Housing Strategy

2025 – 2035



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Foreward

I am proud to present the new Housing Strategy 2025-2035 for Rugby Borough Council, outlining our plans to deliver our ambitions and priorities to ensure residents have access to safe, quality, affordable housing that promotes wellbeing, economic opportunity, and sustainable infrastructure for both people and nature.

This Strategy sets out the overarching plan for housing in the Borough over the next ten years. It is for everybody who lives here now, and for those who want to make the Borough their home in the future.

As our Corporate Strategy sets out, we are committed to protecting the vulnerable, reducing inequalities, improving skills and access to skilled jobs, increasing affordable housing, strengthening local infrastructure such as health services and education services, and safeguarding the natural environment. This Strategy supports these aims by setting clear direction for how we will deliver more affordable and accessible homes, meet the needs of a growing and aging population, work in partnership to support residents at risk of homelessness, and ensure housing growth aligns with sustainable community development.

Most people living in the Borough enjoy a good quality of life but the impact of poor housing conditions in certain areas, and vulnerabilities due to physical and mental health can be a barrier to having a safe, secure and affordable place to call home. This Strategy considers affordability of housing, providing for specific housing needs of older people and others who need support and the enablement of people to live and work locally.

Our successes will be measured by the social value created, including improved health and wellbeing, reduced homelessness, increased financial resilience and stronger community cohesion. We will collaborate with our partners to achieve our ambitions and priorities of understanding housing needs, improving housing standards and delivering more affordable homes over the life of this Strategy. In doing so, we are aligning our approach with the draft metrics set out in the Local Government Outcomes Framework, ensuring our progress is measured against nationally recognised outcome and output indicators. As most housing in the Borough is privately owned, this strategy focuses primarily on the social and private rented sectors, where the Council has the most influence.

I would like to thank Cllr New, Liberal Democrats Housing spokesperson, for her hard work in helping to develop this Strategy. And I would like to thank our partners and everyone who contributed to the development of this Strategy and hope to have your collaboration for many years to come.



Claire Edwards
Portfolio holder
Communities and Homes, Regulation and Safety

Introduction

The Rugby Borough Council Housing Strategy sets out how we will better understand housing needs across the Borough and use this insight to shape local policies, including local planning policies, partnerships, and investment decisions. While this Strategy itself does not deliver homes directly, it provides the framework to influence delivery, improve housing quality, and help create strong, healthy communities over the next decade.

While there is no statutory requirement for Councils to produce housing strategies, the role of this Strategy is primarily an in-house document bringing together other statutory and non-statutory policies relevant for housing. The Housing Strategy supports the delivery of statutory functions under the Housing Act 1985 and the Homelessness Reduction Act 2017, and aligns with key related documents, including the Local Plan regarding the demand for and the supply of housing, the Homelessness Strategy and Corporate Strategy.

Further, this strategy is aligned with the government's national housing plan, Delivering a Decade of Renewal for Social and Affordable Housing, published 2 July 2025. The Plan sets out five strategic steps to deliver generational boost in social and affordable homes, including a 10-year, 39 billion pound Social & Social Affordable Homes Programme and a long-term rent settlement, providing a clear national framework for local delivery.

Our Corporate Mission

"We will develop policy and work in collaboration to protect the vulnerable, reduce inequalities, improve skills and access to skilled jobs, increase affordable housing, boost our infrastructure such as health services and education, and protect and nurture the natural environment"

The Housing Strategy is an important tool in delivering the Council's Corporate Strategy, to ensure that residents have access to safe, quality, affordable housing that promotes wellbeing, economic opportunity, and sustainable infrastructure for both people and nature.



To deliver the Corporate Strategy, reduce inequalities and improve housing across the Borough, the Housing Strategy will:

Healthier Rugby:

- Promote housing models that enable independent living and reduce pressure on health and social care.
- Ensure that residents have access to quality housing that meets their needs.

Greener Rugby:

- Reduce the council's reliance on fossil fuels in line with **our net-zero target.**
- Reduce climate inequality.

Fairer Rugby:

- Work with our communities and our partners to reduce inequality across the Borough of Rugby
- Improve the availability of quality housing to meet local needs
- Create safe communities where diversity is celebrated through creation of Local Letting Plans looking at a safe and inclusive mixed balance of demographics in the Borough.

Thriving Rugby:

- Support development of the Town Centre by looking at where land and property lend itself to affordable housing together with a long-term investment plan setting out key priorities and next steps.
- Support delivery of the Local Plan which embeds our vision for sustainable growth.



Summary

The Housing Strategy 2025-2035 is shaped by the below 4 priority chapters. Each priority is underpinned by a set of actions that reflect the Council's role as a landlord, strategic housing authority, and planning partner. The four strategic priorities are followed by a set of targeted actions. The associated delivery plans outline actions, timeframes, leading teams, and how progress will be monitored.

The Local Government Outcomes Framework (LGOF), developed by the Ministry of Housing, Communities and Local Government (MHCLG), outlines priority outcomes and draft metrics to guide and assess local government performance. It is part of a broader reform to strengthen outcome-based accountability and empower councils as place leaders. Each action plan following the priority chapters of this Housing Strategy is aligned with the draft outcome and output measures set out in the LGOF, ensuring our work contributes to nationally recognised indicators of housing success.

What we will achieve

The Housing Strategy is an important tool in delivering the Council's Corporate Strategy, to ensure that residents have access to safe, quality, affordable housing that promotes wellbeing, economic opportunity, and sustainable infrastructure for both people and nature.

Priority 1: Help to reduce inequalities by understanding the housing needs of the Borough so that we can align our efforts and work with partners to meet those needs

How will we do this throughout this strategy:

- Provide an evidence base of the Borough's housing need, including the Local Plan requirement of 618 new homes per year, with a focus on affordable rent, home ownership, and housing for older people, to inform planning policy and partnerships.
- Provide an evidence base to support specialist housing provision for those in need, for example, housing for older people, those with disabilities and the needs of the Gypsy and Traveller community.

Priority 2: Create healthier and inclusive communities and meet housing needs by supporting quality housing delivery in targeted areas

How will we do this throughout this strategy:

- Deliver high quality affordable homes, including those meeting national space standards where applicable, and ensure robust nomination agreements with registered providers, securing 100% nominations on initial first lettings and up to 75% on future relets, so that these homes are effectively allocated to those in housing need on the Council's waiting list.
- Increase affordable housing supply by developing Council land and acquiring or building new homes.
- Maintain a strong pipeline of future homes and develop a financial assistance framework to support sustainable tenancies

Priority 3: Enhance partnerships by investing in joint solutions that unlock opportunity, meet the broad range of housing needs and help build positive futures.

How will we do this throughout this strategy:

- Strengthen tenant engagement in social housing through Tenant Panels, supporting compliance with the consumer standards around transparency and accountability. Continue to engage private landlords through Landlord Forum and Environmental Health-led initiatives to improve property standards and promote good practice.
- Collaborate with partners on regeneration and redevelopment projects to enable more affordable housing, and with commissioners and partners such as HEART to align housing related support with heath, care and adaption priorities.
- Develop ways to measure and understand the social impact of housing initiatives to inform future investment.

Priority 4: Enhance housing standards across social and private rented homes, and support improvements in owner-occupied homes, to create safer, green homes that support resident wellbeing

How will we do this throughout this strategy:

- Improve the quality, energy efficiency, and safety of homes across all tenures through investment, retrofitting, and better regulation.
- Improve housing conditions by maintaining up-to-date information on the condition of Council housing through a rolling stock condition survey of 20% of homes annually from 2026/27, building on existing 85% baseline. Work with Environmental Health to identify potentially unlicensed Housed of Multiple Occupation (HMOs), and support efforts to bring empty homes in the Borough back into use.
- Ensure accessible homes are allocated appropriately to residents with mobility or health related needs and continue retrofit works to meet EPC C standards by 2030 and support progress towards net zero by 2050.

Our Housing Strategy will link with these Strategies and Plans to deliver a joined-up approach to meeting housing needs

Rugby Borough Council Local Plan update: 2024-2042

Sets out that residents will have access to affordable, high-quality homes that cater to diverse community needs, with targeted regeneration efforts focused on areas requiring improvement.

Rugby Borough Council Corporate Strategy: 2024-2035

To work in collaboration to protect the vulnerable, reduce inequalities, improve skills and access to skilled jobs, increase affordable housing, boost our infrastructure such as health services and education, and protect and nurture the natural environment.

Rugby Borough Council Allocation Policy: 2024

Ensures that social housing is allocated fairly by prioritising those in greatest need, in line with the Housing Act's 'reasonable preference groups'

Rugby Borough Council Homelessness Strategy: 2025-2029

Prioritising safe, suitable accommodation to those in most need and strengthening partnerships to prevent homelessness

Warwickshire County Council Health and Wellbeing Strategy: 2021-2026

Aligns with the housing strategy in improving health outcomes, reducing inequalities, and improving thriving communities

Rugby Borough Council Economic Strategy: 2025-2035

Enables housing development that supports a more sustainable economy for people and protecting and enhancing the natural environment.

Each title can by clicked and will take you straight to the strategy, plan or supporting document.



Overview of the Borough

The Borough of Rugby is located in central England, within the County of Warwickshire in the West Midlands Region bordering directly with Northamptonshire and Leicestershire, both of which are in the East Midlands.

The Borough has excellent transport links with the rest of the country. Junction 1 of the M6 is north of the town and the M1 and A14 are to the east.

It shares its economic and housing market with adjoining areas with strongest migration flows for housing from Coventry to Rugby and commuting to work between Rugby to Daventry and Coventry.

POPULATION

CURRENT POPULATION:
114,400

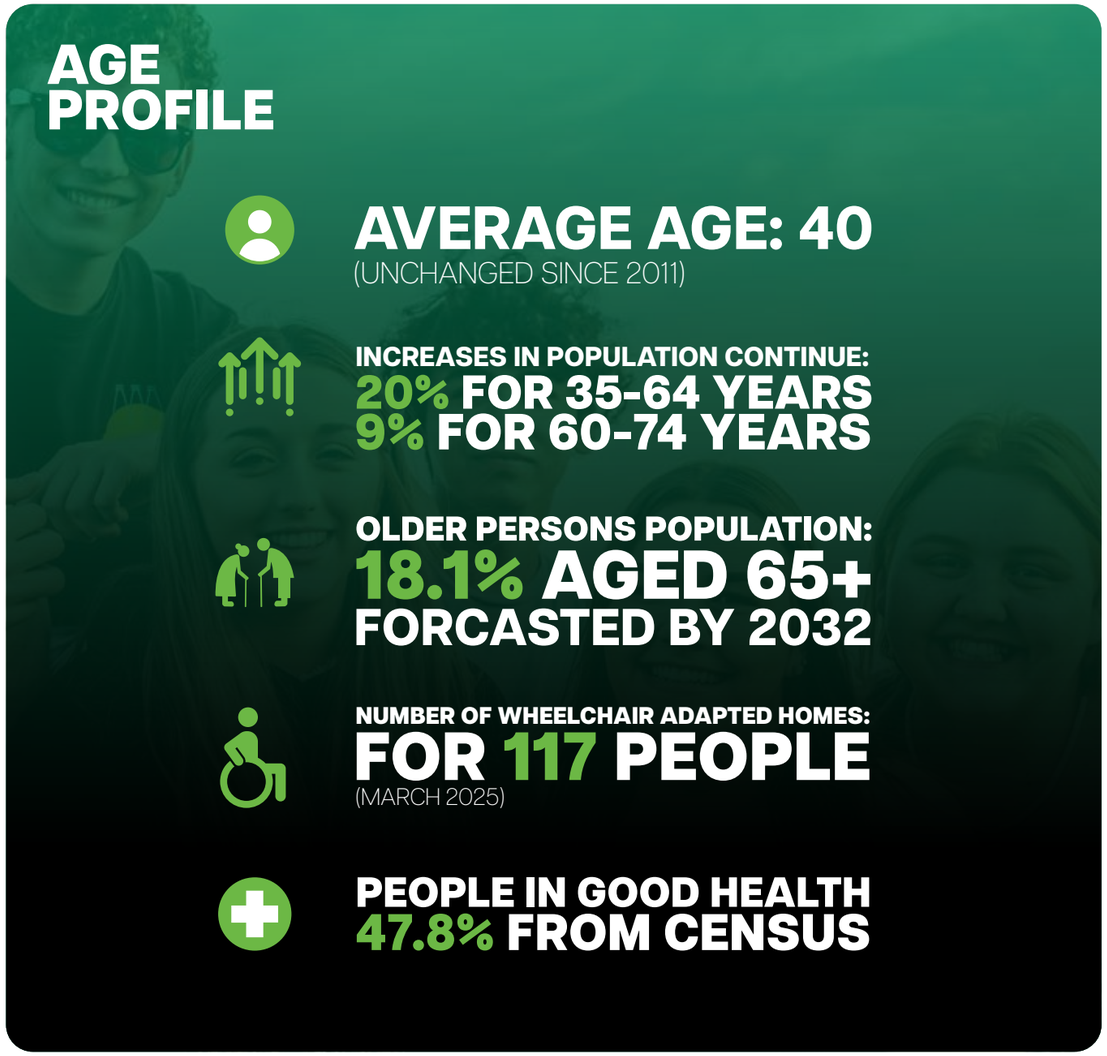
THE POPULATION HAS GROWN BY 14.3% BETWEEN THE 2011 - 2021 CENSUS

RURAL AREAS:
36,283
RESIDENTS ACROSS 41 PARISHES

IN THE MARKET TOWN:
78,117 RESIDENTS

ETHNICITY PROFILE

	POPULATION	PERCENTAGE
WHITE BRITISH (ENGLISH, WELSH, SCOTTISH, NORTHEN IRISH/BRITISH)	93,128	81.4%
WHITE - OTHER (INCLUDING IRISH, GYPSY OR IRISH TRAVELLER, ROMA, OTHER WHITE BACKGROUND)	5,885	5.1%
ASIAN OR ASIAN BRITISH	8,728	7.6%
BLACK OR BLACK BRITISH	3,110	2.7%
MIXED/ MULTIPLE	3,202	2.8%
MIXED/ MULTIPLE	3,202	2.8%



Increased cost-of-living:

Since late 2021, households across the UK have faced rising living costs, with inflation peaking in 2022 and sustained pressure of household budgets continuing into 2024. Demand for food banks and debt advice has increased, reflecting the financial strain many families are under. Rising interest rates have pushed up mortgage costs, while private rents have grown steadily, reaching 9.2% annual increase by March 2024.

For residents in Rugby, this means a growing number of households are at risk of financial hardship, housing insecurity, and fuel poverty. These pressures are particularly acute for low-income families, younger people in the private rented sector, and those unable to access affordable housing. While national trends show rising foodbank use, Rugby has seen a reduction from 7,463 individuals supported in 2023 to 6,333 in 2024.

This decline is partly due to the discontinuation of the Christmas Hamper scheme, which led to a 40% drop in December voucher redemptions, the Department for Work and Pensions ceasing to issue referral slips in early 2024 and strong partnership working for financial inclusion with Citizens Advice Bureau. Addressing affordability and supporting housing stability will remain key priorities as the Borough responds to the ongoing impact of the rising living costs.



Employment levels

EMPLOYMENT

RESIDENTS IN EMPLOYMENT:
61% OF RUGBY

RESIDENTS WHO'RE RETIRED:
21% OF THE BOROUGH

RESIDENTS WHO'RE UNEMPLOYED:
2.1% OF THE BOROUGH

AVERAGE PAY FOR A SINGLE PERSON:
£37,273 PER ANNUM

LOWER QUARTILE INCOME (HOUSEHOLDS):
ESTIMATED TO BE £20,900



The Housing Market In Rugby

HOUSE PRICES

AVERAGE COST OF A FAMILY HOME:
£278,993
AS OF SEPT 2024

AFFORDABILITY

ANNUAL HOUSEHOLD INCOME NEEDED TO BUY AN AVERAGE FAMILY HOME:
£71,741

Rental market in Rugby:

A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than a particular percentage of gross income. While there is no single national benchmark, housing affordability is commonly assessed by considering rent as a proportion of household income. Local data suggests that the ratio of current letting practices and Housing Benefit payment thresholds means private renters are spending 40% of income on rent. This exceeds the 30% threshold oft en used by housing providers and policymakers to define affordability.



It is worth noting that Rugby is divided into two Broad Rental Market Areas (BRMAs) for the Local Housing Allowance (LHA) purposes:

Rugby & East BRMA:

This BRMA covers most of the Rugby Borough

Warwickshire South BRMA:

This BRMA includes parts of southern Rugby Borough, particularly areas closer to Leamington Spa and Warwick

LHA rates vary between these BRMAs, affecting the amount of housing benefit or Universal Credit housing costs residents can receive. It is further important to note that residents living in Warwickshire South receiving higher rates may be offset by the higher rent levels.



The type of housing is split between terrace houses - 27%, semi-detached houses - 28%, detached houses 24%, flats 13% and bungalows 8%

Council Housing Stock:

Total council housing stock including void and under agreement as of July 2025: **3,354**

General needs properties: **2,126**

Independent living properties: **1,228**

Ethnic Profile of Council Residents:

Figures as of July 2025. 1,532 refused to answer or did not answer when asked

Ethnic group	Total
White British (English, Welsh, Scottish, Northern Irish/British)	**2,457**
White - Other (including Irish, Gypsy or Irish Traveller, Roma, other White background	**226**
Asian or Asian British	**26**
Black or Black British	**114**
Mixed/multiple	**45**
Other Ethnic Groups	**17**

Registered Provider Housing Stock:

Completed between March 2024 - March 2025, the stockholding register for registered providers (RPs) show a significant portion of affordable housing in Rugby is owned and managed by RPs:

13 RPs operating in the Borough, providing an approximate total of 3,700 affordable homes.

The largest RPs in terms of stock include:

RP	Stock count
Orbit	**1,364**
Midland Heart	**741**
Clarion	**695**
L&Q	**200**

Other providers including Citizen, WHG, Bromford and Sage also hold a smaller number of homes.

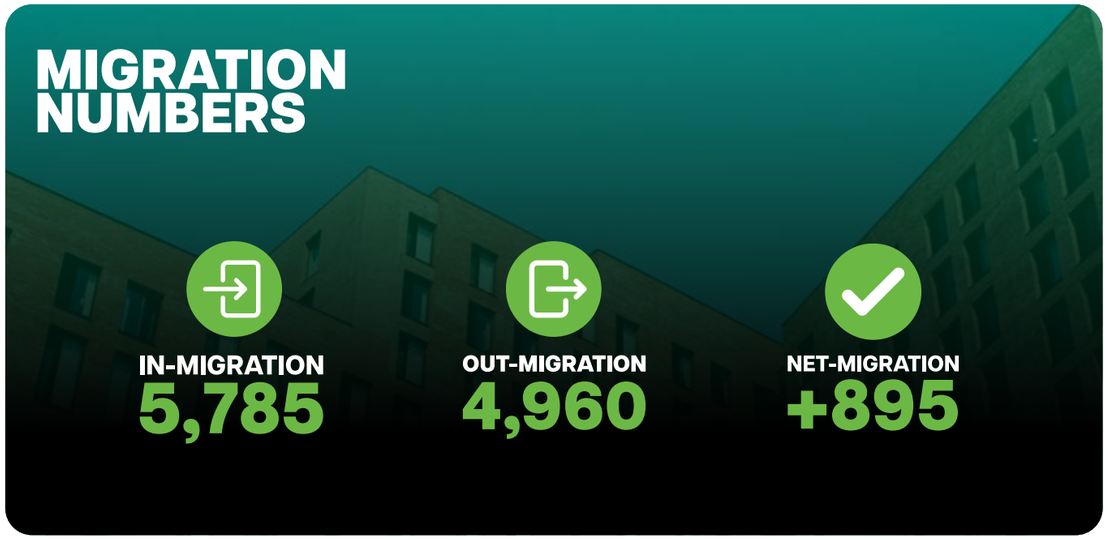


There was an urgent need for 81 applicants to move which includes needing to move due domestic abuse or an emergency medical need. This followed 176 with a medium need to move such as needing to move from supported accommodation into independent living and 239 applicants classed as low priority such as the property is short of 1 bedroom.



Inward and Outward Migration:

The growth of 14,325 in Rugby population according to the latest Census considers mortality, birth, and migration rates. According to the Housing and Economic Development Needs Assessment (HEDNA) 2022, the below figures are average estimates of inward and outward migration between 2010-20. These estimates suggest that Rugby continues to have net inward migration, contributing to increased demand for housing:



The net-migration figure over the decade includes a mix of legal migration routes, including movement for employment, education, and family reunification. These figures do not include individuals in contingency accommodation provided for destitute asylum seekers, which is managed directly by the Home Office. This type of accommodation is temporary and highly transient, with placements changing daily.

As individuals in contingency accommodation have no recourse to public funds, they are not eligible for local authority housing assistance and have therefore been excluded from housing need figures for the Borough. The Government had stated that this accommodation would close within the next two years. While a small number of dispersed asylum accommodation placements exist within the community, this is limited due to local rent levels, with such provision more commonly located in lower-cost market areas outside of Rugby. The Council does not manage either contingency or dispersed asylum accommodation.

Forecast Migration:

According to Office for National Statistics data regarding population projections released June 2025, the Borough is expected to see positive net migration over the strategy period (2022-2032 forecast):

It is important to note that these forecasts are based on long-term trends and do not account for potential policy changes or economic shifts, which could cause actual migration figures to be higher or lower than predicted.



Between June 2024 and June 2025, Rugby Borough Councils Homelessness Team received 56 homelessness approaches linked to the end of Homes for Ukraine Scheme accommodation and the end of Home Office Accommodation. While this presents an operational pressure, it is important to note that such cases represent a relatively small proportion of overall homelessness approaches.

The three most common reasons for homelessness approach in Rugby remains:

- 30% Family or friends no longer willing or able to accommodate (30%)
- 12% End of private rented assured shorthold tenancy (20%)
- 20% Domestic Abuse (12%)

These trends are explored in further detail within the Homelessness and Rough Sleeping Strategy 2025-30. They also highlight the wider need for improved mediation services, which is a key consideration under the Council's ongoing review of the voluntary and community sector (VCS).

While there is evidence of pressure on housing advice and support services, recent national policy developments provide some support in managing these challenges. In 2025, the Home Office extended the notice period for refugees granted leave to remain, from 28 to 56 days, allowing more time to secure alternative accommodation before losing entitlement to asylum accommodation. Additionally, the government has committed to phasing out the use of hotel accommodation for asylum seekers by 2028-29 and is working with Local Authorities to identify more sustainable and community-based alternatives.



Previous Housing Strategy Achievements 2022-2024

Priority 1: To understand the broad range of housing needs in the Borough:

- **Increased opportunities for Council tenants to have their say about housing services and performance.**

Enabled through annual tenancy health checks, quarterly tenant newsletters, and established tenants groups to work with us on major policy areas.

- **Increased understanding of housing needs through data and evidence.**

Through the Office for National Statistics (ONS) and HEDNA 2022, there is an improved understanding of housing need. The Council has strengthened its approach to managing housing need through the development of key performance indicators (KPIs), which track demand, housing outcomes, and waiting list trends over time.

The Council continues to receive a 'green' rating for its Homelessness Case Level information Collection (H-CLIC) data submissions to the Department for Levelling Up, Housing and Communities (DLUHC). This rating reflects the accuracy and completeness of the Council's homelessness data and underpins our ability to monitor performance and plan services effectively.

- **Reviewed and renewed Policy and Strategies that better address demands in the Borough.**

Developed a new Homelessness and Rough Sleeping Strategy and reviewed the Housing Register Allocations Policy, both approved in March 2025. The revised Allocations Policy includes the introduction of a Choice Based Lettings (CBL) system, which is scheduled to go live in 2026. This has been added to the Housing Strategy action plan to support delivery. Furthermore, to ensure best use of stock we have introduced short-term 5-year flexible tenancies for 4- and 5-bed room homes.

Priority 2: To increase the affordable housing supply available to meet needs, through new supply or making most effective use of existing stock:

- **Increased affordable housing delivery through enabling efforts and S106 planning agreements.**

356 new affordable homes were provided via enabling work with Registered Providers 2022-24, 205 of which were provided through S106 agreements from 2023-24. From April 2022-March 2024, the Council acquired 44 properties for Housing Register applicants.

- **Reviewed property adaptions to enable people to remain independent in their own homes.**

The Home Environmental Assessment and Response Team (HEART) scheme, who support on home improvements and disability adaptions across Warwickshire, had 659 Disabled Facilities Grants (DFG) approved between April 2023 and March 2024, including 350 for Council properties and 309 for the private sector. In Rugby alone, 713 referrals were received (an increase from 631 the previous year). Adaptations included level access showers, stairlifts, and property extensions. Customer feedback highlighted that 76% of service users felt safer and warmer at home following the adaptions, demonstrating the scheme's role in supporting independence and wellbeing.

Priority 3: To increase the quality and affordability of homes by improving the energy efficiency of our poorer performing housing stock and at the same time reducing carbon emissions:

- **Improved energy efficiency in Council-owned homes.**

Delivered the Local Authority Delivery (LAD) scheme in 2022, investing over £739,000 in air source heat pumps, solar panels, and lost insulation top-ups for 40 council owned homes, targeting those most at risk of fuel poverty. This was followed by delivery of the Social Housing Decarbonisation Fund (SHDF) Wave 2.1 scheme, which invested more than £2.1 million in External Wall Insulation (EWI), solar panels and loft insulation top-ups in 112 council-owned homes between 2023 and 2025.

In 2025, the Council secured a £10.7 million Grant via the Government's Warm Homes: Social Housing Fund – Wave 3 scheme, which will be match-funded by RBC to give a total project budget of more than £20.6 million. This funding will be used to deliver a range of energy efficiency upgrades (EWI, solar panels, loft insulation top-ups, air source heat pumps and ground source heat pumps) to up to 1,000 homes between 2025 and 2028.

Work continues to produce Energy Performance Certificates (EPCs) for the Council's housing stock and improve the percentage of the stock that has a valid (in date) EPC. As of May 2025, 50.74% of the Council's social homes had a valid EPC.

- **Engaged with the private sector and planning for long-term investment.**

A review of energy efficiency in licensed Houses in Multiple Occupation (HMOs) was completed in June 2024, followed by outreach to 198 landlords inviting participation in the Home Upgrade Grant (HUG) scheme. Although uptake from the private rented sector was limited, 17 owner-occupied homes in Rugby received full energy efficiency upgrades, funded entirely through HUG. Works costing an average of £26,914 per property led to an average EPC improvement of two bands and are forecast to reduce carbon emissions by 2,357 tonnes over the lifetime of the measures. Future plans will target broader private rental properties following the implementation of the Renters Rights Bill in 2025.

Priority 4: To ensure that our new Council housing developments are low carbon and make a positive contribution towards creating sustainable communities which we can be proud of now and in the future:

- **Delivering low-carbon Council Housing: Navigation Way**

Planning and development of the Navigation Way scheme (formerly Biart Place) is almost complete, expected to complete by 2025-26. The development delivers on the Council's commitment to sustainable communities and is designed to meet low carbon standards (discussed further under Chapter Priority 2).

- **Regenerating town centre sites for future sustainable development: Rounds Gardens**

As part of the regeneration of the town centre, the demolition of 221 council-owned homes at Rounds Gardens has been completed, with site clearance, landscaping, and boundary improvements finalised in May 2024.



What Has Changed in Rugby and What Are Our New Challenges

The last housing strategy 2022-2024 was written as the country was emerging from the pandemic and at that time the main focus was on improving the housing situation for the residents of the Borough in respect of homelessness and homelessness prevention.

What has changed:

Housing Market Shifts: Nationally, changes to landlord tax relief, energy efficiency requirements, and uncertainty around future regulation are contributing to a growing number of private landlords exiting the market. This leading to fewer private rented homes and increased pressure on homelessness services and temporary accommodation, which is being seen in Rugby. As such, a relaunch of Rugby's Landlord Forum was backed by Council's cabinet in January 2025. At the time of backing Rugby had 6,000 privately rented properties, with only a small number of landlords owning more than 5 properties in the Borough.

National Policy Accouncements and Standards: The national housing policy landscape remains fluid, with a wave of consultations and announcements linked to the Spending Review, some of which are still awaiting or remaining in draft form. Where appropriate, future changes such as new funding programmes, regulatory shifts, or policy frameworks will be reflected in the action plans of each priority as an agile document, ensuring the strategy stays responsive and relevant.

2025 Government Spending Review: The 2025 Spending Review published in June 2025 gives registered providers a boost to support new homebuilding. While the Affordable Homes Programmes (AHP) set ambitious targets for delivery, changes in costs and policy have led to adjustments in annual delivery expectations. A new 10-year AHP (renamed Social and Affordable Homes Programme in July 2025 – SAHP as per the National Housing Plan) has been announced with substantially increased funding compared to previous years - £39bn over the next decade. Full details of the grant prospectus, including how funding will be allocated, are expected to be published later in Autumn 2025. Registered providers will need to maximise the impact of this funding to meet local housing need effectively

Demographic Trends: An aging population has increased the demand for older person housing and extra care accommodation, such trends are projected to continue. The need for larger family homes has also grown, with limited stock in temporary and social accommodation.

External Pressures: There are competing issues which distort demand for housing in regards to Home Office dispersed asylum placements. For those granted leave to remain with recourse to public funds, the Council look to discharge the homelessness duty into the private rented sector amid slower delivery of new affordable homes. Other organisations, such as probation services and contractors like SERCO also seek to secure units in the private rented sector. The HEDNA identifies unmet housing need in Coventry, which places upward pressure on Rugby's housing market, particularly for family-sized homes and rental accommodation, as demand shifts outward from urban centres. National rises in inflation, interest rates, and energy costs affect household affordability and increased reliance on Council housing services and financial support, such as Discretionary Housing Payments (DHPs) and homelessness prevention funding. For Rugby, the number of DHP applications rose by 36% between 2022/23 - 2023/24, and a total of 228 applications for DHPs were made in 2024/25 compared to the previous years of 231 and 314. The Homelessness Prevention Fund grant has increased each year to combat homelessness in Rugby, seeing an increase of 29.59% from 2024/25 to 2025/26.

New challenges we face:

Affordability Gaps: Young people under 35 and families face difficulties accessing private rental housing due to affordability gaps, particularly those affected by Shared Accommodation Rates (SAR) in accordance with the Local Housing Allowance (LHA) rate. SAR applies to Housing Benefits for under 35-year-olds, which limits the amount of support available to cover rent costs. This often means that many young people cannot afford rents for self-contained properties and are restricted to shared housing/HMOs. Families on benefit income may struggle financially as local rents frequently exceed the maximum housing support available from LHA rates (discussed further in Priority 1), leaving a shortfall they must cover themselves.

Allocations and Lettings: The forthcoming introduction of Choice Based Lettings (CBL) will modernise the allocations system and provide insight into demand patterns, but this requires investment in systems and communication. The introduction of CBL allows applicants to bid for properties in areas they want to live, rather than being matched by the Council. This improves transparency and helps people get into the right home more quickly, reducing the number of refused offers and repeat lettings. CBL also provides clearer insights into housing demand and preferences, supporting more informed decision making for the Council. CBL makes the allocations system more customer-centred, but the bigger issue is the scale of need compared to the smaller number of properties that become available each year (please see Housing Needs chapter in Evidence Base 2025-2035 report).

Financial Inclusion and Tenancy Sustainment: Rising living costs across all tenures underline the importance of a financial assistance framework to prevent homelessness, reduce arrears, and support long-term tenancy sustainment.

Delivery and Energy Standards: Meeting Net Zero targets by 2050 remains a key objective. Enabling opportunities to deliver affordable housing and maximise energy efficiency through retrofit and design, requires positive partner collaboration.

Registered Providers and Developers Delivering Affordable Housing: Delivering affordable housing is increasingly constrained by a combination of regulatory and market pressures. The enforcement of national space standards has led to some S106 affordable units being rejected by registered providers, while rising build costs, viability issues, and the cost of finance have impacted delivery across tenures. New building safety requirements and the need to meet sustainability targets also present cost pressures, particularly where upgrading existing stock is required. Additionally, future licensing and **Article 4 directions for HMOs** may reduce the over concentration of HMOs in locations, and smaller development sites often lack the efficiencies of scale needed to support affordable provision.

Local Government Reorganisation (LGR): The ongoing consideration of LGR across Warwickshire has the potential to reshape governance structures and delivery of housing-related services. LGR involves the potential restructuring of existing district, Borough, and County councils into a new unitary authority or authorities. This would change governance arrangements, potentially centralising decision making and service delivery. While no formal change has yet been agreed, any future move towards unitarisation could affect strategic housing functions, funding mechanisms, and partnership arrangements. Rugby Borough Council will continue to monitor developments to ensure housing services remain responsive, accountable, and well coordinated during any transition or structural reform.

The Housing Strategy 2025- 2035 priorities

Priority 1: Help to reduce inequalities by understanding the housing needs of the Borough so that we can align our efforts and work with partners to meet those needs

What we will achieve:

- We will use information and evidence from Census, SHMA, HEDNA and our housing register and homelessness data to design the right homes in the right places.
- We will work with planners to ensure that the affordable housing they negotiate for delivery is the right mix to meet needs in the Borough
- We will work with partners to shape housing delivery and improve access to affordable homes.
- We will plan for inclusive housing that responds to changing needs and emerging challenges.

Housing Demand

The draft Local Plan, looking at periods between 2024-45 and in accordance with the standard method set out in national policy, identifies a need for 12,978 new homes to be delivered as a mixture of all tenures (618 new homes per year are needed between 2025-2035) to meet the current demand. Much is already committed through developments across Houlton, South West Rugby and Eden Park.

One of the main reasons for homelessness continues to be private landlord evictions. This is not set to change with the forthcoming Renters Rights Bill which offers longer term tenancies and ending the practice of no-fault evictions. Whilst this is welcomed to increase private rented sector housing standards, often private rented sector housing is the only housing option available and to lose this stock will only increase homeless presentations further.

Regarding Social Housing, it has been found that, while affordable rent for Registered Providers (Housing Associations) is set up to 80% of local market rate rent (higher than social rent but still below market rate) this has been unaffordable for some Housing Register applicants not in receipt of Housing Benefit. A small number of nominations have been returned to Registered Providers after applicants failed affordability checks, highlighting a mismatch between affordable rents and what households can realistically afford. A lot are reverting back to social rent and this is something that Homes England encourage in Rugby as a high pressure affordability area. The LHA sets the maximum housing support available for private rents and act as a benchmark for affordability. In Rugby, some affordable rents exceed the LHA rates, limiting access for lower-income households. Closer alignment with LHA rates should be considered to support sustainable tenancies and reduce failed nominations. While the Housing Strategy aligns with the emerging Local Plan, it is important to note that the Local Plan is a complex statutory document with a significantly longer development timeline. Its progression is subject to formal consultation, evidence gathering, and regulatory approvals, and will follow a separate trajectory to this strategy.

Creating the Right Conditions for Affordable Housing Delivery

The introduction of Nationally Described Space Standards and further regulation of housing quality standards has resulted in affordable homes which were planned as part of S106 agreements not meeting the space standards thresholds. Developers are finding it difficult to sell these homes to Registered Providers who are reluctant to purchase if they do not meet the Regulator's standards.

We work closely with Homes England and maintain regular dialogue with our Registered Providers to share housing knowledge and understand the challenges they face in developing and managing homes. These conversations inform our strategic approach and highlight barriers such as land availability, viability, and evolving regulatory requirements. Through our policies, including planning guidance and support for meeting national space standards, we aim to create the right conditions for delivery, while aligning with new expectations from the Regulator of Social Housing around quality, safety, and tenant satisfaction.

Affordability and Housing Access for Under 35s and Single People

Single people, particularly younger adults, often rely on the private rented sector for housing, where affordability and quality can be a challenge. Young people under 35 face barriers accessing such accommodation, namely for those who are only entitled to the Shared Accommodation Rate (SAR) through Housing Benefit or Universal Credit, which significantly limits affordability in the private rented sector. Due to these restrictions, a growing proportion live in Houses of Multiple Occupation (HMOs)

We will work with private landlords and partners to improve standards in existing HMOs, while ensuring our planning policies continue to support a balanced approach to shared housing. We will build a clearer picture of single-person housing need across tenures to guide future provision. Further information on improving standards is found under Chapter Priority 4: Enhancing housing standards across all housing tenures to create safer, green homes that support resident wellbeing.

Shared ownership plays an important role in improving housing access for younger people and families who are priced out of full market purchase. For many under 35s, particularly single-income households, it offers a more affordable route into home ownership, especially given rising deposit requirements and mortgage lending constraints. We will continue to monitor the demand and delivery of shared ownership homes locally and work with registered providers to ensure the tenure is well-targeted, clearly promoted, and appropriately located to meet identified needs.

Housing for Families

For Rugby Borough Council tenants, Tenancy Health Checks are being undertaken by our housing services team where approximately 1,000 have been completed to date. The information is gathered to populate tenant records in the housing management system and capture needs and expectations.

As outlined under the 'Overview of the Borough' chapter, the average income of a single person in Rugby is £37,273 per annum while the lower quartile income is estimated to be £20,900. An estimated household income of £60,984 per annum is required to afford a 3-bed property in the private rented sector based on average rent levels from January 2025. Households on average incomes feel priced out of the private rented sector, which can cause delays to secure suitable accommodation where there is a housing need.

Housing Register data between January 2025- March 2025 demonstrate the supply and demand pressures for larger households through the average number of days applicants had been on the Housing Register until they were allocated a property. There was an average wait time of 229 days for the 15 applicants that were allocated a 3-bed property in this time period, with 105 applicants still waiting for this house size. There was an average wait time of 1,073 days for 3 applicants rehoused in this time period for a 4-bed property, with 67 applicants still waiting.

Temporary accommodation data for homelessness approaches as of March 2025 shows that 11 applicants in temporary accommodation with a 3-4-5-bed need, waiting from 36 days at the lowest waiting time, to 306 days at the highest to move on. Delays are due to affordability and availability of suitable accommodation in either the social or private rented sector. This in turn causes further demand in the available temporary accommodation stock for the Council.

To ensure our stock acquisitions and planning efforts are aligned with areas of highest demands, we will look to review how Waiting List applicants select their preferred areas, namely through a new choice-based approach. This will provide clearer insights for prioritising acquired stock and building developments in areas with the greatest identified needs, as currently applicants can select multiple areas when applying to the housing register, which causes challenges in capturing demand trends.

Support for the Armed Forces Community

Rugby Borough Council is a signatory to the Armed Forces Covenant and recognises the unique sacrifices made by current and former members of the Armed Forces. In line with MHCLG policy announcement effective from December 2025, which sets out broader housing support for veterans and service leaders, Rugby Borough Council has incorporated these changes into its Allocations Policy. Former members of the Armed Forces with an identified housing need are awarded the highest priority banding on our housing register.

The Council also supports service leavers and their families through the provision of tailored housing advice and referrals to relevant support services. This forms part of our broader commitment to ensuring equitable housing access for all, and to honouring the principles of the Covenant by not disadvantaging those who have served in seeking settled accommodation.

Rugby Borough Council is committed to supporting the Armed Forces community through its Allocations Policy and the Armed Forces Covenant, it is important to clarify that our current data does not indicate that rough sleepers in the borough are from this cohort. Our support is targeted and proportionate, ensuring veterans are not disadvantaged in accessing housing.

Rugby Borough Council have been awarded the Silver Award from the Armed Forces Covenant's Employer Recognition Scheme, with a formal ceremony due to take place in September 2025.

Home Office Dispersed Asylum

Asylum seekers are supported directly by the Home Office through appointed contractors, such as Serco. Rugby Borough Council does not have a statutory role in the provision or management of asylum accommodation, and does not hold or share data relating to this cohort. As such, asylum-related housing pressures fall outside the scope of this strategy.

Probation Services

Councils support specific groups for rehousing such as applicants under Probation. Public Bodies such as Prisons and Probation Services are required to make a referral for individuals they believe are homeless or at risk of homelessness to a local housing authority, known as a 'duty to refer'. This aims to ensure early intervention and support before someone reaches crisis point. The Council have arrangements in place with the Prison Services that enables us to conduct an interview via video link with the offender and their community-based Probation Officer whilst still in prison. This enables us to explore the offenders housing options at an early stage and identify any challenges that may arise where high-risk offender's options for housing will be restricted. For example, bail conditions not allowing offenders to be housed in certain locations or due to their level of support needs they require certain types of accommodation, such as residential supported accommodation or an adapted property. In addition to this, Warwickshire Heads of Housing have drawn up and implemented a housing protocol to be instigated where, for example, an offender's local connection sits with a district or borough in Warwickshire where bail conditions prevent their being housed in that area. Alongside the 'Duty to Refer' process, regular meetings are held between the Housing Advice and Enabling Team and Probation Services to exchange information during the offender's homeless journey, enabling a more efficient service to be provided to the customer. Senior Management attend meetings with Police, Prison, and Probation Services where a violent or sexual offender requires public protection arrangements to be put in place (MAPPA).



Recognising the Specific needs of Gypsy and Traveller Communities

We recognise the specific accommodation needs of Gypsy and Traveller communities within Rugby. In line with Government guidance, the assessment of pitch need in Rugby Borough Council is carried out using a specified and nationally recognised methodology, most recently within the Gypsy and Traveller Accommodation Assessment. This methodology considers factors such as household formation, existing accommodation, and planning status, ensuring the calculated need is robust and evidence based. The Local Plan identifies a need for 93 pitches between 2024-2042 to meet future demand, with allocations for 46 pitches made. Draft site allocations include two long-standing sites that currently operate under temporary planning permission, reflecting our ongoing commitment to identifying suitable, sustainable, and permanent solutions to meet these communities' needs. The delivery of 93 permanent pitches identified in the Gypsy & Traveller Accommodation Assessment is subject to a range of variables, including the identification of suitable and available sites, meaningful engagement with the Gypsy and Traveller community, and compliance with planning and environmental requirements. These factors mean delivery will be phased and complex.

Homelessness

There has been a marked increase in the number of people approaching the Housing Service who had received a Section 21 No Fault Eviction Notice due to landlords wishing to sell or re-let their property. This could be attributed to the rising cost of living since 2021 and the 2022 mini budget crisis that led to a significant increase in mortgage rates which became unaffordable to many homeowners and landlords.

Over the last 5 years, social rented housing had been the main type of accommodation secured to end Prevention and Relief Duties successfully. These duties, set out in the Homelessness Reduction Act 2017, require local authorities to take reasonable steps to prevent homelessness (Prevention Duty) or to help secure accommodation for those already homeless (Relief Duty). This is followed by private rented accommodation, which as discussed in this strategy, is high in demand.

The Homelessness Strategy 2025-29 outlines priorities focused on preventing homelessness, supporting households who are already homeless or threatened with homelessness, and ensuring a range of options are available to alleviate homelessness through strengthened partnership working with voluntary and statutory partners. Unlike the Housing Strategy, the Homelessness Strategy is a statutory obligation.

The Council has a statutory duty to ensure that individuals fleeing domestic abuse are provided with safe, suitable, and secure accommodation. This duty is met through a combination of joint working with specialist agencies including Refuge, the Council's own housing stock and private sector leased temporary accommodation. In line with recent national policy changes introduced in July 2025, the removal of local connection requirements for survivors of domestic abuse and young care leavers means applicants can now seek housing in any local authority area without needing to prove a prior connection. While the Council's Allocation Policy already exempts those fleeing abuse from local connection requirements, the Council is currently reviewing the allocation policy to ensure compliance with this legislative change and to make appropriate amendments.

The Council uses a mixture of; own designated stock, stock leased from private landlords, and B&B accommodation when necessary to manage the demand for temporary accommodation. The number of properties used varies each month due to changes in designated and non-designated stock and availability of stock leased from private landlords if these are returned. As of February 2025, 20 properties were leased through a private rented leasing scheme with landlords, 2 houses of multiple occupation owned by the Council, and a mixture of 28 designated and non designated temporary accommodation within Council own stock (availability subject to properties being in VOIDs).

To ensure that best use is made of temporary accommodation options and having a supply of emergency accommodation for the future, the Council will undertake a review in 2025-2027.

The Council's aim to reduce reliance on B&B accommodation means it has used its own housing stock as temporary accommodation for homelessness, where appropriate and in line with statutory standards; particularly where families with children or those with high support needs are concerned. By doing this it has made a saving of £48K in 2023/24.

The Council recognises risks for homelessness for care leavers. In partnership with children's services and relevant agencies, we are committed to offering early intervention as a means of prevention through joint working wherever possible.

Housing for Older People and People with Disabilities

The Demand for Older Persons Accommodation

The Housing and Economic Development Needs Assessment (HEDNA) states that Warwickshire projections show an increase in the population aged 65 and over of 32,400 people by 2032. As the population becomes older this can be linked to growing health issues and disabilities resulting in the demand and need for wheelchair accessible accommodation. The HEDNA estimates a need of 10% for wheelchair user homes and 21% of affordable homes should be wheelchair adapted to 2032.

The draft Local Plan is proposing on developments of 10 or more homes, 10% of all new dwellings shall meet the requirements for Category 3 – wheelchair user dwellings set out in Part M4(3) of Schedule 1 to the Building Regulation 2010 (as amended). This proposal will enable supply of the demanded need for wheelchair accessible accommodation.

In this Strategy we are also proposing that all affordable ground floor units (flats or bungalows) must have level access showers or wet rooms, to meet M4(3) accessibility requirement and needs of the likely occupants, which may be older persons or those with a disability.



Housing with Care

Rugby's current provision of extra care units is 87 units in total. Warwickshire County Council's Market Position Statement shows there will be an Extra Care Housing need of 233 for Rugby by 2040, particularly for older adults and those with disabilities emphasising collaboration with partners. Rugby will need to enable 15 extra care housing per year for 15 years to meet this demand.

Whilst there are no extra care units currently under development, during this strategy period feasibility studies will be undertaken to identify sites to bring forward viable extra care schemes to meet the demand. Town Centre locations are being considered as one of the opportunities to meet these needs which will need to be large scale to cater for 70-80 units which are required to achieve financial viability on previously developed sites.

The Council owns 1,185 independent living properties suitable for those over 55 consisting of 346 bungalows and 839 1- and 2-bedroom flats.

As part of ongoing work to ensure the best use of Council housing stock, the Council is undertaking a redesignation project. This involves reclassifying certain Independent Living (sheltered) properties, specifically those that are more dispersed and no longer considered fit for purpose, as general needs housing. These homes will be made available to applicants on the housing register who meet eligibility criteria. Importantly, there are no plans to redesignate sheltered housing schemes that are purpose built around community rooms and shared facilities, which continue to play a vital role in meeting the needs of older residents. Safeguards are in place to protect the overall supply of appropriate and accessible housing for older people, in line with this strategy's wider recognition of an aging population and rising demand for housing with care and support.



Housing with Support

The Council recognised the essential role that housing with support plays in enabling people with disabilities, vulnerable older residents, and those with long-term conditions to live independently. In July 2024, the Local Government and Social Care Ombudsman (LGCSO) published a report on housing and disability, highlighting systemic barriers that prevent disabled people from accessing suitable housing. The report made key recommendations for Councils, including improving the timeliness for adaptations, ensuring clarity in policies, and placing the needs of disabled residents at the heart of housing decision making.

The average cost of home adaptation to allow an older person to remain at home is £6,000 compared to the cost of £26,000 for residential care. Whilst this for many is the preferred choice to retain independence in their own home, and adaptations enable this, for many it is the help with daily living and having care that has prevented them living in their own homes. The Warwickshire Market Position Statement advises that Housing with Care has emerged in the last 10-15 years as a viable option for people with an immediate or anticipated need for care and support and a wish to remain in a home of their own. It is designed for those with current or future care needs who wish to live in their own home.

MHCLG and the Department of Work and Pensions (DWP) published the consultation on Regulatory Oversight of Supported Housing in February 2025, closed on May 2025. Guidance is expected later in 2025, potentially late summer or autumn. The Supported Housing (Regulatory Oversight) Act 2023 received Royal Assent in June 2023 and came into force August 2023. The Act empowers the Secretary of State to introduce a local licensing regime for supported exempt accommodation and require local authorities to develop supported housing strategies. The consultation also seeks views on potentially linking Housing Benefit to the licensing regime and defining care, support and supervision in Housing Benefit regulations in England. This consultation is an opportunity for providers, residents and stakeholders to help design an effective regulatory system that ensures supported housing delivers the support people need.

We are working closely with Integrated Care to reduce the impact of bed blocking. County wide local authority Hospital Liaison Officers are working with hospital discharge teams and Housing Services to ensure patients who are homeless or at risk of homelessness have accommodation and/or support before discharge. We are also working closely with Commissioners and the Integrated Care Board to identify sites to bring forward viable extra care schemes to meet the demand.

What success will look like: action plan [2]

- **Help to reduce inequalities by understanding the housing needs of the Borough so that we can align our efforts and work with partners to meet those needs**

Target	Achieved by or target	How will it be achieved, and what will success look like?	Who and/or how will the target be monitored
Contribute to meeting the borough's identified need over the lifetime of the Local Plan, through delivery of new homes across all tenures. [2]	Annually throughout the duration of this strategy 2025-2035	Achieved through the planning system Homes are built and occupied	Annual Monitoring Return (Planning) LGOF Outcome Measure: Net additional dwellings (MHCLG) LGOF Output Measure: Total new homes delivered as % of existing stock
Deliver a minimum of 20-30% social/affordable homes as part of new housing development annually, in line with adopted and emerging Local Plan policy (Policy H2). [3] **This equates to approximately 124-185 affordable homes per year based on the emerging housing need figure (618 homes annually), with focus on social and affordable rent.**	Annually for the period 2025-2035 Quarterly or otherwise agreed periodic meetings with Registered Providers	Through planning policy requirements on qualifying development sites (10+ dwellings or 0.36ha+), as set out in the Local Plan, onsite provision is prioritised through S106 planning agreements Encourage Registered Providers to purchase homes or sites and provide support in their Homes England bid submissions to Strategic and Investment partners. Homes are built and occupied for people in need on the council's housing register	Local Authority Housing Statistics dataset (LAHS) MHCLG Periodic meetings with Registered Providers LGOF Output Measure: year-on-year change in social rented dwellings held in LA HRA (MHCLG)
Ensure all new homes are designed to be accessible and adaptable for people with different needs as per the latest edition of the Building Regulations, with at least 10% built to be suitable for wheelchair users. This follows the latest Local Plan and housing needs recommendations [4]	Annually throughout the duration of this strategy 2025-2035	Achieved through the planning system Prioritise ground floor Rugby Borough Council homes for adaptation and work closely with Registered providers to understand and co-operate more with them on the letting of adapted properties when they come up for re-let, to ensure we are not removing adaptations that are no longer required	Annual Monitoring Return (Planning) LGOF Outcome Measure: Proportion of LA-owned social housing deemed decent (MHCLG)
Support Warwickshire County Council to enable 150 extra care units over the lifetime of this strategy to assist the identified housing need of 233 required by 2040 as outlined in the Market Position Statement	Annually throughout the duration of this strategy 2025-2035	Achieved through the planning system Encourage experienced providers to purchase homes or sites Identify sites through feasibility studies	Housing Management Team in partnership with County partners LGOF Outcome Measure: Proportion of LA-owned social housing deemed decent (MHCLG)
Produce a compliant Supported Housing Strategy incorporating the delivery of a mandatory licensing scheme **(Government guidance yet to be shared at the time of writing this strategy)**	Within the quarter Government guidance is shared	Achieved through stakeholder engagement, policy development and enforcement.	Housing Advice and Enabling Team working in collaboration with Private Sector Housing and Enforcement and Benefits Team LGOF Output Measure: Enforcement action under Housing Act 2004 (MHCLG)
Review and update housing-related policies and procedures to reflect the recommendations of the Local Government and Social Care Ombudsman's 2024 report on housing and disability.	Q1 2026	Housing Services Officers will review the report's recommendations and assess alignment with current practice during planned policy updates We will review our Allocations Policy to ensure compliance and consult with planning colleagues to broker an update to any SPD's. We will also review the Rugby Borough Council specification for new homes delivery	Housing Advice and Enabling Team
Facilitate the delivery of 93 Traveller and Gypsy pitches between 2025 and 2042, through site allocations in the planning system, in line with identified housing needs.	2025-2042	Sites are allocated through the planning system	Development Strategy Team Annual Monitoring Return (Planning) LGOF Outcome Measure: Net additional dwellings (MHCLG)(Planning) LGOF Outcome Measure: Net additional dwellings (MHCLG)
Implement a Choice-Based Lettings (CBL) system to enhance transparency in social housing allocations and provide better data on local housing demand across the borough	CBL to go live Q3 2025	Launch and maintain a CBL platform for applicants to bid on available social housing Use bidding data to identify geographic patterns of demand, property type demand, and unmet need Share demand insights with housing providers and planning colleagues to inform development, lettings, and housing strategy	Housing Advice and Enabling Team LGOF Outcome Measure: Net additional dwellings (MHCLG)

[1] A full review of this strategy will take place every 2 years.
[2] At the time of drafting, the emerging Local Plan's Preferred Consultation (March-May 2025) identified 618 homes per year, calculated using the national standard method. This figure may be revised following updates to affordability ratios and housing stock estimates. The strategy will remain aligned with the most up-to-date housing need as the Local Plan progresses toward adoption.
[3] The adopted Local Plan required 20% affordable housing on brownfield sites and 30% on greenfield sites for developments of 11+ homes. The emerging Local Plan (Preferred Options consultation 2025) proposes applying these requirements to 10+ homes, with 20% required in the Rugby Urban Area and 30% elsewhere in the borough.
[4] Ensure that all new dwellings meet the M4(2) accessible and adaptable standard, with a minimum of 10% of all new dwellings meeting the M4(3) wheelchair user standard, in line with the emerging Local Plan and HEDNA recommendations

Priority 2: Create healthier and inclusive communities and meet housing needs by supporting quality housing delivery in targeted areas

What we will achieve:

- Where affordable housing cannot be delivered on-site through a Section 106 agreement, a cascade approach will be followed, prioritising delivery through registered providers or discounted market sale models. Commuted sums (Cascade Level 5) will only be accepted as a last resort where on-site provision is proven unviable.
- We will improve availability of quality housing to meet local needs
- We will create safe communities where diversity is celebrated

In delivering new homes, we aim to support tenure mix, reduce concentrations of deprivation, and design neighbourhoods that promote integration and wellbeing. This includes ensuring public access to health and community infrastructure, which all contributes to a sense of place and stability. Further emphasis on creating liveable, well-designed neighbourhoods can be found in Priority 4.



Meeting Housing Needs through the Planning System

Our current Planning Policy Position for new housing development, secured through S106 planning agreements is for affordable housing to be delivered onsite. To ensure that the development is "tenure blind", there should be no significant disparity between the appearance and mix of the market housing and the affordable.

Our onsite preference is for social rent followed by affordable rent. Affordable housing secured through S106, in tenure terms, should be as follows:

82% for Social or Affordable Rent and 18% for intermediate housing options

If this is unable to be achieved after a viability test, the following cascade levels are:

Cascade Level 1: Attempted sale to registered provider and the council
Cascade Level 2: Disposal as Discounted for Sale Unit with Local Connection
Cascade Level 3: Disposal as Discounted for Sale Units without Local Connection
Cascade Level 4: Affordable Housing of a type to be sold at 75% of Open Market Value to an Eligible Household (as determined by Cascade Levels 2 and 3)
Cascade Level 5: Commuted Sums to the Council

For the intermediate tenure or affordable housing for sale preference is for shared ownership, followed by discounted market sale (minimum of at least 25% discount) or any such product that seeks to provide a discount to the purchaser.

The design, location, and quality of housing have a direct impact on the health and wellbeing of our communities. Through the planning system, we aim to deliver homes that support healthy lifestyles by promoting active travel, reducing overcrowding, and ensuring access to green space and essential services. By embedding health considerations into housing delivery, we can support long-term physical and mental wellbeing. Further details on how we work with partners to improve housing conditions as part of a wider health agenda is set out in priority 3.

Affordable Housing Delivery Through S106 Planning Agreements

Affordable housing supply has come through S106 planning agreements primarily for many years, but this supply is taking a downturn as the market is changing, and Registered Providers are investing in their own stock with the advent of the new regulatory framework for social housing (Nationally Described Space Standards) and reducing their investment in new homes.

S106 is less attractive as Registered Providers often have to uplift the specification at their cost and some will just not consider new homes with gas heating as it immediately lends itself to retrofit.

However, the draft Local Plan takes a positive step by proposing that all new dwellings should meet these standards as a minimum. This consistent approach provides greater clarity for developers and helps future-proof affordable housing delivery. In the long term, aligning S106 homes with improved space standards will support resident wellbeing, enhance the quality of housing, and ensure homes are built to meet the needs of Rugby's diverse population.

Making the Best Use of Existing Council Land and Stock

The Council will use its land or property assets to enable the delivery of additional affordable homes, where feasible to do so. It will develop new homes on our former high-rise sites creating connected communities with access to affordable homes. It will use our land as a catalyst to bring forward regeneration sites, including those in the town centre. Where possible, we prioritise redevelopment and infill that enhances community cohesion and meets identified health needs.

There are some housing schemes that are currently designated for specific groups, such as over 55's. In a small number of cases, particularly in more dispersed locations without communal facilities, there is evidence of low demand from the intended age group. Where this occurs, the Council will carefully and sensitively review the designation of these schemes, in consultation with existing tenants. There are no plans to redesignate traditional sheltered housing schemes that are built around a community room or shared facilities, which remain an essential part of our housing offer for older residents. This approach aims to address the imbalances in supply while ensuring appropriate housing provision is retained.

As per section 3.18 in the Housing Allocations Policy, 4- and 5-bed homes that have been adapted continue to be in significant demand. The introduction of short-term 5 year flexible tenancies for this type of home will mean we can meet urgent housing needs if necessary. We will have more flexibility to move households to better suit their needs and ours.

More generally we want to free up larger family homes, creating incentives to move to smaller accommodation to better meet the customers' needs and provide a supply of larger accommodation.

Promoting Independence at Home

Rugby Borough Council support residents through DFG's to remain safe and independent in their homes alongside active participation in the HEART Partnership. Delivered in collaboration with Warwickshire Councils, HEART provides adaptations and home improvements that enhance quality of life for individuals with disabilities or age-related needs. The scheme aligns with our broader goal to reduce health inequalities, delay or avoid the need for institutional care, and ensure homes are safe, warm, and fit for purpose. Our housing strategy recognises the value of HEART in preventing homelessness, reducing pressure on the health and social care system, and empowering individuals to live independently with dignity.

Working with Registered Providers to Increase the Supply of Affordable Homes

The Council will continue to work closely with Registered Providers to maximise Homes England Affordable Housing Programme funding and support bids as necessary to maximise investment in the Borough to deliver as many affordable homes as it can. It should be noted that new housing as part of S106 agreements do not qualify for grant as they form part of the planning gain.

The introduction of a choice-based lettings scheme will enable greater choice for people to bid for properties where they choose to live which will seek to reduce the numbers of people refusing offers of accommodation where they do not wish to live. This can delay occupancy for landlords through the nomination process. We will be seeking to review all the nominations agreements as part of the introduction of the choice-based lettings scheme and considering timelines for responding to nomination requests and supplying nominations.

Financial Assistance Framework

A financial assistance framework will also be prepared during the life of this strategy. It will consider how best to support residents across all housing tenures. It will consider and develop opportunities for customers to access support from energy suppliers in respect of debt management issues.

It will consider ways in which to support those who are looking for work and those who need assistance and advice with keeping their homes warm through insulation and energy efficiency measures, money management, debt advice and new skills.

It will also seek to design out service charges in new housing developments wherever possible which for many people are unaffordable, such as reducing the number of communal areas and accesses.

Rugby Borough Council Stock Acquisition

The decision to acquire properties, via the open market or the S106 route will be based on thorough due diligence starting with the assessment of demand by property type and area. There is a continued focus on purchasing new-build properties, whilst focusing on two, three, four and five-bedroom houses, as well homes that support a specific need, for example level access family homes. The majority of 1-bed units are sufficiently provided through Section 106 opportunities.

We will use our land or property assets to enable the delivery of additional affordable homes. It will develop new homes on our former high-rise sites creating connected communities with access to affordable homes. It will use our land as a catalyst to bring forward regeneration sites including those in the town centre.

All acquisitions will need to ensure that they meet the latest energy efficiency standards, and that sufficient budget has been set aside to ensure that they will do.

Navigation Way

This delivery contributes towards Rugby Borough Council's increased housing portfolio with expected delivery of 100 social housing units by end of 2025-26 financial year, increasing affordability of homes by maximising the energy efficiency, and at the same time reducing carbon emissions. The Council has invested £6.8m from Homes England into this development.

The development addresses green energy and fuel poverty concerns through sustainability offerings, including: a predicted assessment Energy Performance Certificate rating of A, solar photovoltaic panels to be installed on all apartment and house roofs, providing electric vehicle charging points, and air source heart pumps to be installed which will extract heat from outdoor air and transfer it inside to provide heating and hot water.

Further, the development has an ecological enhancement focus, providing bird and bat boxes, bug hotels, and hedgehog gates, in addition to drainage attenuation including permeable tarmac parking bays.

Rounds Gardens

As part of the regeneration of the town centre 3 bison large panel residential tower blocks have been demolished, that consisted of 221 homes owned by the Council. The plans are progressing for the future development of the former Rounds Gardens site. This is a challenging site given the significant drops in level across its footprint. Key considerations include how the site can make a positive impact on the neighbourhood, contribute to the character of the existing area and provide high quality public spaces. Furthermore, to contribute positively to the wider regeneration plan for the town centre, by encouraging footfall and enhancing connectivity through provision of safe, attractive and accessible routes through the site. Provision of homes which are accessible and affordable, their designs are to be focused on sustainability and longevity.

Garage Sites

60 garage sites will be reviewed and an analysis undertaken of whether a portion of these can be developed for social and affordable housing. Garage sites are difficult to make viable as they only provide a small number of units, it is expected to be limited. Officer recommendations will be presented to Cabinet for consideration in Autumn 2025.

What success will look like: action plan

- **Create healthier and inclusive communities and meet housing needs by supporting quality housing delivery in targeted areas**

Target	Achieved by or target	How will it be achieved, and what will success look like?	Who and/or how will the target be monitored
To meet housing needs through the planning system, delivering 82% Social or Affordable Rent and 18% for intermediate for affordable housing	As per planning application which holds an affordable housing contribution	Achieved through the planning system Annual Monitoring Return which will demonstrate the number of affordable homes delivered annually within Planning Policy requirements of 82% social/affordable rents and 18% intermediate Additional homes will be provided in a net annual gain in affordable housing when Right to Buy (RTB) losses are factored in	Annual Monitoring Return (Planning) LGOF Outcome Measure: New additional dwelling (MHCLG) LGOF Output Measure: Total new homes delivered as % of existing stock (MHCLG)
To achieve 20-30% social/affordable homes as part of new housing development annually, in line with adopted and emerging Local Plan policy, in compliance with the National Described Space Standards	Quarterly and annually throughout the duration of this strategy 2025-2035	Achieved through the planning system National Described Space Standards are implemented across all tenures for new house building	Housing Advice and Enabling Team LGOF Outcome Measure: Proportion of LA-owned social housing deemed decent (MHCLG)
Ensure compliance with 100% nominations on new lettings and 75% on relets for Registered Providers in the area	Throughout the duration of this housing strategy 2025-2035	Achieved through nomination agreements between the Council and Registered Providers	Housing Advice and Enabling Team and benchmarking with neighbouring Local Authorities LGOF Outcome Measure: Social housing demand (MHCLG)
New Housing Revenue Account business plan to include an updated annual target for the delivery of new council homes	New plan to be presented to Cabinet in Q4 2025/26 Annually as per acquisitions review of budgets, throughout the duration of this housing strategy 2025-2035	Achieved through nomination agreements between the Council and Registered Providers	Acquisitions Working Group LGOF Output Measure: Year-on-year change in social rented dwellings held in LA HRA (MHCLG) (MHCLG)
Present recommendations to Cabinet for the future of priority sites as a means of increasing housing supply (private and affordable) within the borough	Report to Cabinet in Q2 2025-26	Review 60 existing garage sites to explore opportunities for them to be used for affordable housing	Acquisitions Working Group LGOF Outcome Measure: Net additional dwellings (MHCLG)
Rugby Borough Council undertakes an annual Tenant Satisfaction Survey, in line with the requirements of the Regulator of Social Housing (RSH)	The Tenant Satisfaction Survey takes place annually and runs from October - January	The Tenants Survey is undertaken by the Housing Services Team and results are reported to the RSH and our tenants.	We benchmark tenant satisfaction against the sector and report our performance against median performance of the sector LGOF Outcome Measure: proportion of rental housing demand deemed decent (MHCLG)



Priority 3: Enhance partnerships by investing in joint solutions that unlock opportunity, meet the broad range of housing needs and help build positive futures

What we will achieve:

- We will work with our communities and partners to reduce inequality across the Borough of Rugby
- We will continue to work in partnership with key stakeholders to meet housing needs and make safer communities

Partnership with Commissioners to Meet Health Needs

Working collaboratively with our key stakeholders and partners will be needed to deliver this Strategy, we will not be able to do this in isolation. The size and scale of the demand for good quality and safe housing will require investment and expertise from many agencies.

We are working more closely than ever with commissioners to meet local health needs. There is a direct correlation between positive health outcomes and housing.

We know that by planning and building homes in good locations with social connections and accessibility coupled with good design and space standards will reduce the impact on health and social care services. The rural nature of the Borough is perceived as one of affluence, but in reality, being asset rich and cash poor can lead to vulnerability and retaining independence can be more difficult if there is no access to transport and local services, often leading to social isolation. We want to see an increase in the number of affordable homes which are wheelchair adapted and provided in all new developments of ground floor flats. We also want to increase the number of bungalows across all tenures.

We want homes to be fit for the future and built for life, so people can live independently for as long as possible in their own homes. Having adaptations such as plumbing for floor drainage showers to convert easily from baths, and having assisted technologies installed.

HEART and Delivering Disabled Facilities Grants

We continue to work closely with HEART following our formal partnership agreement which was extended for a further 5 years in April 2023. The partnership agreement sets out the governance arrangements of HEART, including budget monitoring. We are responsible for administering DFG's arising from its obligations under the Housing Grants Construction and Regeneration Act 1996 (as amended). The HEART shared service is the conduit for achieving this in respect of Rugby's residents.

Partnering for National Impact

Reporting and Data Sharing

We will work closely with Government Departments, primarily MHCLG the Social Housing Regulator, and Homes England to provide them with our achievements and successes of managing our own housing stock and how we have worked with partners such as Registered Providers to deliver additional affordable homes to meet those most in need on the council's housing register.

We will keep Government updated by providing our statutory annual returns such as the Local Authority Statistical dataset, Homelessness Statistics and returns required by the Social Housing Regulator for the quality management and maintenance of the Council's housing stock.

West Midlands Combined Authority

Rugby Borough Council agreed to join the WMCA as a non-constituent member. This means that the Council will have voting rights on decisions that affect the Borough's residents and businesses, but the combined authority's elected mayor will not have any powers affecting Rugby. Rugby contributes to WMCA's aims to build energy efficient, sustainable homes, focusing on increasing job opportunities in the region. WMCA focuses on investing affordable housing, infrastructure, and local communities to benefit those in need.

Officers are in dialogue with the WMCA to see what opportunities may exist to support the remediation of more complex brownfield sites to enable the delivery of new affordable homes

Affordable Homes Programme

The 2025 Spending Review confirmed a renewed commitment to affordable housing delivery through a £3.9b allocation for the Affordable Homes Programme over the next 10 years. We will maximise the use of the Homes England Affordable Homes Programme, the Government funded initiative, and bid for funding competitions to support the delivery of this Strategy. This long-term funding framework provides a more stable platform for Councils and registered providers to plan and deliver new affordable homes. This supports the development and improvement of homes suitable for families, older people, people with disabilities, and Gypsy and Traveller communities. This will help us shape policy that reflects the diversity of our Borough.

Joint Strategic Needs Assessment

The Joint Strategic Needs Assessment has identified a set of priorities for addressing the areas of greatest need in the County. This programme of work focuses on understanding Warwickshire's health needs on a geographical basis. This was planned in line with the requirement to inform the Proactive & Preventative element of the Sustainability & Transformation Plan (now called the Health and Care Partnership) and the out of hospital programme, which seeks to build integrated services around populations of around 30,000 to 50,000.

Strengthening Local Collaboration to Raise Standards

We will continue to collaborate closely with our partners in the statutory and voluntary sector as their knowledge and support to our communities is vital for the delivery of this Housing Strategy.

We will continue to work with Social Care and Health partners to jointly assess housing needs and prepare information for strategies and plans such as the joint strategic needs assessments. We will contribute to statutory forums such as the Health and Wellbeing Forum.

Working with our voluntary sector partners is key to meeting some of the challenges faced in the Borough, such as homelessness and rough sleeping. These agencies are well placed and have the expertise to support vulnerable people at their time of need. The Rugby Homelessness Forum provides a pivotal role in its oversight of homelessness.

There are a number of Officer Working Groups which seek to share good practice, produce joint strategic plans and assessments of need. The Countywide Housing Strategy Group will provide a supportive role in the delivery of this Strategy.

We are utilising our tenant panels, which have been newly established to help the Council with quality assurance and tenant satisfaction of managing and maintaining its homes.

Engaging with the Private Sector to Improve Housing Quality

Without the investment from developers, landowners, landlords and Registered Providers, many of the targets within this Housing Strategy will be unable to be delivered. The need for new house building, significantly the need for affordable homes and improvement of the housing stock across the Borough is a main priority.

Recognising the pivotal role of landlords in ensuring safe, decent, and affordable homes, we are establishing a dedicated Landlord Forum: a collaborative platform to share updates, address challenges, and support compliance with evolving legislation. This work is supported by partner associations and reflects a strategic intent to build trust and capability within the private rented sector.

In parallel, a Landlord and Tenant Charter will provide clear, accessible information for tenants and landlords alike. Hosted on the Council's website, it will promote awareness of rights and responsibilities, offer practical guidance, and signpost relevant support services. These tools form part of a broader commitment to raise standards and promote accountability in the PRS.



Listening, Learning, and Acting with Partners

Following on from two sessions with elected members, one in November 2024 when the priorities for this strategy were agreed and the following elected member session in March 2025, which considered the 4 priorities in more detail and what they would like to see reflected in the strategy on measuring success alongside the scope of the strategy.

The scope of the Housing Strategy was seen as having a broad reach and covering all tenures, not just social housing.

- **Social value was seen as a useful measure of success and the need to ensure a robust model exists for KPI's.**
- **A desire to see more tenure types offered, such as rent now buy later and flexible tenure types.**
- **An ambition to see the concentration of HMO's reduced in some part of the Borough and see the impact of the renters reform bill. The need to advise on HMO's in our strategy (Article 4);**
- **Empty and problematic homes – the request for an empty homes strategy, need to review what we have in place and how can we factor this in to our Strategy**

This Housing Strategy went to Scrutiny in July 2025. The Scrutiny Committee provided feedback on the strategy, raising questions around alignment with the Local Plan and other Council strategies, housing demand, data gaps, and the future of key sites like Rounds Gardens. In response, the Council has strengthened its evidence base, clarified the role of independent living and reallocation policies, and committed to improving data collection and presentation. The strategy now better reflects the needs of vulnerable groups, includes clearer links to other strategic documents, and has clearer action plans across the strategy priorities. Periodic reviews of the action plans and strategy will take place to ensure it remains responsive to local and national changes.

What success will look like: action plan

- **Enhance partnerships by investing in joint solutions that unlock opportunity, meet the broad range of housing needs and help build positive futures**

Target	Achieved by or target	How will it be achieved, and what will success look like?	Who and/or how will the target be monitored
To develop and pilot a set of at least 5 measurable social impact metrics to assess housing initiatives in the new Housing Strategy	Q2 2026	Develop metrics to be used to assess the social impact	Housing Advice and Enabling Team in collaboration with Housing Services and Communities and Projects Teams LGOF Outcome Measure: Proportion of LA-owned social housing deemed decent (MHCLG)
Explore the potential for West Midlands Combined Authority funding to demolish and remediate garage sites to increase their viability for the delivery of affordable homes	2025-2035	Consider for renewal areas or regeneration projects to enable the provision of affordable homes in these developments through S106 opportunities, land assembly or investment	Acquisitions Working Group Housing Strategy and Enabling Team LGOF Outcome Measure: Net Additional Dwellings (MHCLG) LGOF Output Measure: Completed Remediation for unique buildings (MHCLG)
Develop a Financial Assistance Framework	2030	Achieved by working with partners across voluntary, community, and financial sectors to develop a joined-up approach that supports residents with budgeting, debt advice, and access to affordable credit	Housing Strategy and Enabling Team and the Homelessness Forum LGOF Output Measure: Year-on-year change in social rented dwellings held in LA HRA (MHCLG)
Assess opportunities arising from Homes England's new affordable social housing programme prospectus due to be published in Autumn 2025	Q3 2025	In collaboration with internal teams (Planning, Development Strategy) and external partners (registered providers, developers), to assess funding opportunities and alignment with local housing needs. Findings to be used to inform a pipeline of potential schemes and funding bids	Housing Strategy and Enabling Team

Priority 4: Enhance housing standards across social and private rented homes, and support improvements in owner-occupied homes, to create safer, green homes that support resident wellbeing

What we will achieve:

- We will improve the quality of homes across all housing sectors
- We want good quality housing which is safe, and affordable to run improving life chances and health and wellbeing
- We want to improve the standard of living for tenants, tackle damp and mould in homes and help to reduce fuel bills

Regulation of Supported Housing: Future Licensing Considerations

The Council is actively engaged in national consultation on the proposed regulation of supported housing schemes. These schemes play a vital role in meeting the needs of residents requiring housing-related or care support, particularly those with disabilities or complex needs.

Licensing may provide a route to ensure consistent quality and safeguarding standards, and we are preparing for potential future duties around inspection, monitoring, and enforcement. This aligns with our strategic objective of promoting high standards across all types of supported and specialist accommodation.

Renters Rights Bill

The Renters Rights Bill seeks to transform the private rented sector, creating longer term tenancies, better quality of housing through the decent homes standard and applying Awaab's Law where landlords must take action to make homes safe. It will make it illegal to discriminate against prospective tenants who claim benefits or with children. It also strengthens Councils powers to enforce by expanding civil penalties.

Houses of Multiple Occupations

The introduction of an Article 4 Direction in specific wards across the Borough reflects our commitment to managing the balance of our housing stock and responding to community concerns. High concentrations of HMOs, particularly in the following wards:

- **Benn**
- **Coton and Boughton**
- **Eastlands**
- **New Bilton**
- **Newbold and Brownsover**

have led to localised pressures on infrastructure and amenity, including on-street parking, waste management, anti-social behavior, and a reduction in available family housing.

By requiring planning permission for conversion of family homes (C3) to HMOs (C4) in designated areas, the Council aims to support mixed and sustainable communities, protect local character, and ensure that housing supply meets a broad range of needs. This strategic measure supports long-term place shaping and housing market balance.

Our strategy recognises the need to diversify supply, particularly of smaller, affordable one-bedroom homes, and to work with partners to explore innovative models such as co-living, affordable rent schemes, and modular housing. Ensuring access to housing for younger residents is essential to supporting economic growth and social cohesion.

Our Housing Strategy will seek better quality of housing through the decent homes standard and applying Awaab's Law where landlords must take action to make homes safe. Council's enforcement powers will be strengthened by expanding Civil Penalties



Urban Rugby and Liveable Neighbourhoods

Housing in the urban part of Rugby was shaped by the railway industry with a dense concentration of solid wall pre-1900's housing around the train station. They lack parking and are generally poor quality.

Within the Leisure & Wellbeing department, and in collaboration across wider departments to improve the health and wellbeing of Rugby residents through improving open spaces, strengthening community engagement, and improved features such as walking and cycling opportunities; Liveable Neighbourhoods will review spaces such as Urban Rugby for opportunities of improvement. This is included as part of the Corporate Strategy delivery plan.

Existing Council Housing Stock

The Housing Services Team continue to tackle anti-social behaviour in partnership with Rugby Borough Council's Community Safety Team and The Police. The Team will become involved 'Area Action' Initiatives which focus on environmental improvements in wards where they are operational and where there is Council owned housing stock. They are continuing to build relationships with relevant Housing Associations to promote social, environmental and economic wellbeing. acquisition or demolition.

Policies on Anti-Social Behaviour, Hate Crime, Violence Against Women and Girls, and Hoarding have been written and are scheduled to be adopted, subject to approval, in 2025.

The regulatory landscape has had considerable changes since the previous Housing Strategy, particularly with the introduction of the Regulator of Social Housing's new inspection regime on Tenant Satisfaction Measures. These reforms reflect a stronger national focus on consumer standards, transparency, and accountability in social housing management. In response, we have improved the way we collect and act on feedback, and strengthened engagement with tenants, and embedded these new standards across our housing services to ensure our homes are not only safe and decent, but that residents feel listened to and respected.

The Council has been reviewing its stock condition and 75% of its stock condition surveys are complete. It is continuing with a program to complete Energy Performance Certificates on our stock as soon as RDsap10 is introduced. Once these surveys are complete this data will be used to develop the Property and Land Management Assets Strategy 2025-2035 to fund the key investment priorities for Council housing. The Property and Land Management Assets Strategy will also incorporate how the council's corporate assets can be used in the regeneration of the town centre. Consideration of whether the current stock make up is correct will be based around the expected future demand for homes. This information from the surveys will give the Council the data to make an informed decision on new house building, acquisition or demolition.

Affordable Warmth

Improving the energy performance of our housing stock is central to both our climate ambitions and our commitment to tackling fuel poverty. Through participation in the government's Home Upgrade Grant (HUG) Phase 2 programme, Rugby Borough Council has supported residents and landlords in accessing funding for insulation, low carbon heating, and other energy efficiency measures.

We own 592 homes which are not built of brick and block work and these properties are generally harder to heat thus contributing to fuel poverty with unaffordable household bills. This has wide-reaching effects on health and wellbeing.

Private Sector Housing officers have embedded energy efficiency as a key theme in landlord engagement, providing advice and enforcement on the Minimum Energy Efficiency Standards. We will continue to work with partners to develop targeted communication and support, particularly for hard-to-treat homes and vulnerable tenants, ensuring no one is left behind in the transition to a low-carbon future.

A successful bid to wave two of the Government's Social Housing Decarbonisation Fund secured a £1.086 million grant which we match funded working with E.ON to improve 112 council owned properties mostly built in the Long Lawford and Rokeby wards in the 1950s fitting external wall insulation, solar panels and 'top up' loft insulation to improve energy performance ratings to C or above.

We have secured a further grant of £10.7m from the third wave of the Government's Warm Homes: Social Housing Fund for investment in energy efficiency improvements to more than 1,000 Council homes. We have agreed to match fund the Government's £10.7 million to get properties to EPC C and above by the Government's deadline of 2030 working again with EON.

A wider roll out across the Borough's housing stock is the Government funded Home Update Grant (HUG). We have worked with the WMCA and Act on Energy, using funding secured via the Midlands Net Zero Hub consortium to upgrade 17 properties using £450,000 of HUG funding, at the end of April 2025 improving properties to EPC C or above.

In April 2025 HUG will be replaced by the Warm Homes: Local Grant (WH:LG) scheme which will run for 3 years until March 2028 to deliver energy performance and low carbon heating upgrades to low-income homes in England. The Council has once again secured funding via the Midlands Net Zero Hub (MNZH) consortium, the exact amount is still to be confirmed.

Empty Homes and Underutilised Stock

Through Council Tax records, we are able to identify empty homes which we will look to bring back into use. While Council Tax records is a means of identifying empty homes, further work is needed in understanding why they are empty.

Long-term empty homes represent a missed opportunity to alleviate housing needs. While proactive enforcement and engagement programmes have yielded positive outcomes in the past, a formal review of our approach is scheduled for 2026/27. This review will consider the strategic case for renewed focus on bringing empty homes back into use, aligned with future housing pressures and available funding streams.

Investment in the Town Centre and Emerging Local Plan

Investment in the town centre is a high priority for us and the emerging Local Plan sets out the need to deliver high quality urban living. High rise Council owned flats at Navigation Way (formerly Blart Place) and Rounds Gardens have been demolished to make way for improved housing with much more open space to improve living and encourage nature into the town.



What success will look like: action plan

- **Enhance partnerships by investing in joint solutions that unlock opportunity, meet the broad range of housing needs and help build positive futures**

Target	Achieved by or target	How will it be achieved, and what will success look like?	Who and/or how will the target be monitored
Continue to invest in improving the Council's own housing stock and ensure that council housing stock continues to meet regulatory and compliance standards	20% each year from 26/27) Currently 86% complete In place from 2025/26 3 year programme from 25/26 Annual Programmes Q1 26/27	Rolling Programme of Stock Condition Surveys Rolling programme of tenancy health checks Wave3 Retrofit Programme (20M) Kitchen Programme Bathroom Programme Roof Programme (TBC) Annual Programmes Acquisition of fit for purpose asset management system Q1 26/27	Suite of KPI's monitored at governance & operational levels & by our tenants. KPI's include achievement against planned programmes. LGOF Output Measure: Proportion of LA-owned social housing deemed decent (MHCLG)
Ensure that council housing stock continues to meet regulatory and compliance standards	Q2 25/26 Q1 25/26 Q1 25/26	Action Plans in place to achieve compliance with the 4 consumer standards of the Regulator of Social Housing. **Including:** Adoption of robust & compliant policy framework Robust arrangements for involving tenants in influencing and scrutinising performance, policies, strategies, and services Adoption of a new performance and governance framework in April 2025 that will provide assurance to tenants, RSH and other stakeholders.	Suite of KPI's monitored at governance & operational levels & by our tenants LGOF Output Measure: Proportion of LA-owned social housing deemed decent (MHCLG)

Introducing a rolling programme of 20% inspection of Rugby Borough Council housing stock condition **Implement new case management systems regarding HHRSR, damp and mould, and property disrepairs**	2026/27, thereafter, annually throughout the duration of this Housing Strategy	Achieved by having a continuous planned work budget based on a rolling programme of assessing stock needs	Key Performance indicators Communities and Homes and Housing Services Team monitoring in collaboration with the Asset Management Team 1. We have completed stock condition surveys on approx. 84% of our Social Housing Stock. 2. We will be starting a program of completing 20% Stock Condition Surveys from 2026 LGOF Output Measure: Proportion of LA-owned social housing deemed decent (MHCLG)
Continue with the energy efficiency and retrofit ambition for Council housing	Annually throughout the duration of this Housing Strategy 2025-2035	£10.7 million of grant funding has been secured via the Warm Homes: Social Housing Fund (WH: SHF W3) scheme. This has been match funded by RBC to give a total fund of £20.6 million to improve the energy efficiency of up to 1,000 Council homes to EPC C by 2028.	Key Performance indicators Communities and Homes and Housing Services Teams monitoring in collaboration with the Asset Management Team Monthly reports to the Department for Energy Security & Net Zero (DENZ) - the scheme funder. LGOF Outcome Measure: Proportion of homes rated EPC C and above (ONS)

Enable owner-occupiers/ private landlords in the Borough to access grants for retrofit/energy efficiency improvements	Annually throughout the duration of this Housing Strategy 2025-2035	As part of the Midlands Net Zero Hub (MNZH) consortium, RBC has secured £814,000 of grant funding via the Warm Homes: Local Grant (WH: LG) scheme to be used to improve the energy efficiency of privately owned and rented homes in the Borough by 2028.	Assets Team Monitoring Monthly reports to the Department for Energy Security & Net Zero (DESNZ) – the scheme funder. Regular reports to MNZH – the consortium lead. LGOF Outcome Measure: Proportion of homes rated EPC C and above (ONS)
Enable owner-occupiers/ private landlords in the Borough to access retrofit/energy efficiency improvements via the Energy Company Obligation (ECO) and Great British Insulation Scheme (GBIS) schemes	Annually throughout the duration of this Housing Strategy 2025-2035	RBC has procured Act on Energy to manage ECO and GBIS in the Rugby Borough, carrying out eligibility assessments and signposting eligible applicants to approved contractors. The agreed budget will allow for up to 100 eligibility assessments in FY25/26	Assets Team Monitoring Regular (fortnightly) meetings with Act on Energy to monitor progress, plus quarterly formal reports. LGOF Outcome Measure: Proportion of homes rated EPC C and above (ONS)
Seek to achieve Net Zero for new build and social housing properties by the statutory target date 2050 **To understand stock standards of registered providers in the borough and assist with Net Zero targets**	Annually throughout the duration of this Housing Strategy 2025-2035	Potential to be supported through emerging local plan policy upon adoptions Seek funding programmes and apply for and promote awareness of grants	Housing Advice and Enabling Team in collaboration with Planning Department when assessing planning applications for housing LGOF Outcome Measure: Proportion of homes rated EPC C and above (ONS)
Understand which stock is an unlicensed HMO and properties owned by private landlords	Annually throughout the duration of this Housing Strategy 2025-2035	Seek to have a comprehensive housing stock register	Environmental Health Team monitoring

Establish a coordinated approach to identify and bring abandoned and empty properties back into use.	Review and implementation planned for 2026-2027	Pool resources and data from Council Tax, Environmental Health, Planning Enforcement, and the Fire Service. Hold quarterly internal coordination meetings with departments. Success measures by the number of properties identified, assessed, and reactivated for use.	Environmental Health Team track progress through quarterly meeting reports and interdepartmental updates.
To review and respond to new and emerging national policy and legislation affecting housing standards and conditions, implementing changes locally where required	As required by any forthcoming legislation and government announcements Annually throughout the duration of this strategy 2025-2035	Implement quality standards in social rented housing Keep housing stock condition data up to date Implement new decent homes standards in the private sector and extend the housing health and safety rating system	Monitored by Housing Strategy and Enabling Team in line regulatory standards set by the Social Housing Regulator LGOF Output Measures: Enforcement action under Housing Act 2004 (MHCLG); Proportion of LA-owned social housing deemed decent (MHCLG)

Resources, Funding and Investment

The successful delivery of this Housing Strategy, from building new homes to maintaining and improving existing stock, is reliant on funding streams including capital investment and regulatory levers. This section outlines the key sources of resource available to the Council and partners to support affordable housing provision and investment in Rugby's housing stock.

Government Spending Review 2025

The June 2025 Spending Review confirmed a renewed long-term commitment to affordable housing delivery:

- Annual £3.9bn allocated nationally to extend the Social and Affordable Homes Programme (SAHP) over the next decade. While the majority of this funding will be directed through Homes England and aligned to strategic partnerships, access remains competitive and prioritised for schemes offering strong value for money and clear alignment with local housing need.

The Council will continue to engage with Homes England to bring forward investment-ready opportunities, supported by robust data and local delivery capacity. However, this funding will not typically apply to s.106 units, where delivery is expected without Homes England grant.

- A 10-year rent settlement for local authority housing, allowing Councils to raise rents by a maximum of CPI +1%. This provides long-term certainty for business planning and future investment in council stock, while maintaining a balance with affordability for tenants.

- A renewed commitment to the £13.2bn Warm Homes Plan, supporting decarbonisation, energy efficiency, and retrofit works in both social and private housing sectors. This complements local ambitions to meet ECP targets and improve the condition of poorer-performing homes.

Following the Spending Review, the government published proposals for a new Fair Funding Review for local government. Key changes include placing greater emphasis on multiple deprivation when determining funding allocations, and allowing fee increases for local services such as planning and licensing to support service cost recovery. The new system will be supported by a three-year transitional arrangement to help councils adjust.

Section 106 Planning Agreements and Commuted Sums

As set out in the National Audit Office's June 2025 report on identified needs for improvement to developer funding systems, Councils continue to face pressures in securing genuinely affordable units through the planning system due to viability constraints and regulatory changes such as space standards.

In Rugby, the Council and Registered Providers must use their own capital to purchase S106 units, and will seek discounts exceeding 25% of market value to ensure affordability and deliverability.

The Council will consider the use of the commuted sums pot (Cascade Level 5) to purchase homes through its acquisitions programme.

Improving the Condition of the Council's Housing Stock

A capital investment programme totalling nearly £16 million has been approved for 2025/26 to repair and maintain the housing stock.

The Council has secured a further grant of £10.7m for investment in energy efficiency improvements to more than 1,000 council homes. The Council has agreed to match fund the Government's £10.7 million to ensure all council homes have a minimum EPC rating of C by the Government's deadline of 2050.

The Council's investment needs are currently being understood from the stock data survey work being undertaken. When complete this will inform the Council of the stock investment needs to maintain homes but it will also determine which assets are or are not required. The data is being used to develop a property and land asset management strategy 2025-35.

Acquisition of Council Stock

Before properties are acquired or land purchased, we will look to review our waiting list information to identify the greatest housing need.

All acquisitions will need to ensure that they meet the latest energy efficiency standards, and that sufficient budget has been set aside to ensure that they will do.

Private sector Housing

Resources will be focused on advice to landlords to prevent any escalation to enforcement of poor housing standards and conditions. The Councils resources will be focused on high-risk cases, using enforcement powers as necessary.

For low-risk cases, we will enable tenants and landlords to resolve issues themselves. We will take a preventative approach to enforcement activity.

Temporary accommodation

The Council's aim is to reduce reliance on bed and breakfast accommodation and has used its own housing stock as temporary accommodation for homelessness. By doing this it made a saving of £48K in 2023/24. A review of temporary accommodation use will be undertaken in 2025/2026 to assess the need for temporary accommodation, type, size and cost for the future.

The 2025 Government Spending Review announced nearly £1bn for the fourth round of the Local Authority Housing Fund, supporting Councils to expand and improve the supply of temporary accommodation. In addition, resources allocated through the Homelessness Transformation Fund will enable earlier intervention and prevention of homelessness and rough sleeping, helping to reduce pressure on temporary housing services.



Appendix 1

Glossary of Acronyms

LGOF	Local Government Outcomes Framework
SHMA	Strategic Housing Market Assessment
BRMA	Broad Rental Market Areas
LHA	Local Housing Allowance Rates
HEDNA	Housing and Economic Development Needs Assessment
LGCSO	Local Government and Socual Care Ombudsman
ONS	Office for National Statistics
HEART	Home Environmental Assessment and Response Team
AHP	Affordable Home Project
SAHP	Social Affordable Homes Programme
CBL	Choice Based Lettings
SAR	Shared Accommodation Rate
HMO	Houses of Multiple Occupation
MHCGL	Ministry of Housing, Communities and Local Government
DWP	Department of Work and Pensions
WMCA	West Midlands Combined Authority

