



Housing and Health

A Strategy for South Derbyshire

2026-2030



Better Housing = Better Health

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Foreword

I am pleased to present this Housing and Health Strategy for South Derbyshire. We believe that everyone should have access to safe, warm and affordable home and the Council recognise the importance of this vision. The links between poor housing and poor health are now widely recognised and we know the type of homes we occupy have a direct impact on our wellbeing, mental and physical health.

This Strategy focusses on the links between health inequality and poor housing conditions and seeks to tackle the direct causes of poor housing in addition to making genuinely affordable homes more accessible to those who need them.

As a Council, we are proud of the achievements within our Housing Services Team and the significant improvements for all areas of performance over the last twelve months.

Following the Council's self-referral to the Regulator of Social Housing (RSH) back in April 2024, Housing Services have been implementing the Housing Transformation Plan that will accelerate performance and service delivery improvements to enable a re-evaluation of its C3 rating. In addition, the Council aspires to build new Council homes and has a delivery pipeline of homes under construction. Partnership working remains paramount as we go forward and our action plan sets out key tasks to be delivered across the District over the next three to five years.

As the Chair of Housing and Community Services Committee, I am dedicated to improving the lives of residents through the provision of homes that are affordable and by enabling people to live in housing that is safe, warm and secure.

Many thanks to all who have contributed to the development of this Housing and Health Strategy and those who will deliver the actions and priorities over the next few years.



Councillor Gordon Rhind

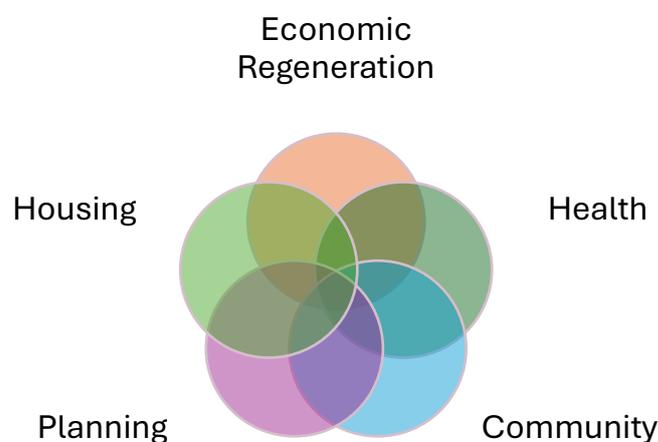
Chair of Housing and Communities Committee

Introduction

Aligned with the priorities outlined in the Council's Plan for 2024–2028, this strategy sets out the Council's vision and objectives for affordable housing over the next five years, including specific targets to be achieved by March 2028.

Housing is fundamental to many aspects of our lives, and living in unsuitable accommodation can have far-reaching, long-term consequences for health and wellbeing. Over the last five years, the Council has shaped its services and developed many new ones to meet the Housing and Health needs of the District. Since the pandemic there has been a significant change relating to household income and issues caused by the cost-of-living crisis that followed. It has left many households unable to access the housing market and those that can often spending a high proportion of their income on housing costs. Many households are also struggling to maintain their homes or adapt them to be able to live independently and safely. In response to this, the Council has introduced additional services that directly address the root causes of bad health caused by poor housing conditions. These schemes and services have had a positive impact for Health, Social Care and other services that provide costly, crisis intervention when acute health and mobility problems arise.

Following engagement with stakeholders and partner organisations, five priority areas have been identified as the most impactful actions to address housing needs and benefit residents across the District. This strategy has been developed collaboratively with other Council departments, Registered Providers, neighbouring Local Authorities, and Derbyshire County Council to ensure alignment with wider cross-boundary issues and existing strategic priorities across Derbyshire and Derby City



Building on the foundations

Strategic Housing plays a pivotal role in shaping and delivering the Council's strategic vision for its affordable housing provision, affordability, and sustainability across the district, and works alongside the internal Housing Team which manages over half of all social housing in the district.

Enabling Development

Strategic Housing acts as a key enabler of new affordable housing development through:

- **Identifying Land:** identifying suitable sites which can be unlocked and used to provide affordable housing.
- **Supporting Funding Mechanisms:** Facilitating development schemes that enable Registered Providers (RPs) to access external funding sources, including the Homes England: Social and Affordable Homes Programme 2026–2036, to help deliver affordable and social housing.
- **Using Commuted Sums and negotiation of Section 106 Agreements:** As well as supporting our partners to deliver affordable housing (affordable housing refers to social rented housing and all intermediate tenures defined as 'affordable' including shared ownership and rent to buy) The Council also deliver high-quality new build rented homes for the Council's stock, at the lowest social rent levels. This ensures our tenants can access the most affordable and sustainable tenancies, supporting stronger communities and long-term housing security.
- **Using Planning Policies and Needs Assessments:** Working within the National Planning Policy Framework (NPPF), our Local Plan policies, and by utilising data from our Housing Solutions teams; commissioned research; and local housing needs surveys, we secure appropriate levels and types of affordable housing in new developments, often through Section 106 agreements, and promoting and supporting policy-compliant applications.

Over the last five years the Council has delivered over 1,000 affordable homes across South Derbyshire (see Table below). The homes are negotiated at Planning stage to ensure they meet identified needs from the waiting list in terms of dwelling and tenure types.

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/ 24	2024/25
Total number of affordable homes completed	180	225	291	174	156	132	272	292

Partnership Working

The service operates as an “honest broker,” fostering strong relationships with RPs, developers, the NHS, Adult Social Care and many other partners. By championing collaboration, Strategic Housing helps overcome barriers to development and ensures affordable housing provision aligns with local needs.

Improving Existing Stock

Beyond new development, Strategic Housing, Environmental Health and Housing Services work together to focus on making the best use of existing homes. This includes capital improvement programmes for older council housing; bringing ‘void’ empty properties back into use; and ensuring all rented homes in both private and social rented sectors, meet quality standards such as the Decent Homes Standard and are free from serious ‘Category 1’ hazards.

Since 2020, the Team have conducted enforcement procedures on 58 cases, 68% of these were privately rented and include a range of issues such as implementing fire safety measures, ensuring minimum energy efficiency standards are met and tackling public health risks. In 2024-25, the team undertook 35 Vulnerable Adult Risk Management interventions, which include assistance with self-neglect, fuel poverty and disrepair.

Environmental Investment Programme 2024/25

During 2024/25, the Council successfully delivered a two-year investment programme totalling £1.228 million, supported by a £0.580 million grant from the Social Housing Decarbonisation Fund (SHDF), administered by the Department for Energy Security and Net Zero.



Additionally, through the Devolution Fund, air source heat pumps were installed in several properties, providing low-carbon heating solutions and further contributing to the Council's commitment to sustainability and climate change mitigation.

Delivering the right type of affordable housing

Through early intervention and working in partnership with Planning Services, developers, Registered Providers (RPs), and Housing Services, Strategic Housing can negotiate the right type of homes, in the right locations, to reflect the needs of our residents, identified on the Council's housing register. The Team also ensure that accessible housing is provided through the provision of mandatory grants, the adaptation of Council housing and by negotiating a proportion of accessible, adapted homes on new sites via the planning process.

The Council's Housing Solutions Team are responsible for delivering the Statutory Homelessness Services and provision of temporary housing with support for homeless households. The Team also provides housing advice and signposting to other housing options in the private rented sector and affordable intermediate housing such as Shared Ownership and Rent to Buy.

Supporting vulnerable people

Strategic Housing also plan and commission housing-related support services that integrate with health and social care, with funding coming from the annual Disabled Facilities Grant allocation. In partnership with a range of internal and external parties, these services enable older people and individuals with disabilities or specific needs to live independently, promoting wellbeing and reducing reliance on institutional care. For every £1 spent on these preventative services, £8 is saved in acute services budgets such as health and social care.

One of the schemes provided by Community Voluntary Support (CVS) South Derbyshire, supplies minor installations, such as grab rails and key safes, as well as practical support for vulnerable households, such as assistance with benefit entitlements. During 2023/24, this service assisted 671 individuals across the District to remain safe and independent in their homes.

The Council and its partners play a critical role in creating a balanced, inclusive, and sustainable housing provision that supports health and wellbeing. Through strategic planning, development facilitation, partnership building, and targeted interventions, the service addresses diverse housing needs while ensuring affordable homes are safe, healthy, and built to a high standard.

Through integration of housing targets alongside health and social care priorities, Strategic Housing can improve living conditions and thermal comfort across the sector, which in turn promotes better health outcomes for residents. This approach enables communities to thrive and ensures vulnerable residents receive essential support to maintain their independence for longer in their own homes.

The Council will be producing a Supported Housing Strategy over the next year in conjunction with our Health partners and Derbyshire County Council to ensure that identified need and future demand for supported accommodation can be met through joint working protocols and new provision of housing with support for vulnerable households.

Living in South Derbyshire

Our People

South Derbyshire is now home to approximately **107,200** people, an increase of **13.3%** since 2011, which is larger than the average increase across the East Midlands.

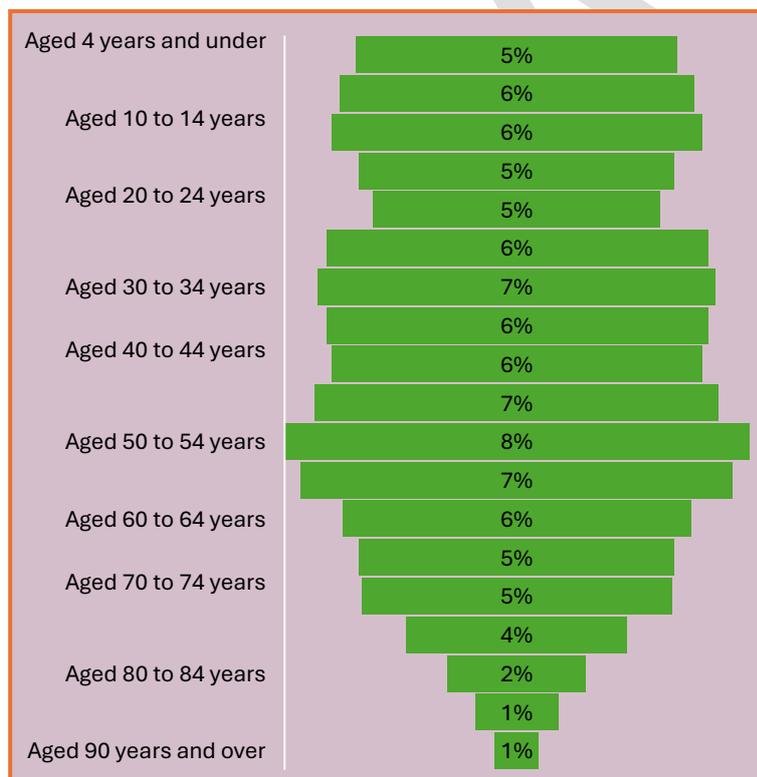
South Derbyshire has the fastest growing population in the County, with projections suggesting the population will rise to **123,000** by 2035.

63% of the population is of working age, with **18.8%** of people being over 65.

95% of the population is White, with our most populous ethnic minority being Asian or Asian British at **2.5%**.

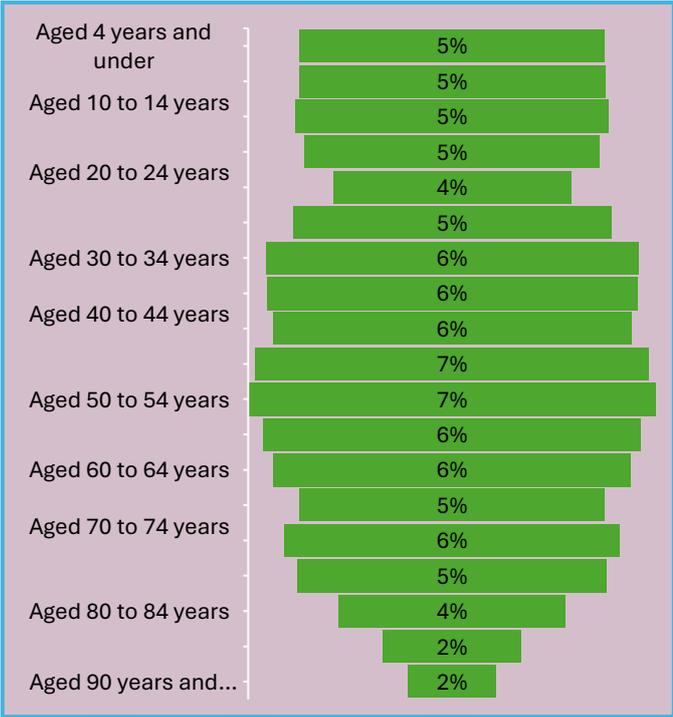
81% of the working-age population is employed or self-employed, and **29%** of households have at least one dependent child living with them.

83% of our working-age population are economically active, with the remaining **17%** not in employment. According to the Council's Housing Needs report in 2022, for those who are employed, the median annual income in the District was **£44,500**, slightly higher than the England median of **£37,300**.



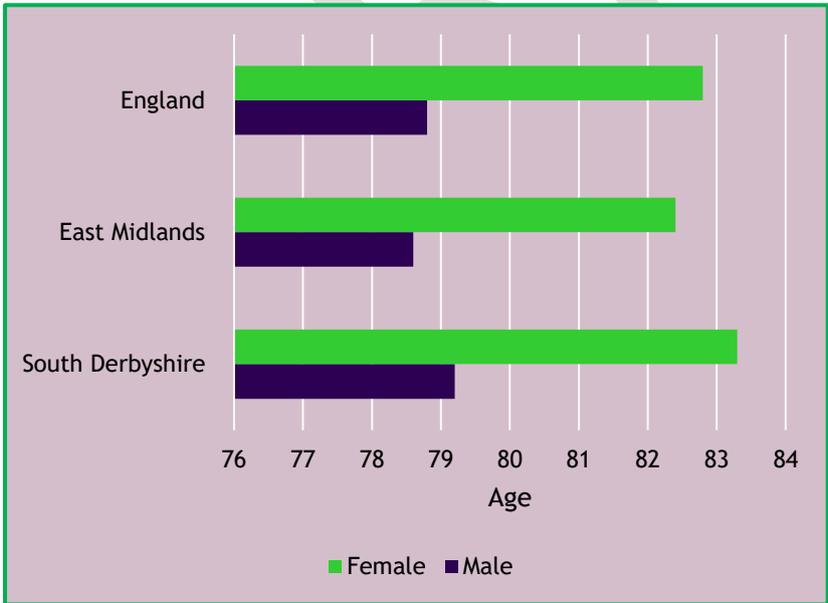
South Derbyshire
Population Age
Distribution, 2021

Projected South Derbyshire Population Age Distribution, 2043



Our Health

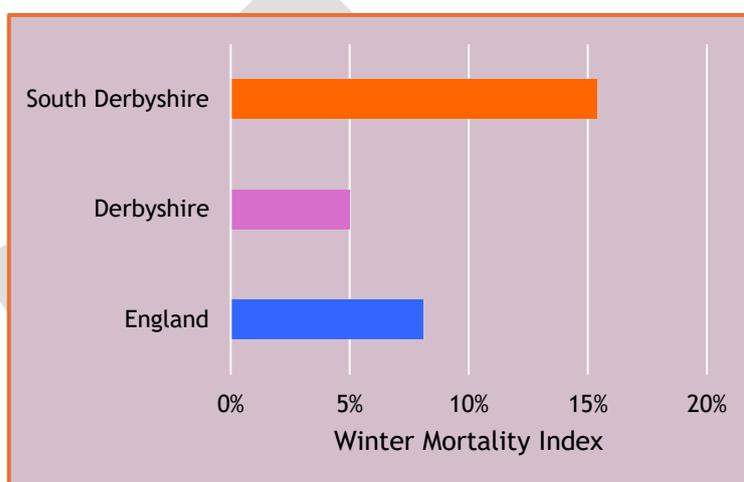
The life expectancy for males in South Derbyshire is **79.2**, and **83.3** for females, both slightly higher than the national average. **47.6%** of residents describe their health as “very good,” and **17.5%** were identified as being disabled or having a long-term health condition.



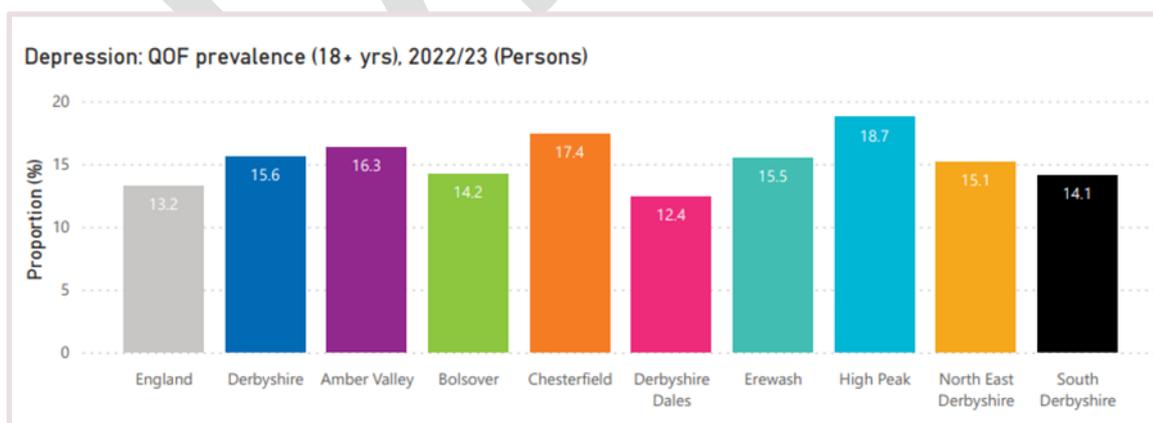
Life Expectancy for Males and Females for England, East Midlands and South Derbyshire, 2024

South Derbyshire has a smaller number of people dying prematurely when compared to the rest of the County, with the leading causes of mortality being cancer and cardiovascular disease. However, there are comparably high numbers of excess winter deaths and emergency hospital admissions due to falls across the District. In the year 2021/22, South Derbyshire recorded 2,535 emergency hospital admissions per 100,000 people aged 65+ due to falls, making it the highest falls related admission rate among all Derbyshire districts and worse than the England average of 2,099 per 100,000. Such admissions can significantly affect long-term independence, often resulting in older people having to move from their homes into residential or nursing care.

Excess Winter Mortality Index for South Derbyshire, Derbyshire and England, Jul-Aug 2021-22 (lower is better)



The proportion of people living with mental health conditions across Derbyshire has increased during recent years in line with national trends. According to the most recent data available, **14.1%** of people over the age of 18 in South Derbyshire have depression, giving an indication of the prevalence of mental health conditions in the District. Below you can see how this figure compares to our neighbouring authorities.



The prevalence of depression across local authorities in Derbyshire and England.

Our Homes

South Derbyshire is one of England's fastest growing areas, with rapid expansion driven by increased housing provision.

There are approximately **47,500** domestic properties within the District, and there was a **17.8% increase** in housing stock from 2011 to 2021.

Most homes are owner occupied at **74%**, followed by privately rented at **16%** and **10%** provided by social landlords.

In February 2025, the average house price across the District was **£250,000**, slightly lower than the national average, with the average private rental costing **£832 per month**.

14.5% of all dwellings are estimated to be of a non-decent standard, meaning they fail to meet the minimum standards for housing, including safety, repair, facilities, and thermal comfort.

Fuel poverty in England is measured using the Low-Income High Costs (LIHC) indicator. Under the LIHC indicator, a household is considered to be poor if:

- they have required fuel costs that are above average (the national median level)
- were they to spend that amount, they would be left with a residual income below the official poverty line.

13% of South Derbyshire's households are estimated to be living in fuel poverty, meaning their gas, oil and electricity bills are considered too expensive for their income. This is the same proportion as the fuel poverty across England. The above chart show that **57.2%** of homes have an Energy Performance Certificate rating below a C.

We have approximately **5,700** affordable homes in the District across Social Rent, Affordable Rent and Shared Ownership tenures, and continue to deliver new affordable homes to meet our newly arising need every year. This ongoing development assists in keeping the number of people waiting for affordable rented homes lower than other local authority areas and ensures the use of temporary accommodation remains short-term.

How housing impacts on our health

In recent years, the direct impact of housing on health outcomes has become a prominent topic across the media, politics, charity campaigns, and policy reforms. Several nationally recognised cases highlighting the severe consequences of poor housing conditions have driven significant changes in these areas. In social housing, the tragic Grenfell Tower fire and the devastating death of Awaab Ishak prompted new regulatory procedures and legislation aimed at preventing similar events and improving tenant safety, and holding social landlords to account.

In social housing, those reforms have led to Awaab's Law introducing legally enforceable timeframes for social landlords to investigate and remedy serious hazards, including significant damp and mould.

In the Private Rented Sector, the direction of travel is towards stronger minimum property standards and a clearer enforcement framework, including through the Renters' Rights Act 2025 and related reforms, but the detailed implementation of any legislative requirements in the PRS will be delivered through phased commencement and secondary legislation.

This is particularly important for vulnerable groups, such as older people, those on lower incomes, and individuals with health issues, who are more susceptible to serious physical harm resulting from poor housing conditions.

In addition to these specific cases and regulatory changes, the recent pandemic underscored the importance of housing in relation to health. For those living in overcrowded or substandard homes, contracting COVID-19 was often more harmful and spread more easily among household members. However, environmental factors are not the only housing-related influences on health outcomes. During the pandemic, other aspects of housing, those tied to social determinants of health proved equally impactful.

Housing has long been recognised as a cornerstone of these determinants, influencing many areas of life, including:

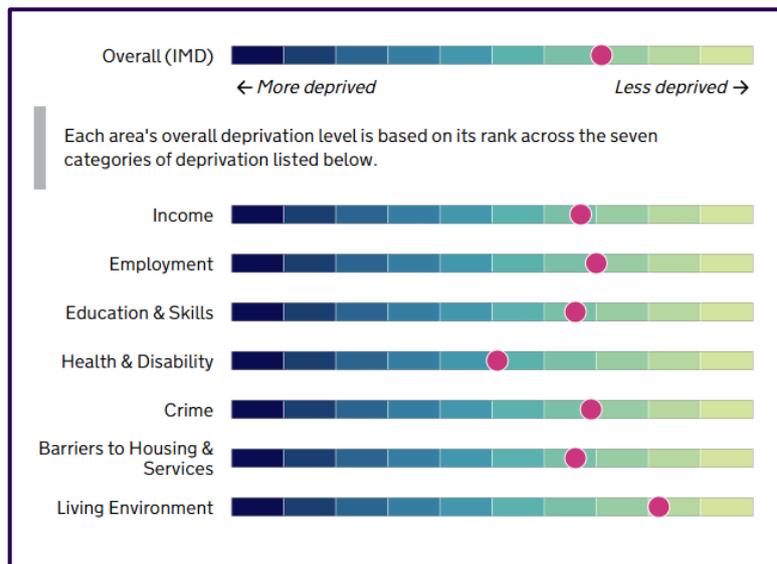
- Physical and Emotional Security
- Well-being
- Educational attainment
- Employment opportunities
- Disposable income

The pandemic illustrated how these factors are affected by housing. Lockdowns confined people to their homes, exposing the challenges of overcrowding, limited living space, and lack of access to green areas. Importantly, these repercussions were not felt equally. Differences in housing quality, space, employment type, and income created disparities. For example, hospitality workers faced significant income loss, which intensified the burden of high housing costs for those with insecure

employment. This led to heightened stress levels sometimes resulting in severe psychological effects such as anxiety and depression and, as people struggled to pay their household bills or sustain a tenancy.

In South Derbyshire, social determinants of health are imbalanced across the District. The 2025 Indices of Multiple Deprivation (IMD), which measures factors affecting quality of life, ranks South Derbyshire lower than 71% of local authority areas overall. The graph below demonstrates the District's score on each individual deprivation category.

South Derbyshire District's separated IMD scores, MHCLG 2025.



A closer look at smaller areas reveals stark contrasts: the Urban Core around Swadlincote shows significantly higher deprivation compared to rural areas, as illustrated by the darker areas on the map.

South Derbyshire shows stark inequality, with parts of Newhall and Stanton among the most deprived 10% of English neighbourhoods, while Repton ranks among the 7% least deprived. These disparities, which affect health, are likely to have worsened post pandemic health outcomes and slowed recovery. They continue to disproportionately impact communities amid the cost-of-living crisis and rising housing costs.

Furthermore, research taken from Derbyshire County Council's 2025 report on the 'Impact of deprivation on life expectancy and healthy life expectancy' demonstrates that both life expectancy and healthy life expectancy decrease with increasing deprivation. This suggests that deprivation significantly influences the number of years lived in good health. Efforts should therefore focus's not only on extending life through treatment and care but also on reducing time spent in poor health via primary and secondary prevention. Such health and housing measures (such as the provision of extra care housing and supported housing would alleviate pressure on

NHS health services, with deprived communities gaining the most benefit from preventive interventions, as this type of housing supports people to live in their homes for longer.

Given the fundamental role housing plays in people's lives, it is essential that housing and health led initiatives, alongside a sustained commitment to expanding social and extra-care housing, are leveraged to address the deepened housing crisis. This need is becoming even more significant as the ageing population drives increasing demand for integrated health and housing solutions. These efforts must be targeted at those most impacted by these challenges, particularly older adults, vulnerable individuals and newly forming households facing high rents and low incomes in the private rented sector, and those with long term health conditions.

The Council and its partners already deliver a wide range of programmes to support these groups, as outlined in the [Working in Partnership](#) section of this strategy. Building on this foundation, the forthcoming [Action Plan](#) will set out how we intend to strengthen and target these initiatives in the future.

Counting the cost of poor housing conditions

In South Derbyshire, it is estimated that under the Decent Homes Standard definition, 14.5% of all homes are of a non-decent standard, which is comparable to the national average.

This means that a proportion of the district's housing has potential health and safety risks (as defined under the Housing Health and Safety Rating System) through a poor state of repair, inefficient heating and non-modern facilities. The potential costs to our residents living in such homes can be seen in poorer health outcomes. The British Research Establishment (BRE), which is the leading research foundation on Public Health, estimates that across the UK, it costs the NHS **£1 billion per year** to treat people affected by poor housing, as this can cause severe effects on respiratory and mental health, as well as overall wellbeing.

As shown in the previous section of this strategy, the most austere costs of poor housing conditions can be deadly, with the BRE also reporting that up to **22%** of child deaths in England can be attributed to their physical environment including unsuitable and unsafe housing. Additionally, for the ageing population of South Derbyshire, these consequences have a profound impact on long-term outcomes and hospital attendance. Ambulance response to non-injurious falls, A&E attendance due to preventable falls and delays to hospital discharge all have a significant toll on both the residents living in poor housing conditions and the local NHS service in charge of managing these events. We collaborate with our partners to reduce such impacts, and more detail can be found on this in the **Working in Partnership** section.

Homes considered to have the highest risk to a resident's health are those which have a Category 1 Hazard according to the Housing Health and Safety Risk System (HHSRS). These include excess cold, damp and mould growth, overcrowding and risk of falls. In South Derbyshire, it's estimated that there are **3,542** homes with category 1 hazards, representing **7.5%** of the total housing stock, this is in line with England's average.

The **Public Health & Private Sector Team** within the Environmental Health department at the Council work closely with private owners and landlords to improve housing conditions, improve domestic energy efficiency and ensure that legal standards are being met. They use a mixture of legal enforcement interventions, grant funded remedial projects and other funds to help homeowners keep their own houses safe, as well as ensuring landlords are keeping privately rented homes fit to live in. These interventions target multiple safeguarding issues which affect people's health and hospital attendance, including hoarding, fuel poverty, and disrepair cases.

The Environmental Health team also has strategic responsibility for the Council's Empty Homes Strategy, providing leadership in the delivery of targeted interventions to bring long-term vacant properties back into use. This work supports the Council's wider housing objectives by maximising the effective use of existing housing stock

across the district, by increasing community cohesion and reducing the risk of vandalism and anti-social behaviour.

Our Five Priorities

1. Improving health outcomes through housing interventions

The core aim of this Housing Strategy is to reaffirm and strengthen our commitment to collaborating with partners to enhance residents' health and wellbeing by ensuring homes are secure, affordable, safe, and fit for purpose. A home that meets individual needs is a foundation for good health providing stability, reducing stress, and supporting independence. By prioritising housing interventions that address these needs, we will create healthier communities across South Derbyshire, enabling residents to thrive physically, mentally, economically, and socially.

2. Delivering more genuinely affordable homes

In 2023, the Council commissioned a Local Housing Needs Assessment (LHNA) to identify the newly arising need for affordable homes across the district, including the Derby Fringe area bordering Derby City. This evidence-based approach ensures that our housing strategy responds to local demand and supports wider regional needs.

Nationally, the government has set an ambitious target of delivering 1.5 million homes over the next five years, including 90,000 social homes annually, as part of efforts to address the housing crisis. In South Derbyshire, we are committed to playing our part by delivering at least 200 affordable homes each year. This will be achieved through a combination of Council led developments and strong collaboration with our RP strategic partners, operating within the district. Our focus is on creating homes that are genuinely affordable for those on lower incomes who are increasingly excluded from the private housing market, as rental and mortgage costs continue to rise.

The affordability challenge is clear. The district-wide affordability ratio, measuring how many times a person's income must be multiplied to purchase a lower-quartile home has increased from 5.4 in 2020 to 6.6 in 2024. With median incomes at £27,440 and lower-quartile house prices at £180,000, home ownership is out of reach for many. Private rental costs have also escalated, with a three-bedroom property averaging £1,048 per month. For a couple earning £27,440 each, this represents 37% of their combined income; for a single person renting a one-bedroom property at £650 per month, housing costs consume 62% of their income.

These figures underline the urgent need for affordable housing in South Derbyshire. That is why delivering genuinely affordable homes remains a core priority for the Council. We will continue to monitor and respond to newly arising need by enabling sustainable development that meets local needs, reduces affordability pressures, and supports inclusive growth for our communities.

3. Meeting the housing needs of the aging population

The proportion of residents aged over 65 in South Derbyshire was 19% in 2021, and this is projected to rise to 23% by 2034. This demographic shift carries significant social, economic, and health implications, shaping the requirements for our housing stock to support older generations in maintaining health and wellbeing.

The government's Our Future Homes 2024 report, highlights the national need for housing development to adapt to these changes, driven by age related illnesses, a shrinking working-age population, and the limited spending power of those of pensionable age.

Common health conditions among older adults, such as osteoarthritis, dementia, chronic obstructive pulmonary disease (COPD), and vision loss, affect how individuals navigate and live in their homes. Many will require wheelchair access, adapted fixtures, assistive technologies to monitor falls or seizures, and equipment such as stairlifts and hoists to ensure safety. Therefore, designing future homes with adaptability and accessibility at their core is essential. Equally important is the provision of suitable adaptations, monitoring, and support services for existing homes.

Addressing the housing needs of South Derbyshire's aging population is a critical priority for safeguarding the health and wellbeing of our residents. Central to this effort is the Disabled Facilities Grant (DFG), which is managed by the Council's Aids and Adaptations Team, and enables people to remain in their homes by funding essential adaptations and aids. These grants support individuals who are elderly, disabled, physically impaired, or living with long-term medical conditions helping them maintain independence and quality of life. Our Action Plan will set out how we intend to continue to strengthen the successful delivery these services offer.

Number of DFGs delivered in South Derbyshire 2025-2026

Social Landlords	Private Rented	Owner Occupier
11	4	33

4. Tackling disrepair in the private sector

Poor housing conditions are a problem across the country, potentially costing the NHS £1 billion per year. This is of salience in the private sector, with inefficient heating systems, poor maintenance, and hazards common in many privately owned homes. These issues pose significant threats to residents' health and safety in their homes, with respiratory problems proven to be exacerbated and worsened by

excess cold, as well damp and mould growth in homes. The cost-of-living crisis, including the exponential rise in energy costs, means people are more often unable to heat or repair their homes.

The government's Fuel Poverty 2022 report (published in 2024), states that for South Derbyshire, 13% of the population is estimated to be experiencing fuel poverty. In its 2023 report, The Office for National Statistics (ONS) stated that a similar percentage of homes (14.5%) were non decent, with 7.5% thought to have a Category 1 hazards (under the HHSRS) present.

By continuing to target this problem through Environmental Health's enforcement powers, as well as developing other initiatives to promote good maintenance and effective heating measures in privately owned or rented homes, better health outcomes can be expected for the residents living in these properties.

5. Joining up services to prevent crisis / costly interventions

Housing is a cornerstone of life for everyone, regardless of circumstance. For those facing potential crisis, whether due to illness, physical or mental health challenges, cost-of-living pressures, experiences of violence, or other vulnerabilities the need for a stable and secure home is paramount. We are committed to prioritising crisis prevention through strong partnerships with housing providers across the District.

These collaborations not only help reduce significant costs for other public services, such as the NHS, but also ensure that both existing and emerging services are effectively targeted to support those most in need. This commitment will be embedded within our action plan, contained at the end of this document, outlining clear steps to deliver this priority.

Policy Context

National

Following the election of the Labour party as leaders of Government in 2024, several significant policy and priority changes have taken place. The first of these was the Government's commitment to the development of 1.5 million new homes across the UK over this next parliament, and changes to the National Planning Policy Framework have been enacted to enable this. This goal has vastly increased many local authorities' housing targets and seeks to be a starting point to resolving the affordability and availability crisis of housing in the UK.

This crisis has been illustrated through Local Authorities' reliance on temporary accommodation, a key topic in current media and political debates. This dependence has amounted to exorbitant costs for many Councils and has contributed to poor living conditions and potential health consequences for those unable to find or afford a new home.

Poor living conditions in both the private rented and owner-occupied sectors have also been cited as a contributor to poor health outcomes and consequent costs to the NHS which the BRE estimates to equal more than £1 billion per year. The Renters' Rights Act 2025, which has now been passed by Parliament, seeks to address this issue in the private rented sector by extending the Decent Homes Standard and Awaab's Law to privately rented properties, with implementation being phased in through commencement regulations. This Act will also combat poor lettings practices, abolish Section 21 'no fault evictions', tackle rental discrimination, and unfair rent increases, thus providing security for the 19% of all UK households living in the private rented sector.

The impact of poor living conditions is more acute at present due to the rising rates of fuel poverty across the nation. With 13% of England's households experiencing fuel poverty, the need for warm and decent housing is demonstrable. This is felt most sharply for vulnerable members of society such as the elderly and those with disabilities. As such, initiatives to improve energy efficiency are being delivered across all sectors of housing, such as the Social Housing Decarbonisation Fund, ECO4 scheme and updated requirements on both private and social landlords to meet higher energy efficiency ratings.

This, as well as the impact of significant social housing and building safety failings, such as Awaab Ishak's tragic death and the Grenfell fire of 2017, has resulted in growing but necessary pressures upon social landlords. The new tenant satisfaction measures introduced by the Regulator of Social Housing, the Building Safety Act 2022 and Awaab's Law which was introduced in October 2025 all formalise the obligations on of social landlords to provide safe, warm homes for their tenants. All of

this is positive and welcomed by the sector, who wish to meet these new expectations with vigour and professionalise the workforce.

However, the focus on these core initiatives comes with a capacity and monetary requirements, leaving social landlords limited in their development capabilities amid uncertainty regarding future grant provision and allocation. This is a crucial factor given the Government's ambitions to notably increase the availability of affordable housing across the country. So far, the government have released the Social and Affordable Housing Programme (SAHP) 2026-2036 as well as a rent settlement, which will assist in facilitating new affordable housing development and investment in existing homes. The SAHP expects 60% of the homes delivered through this programme to be at social rent levels.

Affordability and quantity are not the only goals which need to be met through future development, however. The independent report entitled 'Our Future Homes', commissioned by Ministry of Housing, Communities and Local Government and Department of Health and Social Care, raises the pressing topic of older people's homes in the context of a nationally ageing population. The report emphasises the need for adaptable, accessible, and suitable housing for this section of our community, with approachable resources providing information and health-related technologies locally.

The demand for adaptable, accessible, and suitable housing for those in need of support in other areas such as mental health and disability provision has also been recognised through the Supported Housing Review and continues to be developed into other legislative changes. This includes the SAHP 2026-2036, which encourages developments to undertake projects that incorporates this type of provision.

Whilst all the above changes have had some form of impact and are important to South Derbyshire and the East Midlands region, some are of more relevance than others and further challenges are applicable to our geographic area.

Regional

The East Midlands Combined County Authority (EMCCA) held its first Mayoral election in May 2024, resulting in the appointment of Claire Ward as the region's inaugural Mayor. This followed a devolution deal agreed with national government in 2022, which transferred significant decision-making powers to the regional level. Under this arrangement, EMCCA is responsible for strategic decisions on transport, housing and skills across Nottinghamshire County, Derbyshire County, Derby City and Nottingham City.

As part of the deal, EMCCA has been granted control over a number of dedicated funding streams, enabling the allocation of resources in line with its own identified priorities and the specific needs of the region. These include £17 million to support the construction of new homes on brownfield sites across the East Midlands, alongside a further £18 million to deliver wider housing priorities and advance Net Zero initiatives.

The Council is engaged with EMCCA who have identified several key priorities regarding housing, including the improvement of high-rise apartment building safety, the development of brownfield sites for housing, entering a new Strategic Place Partnership with Homes England, tackling homelessness through a Homelessness Taskforce, shaping housing policies to support vulnerable people and developing a holistic Regional Housing Strategy.

Shortly after EMCCA's Mayor was elected, the new Labour government announced further plans and structures for devolution which will result in local government reorganisation (LGR) and for South Derbyshire the creation of a Unitary Authority which will merge district and borough councils together. This will undoubtedly have an impact on housing policy in the future; however, this is a long-term project which will not come into effect until approximately 2028, and although policy will need to be formulated in conjunction with other Derbyshire LA's until they are amalgamed, it is still essential to consider South Derbyshire's within its own context, which is why this strategy is so important.

Local

As highlighted in our section on the Council and our partners' ongoing contributions to housing and health across the District, through initiatives such as new-build housing delivery, domestic abuse services, and the handyperson scheme, South Derbyshire already benefits from several established services and practices aimed at addressing health and housing challenges for our residents. However, it is essential that these achievements continue to receive attention and opportunities for development, alongside further advancements in our health and housing initiatives.

One area of concern, previously identified at the national level, is the living conditions in private housing. Local data indicates that South Derbyshire has higher proportions of owner occupied and privately rented homes with Category 1 hazards under the Housing Health and Safety Rating System compared to the national average. Furthermore, 13.2% of owner-occupied homes and 18.5% of rented homes (private and social rented) are estimated to fall short of the Decent Homes Standard, which is similar to the national figures of 13.9% and 16.7% respectively.

The new enforcement powers granted to councils under the Renter's Rights Act will help tackle issues in the Private Rented Sector; the enhanced powers allow the Council to act more swiftly in relation to identifying health and safety hazards (under the HHSRS), by expanding their powers around licencing and inspection of properties. Furthermore, some of the new powers are exercisable within 24 hours, which will allow the Council to respond rapidly to serious risks to tenant health and safety.

Housing conditions also impact on fuel poverty, which affects an estimated 13% of households across all tenures in the District, a level considered significant by national government. By improving housing conditions, including energy efficiency measures, we can reduce the risk of excess cold and its associated health consequences, while contributing to environmental sustainability. This is particularly

important in South Derbyshire, where an ageing population increases vulnerability to illnesses exacerbated by cold homes.

Accessible housing for elderly and disabled residents is another pressing need, as identified in our 2023 Local Housing Needs Assessment and Derbyshire County Council's strategic aims. Nationally, there is a shortage of accessible properties such as bungalows, extra care facilities and adaptable homes built to lifetime homes standard, and South Derbyshire reflects this trend. These homes are essential for our ageing population and provide long term housing solutions for disabled residents, underscoring the importance of their development across the District.

Ensuring that vulnerable residents have access to suitable housing and housing-based health initiatives is paramount. Our collaboration with domestic abuse services, the NHS, handyperson schemes, and other partners demonstrate our commitment to integrating housing provision with local organisations to achieve the best outcomes for residents. However, in the current national context of increasing vulnerabilities across much of the population, these areas must continue to receive focused attention with expanded capacity to meet the increasing needs of our population.

The 'Supported Housing (Regulatory Oversight) Act 2023', requires all Local Authorities to publish their own local Supported Housing Strategy every five years.

The Council will receive additional funding for this purpose and must have an approved 'Supported Housing Strategy' in place by March 2027. The Council will publish its own joint strategic priorities for the District, including a five-year delivery plan, and will provide detailed information about existing provision, as well as future identified need, for supported accommodation for vulnerable groups.

The delivery plan will set out how needs will be met through existing mechanisms and where new provision is required to ensure vulnerable people are able to access appropriate housing that enables them to live independently whilst having their support needs met.

Looking to the Future

The introduction of the Renter's Rights Act 2025 introduces significant new protections for renters. However, the additional regulatory and financial obligations required to comply with the Act may reduce the size of the Private Rented Sector (PRS), increasing demand for affordable housing. While Rent Convergence has been reintroduced this year, allowing Social Landlords to increase rents slightly, the other factors mentioned, could inadvertently drive-up rents in the private sector due to heightened demand and a reduced supply of properties. Consequently, fewer newly forming households will be able to access market housing, further intensifying the need for affordable rented options.

In conjunction with Homes England Strategic Plan 2025–2030, the 10-Year Social and Affordable Homes Programme is a welcome step that enables long-term,

strategic planning for new affordable housing, particularly supporting land-led development at scale and pace. However, these ambitions must be balanced with the increasing regulatory obligations on Registered Providers, especially the forthcoming Decent Homes 2 Standards due to be fully implemented by 2035.

Working in Partnership

The Health and Housing Agenda

We currently support the housing needs and health of our residents through several non-mandatory initiatives, targeting different areas of demand across the District. Together with our partners and stakeholders, we establish programmes and projects to address specific problems through preventative and responsive measures, supporting our residents to maintain their health and mitigate the impact of poor housing conditions.

- **New Horizons Domestic Abuse Service**
Supporting people to be able to live independently and safely free from abuse, and to prevent homelessness because of domestic abuse through the provision of 7 safehouses for survivors as well as floating support and advice services within South Derbyshire.
- **Handy Person Plus Service**
Enabling return from hospital by supplying and fitting a range of free minor adaptations and low-level improvements to homes including grabrails and key-safes. This supports residents in avoiding preventable falls as well as allowing those who need such adaptations as a part of their care plan to return home from hospital sooner, preventing delayed transfers of care from hospital and non-elective admissions into hospital.
- **Safe, Warm and Well Grant**
The grant may be used to carry out works that support a Disabled Facilities Grant, including essential home repairs where disrepair is contributing to a Category 1 Hazard. It can also be used to assist individuals experiencing hoarding behaviours, by helping to clear and make properties safe, particularly where living conditions could delay hospital discharge, as well as to provide necessary adaptations.

Our Partners and Stakeholders

Our partners and stakeholders have a variety of specialties, ranging from direct health-related provision such as the NHS, to income-related support and guidance, like Citizens Advice. By bringing such organisations together, the many factors that interact to impact upon health and housing can be addressed – rather than resolving one issue, only to then be faced with another.

We work with several organisations across the District and East Midlands to drive forward affordable housing development, enable people to live in their homes for longer and facilitate access to appropriate housing for all our residents. Below are some of the partners we work with who will directly assist us in delivering this Housing Strategy.

Internal Partners

There are several teams across the Council who help us address the issues raised and priorities identified in this strategy. Each team has their own function and their own remit, however the interrelated nature of housing and various aspects of health mean that joint working is essential for successful delivery.

- Planning Department
- Environmental Health
- Housing Services

Partner Organisations

Outside of the council, we have a range of organisations who help us to deliver commissioned services such as those mentioned above, as well as Registered Providers who supply and develop new affordable housing.



Stakeholders

Several organisations work in conjunction with the Council to deliver better outcomes for our residents. These organisations help to inform and shape this Strategy, and their goals coincide with the priorities identified, making collaboration effective for both parties.

- Place Alliance
- Housing Developers
- Derbyshire Adult Care and Public Health
- Community Safety
- Parish Councils



Derbyshire Healthcare
NHS Foundation Trust



Derbyshire
Fire & Rescue Service

South Derbyshire's Council Housing

Stock Profile and Distribution



In 2024, major changes to England's Right to Buy (RTB) scheme triggered a short-term rise in sales, despite the reforms being designed to reduce them in the longer term. The increase was driven by the Autumn Budget 2024 announcement that maximum RTB cash discounts would be sharply reduced from historic highs—up to £136,400 in London and £102,400 elsewhere—to pre-2012 regional caps of between £16,000 and £38,000. These changes came into force on 21 November 2024.

The announcement prompted a surge in tenant applications as households sought to secure purchases before the new limits applied. Around two-thirds of all RTB applications in 2024/25 were submitted during the brief three-week period between the Budget announcement and implementation. As a result, local authorities recorded 7,494 eligible RTB sales for the 2024–25 period, representing a 7% increase on the previous year.

The Council's residential housing stock has dwindled over the last 10 years and currently stands at 2,918. In the last 6 months alone, we have lost 22 properties through Right To Buy Sales, with even more sales due to complete in the coming months.

Most of the Council's rents are set at the lowest rate (Social Rent), and are located across the District, with a greater concentration around the urban core of Swadlincote and surrounding wards. The Council's housing stock mainly comprises of two and three bedroom houses, whilst nearly a third of all stock is designated for older people..

Energy Efficiency

The Council is committed to improving the thermal efficiency of its housing stock. Over the last three years this was facilitated by the Social Housing Decarbonisation Fund, which allowed us to install fuel-saving measures to over 85 Council houses, assisting our residents in keeping their homes warm through the cost-of-living crisis and beyond.

Maintaining our homes to the Decent Homes Standard

During 2025, the Council completed a Stock Condition Surveys on 92% of its homes, identifying required improvements and potential hazards under the HHSRS. The findings will inform both short-term (5-year) and long-term (30-year) investment programs funded by a range of funding including the Housing Revenue Account.

Funded predominantly from the Housing Revenue Account, the Council is currently finalising its 5 and 30 year improvement programs which will shape its repairs; maintenance; improvement; regeneration; and asset management strategy over the next 30 years, including the identification of additional funding opportunities for energy efficiency and decarbonisation initiatives, whilst also ensuring the continued compliance of all homes with the Decent Homes Standard.

Supporting Council Tenants

As part of the Council's Housing Services Transformation Plan, developed in response to the RSH C3 rating issued in August 2024, a renewed focus has been placed on maintaining accurate and up-to-date information about our tenants. In support of this priority, the Council has introduced bi-annual tenancy census visits, enabling us to collect essential information and ensure services are tailored effectively to meet residents' needs.

In addition, Housing Services delivers a wide range of activities, services and engagement opportunities designed to support tenants living in council homes. The Tenant's Voice Group (TVG) provides a valued forum for collaboration between Housing Services and tenant representatives, offering a structured mechanism for raising concerns, sharing feedback and jointly shaping service priorities that matter most to residents. Furthermore, the Council has commissioned the Tenants Participation Advisory Service to review our Tenant Engagement Strategy with a view to making it more representative.

From 2025, the service also began delivering regular Housing Roadshows. These events bring together colleagues from across Housing Services in accessible community locations, allowing tenants to ask questions, receive advice and gain a

clearer understanding of the support available to them. To date, the roadshows have been well attended, with over 100 residents engaging directly with the service.

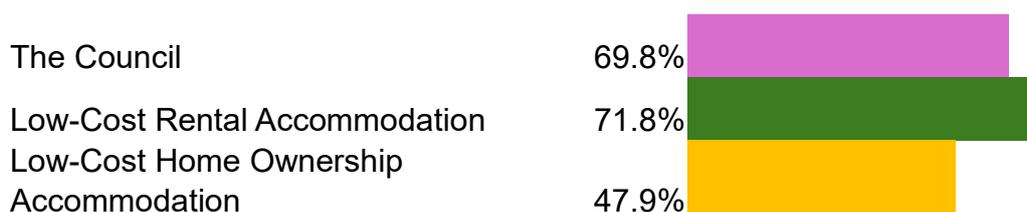
Performance against the most recent Tenant Satisfaction Measures (TSMs) recorded an Overall Satisfaction score of 69.9%, showing an improvement upon last year's score. These annual surveys are conducted independently to ensure impartiality and external rigour.

More recent survey results show improved performance in the following areas.

Measure	Percentage (previous)	Percentage (current)	Difference
TP01: Proportion of respondents who report that they are satisfied with the overall service from the Council	69.8%	69.9%	0.1%
TP02: Proportion of respondents who report that they are satisfied with the overall repairs service from the Council over the last 12 months	69.9%	75.3%	5.4%
TP03: Proportion of respondents who report that they are satisfied with the time taken to complete their most recent repair after they reported it	66.4%	72.4%	6.0%
TP04: Proportion of respondents who report that they are satisfied that the Council provides a home that is well maintained	71.4%	72.5%	1.1%
TP05: Proportion of respondents who, when thinking about the condition of their property or the building they live in, report that they are satisfied that the Council provides a home that is safe	77.4%	80.8%	3.4%
TP06: Proportion of respondents who report that they are satisfied with the Council listening to their views and acting upon them	59.7%	65.1%	5.4%

TP07: Proportion of respondents who report that they are satisfied with the Council keeping them informed about things that matter to them	64.5%	68.7%	4.2%
TP08: Proportion of respondents who report that they agree that the Council treats them fairly and with respect	80.6%	80.6%	0.0%
TP09: Proportion of respondents who report that they are satisfied with the Council's approach to complaints handling	31.3%	32.4%	1.1%
TP10: Proportion of respondents who report that they are satisfied the Council keeps communal areas clean and well maintained	65.8%	68.8%	3.0%
TP11: Proportion of respondents who report that they are satisfied the Council make a positive contribution to their neighbourhood	66.7%	68.0%	1.3%

National Average (median landlord) perception Tenant Satisfaction Measure results 2024-25



Source: Regulator of Social Housing: Official Statistics and Council data

This information is reported to the RSH, the Council's Housing and Community Services Committee, TVG, and is also available on the Council's website:

www.southderbyshire.gov.uk

Governance and Monitoring

This Strategy will be reviewed each year to ensure it remains fit for purpose and responsive to emerging local and national changes. A Strategy Working Group will be established to ensure the action plan is driven and remains on track to deliver the required outcomes.

Key Performance information is collated on a quarterly basis and will be reported as part of the Corporate Performance Information relating to Affordable Housing Delivery and the Councils Landlord functions.

The Action Plan outlines the priorities and associated tasks for Housing up to March 2028. The actions will be reviewed and amended to ensure they remain relevant and achievable.

Appendix A – 3 Year Action Plan

Priority 1 - Improving health outcomes through housing interventions

Action	Tasks	Lead	Resource/funding	Completion date
Reduce ill-health caused by housing-related hazards and risk factors	Increased enforcement action, (notices, HHSRS etc) in the private rented sector	Environmental Health	Internal resource	Ongoing
Strengthen partnership working between Health and the Council /public health teams, to enable integrated care delivery.	Establish joint working protocols with Health to enable faster discharge from hospital through intervention of Public Health Officer	Environmental Health	Internal resource and capital grant funding of Public Health Officer	End December 2026
Improve thermal comfort of Non-traditional housing stock	Undertake improvement schemes for non-traditional Council housing stock to improve thermal efficiency and increase SAP rating	Housing Services	Capital Program External funding application to Round 4	End December 2029
Ensure all Council homes meet the revised Decent Homes Standard	Deliver the Capital Program to ensure planned investment in HRA stock prevents costly voids and reactive repairs	Housing Services	Internal resources	Ongoing
Balances long-term improvement of homes with day-to-day safety, comfort, and wellbeing	Achieve 60/40 split between Capital and Revenue spend from the Major Repairs Allowance	Housing Services	Internal resources	Ongoing

Extension of Handy Persons Scheme	Promotion of the Handy Person Plus Service at all events and via the Councils Website to ensure vulnerable households are aware of the practical and financial support they can access	CVS / Strategic Housing	Better Care Funded until March 2028	July 2026
Provision of Safe, Warm and Well Grant	Delivery of the SWWG to assist homeowners who require adaptations but cannot afford to address major disrepair in their homes prior to adaption	Environmental Health	BCF Capital grant	Ongoing
Promotion of Disabled Facilities Grants	Publicising the DFG mandatory grants Service with new literature / leaflets, in conjunction with DCC Childrens Services and Adult Care	DFG Team	Internal resources	June 2026
Thinking Ahead Grant	Establish process for administering the TAG to assist people living with Dementia to future proof their homes	Public Health / DFG Team	Environmental Health in conjunction with DFG Team & Adult Care	November 2026

Priority 2 - Delivering more genuinely affordable homes

Action	Tasks	Lead	Resource/funding	Completion date
Continue bringing new build homes into the council's housing stock	Maintain good relationships with developers and land-owners in South Derbyshire to optimise opportunities for purchases	Strategic Housing	Internal resource	Ongoing
	Develop suitable sites already owned by the Council which sustainably serve our District need and deliver value for money – produce options report to cover existing HRA land	Strategic Housing in conjunction with Property Services	Internal resources	September 2026
	Ensure all accessible funding for new council house development through Homes England and other funding streams are explored and utilised	Strategic Housing	Internal resources	Ongoing
Enable the development of sustainable 100% affordable housing sites	Where affordable housing need is high and sites are not policy compliant, we will liaise with planning and	Strategic Housing	Internal resources	Ongoing

	developers to investigate the suitability for a 100% affordable housing			
Enabling access to other tenures from the Housing Register	Advertising Shared Ownership properties via the Councils Homefinder scheme	Housing Solution in conjunction with Strategic Housing & Registered Providers	Internal resources	March 2027
Enable households to secure private rented accommodation	Dedicated resource to facilitate access to the private rented sector through provision of bonds, rent in advance etc	Housing Solutions	Homelessness Grant	Ongoing
Increase supply of new Council properties to meet identified needs on the waiting list	Acquisition of 50 new homes into the Housing Revenue Account each year to increase rent roll and mitigate losses through preserved RTB	Strategic Housing in conjunction with Housing Solutions Team	Commuted sums / 141 capital receipts / and Homes England grant funding where appropriate	By end March each year
Dispose of HRA stock and land that is not financially viable to maintain to enable generation of a capital receipt	Assess viability of existing sheltered courts, flats, garages, and consider options for disposal or redevelopment	Property Services in conjunction with Strategic Housing and Housing Services	Internal resources	December 2026

Priority 3 - Meeting the housing needs of the aging population

Action	Tasks	Lead	Resource/funding	Completion date
Provide two additional, affordable extra-care schemes within the district	Liaise with developers, planning and registered providers to identify sites which would be suitable for extra care facilities	Strategic Housing, Planning	Internal resources	March 2028
	Work closely with Derbyshire County Council and the NHS to organise service provision at any potential schemes	Strategic Housing	Derbyshire County Council	Ongoing
	Any delivery of schemes to be of high quality, in an area of need and affordable for the local population	Strategic Housing / Planning	Internal Resources	Ongoing
Keep older people safe in their homes for longer				
	Expand the delivery of Disabled Facilities Grants which fund and complete adaptations to private dwellings for those with disabilities	Strategic Housing	Annual DFG Capital grant allocation	March 2027
Ensure future developments are suitable for our ageing population	Liaise with developers at the planning stage to have a selection of homes built to	Planning Policy, Strategic Housing	Internal resources	August 2026

	accessible or adaptable standards – review SPD			
Undertake joint needs-mapping to identify current and future demand for specialised and supported housing for older people and vulnerable groups	Engage with DCC, health and social care partners to understand need for specialised and supported housing for older persons and vulnerable groups, in conjunction with 'All Age Adults' Housing, Accommodation and Support Strategy 2023 – 2038 Delivery Group.	Strategic Housing, Housing Solutions and DCC	Internal resources	September 2026

Priority 4 - Tackling disrepair in the private sector

Action	Tasks	Lead	Resource/funding	Completion date
Reduce number of empty & derelict homes	Through legal intervention and enforcement activity	Environmental Health	Internal resources	Ongoing
Dedicated resource to mitigate Category 1 hazards in the private sector	Permanent Public Health Officer on the establishment	Environmental Health	Possible use of future DFG allocation	March 2028
Utilising funding to tackle fuel poverty and disrepair in private sector homes (owner occupiers)	Introduction of SWWG (Sare Warm and Well Grant)	Environmental Health	Annual DFG Capital grant allocation	April 2026
Support Private Landlords in the district to remain compliant with emerging compliance changes	Establish Landlord Forum to keep private landlords informed of their responsibilities for compliance	Environmental Health / Housing Solutions	Internal resources	December 2026
Prepare for implementation of the Renters' Rights Act	Ensure private sector landlords are aware of their responsibilities throughout the staged implementation of the Renters Rights Act	Environmental Health / Housing Solutions	Internal resources	March 2027

Priority 5 - Joining up services to prevent crisis / costly interventions

Action	Tasks	Lead	Resource/funding	Completion date
Ensure vulnerable households are supported to live independently for longer	Establish cross referral process across all Better Care Funded schemes	DFG Team / CVS / Environmental Health	Internal resources	December 2026
	Publish a joint Supported Housing Strategy in conjunction with Health and DCC	Housing Solutions	New burdens funding available	March 2027
	Signpost vulnerable residents to other services as appropriate following discharge from hospital	CVS / Health / Adult Care	Internal resources	December 2026
Promote Housing and Health commissioned services in GP surgeries	Presentations at Health and Wellbeing Group meetings and liaison with Public Health Leads to ensure Services are promoted and accessed	Health and Wellbeing Group / Strategic Housing	Internal resources – supported by the DFG capital grant allocation	June 2026
Engage with Health Services to ensure Housing are integrated into decision making process	Attendance at Place Alliance meetings and continued engagement with Countywide Health Boards and working groups	Strategic Housing / Housing Services	Internal resources	March 2026
Deliver new build affordable homes to meet net newly arising need each year to prevent use of B&B and temporary	Through the planning process and direct acquisition, deliver 214 additional new affordable homes each year to meet	Strategic Housing	Internal resources	By end March each year

accommodation and tackle homelessness	newly arising need in the district.			
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Appendix B - Glossary

Accessible Housing	Homes designed or modified for people with disabilities, featuring elements like step-free entry, wider doorways, grab bars, and easy-to-use kitchens/bathrooms, enabling independence by removing physical barriers and allowing for easier movement and daily living, with varying levels of accessibility from basic accessibility to full wheelchair accommodation.
Affordable Housing	Social rented, affordable rented, intermediate housing, and starter homes provided to eligible households who cannot afford market housing. Eligibility is determined regarding local incomes and local house prices. Affordable housing should include provisions to remain an affordable price for future eligible households or the subsidy to be recycled for alternative housing provision.
Affordable Rents	Let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable)
Awaab's Law	Awaab's Law, effective October 27, 2025, requires social landlords in England to address damp and mould, within strict legal timeframes.
Better Care Fund (BCF)	An initiative designed to create wrap around care and fully integrated care, by integrating health, housing, and social care services.
Brownfield Sites	A Planning term used to describe land previously used for industrial or some commercial uses.
Consumer Standards Rating	The RSH's standards measure how social landlords meet the Consumer Standards: C1 is the highest rating and indicates compliance with high quality services and consumer standards. C2 indicates general compliance with some improvements needed. C3 rating is a non-compliant grade issued by the UK's Regulator of Social Housing (RSH) signifying "serious failings" in a landlord's delivery of consumer standards.

	C4 is the lowest rating and indicates serious failings to meet standards and requires urgent changes to remedy the issues identified
Commuted Sums	Payments made by a private developer to the Council in lieu of providing on site affordable homes (or any other planning obligation).
Cost of Living Crisis	The 'cost of living crisis' is determined by a combination of research and statistical datasets, used by the government. The term refers to wages not rising in line with the cost of living, leaving a higher number of people unable to pay for everyday essentials such as accommodation, food and energy bills.
Council Plan 2024-2028	The plan articulates the Council's vision and values for the forthcoming four-year period and defines its overarching mission: "Working collaboratively to shape our environment, stimulate economic growth, and strengthen our communities." This document represents a formal commitment, underpinned by a structured framework of targets and performance indicators designed to ensure effective delivery and measurable progress.
Covid -19 Pandemic	The COVID-19 pandemic refers to the global outbreak of Coronavirus Disease in 2019 (COVID-19)
Decent Homes Standard	The Decent Homes Standard (DHS) is the government's minimum quality benchmark for the quality and condition of social housing stock.
Developers	A housing developer is an entity that acquires land and manages the design and construction of properties for sale or rent.
Devolution Fund	The Devolution Fund is a financial package that transfers powers and funding from national to local government so local leaders can invest in their priorities.
Extra Care Housing	Offers independent living for those who may need 24/7 on-site support that falls under the threshold of a traditional Care Home setting.
Grenfell Tower fire	The Grenfell Tower fire in London in 2017 claimed 72 lives and revealed systemic failures in social housing. It catalysed safety reforms such as the Social Housing Regulation Act, and the introduction of ways to empower tenants, including the annual Tenant Satisfaction Measures.

Homes England	Homes England is the UK government's housing and regeneration agency, focused on building more affordable, quality homes.
Housing Health and Safety Rating System (HHSRS)	A risk assessment tool used by local authorities to assess health and safety risks in homes, covering 29 hazards such as damp, fire, falls, and carbon monoxide. Under the Housing Act 2004, Category 1 hazards require urgent action and a Category 2 is a lower risk requiring discretionary action.
Housing Revenue Account (HRA)	The HRA is a ring-fenced account that records the expenditure and income of running the Council's own housing stock.
Housing Waiting List	A list of households that the Council has assessed as eligible for social rented housing and are waiting to be housed.
Indices of Multiple Deprivation	Provides an overall view of deprivation across England. The index is used in public health and policymaking, to address inequalities and direct funding to areas that need it most.
Investment Program	The Investment Program outlines the Council's long-term strategy and funding for major improvements to housing stock.
Local Government Reorganisation (LGR)	Refers to the restructuring of local authorities in England to replace traditional "two-tier" systems (county and district councils) with single-tier unitary authorities. Initiated by the English Devolution White Paper in December 2024.
Local Housing Needs Assessment	The LHNA was prepared by Icen Projects on behalf of Derby City Council (DCC) and South Derbyshire District Council (SDDC) in 2023. The report analysed the housing markets and requirements within each of the authority areas and determined the overall affordable housing need for each area.
Local Plan	Under the direction of the National Planning Policy Framework, an adopted plan articulates the local planning framework and delineates land use designations, thereby determining the nature and location of future development.
Net Zero	Refers to the balancing of the amount of greenhouse gases emitted with the amount removed from the atmosphere.
New Build Council Homes	The Council acquires new build homes through Council developments, Section 106 properties, and purchases funded by Commuted Sums (such as market housing).

Newly Arising Need	Newly arising or future needs refer to the number of households expected to require affordable housing in the future, including newly forming households and those who may fall into need.
Owner Occupied	A person who owns or is in the process of buying a property to live in.
Private Rented Sector (PRS)	Housing that is owned by private landlords and leased to tenants, as opposed to social housing provided by local authorities or registered social landlords.
Renter's Right Act 2025	The Act strengthens tenant security and property standards. It replaces fixed term assured shorthold tenancies with rolling periodic agreements, abolishes Section 21 evictions, and introduces limits on rent increases along with clearer notice requirements.
Registered Providers (RPs)	Registered Providers are government-funded, not-for-profit landlords such as Housing Associations, Trusts and Cooperatives that work with local authorities to build, manage and rent affordable homes. The Council is also a Registered Provider
Rent Settlement	The "10-year rent settlement agreement" is a new government policy starting April 2026 that allows councils and housing associations to raise social housing rents each year by Consumer Price Index + 1% for ten years, giving the sector long-term stability and certainty.
Regulator of Social Housing (RSH)	Appointed to ensure that the social housing sector is viable, efficient, and well governed, enabling landlords to enhance the quality and safety of their homes through a self-referral or inspection process.
Right to Buy	The Right to Buy scheme is governed by the Housing Act 1985 and helps social tenants in England to buy their council home at a discounted rate.
Social and Affordable Homes Programme 2026 to 2036 (SAHP)	A programme run by Homes England, aiming to build 300,000 homes in total, with at least 180,000 for social rent.
Social Housing Decarbonisation Fund	A government initiative designed to upgrade social housing stock in England to a minimum Energy Performance Certificate (EPC) band C.

Social Rent	Housing owned by local authorities and registered providers for which guideline rents are determined through the national rent regime - usually around 70% of market rents.
Section 106 Agreements	Require developers to provide a percentage of affordable housing on new developments and also contain other conditions to mitigate the wider impacts from new development such as contributions to public amenities.
Shared Ownership	A scheme allowing buyers to purchase 10–75% of a home and pay rent on the remainder to a housing association. In some circumstances owners can “staircase” to 100% ownership.
Sustainable Tenancies	Landlord services that support and enable tenants to sustain their tenancies over a long term.
Temporary Accommodation (TA)	Short term housing for people who are homeless or urgently need accommodation while they secure a permanent solution.
Tenant Satisfaction Measures	The TSMs were introduced in 2023 by the RSH and are conducted annually. The measures help tenants assess their landlord’s performance, guide landlords on where to improve services, and give the RSH insight into how well landlords are meeting the new Consumer Standards.

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