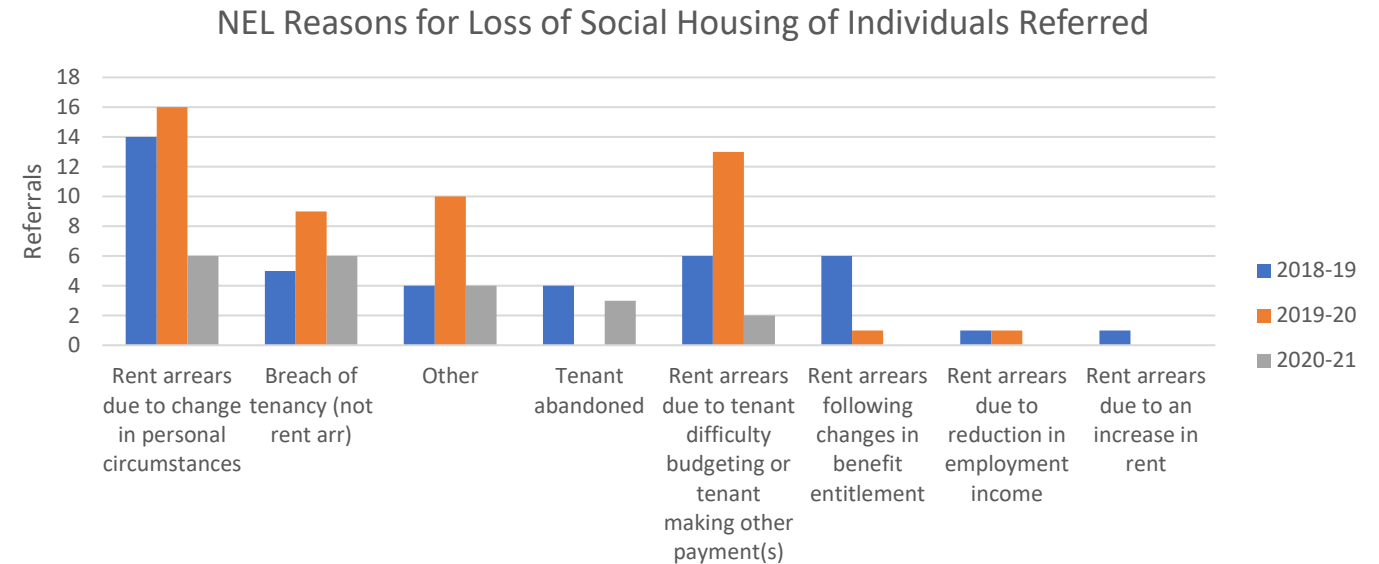


Figure 4. Households owed a prevention or relief duty in England: recent trends on main immediate reason for homelessness, 2019-20



Homelessness - 4

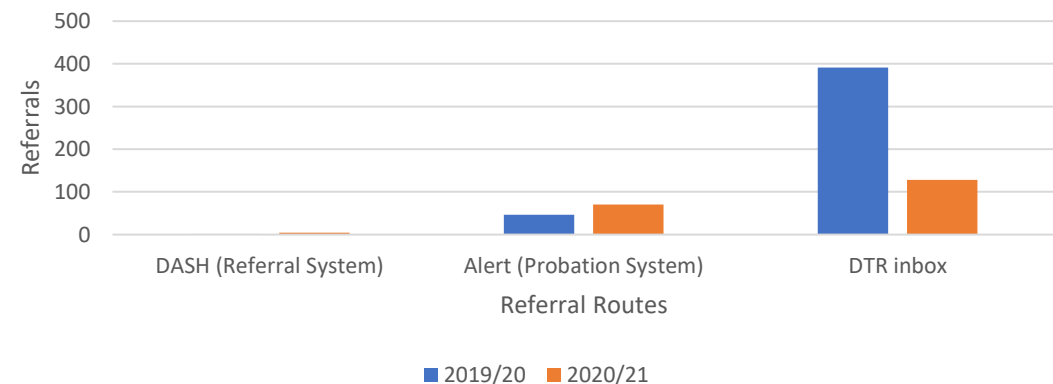
- As expected following the policy changes, the number of individuals facing homelessness due to loss of social housing is lower in 2020/21 compared to the two years prior.
- In 2019 rent arrears due to changes in personal circumstances and difficulty in budgeting or other payments were the most common reasons for loss of social housing.
- Rent arrears being a common reason for evictions, suggests the moratorium on evictions would have prevented a significant number of individuals losing social housing during the pandemic.
- The most common living situation of individuals referred for homelessness in 2020/21 was sofa surfing, which is a group considered to be the hidden homeless, the increase in referral may have been a result of the urgency to be housed during the pandemic.
- 2020/21 also saw an increase in the number of referrals where the individuals were rough sleeping or living with family.
- The increase in referral for individuals living with family is possibly a result of families, being wary of overcrowding, the needs to isolate at home when required and differences in conforming to lockdown restrictions.
- The decrease in referrals of individuals in private or self contained living situation, is likely influenced by the moratorium on evictions and extended notice periods.



Homelessness - 5

- The Homelessness Reduction Act 2017 introduced a duty on specified public authorities to refer service users who they think may be homeless or threatened with homelessness to local authority homelessness/housing options teams⁵.
- The duty aims to ensure that services are working together effectively to prevent homelessness by ensuring that peoples' housing needs are considered when they come into contact with public authorities. It was anticipated that it would encourage local housing authorities and other public authorities to build strong partnerships to enable them to work together to intervene earlier to prevent homelessness through, increasingly integrated services⁵.
- The public authorities with a duty to refer are⁵:
 - prisons
 - young offender institutions
 - secure training centres
 - secure colleges
 - youth offending teams
 - probation services (including community rehabilitation companies)
 - Jobcentres in England
 - social service authorities (both adult and children's)
 - emergency departments
 - urgent treatment centres
 - hospitals in their function of providing inpatient care
 - Secretary of State for defence in relation to members of the regular armed forces
- The introduction of duty to refer has led to some referrals by partner services, however not all services have participated in making referrals, there was a decrease in referrals in 2020/21 compared to the previous year, possibly linked to reduced interaction between service users and partner services.
- Partner services often attempt to help the users initially rather than refer users at first instance which would be the most effective pathway.
- Services referring users after attempting to resolve housing issues independently, leads to users referred at a point in which the action that can be taken by the homelessness prevention team to prevent eviction or homelessness is much more limited.
- Partnerships with services in preventing homelessness could be effective, however currently the working relationship with most services isn't allowing for that, as users are not being referred or not being referred at the stage of prevention duty but rather relief duty from approach.

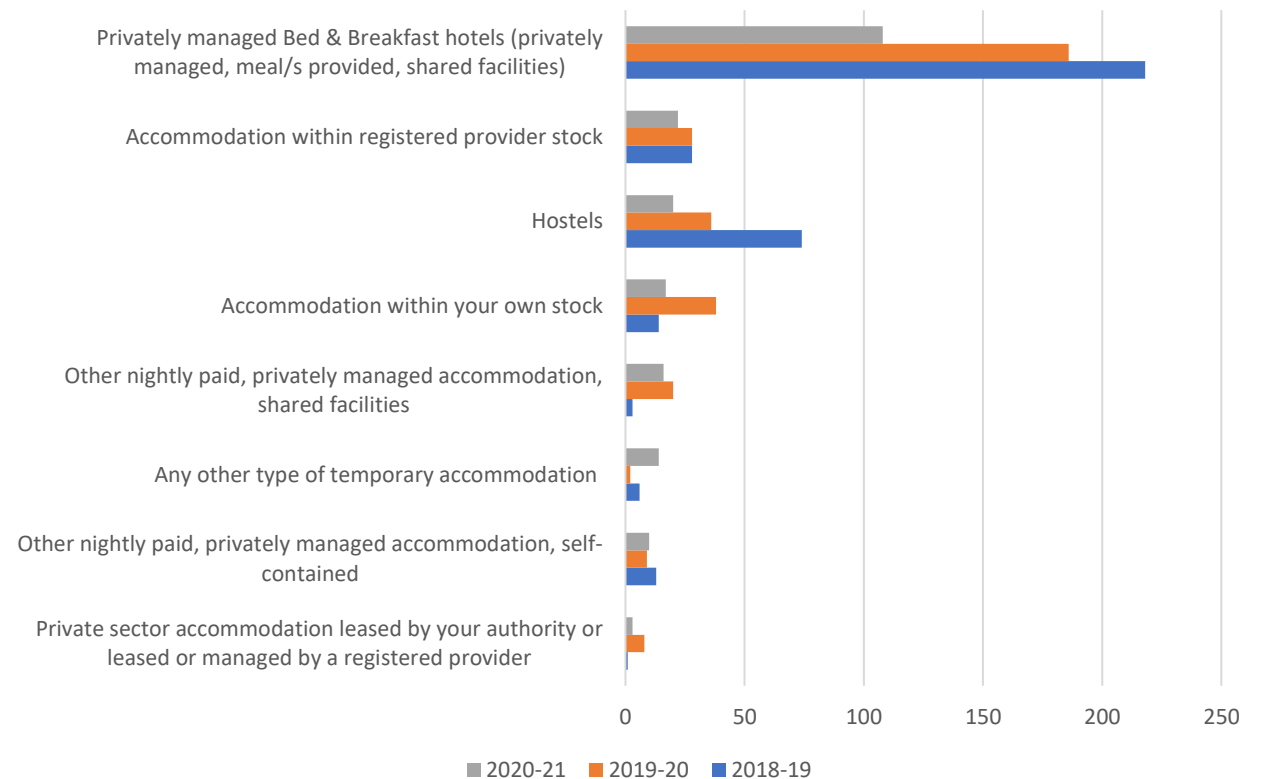
NEL Referrals Received via Duty to Refer Pathway



Homelessness - 6

- The most commonly used temporary accommodation in NEL is privately managed bed & breakfast hotels, however year on year since 2018 the use has decreased.
- Relief duty from approach referrals of families are complicated cases, as multiple bedrooms are required making housing with hotels (the most common accommodation) unsuitable.
- One of the biggest challenges facing local authorities is the ability to successfully move those housed in emergency COVID-19 accommodation into permanent and secure housing. The structural barriers that existed before the pandemic, including a lack of housing supply and a welfare system that does not address the underlying causes of homelessness have been exacerbated during the pandemic. Across the three nations local authorities and voluntary sector providers stress the need for a range of appropriate tenures to meet differing support needs. At the heart of this was delivering new affordable housing supply and long term financial support within the welfare system to address underlying causes of homelessness¹.
- One of the most impactful changes that local authorities highlighted in terms of being able to support people from hotels through the system into more permanent and secure accommodation was temporary changes to housing allocation policies. This meant suspension of choice-based lettings and a move to direct lets, and in many local authorities a priority given to homeless households¹.

NEL Temporary Accommodation Used by Type per Year



1. Boobis, S. and Albanese, F. (2020) The impact of COVID-19 on people facing homelessness and service provision across Great Britain. London: Crisis

Mortgage Payments and Repossessions

Mortgage payments

- The main support during the pandemic was the offer of payment breaks. A payment break (also called a payment holiday or freeze or deferral) is a period of time agreed with the lender when the borrower does not have to make mortgage payments. Payment breaks were designed to help when a borrower is temporarily finding it hard to make payments – in this case because of the coronavirus pandemic. Mortgage payment breaks were offered from 20 March 2020 to 31 July 2021. Borrowers could apply to take a payment break for up to 3 months at a time and for a maximum of 6 months as per FCA guidelines. The deadline to apply for a payment break was 31 March 2021, with all payment breaks having to end by 31 July 2021. A partial payment break is when the lender lets the borrower make reduced payments for a period of time.
- From 1 April 2021, if someone is newly affected by the pandemic (or if it starts affecting them again) and still as at the time of writing (August 2021), people who are continuing to struggle to pay their mortgage must be offered “tailored support” by their lender which is based on individual circumstances. The following are some of the help measures that lenders may offer, although lenders are free to offer other solutions if something else might be appropriate for the particular circumstances:
- A (further) payment break. This is likely to be a short-term measure only, and may be offered if the circumstances are still changing, and the borrower is not able to commit to a longer-term measure such as changing their mortgage type or length.
- A (further) period of reduced payments (partial payment break). If the borrower can pay something towards their mortgage, but can't make the full contractual repayment, the lender may agree to reduced payments being made. Again, this measure is likely to be for the short-term only.
- An extension to the mortgage term. This is essentially like a re-mortgage, and means a lower payment each month (but as the borrowing is over a longer period, the payment will be more overall).
- A change to the mortgage type. For example, this could be switching to an interest-only mortgage or changing to a product with a different interest rate.

Mortgage repossessions

- Legislation was in place from 17 November 2020 until 31 May 2021 to prevent the enforcement of lender repossession action except for in exceptional cases (such as a borrower requesting proceeding continue). From 1 April 2021, lenders were again able to take steps to enforce a possession order and repossess homes, but only as a last resort, and this still needs to go through the usual court processes. Evictions by bailiffs started again from 1 June 2021.

Rent Arrears / Repossessions

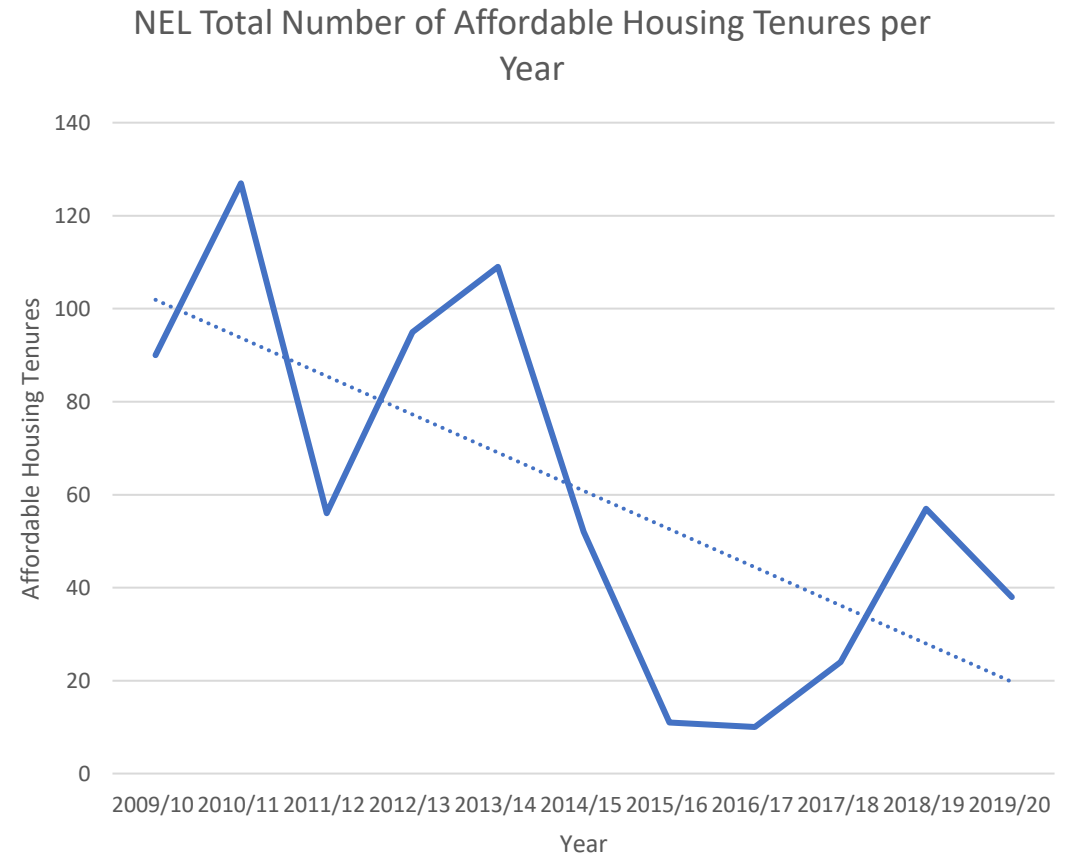
- With regards to repossessions, there was a moratorium on repossessions from social and private properties in place between March 25th 2020 and September 20th 2020, however legislation was in place to prevent evictions carried out by bailiffs until May 31st 2021, except for the most serious circumstances (e.g. illegal occupation or anti-social behaviour). Therefore, from 1 June 2021, orders can now be enforced where the landlord has a valid warrant of possession, however bailiffs must provide 14 days' notice of an eviction, and have been asked not to carry out an eviction if they are made aware that anyone living in the property has coronavirus symptoms or is self-isolating.
- Additionally the notice period required to be given to begin repossessions proceedings Between 26 March 2020 and 28 August 2020 was 3 months, this was extended to 6 months, between August 29th 2020 and May 31st 2021. Between 1 June 2021 and 31 July 2021, notice periods needed be at least 4 months in most cases, including where the tenant has less than 4 months' rent arrears. From August 1st 2021, the notice period for cases where is less that 4 months of rent arrears, will further reduce to 2 months' notice. Notice periods for the most serious cases, are lower with most requiring 2 or 4 weeks' notice. The notice period for 'serious arrears' (arrears equivalent to 4 or more months' rent) is 4 weeks.
- There have been some illegal evictions in NEL, with one landlord currently under investigation under Tenant Harassment and Illegal Eviction legislation, however the known number is very low. Some landlords also seemed unaware they could use Section 8 of the Housing Act 1988 to evict tenants and would prefer to wait and use the no faults Section 21 notice.
- The government acted to protect people with a mortgage – ensuring a mortgage holiday was available, including for landlords which must end on the July 31st 2021. However, no such support was provided for renters, with renters reliant on the goodwill of landlords to pass on the benefit of any mortgage holiday. One estimate has 700,000 private and social renters in arrears in October 2020, which is an increase of 250,000 since just before the pandemic⁶.
- There has been recognition of the positive effect government policies have had on levels of homelessness during the pandemic, particularly the pause in evictions and temporary uplift in Local Housing Allowance. However, there were concerns across all areas about the temporary nature of these changes and the impact these may have on homelessness in the future. Local authorities across the UK were concerned about newly emerging need for their services as they started to see the impacts of the wider economic context and the cumulation of rent arrears in their local area¹.
- Towards the second wave of the pandemic there were bigger increases in England in families and across the UK from people who were experiencing homelessness for the first time, people who had been furloughed and those who were newly unemployed¹.
- There is little information about the number of potential repossessions due to the fact those in sectors affected by Covid-19 have been on furlough. Once furlough, moratoriums and payments holidays end, there will be a clearer understanding of how many individuals have lost employment, and will be struggling with financial commitments to remain within their accommodation. Additionally the courts have a backlog of cases to get through, therefore there will be a delay, before the impact Covid-19 has had on rent arrears and repossessions is clear.
- Research by the Resolution Foundation found that (both private and social) renters are more likely to have lost their job, more likely to be furloughed, and more anxious about struggling to meet their housing costs than homeowners. Given the expected accumulation of arrears, this risks a 'time bomb' of evictions, and one that is likely to get worse the longer that measures remain in place⁶.
- As with Covid-19 the impact and struggles of housing is not experienced by all equally. Prior to Covid-19 housing problems were more commonly experienced by black and minority ethnic communities, younger people, women, disabled people and single parents. Many of these characteristics overlap with greater risk of contracting Covid-19, experiencing job loss or being furloughed, and struggling with lockdown⁶.

1. Boobis, S. and Albanese, F. (2020) The impact of COVID-19 on people facing homelessness and service provision across Great Britain. London: Crisis

6. Tinson, A. and Clair, A. (2020). Better housing is crucial for our health and the covid-19 recovery. Health Foundation. <https://www.health.org.uk/publications/long-reads/better-housing-is-crucial-for-our-health-and-the-covid-19-recovery>

Housing Affordability

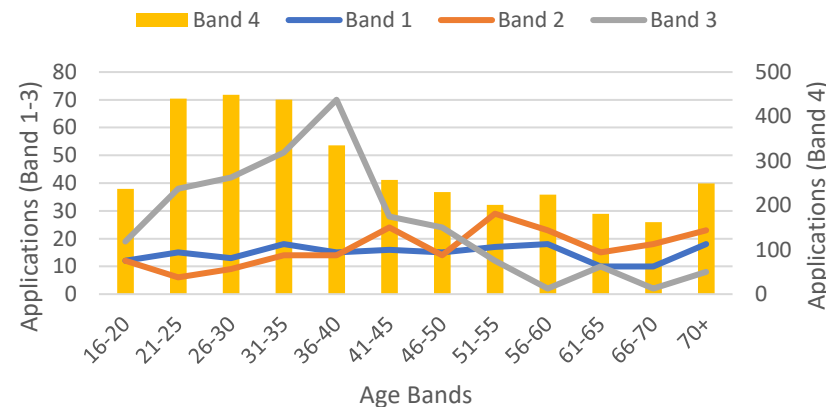
- When a new housing development is planned the local authority negotiates the number and type of social housing, that would need to be made available, based on the number of applicants and their demographics.
- Over the last ten years the number of new developments of social housing homes per year have decreased.
- The trendline shows the steep decline in tenures since 2009/10.
- In 2009 the number of homes was 90, in 2019/20 that number has more than halved to 38.
- Though in the most recent years the number of tenures, is higher than the 10 year low of 10 which occurred in 2016/17.
- The data presented in the chart is not reliable for use as an indicator of the impact of Covid-19, as there are additional influences including housing finance and national policy .
- However a lack of social housing relative to applicants and need, has led to alternative solutions including leases from private landlords
- Leasing from private landlords was significant, during the last year when there was a urgency to house all rough sleepers.
- A reluctance for rough sleepers to be housed by social housing partner services, required leasing from private landlords, and repurposing finance in place for rough sleepers to accommodate individuals in self contained flats.



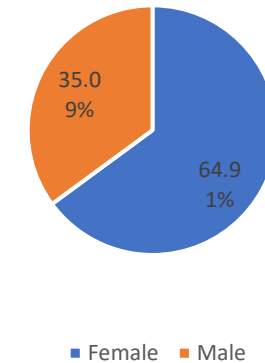
Housing Affordability: NEL Social Housing Applicants

- Applications for social housing are categorised into 4 bands, the large majority of applications fall into band 4 (the lowest priority band).
- 83% of all applications fall within band 4, whilst only 5% were within band 1.
- The vast majority of applications are in band 4 and are categorised as no or a low level of housing need.
- Following is applications due to being one bedroom short of requirements which is categorised as a medium priority.
- The most common urgent priority reason for applications is urgent medical needs .
- Just under a quarter of all applicants for social housing have a disability.
- Almost two thirds of applicants for social housing are females.
- Between the age bands of applications, there's larger differences in the lower age bands of applicants.
- Applications within Band 4 and Band 3 are skewed towards the younger age bands, almost double the amount of band 4 applications were made by applicants aged between 21 and 35, than aged between 46 and 60.
- Applications within band 1 are evenly spread between age groups.
- Applications within band 2 are skewed towards older age groups.

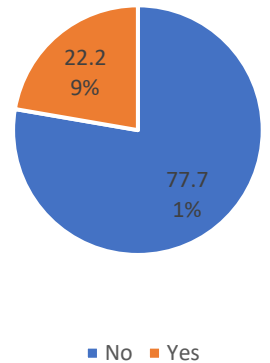
Number of Applications by Priority Bands and Age Bands



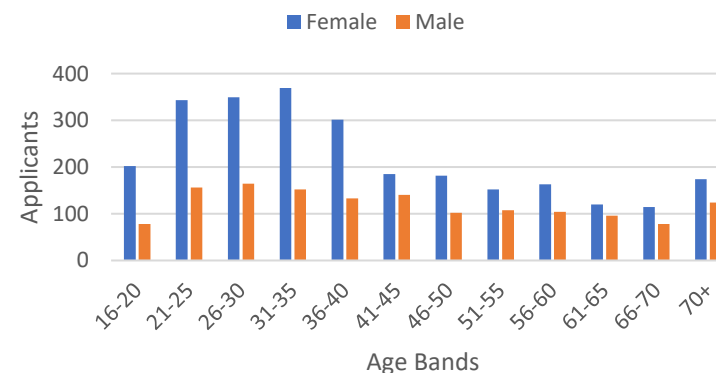
Gender Status of Applicants



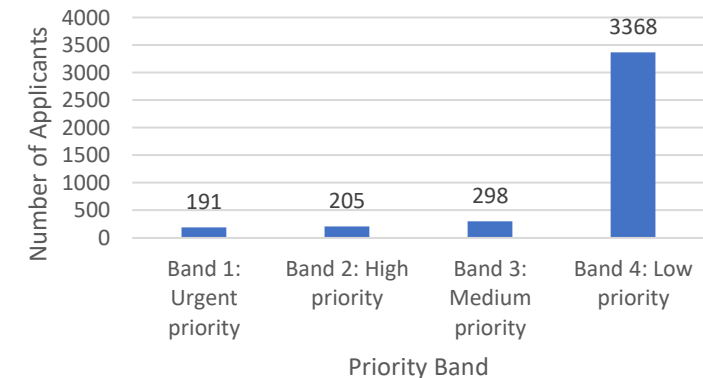
Disability Status of Applicants



Applicants Split by Age Band



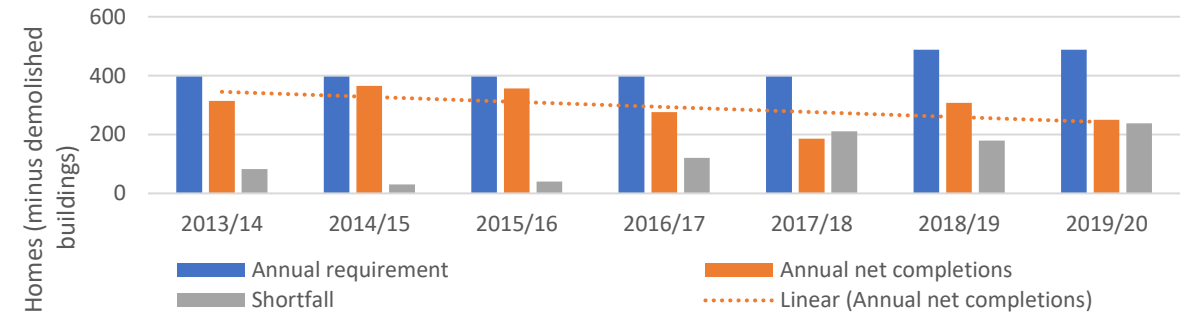
Applicants by Priority Band



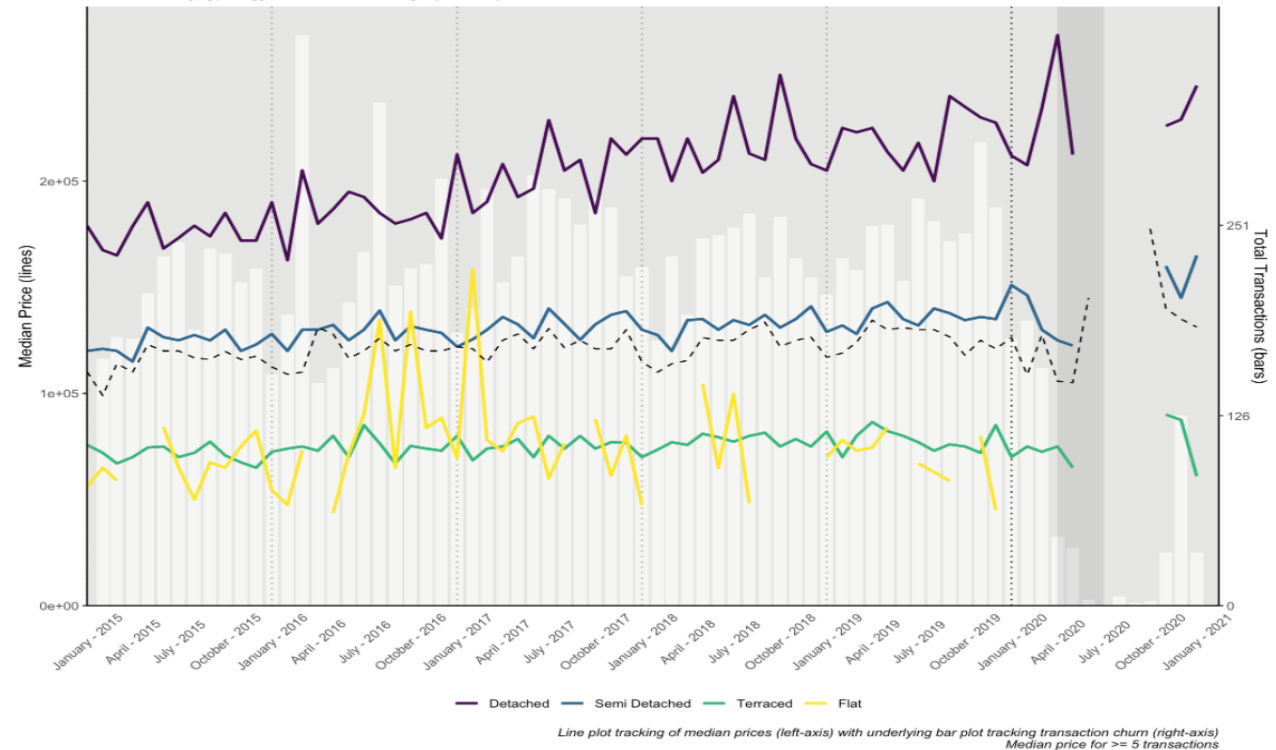
New Homes & Housing Market

- 2,057 dwellings have been built since the start date of the Local Plan (1st April 2013) resulting in an undersupply of 904 dwellings. However this calculation is based on net completions, as the number of demolished homes are subtracted of which there has been 290 over the last 4 years.
- Anecdotally the demand for houses to buy and rent, in Cleethorpes in particular, appears to be rising with housing achieving the asking price as people from higher housing market value areas are selling up to move here. This appears to be largely down to the increase in working from home during the pandemic and the wish to move out of metropolitan towns and cities.
- A potential risk is that local residents could be priced out of the local market as house prices rise as people search for a better quality of life at the seaside and move from cramped and polluted areas, and added to that some households are struggling to secure a private tenancy: these could lead to an increase in the demand for social housing. If the increased demand for housing increases through additional demand due to inward migration, and leads to further new build development, this will change the nature of the area.
- Locally, the dwelling price evolution chart displays the sharp drop in transactions during the first lockdown, and a increase in value of detached and semi detached homes towards the end of 2020⁴.
- Nationally the lockdown created pent up demand, fuelled by the stamp duty policy, leading to capacity constraints, rationing through limiting loan-to-value ratios and a mini housing market boom³.
- The threshold for Stamp Duty in England was raised from £125,001 to £500,000 from July 2020 until the end of March 2021. However most first time buyers had already been exempted (threshold set at £200,000), so the concession made little difference to them³.

NEL New Homes (Minus Demolished Homes) per Year Since 2013



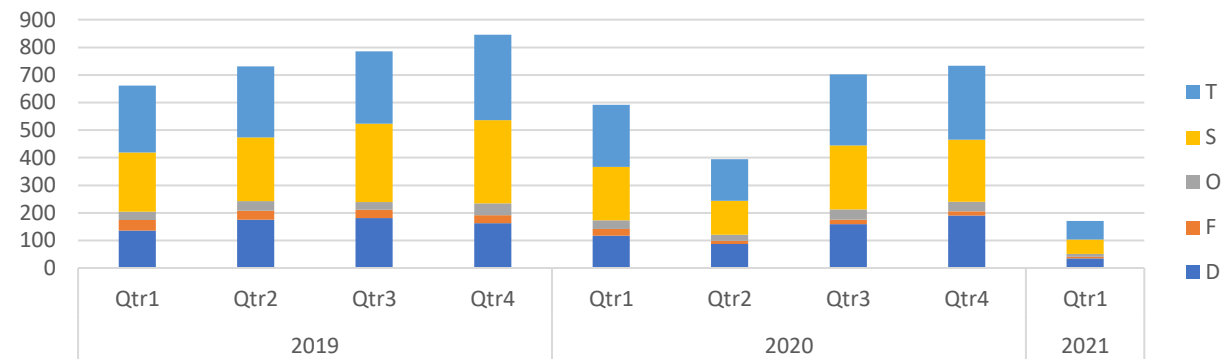
Dwelling Price Evolution 2015-2021
Breakdown by typology and overall average (dashed)



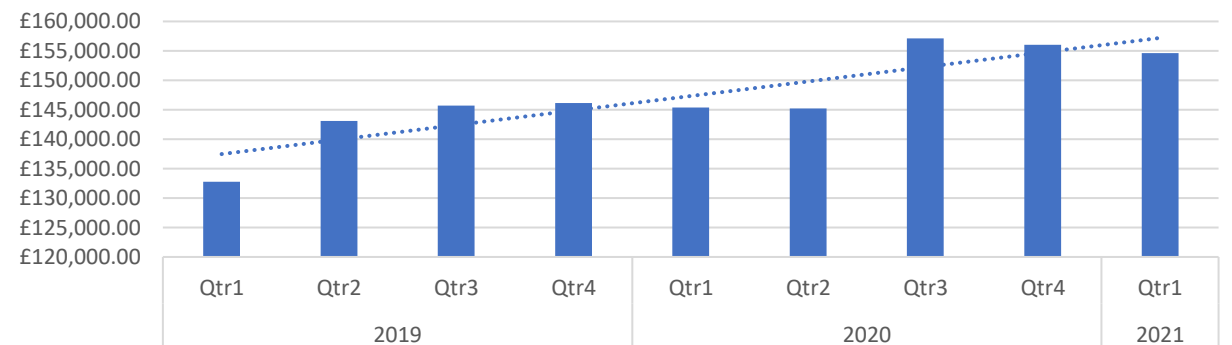
Housing Market

- The number of property purchases dropped significantly in quarter 1 and 2 of 2020, when the pandemic was beginning, but levels appeared to reach pre pandemic levels by quarter 3 in 2020.
- Whilst the levels at the start of 2021 are relatively very low.
- There is minimal change in the proportion of purchases by property type, terraced and semi-detached houses remained the most popular throughout 2020.
- In 2019 the average purchase price was £142,000 whilst in 2020 the average price was £152,000.
- The chart displays the increase in average price in quarter 3 of 2020, possibly influenced by the increased stamp duty threshold and a backlog of purchases caused by the first lockdown.

Number of Properties Purchased in NEL by Quarters and Property Type

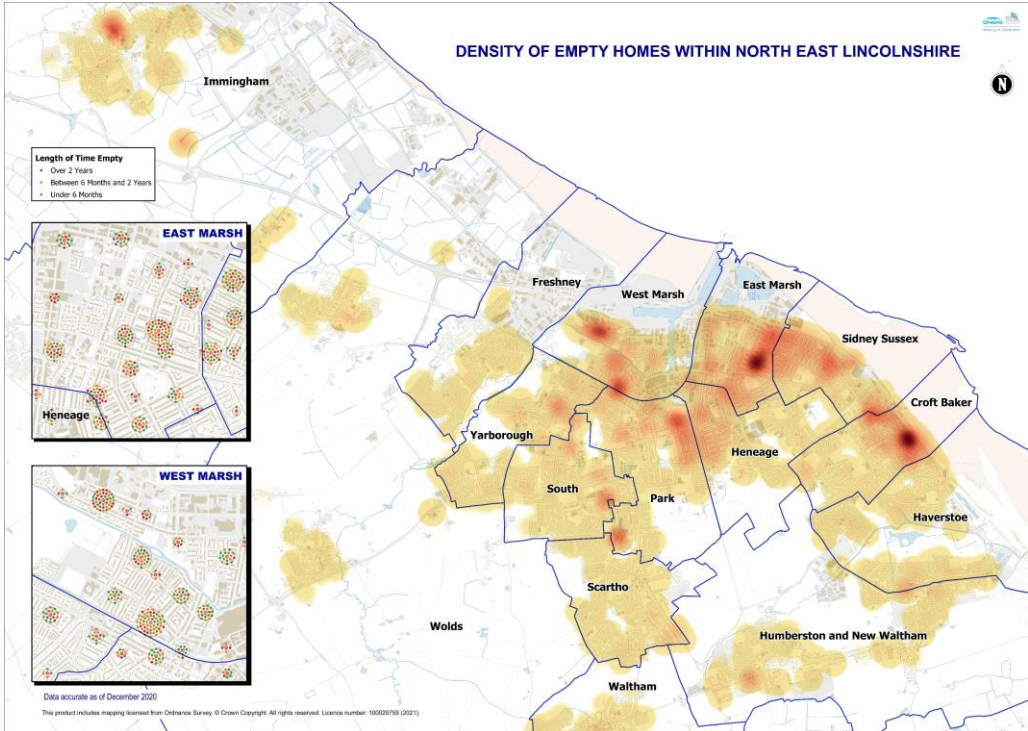
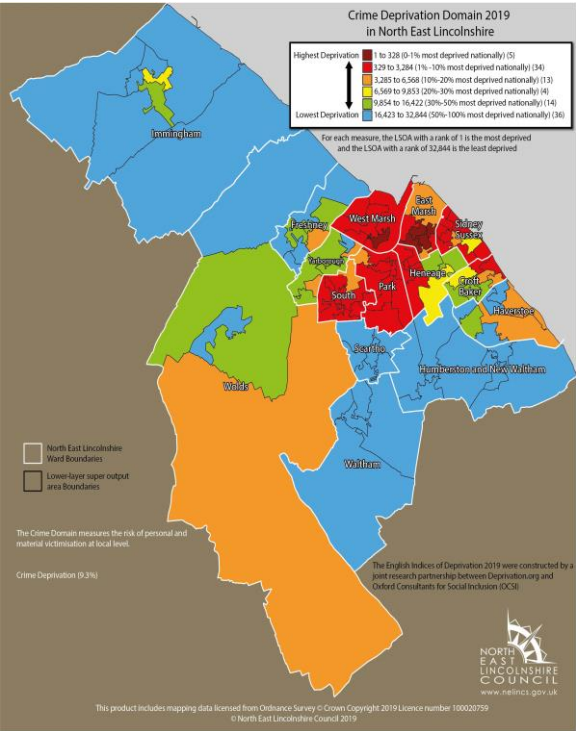


Average Property Purchase Price in NEL by Quarters

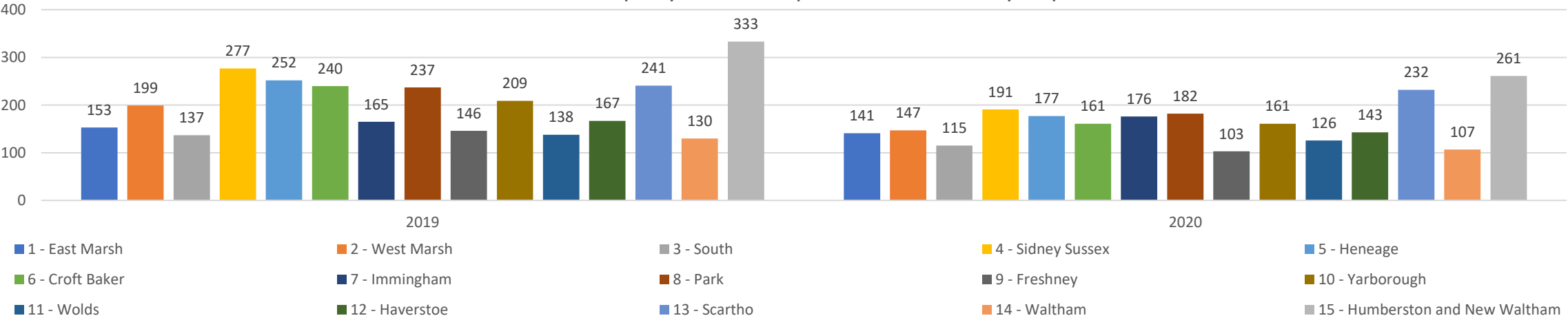


Empty Homes

- Anecdotally, a migration of people leaving the inner urban areas for suburban homes has been noticed, resulting in a relatively higher number of empty homes in the more deprived urban areas.
- The areas with the highest density of empty homes, appears to match with the map of areas with the highest levels of crime deprivation.
- In 2020 Humberston and New Waltham remained the most popular ward for property buying, although there was a change from Sidney Sussex being the second most popular to Scartho, one of the least deprived wards.
- The value of open spaces was emphasised during the Covid-19 lockdowns which could be influencing the purchases in less deprived areas and school reputation and performance.



The Number of Property Purchases per Ward Ordered by Deprivation



Summary

- Rough Sleeping – At the start of the first lockdown (March 26th), the MHCLG instructed all local authorities to move all rough sleepers and individuals sleeping in communal shelters into a safe place. A significant amount of work was carried out to house all rough sleepers, by the homeless prevention team housing those currently rough sleeping and those that they were aware of that are in temporary accommodation but regularly experience rough sleeping. Data of the number of rough sleepers shows a steep decline in rough sleepers from January 2020 and escalating from March. Data for the number of rough sleepers was not recorded post April 2020.
- Homelessness – From 2019/20 to 2020/21 the number of referrals increased by 6%. There was also a increase in individuals referred for homelessness having a impacted mental health, fleeing violence and being asked to leave home. These increases are possibly influenced by lockdown restrictions, police data has shown an increase in domestic abuse investigations, whilst mental health service providers have shared how Covid-19 has led to increased demand. There is a rising number of referrals that require relief from duty from approach, which coincides with decreases in referrals requiring prevention duty over the last three years.
- People in rent arrears / repossessions – There was a moratorium on repossessions from social and private properties in place between March 25th 2020 and September 20th 2020 whilst lenders have been asked to utilise payment holidays, which must end on the July 31st 2021. There has been no such payment holiday for renters, however there was an extension of notice periods to a minimum of 6 months until May 31st 2021, which has now decreased to 4 months. The Covid-19 financial impact on the affordability for people to remain in there current living situations will become clearer once payment holidays, extended notice periods and the moratorium on evictions end.
- Housing Affordability – There are currently 4000 active applicants for social housing, 84% of applicants fall within with low priority band, amongst all other bands the most popular criteria for applying is being one bedroom short of requirements. Suggesting an issue of overcrowding, which would have made self-isolating and shielding more difficult during the pandemic. Anecdotally there has been a increase in applicants stating their home is no longer affordable due to job losses caused by Covid-19.
- New Homes - 2,057 dwellings have been built since the start date of the Local Plan (1st April 2013) resulting in a undersupply of 904 dwellings. However this calculation is based on net completions, as the number of demolished homes are subtracted of which there has been 290 over the last 4 years. There also appears to be a migration of people leaving the inner urban areas for suburban homes, resulting in a relatively high number of empty homes in the more deprived urban areas.
- Housing Market - The number of property purchases dropped significantly in first half of 2020, but levels appeared to reach pre pandemic levels by the end of 2020. From 2019 to 2020 the average purchase price has increased, potentially impacted by the stamp duty threshold change.
- The financial impact of the coronavirus pandemic on the ability of our local population to remain in their current living situation is still unclear. The impact of the ending of payment breaks, extended notice periods, and the moratorium on evictions, should start to become apparent shortly, however with lenders mandated to offer tailored support, it may still be some time until the full effects are understood. Things may become clearer after the Coronavirus Job Retention Scheme (furlough) which was is in place from Spring 2020 and began to taper from 1 July 2021, ending on 30 September 2021.