

Copeland Borough Council
Strategic Housing Plan 2010/11

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1 Introduction & Purpose

Two years after the publication of the “fit for purpose” Cumbria Housing Strategy, 2006 – 2011, the Council restructured its strategic housing service and established a new team. Recruitment was completed between July and October 2008 and an improvement programme began. This also followed a housing inspection by the Audit Commission, published in April 2008, which found the Council’s housing service to be poor.

This document will describe how the progress and achievements of the improvement programme will impact on the housing needs of Copeland’s communities in 2010 and 2011. By the end of the period the Council will participate in the preparation of the next Cumbria Housing Strategy to take us from 2011 to the second half of the decade. To this will be appended a Copeland-specific delivery plan that will be updated annually.

2 National Context

In summary, this is found in the following publications and legislation since 2005.

Sustainable Communities: Homes for All (2005, DCLG)

Sustainable Communities: People, Places & Prosperity (2005, DCLG)

2007 Green Paper: Homes for the Future; more affordable, more sustainable

Housing & Regeneration Act, 2008

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing an Ageing Society (2008)

During 2009 there has been a range of government initiatives to assist the housing market through the recession and help maintain house building, including the provision of new affordable homes. They have also included a mortgage rescue scheme; bringing forward funding for new affordable homes; new court protocols to limit repossessions; new freedoms for council house building.

3 Regional Context

In summary, this is found in the following.

NW Regional Spatial Strategy, 2008

NW Regional Economic Strategy, 2006

NW Regional Housing Strategy, 2009

4 Sub-Regional Context

Again, in summary, this is also found in the following.

Cumbria Housing Strategy, 2006/2011

Cumbria Community Strategy, 2008/2028

Future Generation: Strategy for Sustainable Communities in West Cumbria, 2007/2027

Cumbria Supporting People Strategy, 2008/2011

Locally, we have the Copeland Borough Local Plan

There is a Cumbria Housing Executive with professional and elected representation from all district councils and partner agencies in the county. This is a valuable facility which oversaw the production of the Cumbria Housing Strategy and will represent the affordable housing interest in the forthcoming Single Conversation with the Homes & Communities Agency. The Single Conversation is referred to on page 11 of this document.

5 Setting the Local Scene

Most of Copeland's 284 sq. miles is rural, with two thirds in the Lake District National Park. But the majority of the just over 70,000 population live in the relatively narrow coastal strip. The four main population centres are Whitehaven, Egremont and Cleator Moor in the north of the Borough and Millom in the south. Depending on the definition preferred there are around 36 villages, including hamlets.

The Council has published a Corporate Plan/Best Value Improvement Plan for 2007 to 2012. Most recently, it has a Corporate Improvement Plan for 2009/2010 and in January 2010 the Corporate Implementation Plan ,2010/2011, plan is in preparation.

Corporate Equality Scheme

This incorporates the Council's Disability Equality Scheme, Race Equality Scheme and Gender Equality Scheme and was revised in February 2008. The Council has attained level 2 of the Equality Standard for Local Government and is now working towards the Achieving Level of the Equality Framework, to be assessed at the end of 2010. Our Corporate Improvement Plan, 2009/10, includes a commitment to achieve a thorough understanding of the profile of all our customers by December 2010.

In Housing Services, a concern to promote equality and diversity must inform everything we do. In 2010/2011 we will:

- further develop and implement existing equality and diversity policies, including gaining an understanding of the housing needs of migrant workers;

6 Copeland's Housing Issues

The tenure mix in the Borough is around 72% owner occupation, 21% rented from Registered Social Landlords and 7% private rented. In no order of priority we have identified five inter-related issues:

- private & public sector housing renewal & regeneration
- need for new affordable homes
- making best use of stock
- reducing homelessness
- supporting vulnerable people

They are close to those identified in the Cumbria Housing Strategy, which were:

- shortage of affordable housing
- creating decent homes and environments
- housing homeless people
- regeneration
- homes with support or additional facilities.

Copeland's strategic housing plan is therefore a Borough-specific interpretation of the sub-regional strategy. It supports the aims of balancing housing markets and encouraging the development of sustainable communities.

At its simplest a balanced housing market is where local people can afford to find and pay for a decent home where they want to live. This is in a sustainable community which again, at its simplest, is where people can afford and want to live, work and enjoy their leisure both now and in future generations. This is the derivation of the title of the Council's Sustainable Communities Strategy, Future Generation.

7 Housing Renewal & Regeneration

Private Sector

The report of the Council's most recent private sector condition survey was completed in August 2007. Its main findings were:

- 67.2% of dwellings met the requirements of the Decent Homes Standard and were regarded as satisfactory
- the remaining 32.8% failed the Decent Homes Standard.
- 66.6% of vulnerable households lived in Decent Homes.
- almost 1 in 8 dwellings exhibited at least one Category 1 hazard under the Housing Health & Safety rating System
- around 1 in 5 households experienced fuel poverty.
- elderly households comprised 42% of all those living in non-decent housing.
- economically vulnerable households account for one third of all those occupying non-decent homes.

Despite the prevalence of Decent Homes the report estimated an investment requirement of £57M to deal with the non-decency. In 2008 the Council reviewed its grants policy for private sector housing renewal and in the second half of that year completed an extensive consultation. In December 2008 the Council adopted a new financial assistance policy. For full details see the published Home Renewal, Housing Assistance Policy, 2008 – 2013. This is now being reviewed with a target completion of March 2010 in light of 12 months operational experience and anticipated future funding.

Owners wishing to invest in improvement, repair, adaptation or maintenance would normally use financial products available in the commercial market. However, following the findings of the survey 4 priorities were selected for the Council's assistance policy. The dwellings in question must fail to comply with the Decent Homes Standard at the point of application. The priorities are:

economically vulnerable households (in receipt of a wide range of state benefits);
elderly households;
families with dependent children;
first-time buyers of dwellings that have been vacant for at least six months.

The type of assistance available from the Council comprises:

- a grant or,
- an interest free loan secured against the dwelling in question or,
- a combination of both of the above
- any other assistance at the discretion of the Council subject to a report of the Housing Renewal Manager.

8 New Affordable Homes

Affordable housing is comprehensively defined in the Department of Communities & Local Government's Planning Policy Statement 3 and will not be repeated here. Its key feature is that it remains affordable for people on lower incomes in the future or, if this restriction is lifted, for the subsidy to be recycled into alternative affordable housing provision. The aim of Chapter 16 of the Cumbria Housing Strategy to 2011 is:

“To tackle the shortage of affordable housing in areas of Cumbria where need and demand for additional housing is high, where this impacts adversely on social inclusion and balanced communities.”

Copeland's target in the Cumbria Housing Strategy is for 80 additional affordable homes between 2006 and 2011. However, the Council reported zero affordable completions from 2001/2002 to 2007/2008. It is therefore imperative to develop a programme that will take us to the target and beyond by 2011. This began in 2008/09 with 22 newly built or acquired homes, split between the Home Housing Group and Two Castles Housing Association in Egremont.

The programme of the Home Housing Group as at end 2009 is as shown below
Unless otherwise stated, they are for rent.

Number	Type	Location	Timescale
20	2 bedroom flats	Walkmill Court Whitehaven	Completed December 2009
11	2 bedroom bungalows	Walkmill Court	Complete spring 2011
8	2 bedroom bungalows	Rottington Road, Millom	Completed 2009
36	28 x 2 bedroom bungalows 2 x 3 bedroom bungalows 6 x 4BR houses	Woodhouse Evolution, Whitehaven	Detailed planning consent gained. HCA grant obtained for the bungalows. To start on site by October 2009
24	2 bedroom flats	Ehen Court Egremont	Planning application by January 2010 and if granted funding bid immediately to HCA
44	Mix of family houses	Grammerscroft, Millom	Two phases beginning 2010/11 and 2012/13
Total	143		

Other developments in the current pipeline include but are not limited to: Impact Housing Association have acquired the former YMCA building in Whitehaven, which will be secured for supported housing for young people. Impact Housing Association and Barratt Homes are in discussion over the acquisition of some newbuild homes for rent at a site Barratts are developing at Frizington. The site also contains homes for sale as Homebuy Direct. The Council is marketing a site in Kells, Whitehaven, and the development brief includes 22 affordable homes. We are exploring further site development options in Whitehaven and Millom. We have strengthened our relationships with Registered Social Landlords (RSLs) through 2008/09 and established a quarterly RSL Forum. Cumbria Rural Housing Trust working with the Lake District National Park Authority has completed 9 parish housing needs surveys in Copeland since 2008 and we are pursuing site development opportunities with the parishes, individually and in groups. We have also agreed a programme of rural housing needs surveys up to 2014 with the Lake District National Park Authority for parishes in their area of Copeland.

Accommodation Needs of Gypsies & Travellers

There is currently no provision in Copeland. A sub-regional study was published in 2008, which identified a need for a minimum requirement of 1 residential and 5 transit pitches between 2007 and 2016 in Copeland outside of the Lake District National Park Authority's area. We, with our partner Cumbria authorities and the travelling community, will examine how to meet this need during 2009/10 and consider a funding bid for development when a suitable site has been found.

Strategic Housing Market Assessment (SHMA)

In 2008/09 we began a Cumbria-wide collaborative project on the current round of Strategic Housing Market Assessments. There are three markets in Copeland:

Whitehaven is the most diverse market and the most densely populated, including the towns of Whitehaven, Cleator Moor, Egremont and villages between Distington in the north and the settlements around the Sellafield sites to the south.

Millom is the smallest market area, to the south of the Borough, including the town itself and Haverigg, Holborn Hill and Newton wards.

West Lakes is geographically the largest, largely rural with a sparsely distributed population. It covers Bootle, Ennerdale, Gosforth, Millom Without and Seascale wards.

The Copeland SHMAs went to public consultation on 31 July 2009. The key issues identified at this stage are:

In Millom the median house price to median income ratio is 3.9 to 1.

In West Lakes the median house price to median income ratio is 7.3 to 1.

In Whitehaven the median house price to median income ratio is 3.5 to 1. However, at the lower quartile it is 4.2 to 1.

There is a significant affordability gap in all three markets and in urban as well as rural settlements. Even in Whitehaven, where the gap is least, the house price to income relationship is such that at the lower quartile income it is most unlikely that first time buyers can purchase a property that meets the Decent Homes Standard (which is why our financial assistance policy provides for this group – see reference above to private sector renewal). The absence of affordable housing in some market areas is a barrier to sustainability of their settlements.

There is a substantial increase forecast in the older age groups, particularly 75+, and significant decrease in younger age groups. These trends are greater than the national average. They have huge implications for housing with care and support as well as for the available working age population and therefore on recruitment, retention and economic growth. Economic development is a big housing issue and vice versa, including housing and employment opportunities of young people of working age.

The response date for SHMA consultation was 11 September 2009. This will be followed by consideration and revision in light of the forthcoming housing needs survey (see below). This will include a statement of the number of additional affordable homes required per annum for each market area.

Strategic Land Availability Assessment (SHLAA) & Local Development Framework (LDF)

A SHLAA is proceeding in parallel with the SHMA. The two assessments will complement each other and inform the Council's approach to balancing housing markets. It is expected to initially complete by April 2010 and become part of the evidence base of the Council's Local Development Framework, which is expected to be adopted in 2011/2012.

Housing Needs Survey

Our next Borough-wide housing needs survey is programmed for completion by August 2010 in time for inclusion in the Core Strategy of the Local Development Framework.

The Single Conversation

In the spring of 2009 the Homes & Communities Agency (HCA) launched their Single Conversation. This refers to a comprehensive coverage of investment in housing, infrastructure, regeneration and community activities in an area. For the purposes of the Single Conversation the defined area will be Cumbria.

The intention is to ensure that housing investment should complement economic development and spatial planning to provide a single integrated approach to meeting the needs of Cumbria. A Local Investment Plan will need to be agreed and this will lead to a local Investment Agreement.

The first steps that have been taken include the formation of a Single Conversation Co-ordinating Group on which the Cumbria Housing Executive is represented. The HCA is keen to agree a local investment plan by April 2010 and we have agreed to Cumbria being a pilot area.

Summary of Targets

By end 2009/10 we will complete our initial Strategic Housing Market Assessment (SHMA), 2009, and Strategic Housing Land Availability Assessment (the latter to include land in the Council's ownership. The SHMA will be further updated and informed by the forthcoming housing needs survey.

By March 2010 we will ensure robust representation of our affordable housing interests in the Homes & Communities Agency's Single Conversation framework and the forthcoming local investment plan..

In 2009/2010 and the first quarter of 2010/2011 we will examine the scope for developing a transit site for Gypsies & Travellers, including a bid to the Homes & Communities Agency for development funding

By March 2011 we will have achieved 120 affordable completions or acquisitions from the baseline date of April 2008.

By end August 2010 we will complete a Borough-wide Housing Needs Survey.

In 2011/2012 we will adopt our Local Development Framework, to include planning and affordable housing policies and targets for the provision of additional affordable housing.

9 Making best use of stock

Private Sector & Empty Homes

In parallel with working towards the best use of existing stock we must also invest in its condition by eliminating non-decency in the public sector and reducing it in the private sector. This was described in chapter 7.

The most visible impact of best use lies in returning empty homes to occupation or, if this is unviable, demolition for redevelopment. Copeland has performed poorly in this regard, having restored no empty private sector homes to use in recent years. This is now being addressed.

Chapter 7 refers to our current home renewal policy which provides financial assistance to qualifying first time buyers of homes which have been empty for at least six months and fail the Decent Homes Standard at the time of application. This has been hindered by loss of confidence in the housing market and difficulties in obtaining sufficient mortgage finance, leaving a prohibitive affordability gap.

In the medium to longer term, when the market fully recovers, lenders will have the confidence to lend more and our policy will have greater effect. But since 1 January 2009 three cases of financial assistance were approved for first time buyers of homes which have been empty for at least six months.

This is a positive step but insufficient. We have recently acquired specialised software which can link with other data sources and enable us to track ownership, management or control of empty homes more effectively. In 2009/2010 and beyond we will pursue the opportunity it creates to address the future use of the 574 empty private sector homes in the Borough which have been vacant for at least 6 months.

We encouraged the purchase by Impact Housing Association of the former YMCA building in Whitehaven, which had been empty for many years and we will support a grant application expected in 2010/2011 to the Homes and Communities agency to bring it back to occupation.

We will promote best use in the private rented sector through our twice yearly private landlords' forums, the first of which was held in March 2009 and the second in October.

The Public Sector

The Council has not been a landlord since 2004 and it must therefore promote best use of the social housing stock through its enabling and strategic role with Registered Social Landlords in the Borough. In 2009 we established Copeland's RSL Forum with a remit to meet quarterly. We have agreed:

- the Council's nomination rights
- need and demand information to be reported from their Housing Registers
- performance information including void rates and relet times.

They will be reported quarterly to the Council's Strategic Housing Panel. The Forum will consider all issues around making the best use of stock, including allocations and the need to reduce under-occupation. The logic of the RSL Forum's remit will lead it into the development of a comprehensive Copeland Housing Partnership. Progress on this began in October 2009 and the subject matter will extend to include newbuild development. A significant element of Home Group's programme is for attractive smaller homes to encourage under-occupiers to move.

In Chapter 10 (Supporting Vulnerable People) we will show how the provision of housing with support not only enables people to sustain their independence but also helps make best use of stock. For the present, best use will be promoted by ensuring a vigorous move-on policy for people living in accommodation-based supported housing and are able to transfer to a fully independent tenancy.

Without this, there is a danger of log-jamming supported housing to the detriment of those already living there and unable to move on. This would jeopardise the welfare of others who need accommodation-based support but for whom there are too few vacancies. The RSL Forum will consider this issue and determine how collaboration will overcome barriers to success.

In August 2009 the Council adopted our new Housing Allocations Scheme following consultation. With Council approval we are also participating in the development of the emerging Cumbria Choice Based Lettings Scheme with the current involvement of all housing authorities and most RSLs in the County. This is grant aided by the Department for Communities & Local Government to the extent of a one off £100,000 and a Project Manager is now in post and working with the project development group.

Choice Based Lettings promote the best use of the stock by enabling all new tenants to occupy a home they freely bid for and chose themselves instead of depending on housing officers to select them. Tenants are likely to feel much more positive about the home they live in and about the landlord to whom they made their bid than under traditional lettings schemes. The project plan for the new scheme at present projects a "go live" date of October 2010 subject to final agreement of the participating organisations, including the Council.

Summary of Targets

In 2009/10 we will bring 3 empty homes to back to use and, in 2010/2011, 4 empty homes will be returned to occupation.

We will continue to hold twice yearly Private Landlords Forums and between October 2009 and April 2010 we will address the issue whether to introduce an incentivised Landlords Accreditation Scheme.

Throughout 2009/10 and 2010/2011 we will support Impact Housing Association's action to return the former YMCA building in Whitehaven to social housing use. Through the Copeland RSL Forum we will consider all aspects of making the best use of stock and work towards the adoption of a comprehensive Copeland Housing Partnership. This will include newbuild development. The target for adoption of a formal partnering agreement is end September 2010.

By April 2010 the Council will decide whether to join the emerging Cumbria Choice Based Lettings Scheme and, if so, make ready for the expected "go live" date in October 2010.

10 Reducing Homelessness

This is the subject of our separate, specific Homelessness Strategy, 2008 – 2013. Readers who wish to examine the issues in more depth are encouraged to refer to that document, which is on the Council's website. In brief summary, the purpose of a homelessness strategy is to:

- prevent homelessness whenever possible
- enable the provision of suitable accommodation for people whose homelessness cannot be prevented
- ensure that sufficient support is provided to enable people to sustain independent living and prevent repeat homelessness.

Copeland's Homelessness Strategy is accompanied by a detailed delivery plan to 2013, which is not reproduced in detail here but is a steep improvement curve for the Council's service.

It is regrettable that the government's mortgage rescue scheme arrived late in Cumbria because of a delay in appointment of the mortgage rescue agent, which is the Riverside Housing Group. However, in Copeland we have responded positively to the challenges arising from the recession, the increase in court possession orders and the threat of repossessions. We have:

- agreed with the Carlisle Law Centre the establishment of a court advice desk at Whitehaven County Court
- linked the above to the housing, debt and money advice services provided by the Citizens Advice Bureau, the Council's Housing Options Service and Shelter Cumbria to form an advice network
- developed a Preventing Repossessions Action Plan

11 Supporting Vulnerable People

In 2008/09 we began a vigorous improvement programme for the provision of Disabled Facilities Grants (DFGs) for residents, in line with a Local Area Agreement target for Cumbria. In 2007/08 we took an average of 33 weeks from referral to approval of grants, which was a poor performance. In 2008 the housing service was restructured and the opportunity taken to increase staffing resources in this area. A full staffing complement has been in place from end October 2008 and by March 2009 we had reduced the time taken to approve grants to 22.68 weeks.

Approvals of grants will always exceed the numbers completed in the year because the householder, the contractor and the supplier control the timing of building works and services. The Council is the grant administering authority tasked with supporting the process with public funds.

Supporting People Programme

The Council has been a member of the Supporting People Commissioning Body for Cumbria since the programme's inception in 2003. This provides the revenue funding for personal support services that enable vulnerable people to live independently in the community and prevent crises like homelessness or unplanned hospital admission.

£776, 357 of the Cumbria programme is allocated to support services contracts provided for Copeland residents. Of this the largest part is for older people, including those who are frail. Other substantially funded services are for people with learning disabilities, mental health needs and generic services.

In broad terms, accommodation based support services are provided in housing schemes into which people must move in order to receive the support there.

12 Tables & Targets

Table1: Housing Renewal & Regeneration Targets (including new affordable homes

Number	Task	By When
1	Reduce the number of empty homes	Empty property strategy to be produced by 30 September 2010
2	Complete Strategic Housing Market Assessment(SHMA) and Strategic Housing Land Availability Assessment following consultation (SHLAA)	Initial SHMAA completed by 31 December 2009 but to be updated by Housing Needs Survey by 31 August 2010. Initial completion of ongoing SHLAA by 30 April 2010.
3	Ensure robust representation of affordable housing in Copeland within the Homes & Communities Agency's Single Conversation Framework and Investment Plan for Cumbria	31 March 2010
4	Examine scope for developing a transit site for Gypsies & Travellers, including a capital funding bid	Examine scope by end April 2010 and funding bid if any by end June 2010
5	Achieve 120 affordable housing completions and acquisitions from the baseline date of April 2008 .	31 March 2011
6	Complete a Borough-wide Housing Needs Survey	31 August 2010
7	Adopt Local Development Framework to include planning & housing policies and targets for new affordable housing	Within 2011/2012
8	Approve 90 applications for private sector home renewal assistance. This target is are subject to funding from DCLG and CBC's resources	31/3/2011
9	Produce a regulatory and enforcement toolkit for private sector housing, including houses in multiple occupation	31 March 2010
10	Complete and publish our draft anti-fuel poverty strategy	31 July 2010
11	Re-investigate and report to Councillors on the issue of equity release schemes as a further option for private sector renewal	31 March 2011

Table 2: Making Best Use of Stock

Number	Task	By When
12	Return 3 empty homes to use in year 1 and 4 in year 2	2009/10 and 2010/2011
13	Continue to hold twice yearly Private Landlords Forums: address the issue whether to introduce a landlords accreditation scheme	Forums in October 2009 and March 2010: thereafter by arrangement
14	Support Impact Housing Association and partners in returning the derelict YMCA building in Whitehaven to use.	Between 2009/2011
15	Through the Copeland RSL Forum we will seek to make the best use of the social housing stock and work towards the adoption of a comprehensive Copeland Housing Partnership	Adopt Copeland Housing Partnership agreement by September 2010
16	Determine whether to join the emerging Cumbria Choice Based Lettings Scheme	Decide by 30 April 2010 and, if affirmative, make ready for expected “go live” in October 2010.

Table 3: Reducing Homelessness

(All tasks are in the Delivery Plan of the Homelessness Strategy 2008/2013)

Number	Task	By When
17	Introduce “Sanctuary” type scheme for people experiencing domestic violence	Between Sept 2009 – January 2010
18	Work with private landlords to extend the term of assured shorthold tenancies	Ongoing
19	Formally establish the access routes for floating support across all tenures	31 March 2010
20	Establish a “tackling youth homelessness” package with partner agencies	31 March 2010
21	Develop local performance & financial management information for benchmarking purposes	30 April 2010
22	Set performance targets for key partner agencies & undertake monitoring by the Council and the Homelessness Forum	31 October 2010
23	Determine whether a “qualifying offer” scheme would be appropriate to enable the Council to discharge a full homelessness duty into the private rented sector	31 October 2010
24	Improve access to health services, education, training and employment initiatives	31 March 2010
25	Explore how partner agencies can help provide life skills training to help sustain tenancies	31 March 2011
26	Develop mechanism to measure the cost of homelessness and the resources needed	31 March 2010
27	Ensure systems are in place to monitor the effectiveness of outreach work	31 March 2010
28	Develop ways of feeding the needs of homelessness clients into externally based forums, plans and strategies to help reduce exclusion	Ongoing
29	Develop plans to ensure “move on” facilities from supported housing to fully independent tenancies	Ongoing
30	Work with Riverside Housing, Carlisle Law Centre, Shelter Cumbria and the Citizens Advice Bureau to reduce the threat of mortgage repossession and, where appropriate, introduce mortgage rescue.	Ongoing
31	Further develop customer consultation and feedback systems. Report results to Councillors.	Ongoing.

The above is not a definitive list of the actions to reduce homelessness. For more detail readers are referred to the Council’s Homelessness Strategy delivery Plan, 2008/2013.

Table 4: Supporting Vulnerable People

Number	Task	By When
32	Approve 75 Disabled Facilities Grant applications in year one and 90 in year two, subject to funding from DCLG and CBC's own resources.	Year one 2009/10 Year two 2010/11
33	Ensure completion of and payment for 68 Disabled Facilities Grant works in year one and 85 in year two, subject to funding as above	Year one 2009/10 Year two 2010/11
34	Approve Disabled Facilities Grants in an average of 17 weeks from receipt of Occupational Therapy referral in year one and 15 weeks in year two	Year one 2009/10 Year two 2010/11
35	Complete a framework for, and needs analysis of, housing related support services in Copeland and Cumbria in partnership with the Cumbria Supporting People Commissioning Body	31 March 2010
36	Complete a housing and related support strategy for older people	31 May 2010
37	Set a target date for completion of a strategy for younger people in need of housing and related support services.	31 March 2010