
Better Homes for Tamworth

Evidence Base

September 2025

Contents

<u>1.</u>	<u>Executive Summary</u>	<u>2</u>
<u>2.</u>	<u>Local context</u>	<u>3</u>
<u>3.</u>	<u>Housing</u>	<u>8</u>
<u>4.</u>	<u>Statutory homelessness</u>	<u>19</u>
<u>5.</u>	<u>Rough sleeping</u>	<u>40</u>
<u>6.</u>	<u>Temporary accommodation</u>	<u>41</u>
<u>7.</u>	<u>Support needs and supported housing</u>	<u>45</u>
<u>8.</u>	<u>HOME Hub</u>	<u>50</u>
<u>9.</u>	<u>Stakeholder engagement</u>	<u>59</u>
<u>10.</u>	<u>Survey results</u>	<u>60</u>
	<u>Appendix 1 - Support need categories</u>	<u>80</u>
	<u>Appendix 2 – Stakeholder engagement</u>	<u>81</u>
	<u>Appendix 3 – Glossary</u>	<u>82</u>

1. Executive Summary

- 1.1 Tamworth has experienced modest population growth (4.4% between 2011 and 2023), with an increasingly older and predominantly White British population.¹ The area faces a further 21% increase in those aged 65+ over the next decade and is likely to be accompanied by rising numbers of residents living with disabilities.²
- 1.2 Housing in Tamworth is characterised by high homeownership rates, a prevalence of semi-detached and three-bedroom properties, and above-average under-occupancy rates, particularly among older single-person households. The private rented sector remains relatively small, and affordability is a growing pressure—median house prices have risen 75% over the last decade, and rents have steadily increased, outpacing local wages and housing benefit levels³.
- 1.3 Homelessness is a significant issue. Assessments for statutory homelessness average around 300 households per year, with an increasing proportion of prevention duties and rising numbers of main duty acceptances. The leading causes of homelessness are family or friends being unable to accommodate and the end of private tenancies. Single households and younger age groups are disproportionately affected, with mental health issues and disability the most common support needs⁴.
- 1.4 Rough sleeping rates in Tamworth are among the lowest in the region,⁵ whilst the accompanying strategy addresses apparent issues with ‘hidden’ or underreporting of homelessness. Meanwhile the use of temporary accommodation has increased, especially placements in bed and breakfasts.
- 1.5 The Home Hub, a partnership of local organisations, has supported over 8,000 cases (some of which are recurring) since September 2023, primarily focusing on financial wellbeing, reducing isolation, housing support, and health needs. The impact assessment shows more than £1.1 million in cashable benefits to users⁶.
- 1.6 Stakeholder feedback highlights strong collaboration with the council but notes growing pressure from limited affordable housing, rising rents, and increasing complexity of support needs. The survey asked respondents to rank their priorities for housing, homelessness and rough sleeping and discuss comments on these topics. The survey received a total of 32 responses, from 14 residents (of which 7 had lived experience of homelessness), and 18 organisations.

¹ ONS, Mid-Year Population Projections, 2023 (from the Lichfield and Tamworth Housing and Economic Development Needs Assessment, 2025)

² Lichfield and Tamworth Housing and Economic Development Needs Assessment, 2025

³ Ibid.

⁴ Statutory homelessness in England (H-CLIC), (2021-2024)

⁵ Ibid.

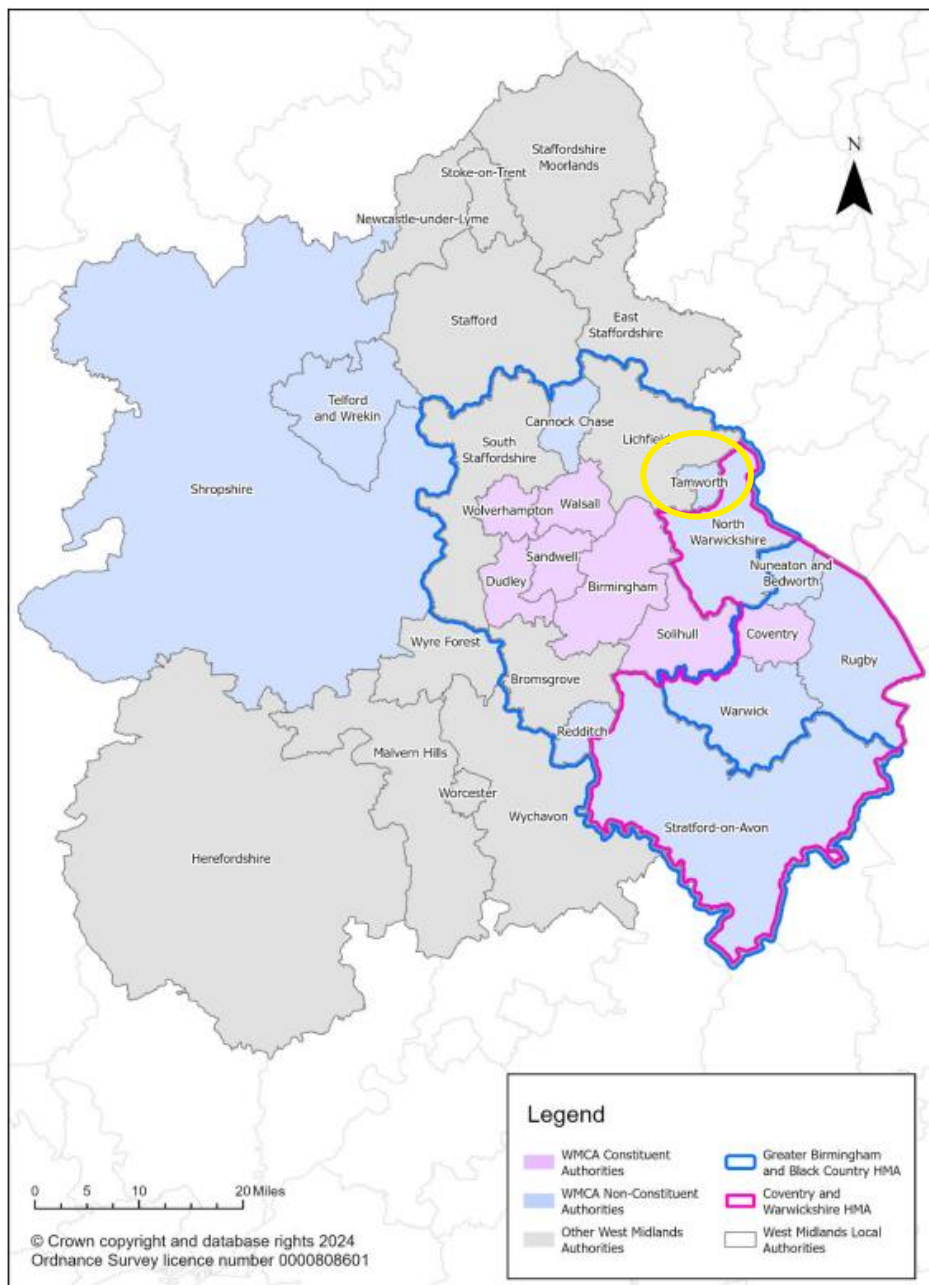
⁶ Home Hub data provided by Tamworth BC.

2. Local context

Population statistics

2.1 Tamworth is located within the Greater Birmingham and Black Country Housing Market Area

Figure 1: Greater Birmingham and Black Country Housing Market Area



(Source: Sandwell Metropolitan Borough Council)

Growth

- 2.2 As of 2023, Tamworth's population was 80,263 people distributed across 32,895 households⁷. The population of Tamworth grew by 4.4% over 2011 and 2023, whilst the national average population growth was 8.6% and the population across the Housing Market Area (HMA) grew by 7.8%⁸.

Age

- 2.3 Tamworth has a generally older population, particularly when compared to the wider HMA. It has a relatively small proportion of people aged between 15 and 24. The older population (aged 65+) is projected to increase by 21% in Tamworth over the next decade, potentially accounting for 97% of total population growth.
- 2.4 An ageing population means that the number of people with disabilities is likely to increase substantially. There is a 52% projected increase in the number of people aged 65+ with dementia and a 40% projected increase in those aged 65+ with mobility problems⁹.

Household composition

- 2.5 England overall has an average household size of 2.37 people. Tamworth has a slightly higher average household size than the country at 2.44, which is also reflected for the HMA and West Midlands region generally.¹⁰
- 2.6 There are three broad typologies of household composition, one-person, single family and other households. In all locations, single-family households are the most common. However, there is a greater percentage of single-family households in Tamworth in comparison to the HMA, region and country. Conversely, the area has a lower percentage of other household types which include all student households and other unrelated adults sharing.
- 2.7 In Tamworth cohabiting couples are far more common (17.1%) than in the wider HMA (12.7%), region (13.4%) and country (12.3%). Conversely, there are far fewer other household types.
- 2.8 Tamworth has a slightly higher level of single-person households where that person is older than 66 as well as older couples relative to the wider comparators.
- 2.9 Households with dependent children are less common in Tamworth than they are in the HMA. In Tamworth, 46.1% of households had dependent children, lower than the 50.1% in the HMA. This reflects the older population in the study area.

⁷ ONS, Mid-Year Population Projections, 2023

⁸ The Lichfield and Tamworth Housing and Economic Development Needs Assessment, 2025

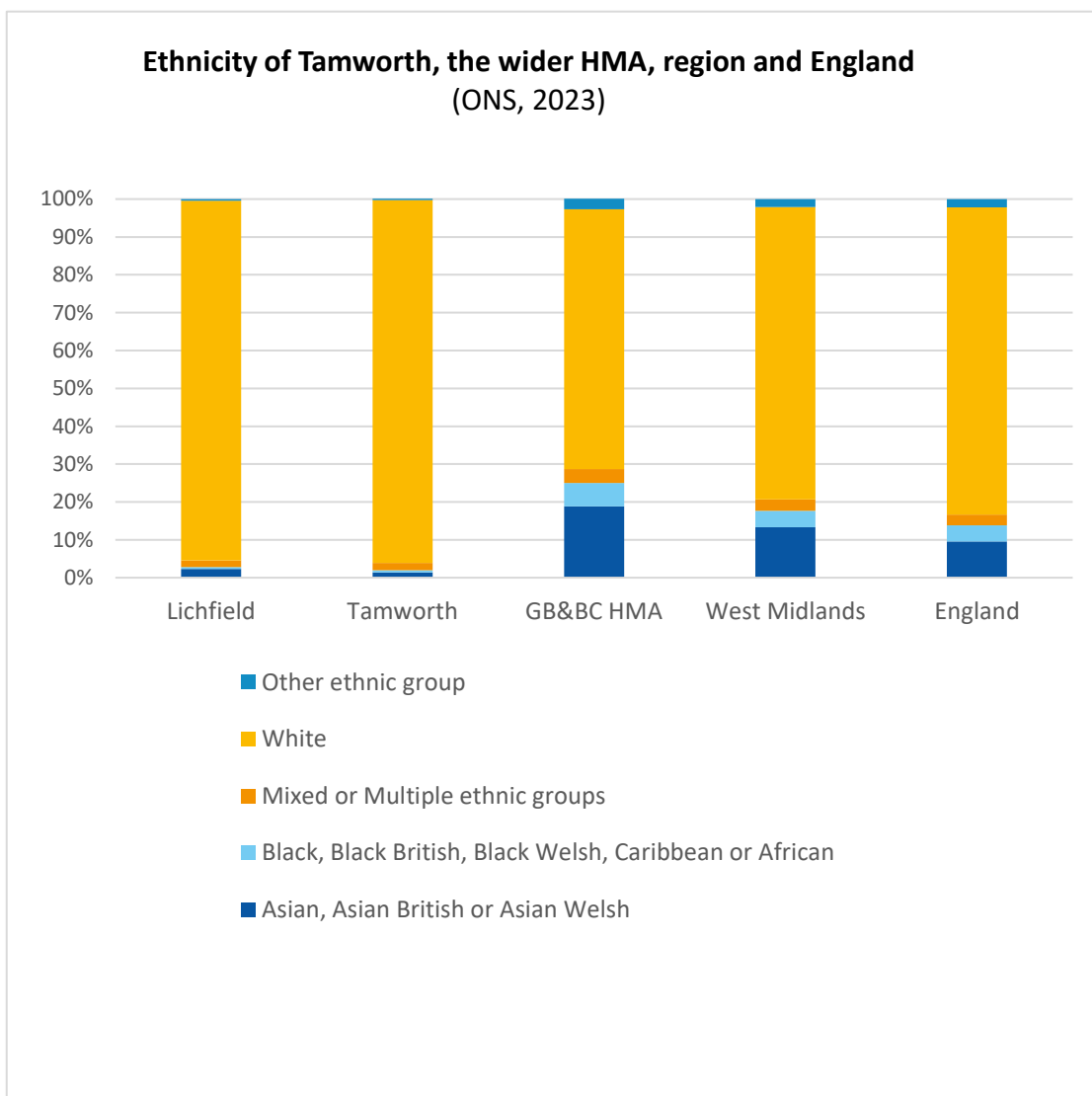
⁹ Ibid.

¹⁰ Ibid.

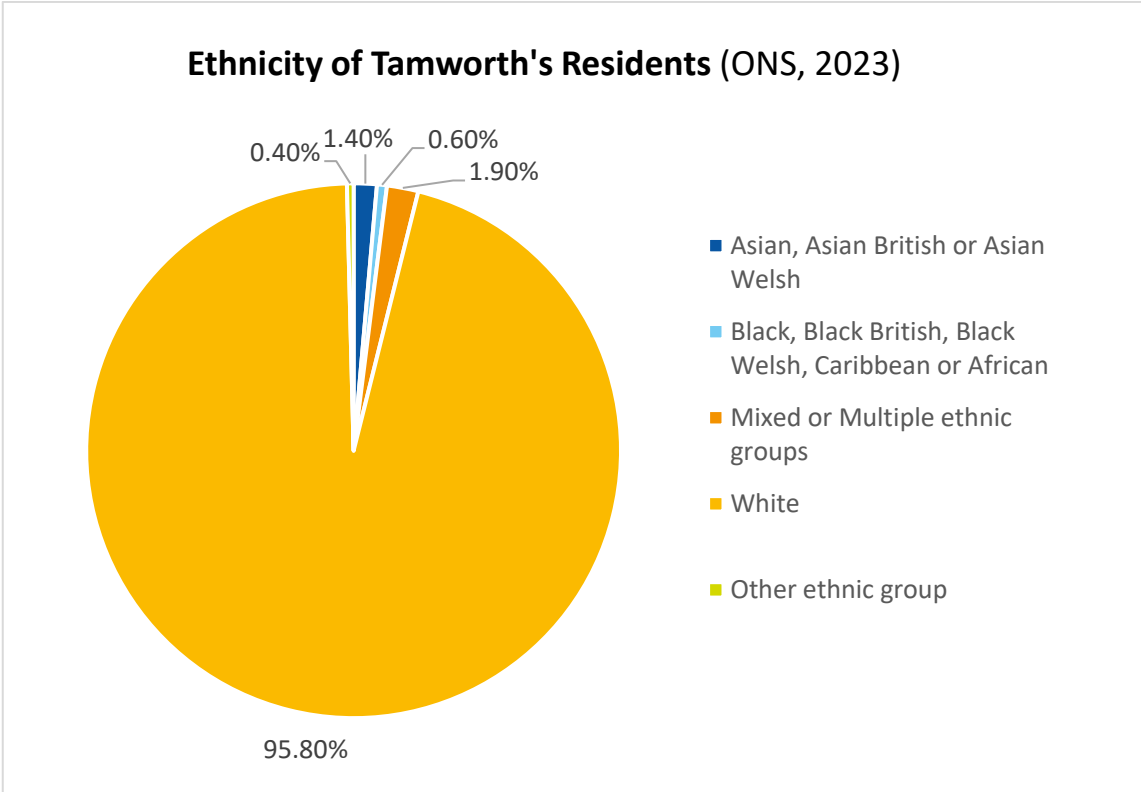
- 2.10 Conversely, 14.7% of households in Tamworth had non-dependent children compared to 13.5% in the West Midlands and 12.8% in England. This again reflects the older age structure and the number of adult children some of whom may be seeking to move out but cannot afford to and may become ‘concealed households’ resulting in reduced household formation rates¹¹.

Ethnicity

- 2.11 The population of Tamworth is significantly less diverse than the wider HMA, region and country. The White population accounts for at least 95% of the population in Tamworth, the majority of which self-identify as White British.



¹¹ ONS, Census 2021 (from the Lichfield and Tamworth Housing and Economic Development Needs Assessment, 2025)



- 2.12 The proportion of ‘other’ ethnicities in Tamworth are exceptionally low when compared to the wider area. In Tamworth the Gypsy, Traveller, Roma or Other White group is the largest minority population in the town although this is still lower than the regional (4.4%) and national levels (6.6%).¹²
- 2.13 Whilst the data on ethnicity shows a generally less diverse population, Tamworth is engaged with the Belong network and has accessed community recovery funding to promote social inclusion. The Equality, Social Inclusion and Health Impact Assessment which accompanies the strategy recognises how services can be tailored, and opportunities for inclusion are covered within the action plan.

¹² ONS, Mid-Year Population Projections, 2023 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

3. Deprivation and health

Deprivation

- 3.1 The Index of Multiple Deprivation (IMD) measures relative deprivation in small areas of England. It combines data on income, employment, health, education, crime, housing, and the environment.

Table 1: Household deprivation dimensions - Tamworth (ONS, Census Maps 2021)

Measure	Proportion of households
Household not deprived in any dimension	45.7%
Household deprived in one dimension	34.6%
Household deprived in two dimensions	15.9%
Household deprived in three dimensions	3.7%
Household deprived in four dimensions	0.1%

- 3.2 9 out of 51 neighbourhoods in Tamworth are in the 20% most deprived places in England. These neighbourhoods tend to be more concentrated around Tamworth centre, such as Glascote Heath and Stonydelph¹³.

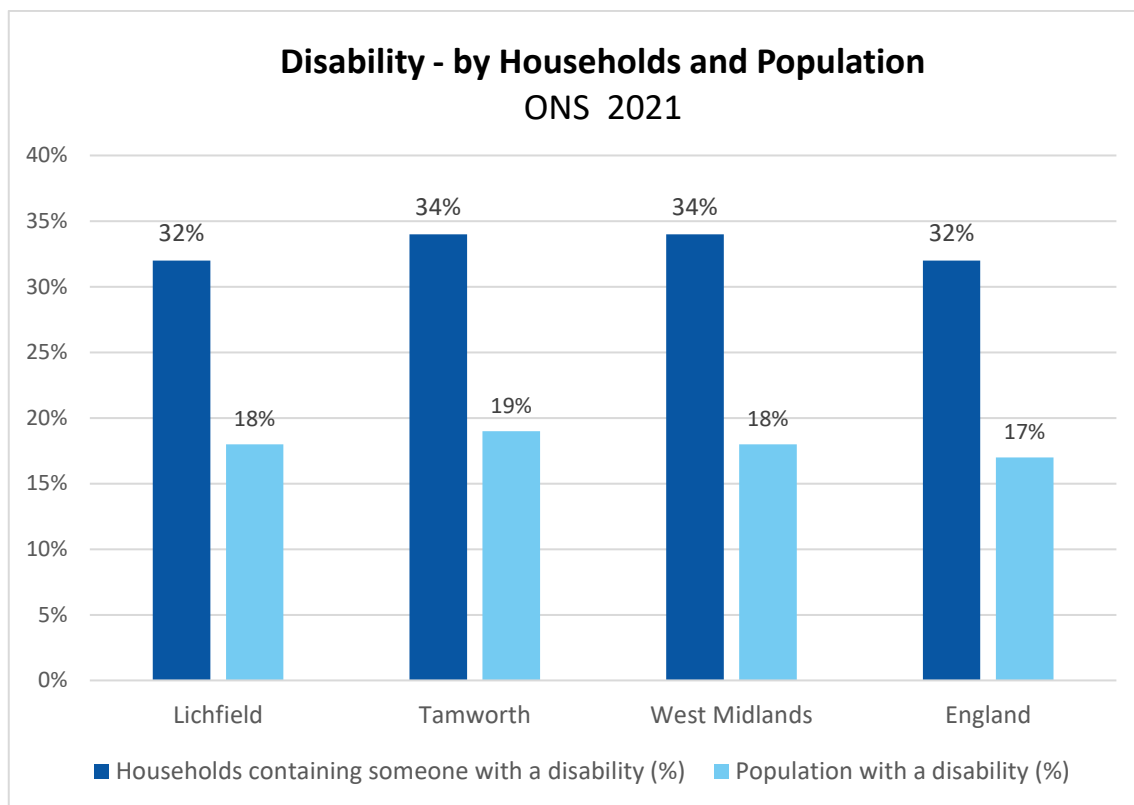
Health & Disability

- 3.3 The data suggests that some 34% of households in Tamworth contain someone with a disability. This figure is broadly in line with those seen in other areas (34% regionally and 32% nationally). The figures for the wider population with a disability show similar patterns compared with other areas – some 19% of the population having a disability¹⁴.
- 3.4 There are also a number of public health challenges in Tamworth, such as 3 out of every 4 adults living with excess weight, as well as relatively high levels of hypertension, diabetes, and asthma among other conditions, as well as steadily increasing rates of depression locally.¹⁵

¹³ ONS, Exploring local income deprivation (2021)

¹⁴ ONS Census Data, 2021 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

¹⁵ Staffordshire County Council, Better Health Evidence Base – Tamworth (2023)



4. Housing

Stock

- 4.1 In 2021 Tamworth had 33,892 dwellings and 32,897 households. This leads to an approximate level of vacant dwellings of 2.9%. This is slightly higher than the national average rate of vacant homes in England at 2.7% but lower than the West Midlands at 4.8%¹⁶. Levels of vacant homes have been increasing both nationally and regionally, representing a wasted resource at a time of growing housing need nationally.

Stock type

- 4.2 Tamworth has a high proportion of semi-detached properties and sees a much higher proportion of 3-bed properties than in other areas¹⁷.
- 4.3 The latest Local Authority Housing Statistics suggest that there were 64 licensed HMOs in Tamworth in 2023/24. Unlicensed HMOs are estimated to be higher at 97¹⁸.

¹⁶ ONS Census Data, 2021 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

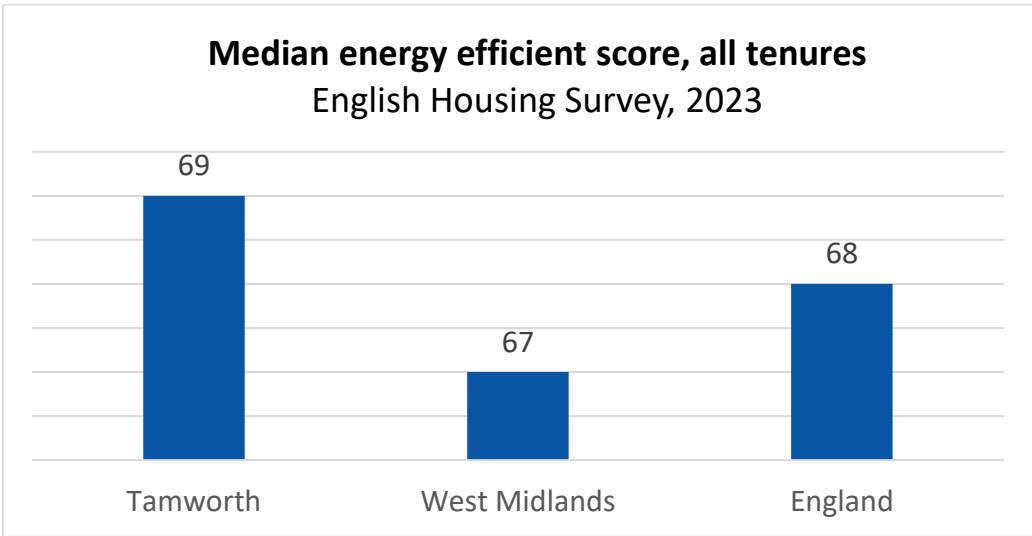
¹⁷ ONS Census Data, 2021 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

¹⁸ Local Authority Housing Statistics (2024)

Stock condition

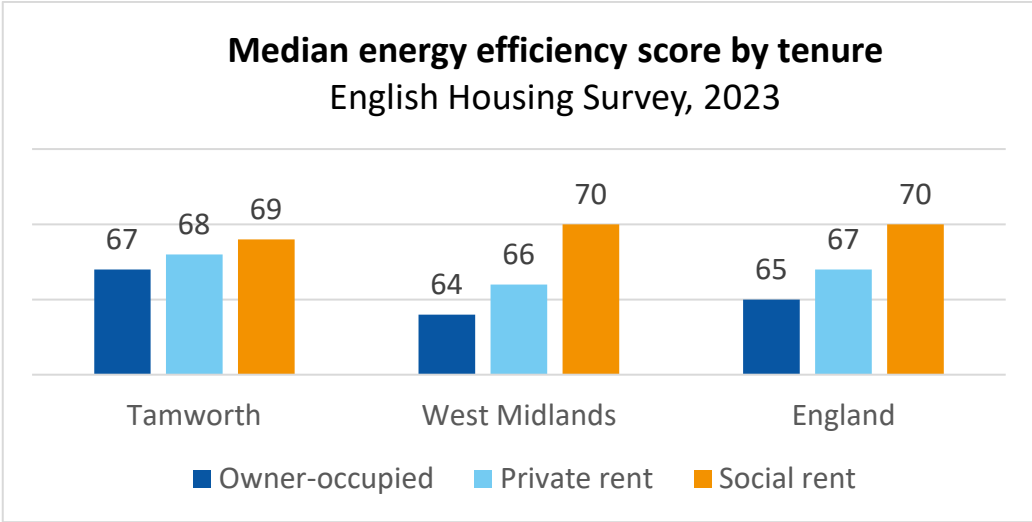
- 4.4 EPC (Energy Performance Certificate) ratings measure the energy efficiency of a property in the UK, ranging from A (most efficient) to G (least efficient). The ratings help assess housing stock condition, revealing how modern or outdated homes are in terms of energy performance.

SAP score	Energy efficiency rating band
More than 91	A
81 to 91	B
69 to 80	C
55 to 68	D
39 to 54	E
21 to 38	F
1 to 20	G



- 4.5 Tamworth has slightly higher average EPC ratings across all tenures compared to regional and national averages. Its social rent sector matches England’s average rating of 70, while owner-occupied and private rent ratings (67–68) exceed those in the West Midlands and England¹⁹. This suggests Tamworth’s housing stock is generally more energy efficient, particularly in private and owner-occupied sectors, indicating relatively better stock condition.

¹⁹ English Housing Survey (2023)

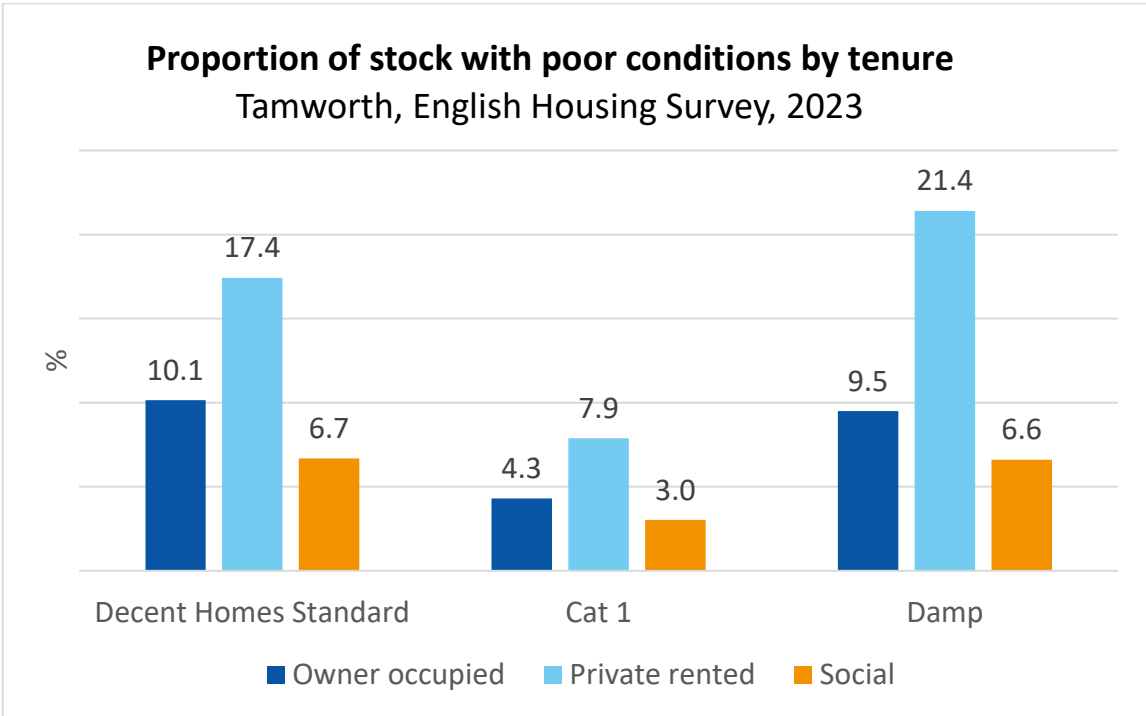
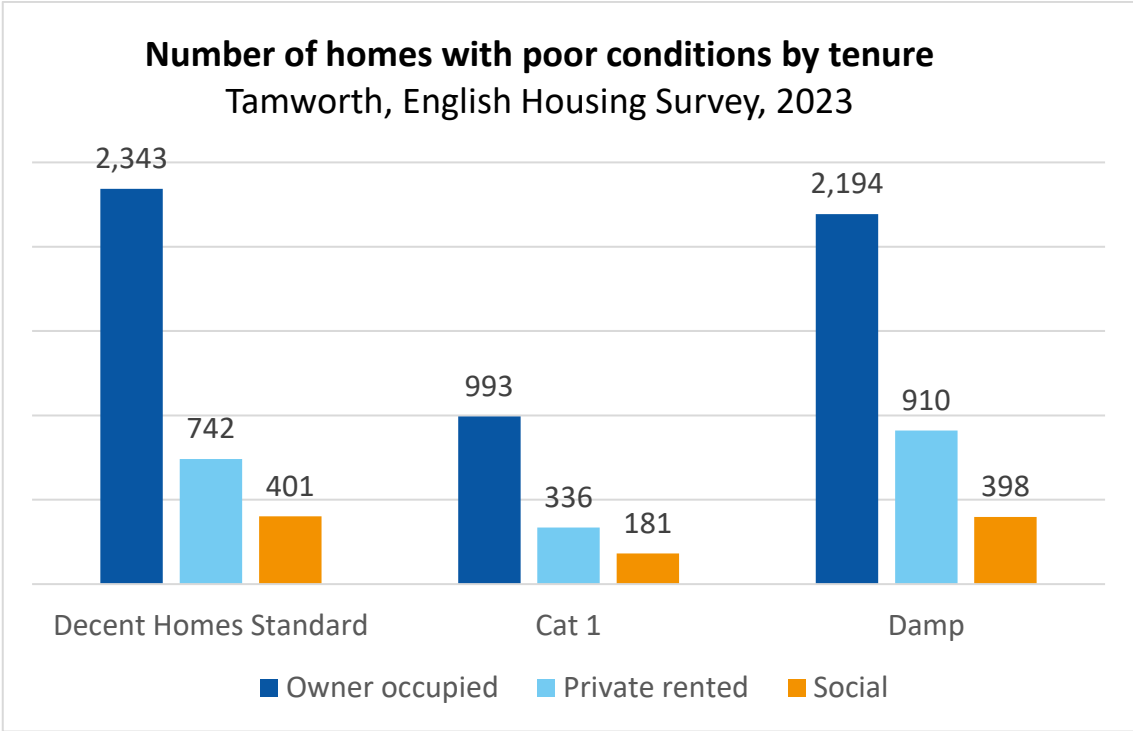


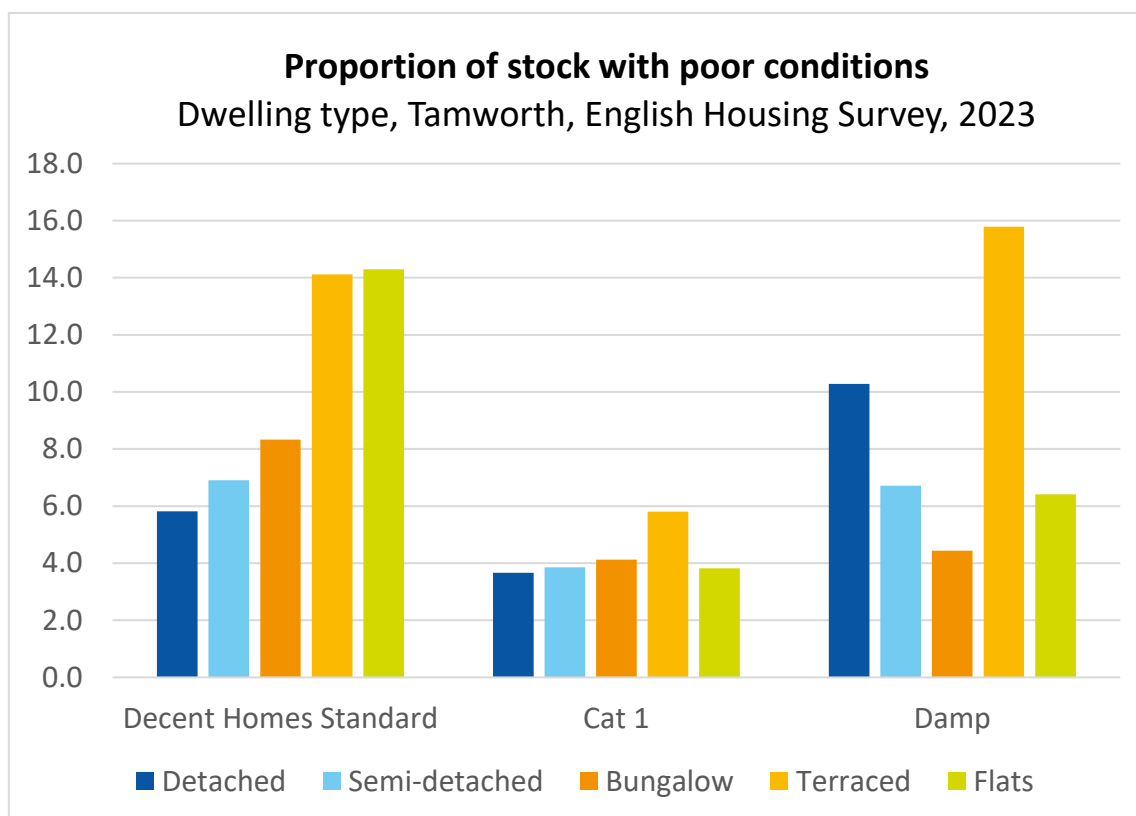
- 4.6 The English Housing Survey 2023 provides sub-regional estimates of housing stock condition. This includes modelled estimates of the number and proportion of occupied homes in each local authority (by tenure and dwelling type) that:
- are deemed non-decent according to the Decent Homes Standard (DHS),
 - are deemed unsafe due to having a Housing Health and Safety Rating System (HHSRS) Category 1 hazard, or
 - have damp

Table 1: Stock Condition, English Housing Survey 2023

	Tamworth		England
	Number	Proportion	Proportion
DHS	3,486	10.4%	15%
HHSRS Cat 1	1,510	4.5%	7.9%
Damp	3,502	10.5%	5.2%

- 4.7 Figures from the English Housing Survey indicate that more than 10% of homes in Tamworth do not comply with the Decent Homes Standard, and/or have damp.
- 4.8 Compared to England, Tamworth has a proportionally lower incidence of homes that fail the Decent Homes Standard, and homes that have a HHSRS Category 1 Hazard. However, there is a higher proportional incidence of damp in dwellings locally than the average for England.
- 4.9 These figures are prescient given plans to revise and extend the Decent Homes Standard to cover all rented homes, as well as the planned introduction of Awaab’s Law – both of which are covered in the accompanying strategy and action plan.



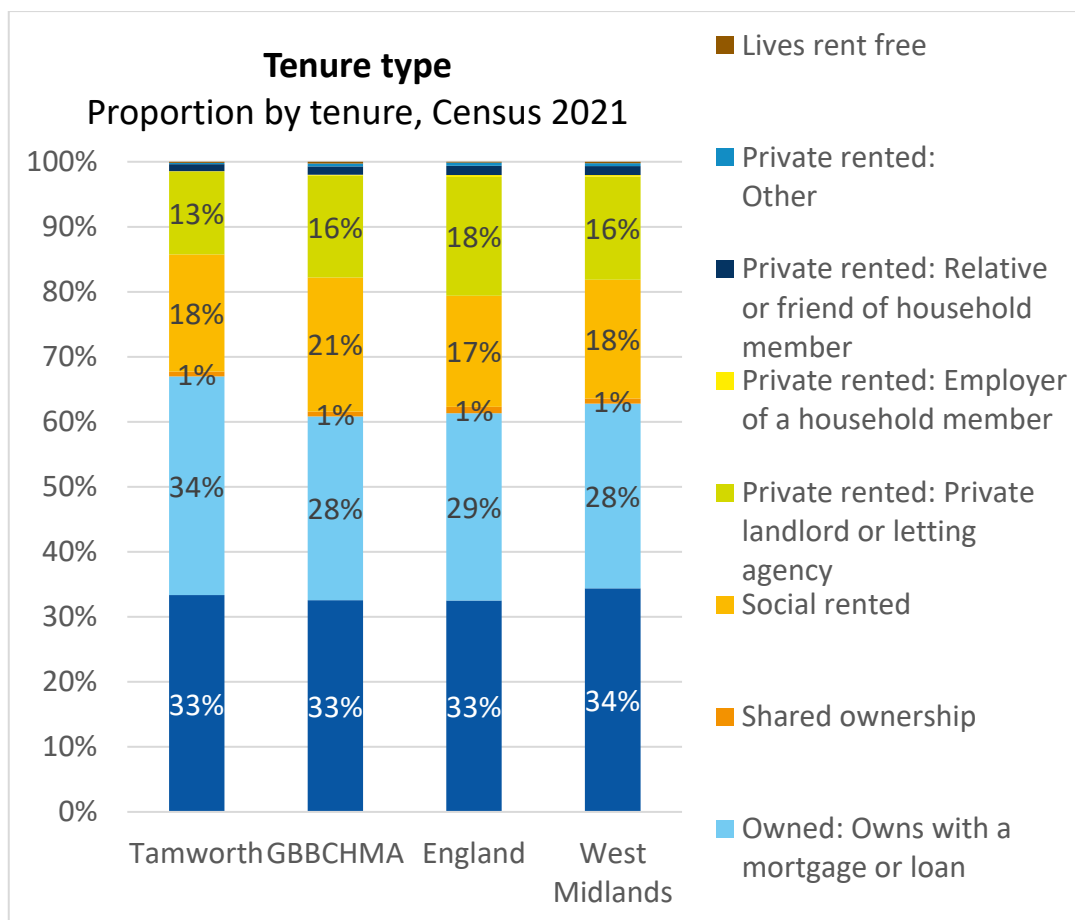


- 4.10 In proportional terms, issues of stock condition are most prevalent in private rented homes in Tamworth, followed by owner occupied homes. Issues with stock condition are the least prevalent in social housing.
- 4.11 In real terms however issues of stock condition are much more pronounced in owner-occupied properties with 2,343 owner occupied homes failing to meet the decent homes standard, 2,194 identified as having damp, and 993 with Category 1 hazards. This is due to the large number of owner-occupied homes in Tamworth.
- 4.12 Non-compliance with the Decent Homes Standard is significantly more prevalent in flats and terraces houses than in other types of dwelling. The prevalence of category 1 hazards is relatively similar across all dwellings, though slightly higher for terraced properties. Damp is most prevalent in terraced homes and detached houses.

Tenure

- 4.13 Homeownership is the dominant tenure in Tamworth, with a smaller proportion of social rented and private rented dwellings. Tamworth sees a reasonably high proportion of owner-occupation (67.7%) in comparison to the HMA (66.4%), Region (63.6%) and Country (62.3%)²⁰.

²⁰ ONS Census Data, 2021 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

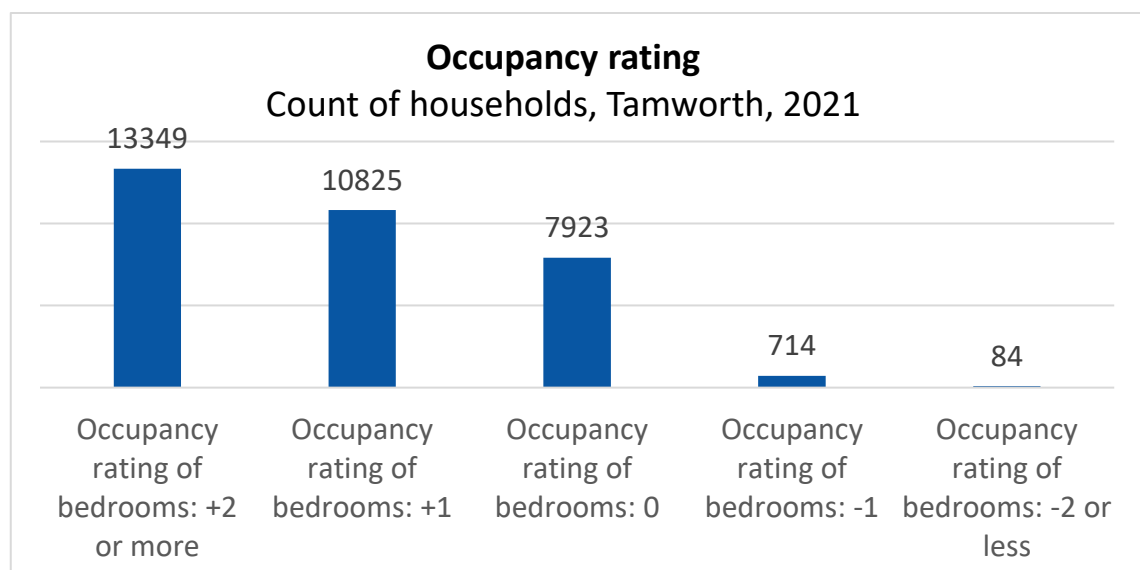


- 4.14 The Private Rented Sector is small when compared to the wider region and nation, although it does appear to be in line with the proportion seen in the HMA at 14.3%. As the figure below shows, home ownership declined between 2011 and 2021 by -1.2%²¹. This is a factor of declining levels of affordability across the country and locally which prevents potential first-time buyers from purchasing homes.
- 4.15 As a result of declining homeownership and social renting, all areas have seen increases in private renting, which puts additional pressure on the private rental market, as increased demand often leads to increasing costs which overall makes the sector less affordable. Nationally, the Private Rental Sector has increased in response to lower levels of home ownership. However, the degree to which that is the case in Tamworth has been less evident than the national picture.

²¹ ONS Census Data, 2021 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

Occupancy rating

- 4.16 'Occupancy rating' determines the size of a home relative to the size of the household occupying it. For this analysis, the bedroom standard has been used which compares the number of bedrooms in a home to the number required by the household.
- 4.17 The system indicates how homes are occupied, with a positive score (+1 or more) indicating that a dwelling is under-occupied, 0 indicating a dwelling that is at capacity or 'the right size' and -1 or less indicating that a dwelling is over-occupied (i.e. it has at least 1 bedroom fewer than the household needs).
- 4.18 The number of bedrooms needed by a household is calculated according to the bedroom standard which requires any of the following groups to have their own room:
- adult couple
 - any remaining adult (aged 21 years or over)
 - two males or two females (aged 10 to 20 years)
 - one male (aged 10 to 20 years) and one male (aged 9 years or under), if there is an odd number of males aged 10 to 20 years
 - one male aged 10 to 20 years if there are no males aged 0 to 9 years to pair with him
 - repeat the above steps for females
 - two children (aged 9 years or under) regardless of sex
 - any remaining child (aged 9 years or under)



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- 4.19 According to the 2021 Census, 24,174 homes in Tamworth are underoccupied, comprising 74% of all homes. Just 798 homes were over-occupied, equating to just over 2% of all homes. Tamworth has a high level of under occupancy, as well as a lower level of overcrowding. This is a component of the size of the stock and the household composition with greater numbers of older people and single-person households²².
- 4.20 This also suggests there is a potential reason to support the downsizing of households that have more space than they may need and/or may struggle with the upkeep of such homes. This could be particularly relevant for older households who may wish to move into smaller accommodation that may be more easily adaptable to suit changing mobility needs.
- 4.21 The occupancy rating differs significantly between tenures. Social rented dwellings in all areas are more likely to be overcrowded or at capacity than other tenure types, this is followed by private renting then ownership. This is a factor about access to choice and household finances.

Affordability

To buy

- 4.22 The median average house price in Tamworth (£234,473) is lower than the West Midlands (£237,500), and England as a whole (£290,000). Tamworth has experienced very high proportional growth in house prices over the past decade (75%), surpassing both the West Midlands (63%), and England (57%) in relative terms.²³
- 4.23 Tamworth sees lower than average prices overall, however, there are some higher value areas which tend to be new housing developments.
- 4.24 ONS' workplace-based affordability ratio over time considers the median earnings of those working within an area compared to its median house prices. Tamworth's affordability ratio sits at 7.36. This compares to a regional affordability ratio of 7.18 and 8.26 across England. This means that Tamworth is less affordable than other areas in the region, but more affordable than the England average.
- 4.25 The affordability ratio has worsened over time, indicating that the growth in median earnings in the area has not kept up with house price growth. More recently however Tamworth has seen an improvement in affordability. This may be a result of adjustments to house prices post-pandemic which can be linked to the end of the stamp duty holiday.

²² ONS Census Data, 2021 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

²³ ONS, HPSSA, 2023 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

Private Rented Sector

- 4.26 Recent rent prices are not yet reflected in the official data. ONS data states that as of September 2023, median monthly rents in Tamworth were £750²⁴. The area has experienced steady rent increases since September 2011. Meanwhile, data from home.co.uk suggests that median monthly rent is £950 as of September 2025.²⁵ There is growing financial pressure on PRS tenants in Tamworth.
- 4.27 Tamworth has the highest costs for room rentals amongst the HMA. For most property types the median rental cost in Tamworth matches the West Midlands average. Looking at how prices have changed by the size of dwelling, room rents have increased fastest in Tamworth at 51% being the highest total growth of all areas and sizes.
- 4.28 A significant number of PRS tenants rely on Housing Benefit or Universal Credit to meet rental costs, indicating the PRS's importance in accommodating lower-income households. This is despite Local Housing Allowance (LHA) rates not adequately covering prevailing market rents, potentially creating affordability challenges for tenants reliant on housing benefits.
- 4.29 The Mid Staffordshire Local Housing Allowance (LHA) rate covers all of Tamworth. The table below shows the standard rates for Mid Staffordshire and the difference from current median rental costs per week²⁶.

	Shared Room	1-bed	2-beds	3-beds	4-beds
LHA rate for Mid Staffordshire	£81.10	£115.07	£143.84	£170.30	£228.99
Median rent	£231.15	£222.26	£221.56	£253.95	£448.54
Difference	-£150.05	-£107.19	-£77.72	-£83.65	-£219.55

- 4.30 This undermines Tamworth's ability to discharge homeless duties into the private rented sector. Consideration of subsidised rent arrangements are not considered necessary at scale but can be considered on a case basis.

²⁴ ONS, Private rental market summary statistics in England: October 2022 to September 2023

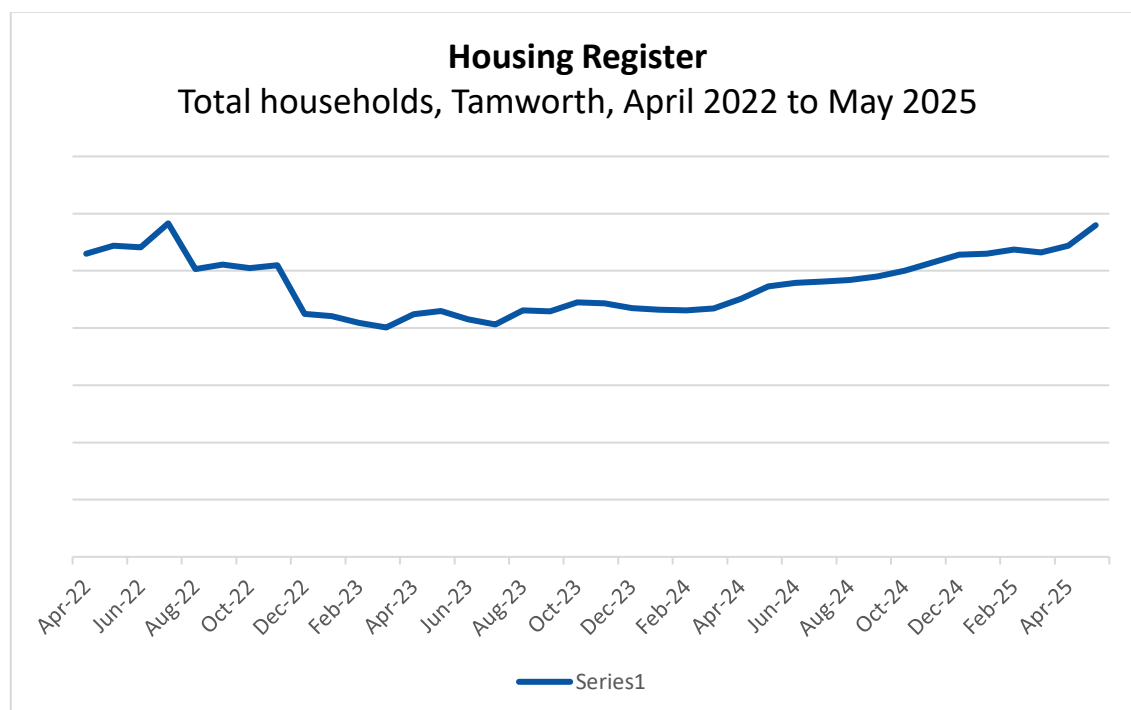
²⁵ Home.co.uk

²⁶ Local Housing Allowance rates (2025). <https://lha-direct.voa.gov.uk/>

Demand

- 4.31 The increasing costs of room rents, particularly in Tamworth, suggest that there is likely increasing demand for HMOs or even smaller rented properties in the area.

The total number of households on the housing register has remained relatively stable since April 2022, when it stood at 530. It increased slightly during the summer of 2022 before falling sharply to a low of 401 in March 2023. Since then, the number has steadily risen, reaching 580 in May 2025²⁷.



Planning and development

- 4.32 Between 2011-12 and 2022-23 Ministry of Housing Communities and Local Government (MHCLG) statistics recorded 2,396 net additional dwellings in Tamworth²⁸.
- 4.33 Delivery has increased in the past 5 years now seeing an annual average delivery of 422 dwellings. These compared to the 10-year average of 291 dwellings per annum²⁹. Increased delivery in recent years is the result of the three largest housing sites in the current Local Plan simultaneously coming forward for development, meaning delivery in future years is unlikely to reflect such higher levels.

²⁷ Data provided by Tamworth BC, 2025

²⁸ MHCLG, 2023 (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

²⁹ Council Monitoring Data (from the Lichfield and Tamworth Housing and Development Needs Assessment, 2025)

Housing need (HEDNA)

- 4.34 The new Standard Method for assessing local housing targets was introduced in December 2024. This approach increased the number of houses that need to be delivered each year to meet a target for 370,000 dwellings across the country, with a specific target for Tamworth of 444 net additional dwellings a year³⁰.
- 4.35 The standard method uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. This sets out a minimum annual housing need figure and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure. This level of housing delivery would result in a population growth of around 20,500 (26%) over the Local Plan period.
- 4.36 The evidence also indicates that there is an acute need for affordable housing. Most need is from households who are unable to buy *or* rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership.
- 4.37 The Housing & Economic Development Needs Assessment (HEDNA) includes an estimate of the current need for affordable housing. This is based on a different calculation than the Standard Method outlined above, incorporating homeless households, including those living in Temporary Accommodation; overcrowded households; concealed households; existing affordable housing tenants in need; and existing households in other tenures whose housing need would be better met by affordable housing.
- 4.38 The table below shows estimated number of households in each category. It shows almost 2,000 households in Tamworth either lacking housing or living in housing deemed unsuitable.

Concealed and Homeless Households	Overcrowded Households	Existing Affordable Housing Tenants in Housing Need	Households from Other Tenures in Housing Need	Total
425	799	129	623	1,975

- 4.39 The HEDNA next estimates the need by tenure and considers affordability. This is based on estimates of how incomes are likely to vary across households based on tenure. It estimates that around 57% of the households identified would be unlikely to afford market housing to buy or rent in Tamworth.

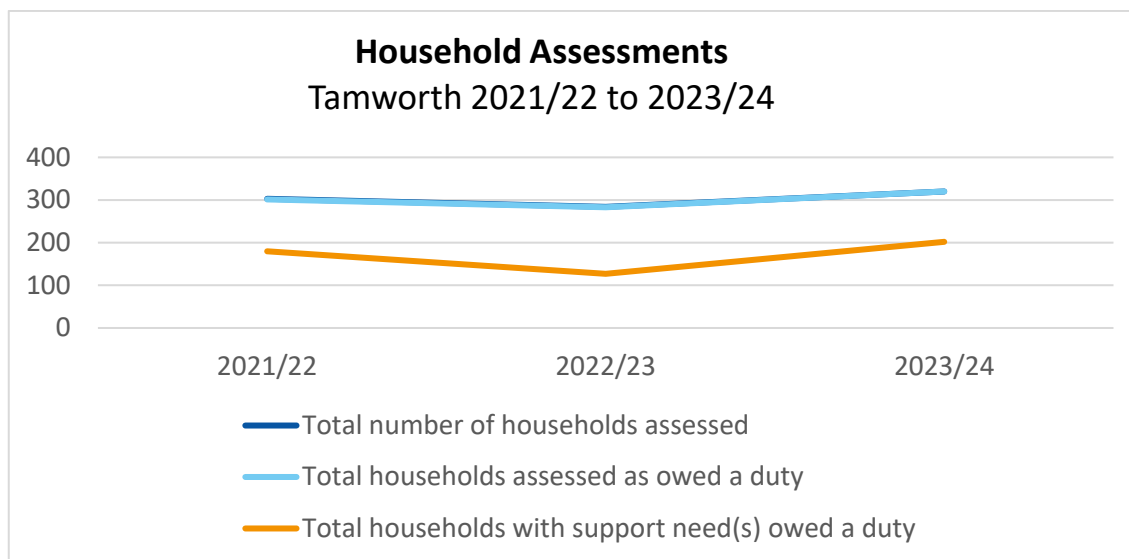
³⁰ The Lichfield and Tamworth Housing and Development Needs Assessment (2025)

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- 4.40 Excluding households living in affordable housing (who would release an affordable home upon moving so would not create net need for affordable housing), the current total need is estimated to be **741 households in Tamworth**. Over the Local Plan period this would equate to 35 affordable homes per year (not including future increases in affordable housing need).
- 4.41 With respect to supported and accessible housing, key findings for the 2022-43 period, which marks the end date for the emerging local plan, in Tamworth include:
- a need for 751 additional housing units with support (sheltered/retirement housing) across the market (414) and affordable (337) sectors;
 - a need for 428 additional housing units with care (e.g. extra-care) – split between market (252) and affordable (176) housing;
 - a need for additional nursing (400) and residential care (213) bedspaces in the longer term
 - a need for around 19 dwellings per annum to be for wheelchair users (meeting technical standard M4(3))

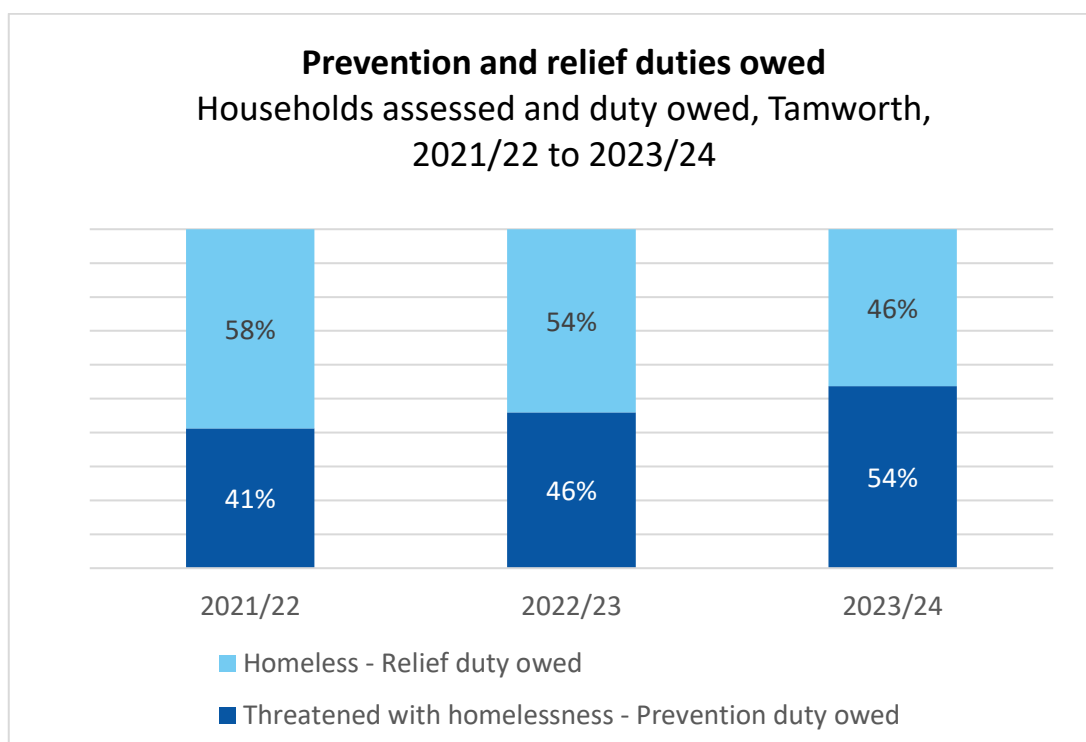
5. Statutory homelessness

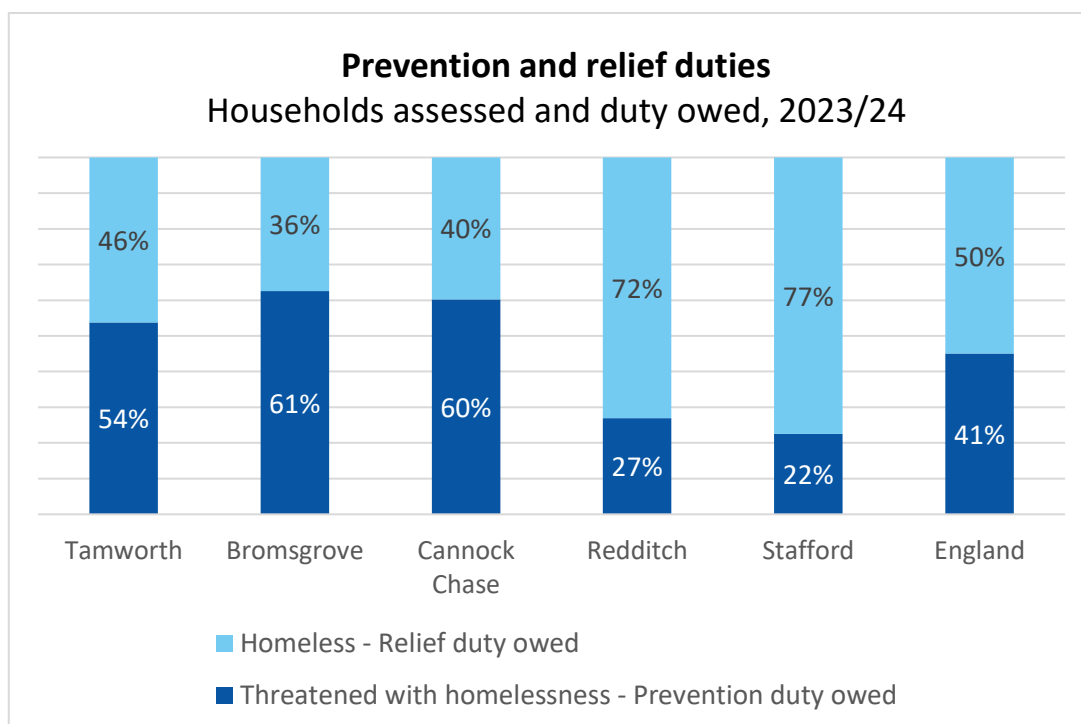
- 5.1 This section is based on an assessment of H-CLIC data for three years (2021/22 – 2023/24) and provides an understanding of levels and trends in homelessness in Tamworth.³¹ Data prior to 2021/22 has not been included due to the Covid-19 pandemic and a lack of comparability with previous years due to Government policy responses such as ‘Everyone In’.
- 5.2 Tamworth assessed around 300 households each year between 2021/22 and 2023/24, with nearly all leading to the household being owed either a prevention or relief duty (the exceptions being two assessments in 2021/22 and one in 2022/23). There was a fall in the number of assessments in 2022/23 to 284 but this has since risen to above 2021/22 levels, at 320 assessments in 2023/24. Around two-thirds of those owed a duty had support needs in 2021/22 (60%) and 2023/24 (63%), but this fell to 45% in 2022/23.

³¹ Statutory homelessness in England (H-CLIC), (2021-2024)



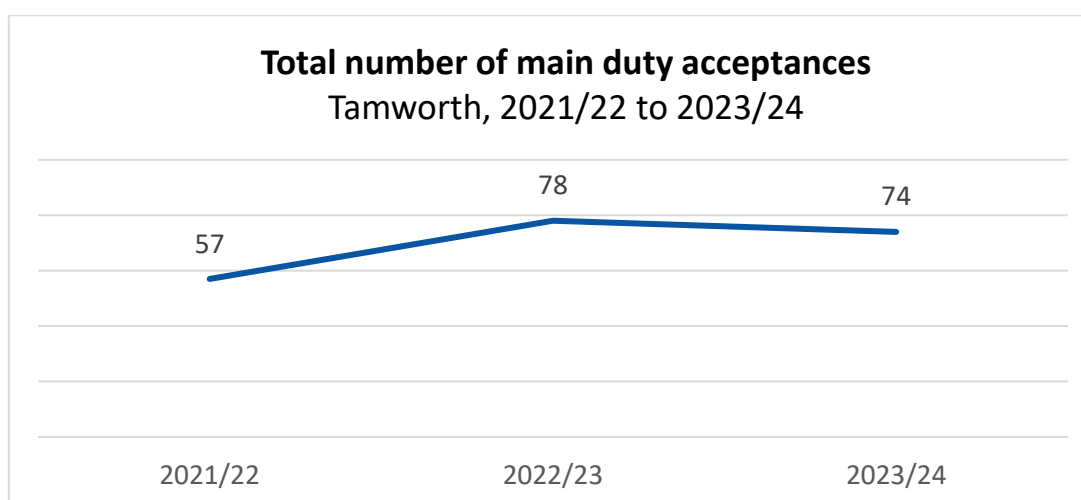
- 5.3 The proportion of households owed a prevention duty compared to those owed a relief duty has been increasing over the period, from 41% in 2021/22 to 54% in 2023/24. This is accompanied by a decline in the proportion of relief duties owed, from 58% to 46% over the period. This indicates either that households are presenting to the council earlier in their homelessness journey, and/or that efforts to prevent homelessness are having a positive impact. In fact, the prevention figures mask the advice and assistance given by the council which often negating the need to trigger formal duties.



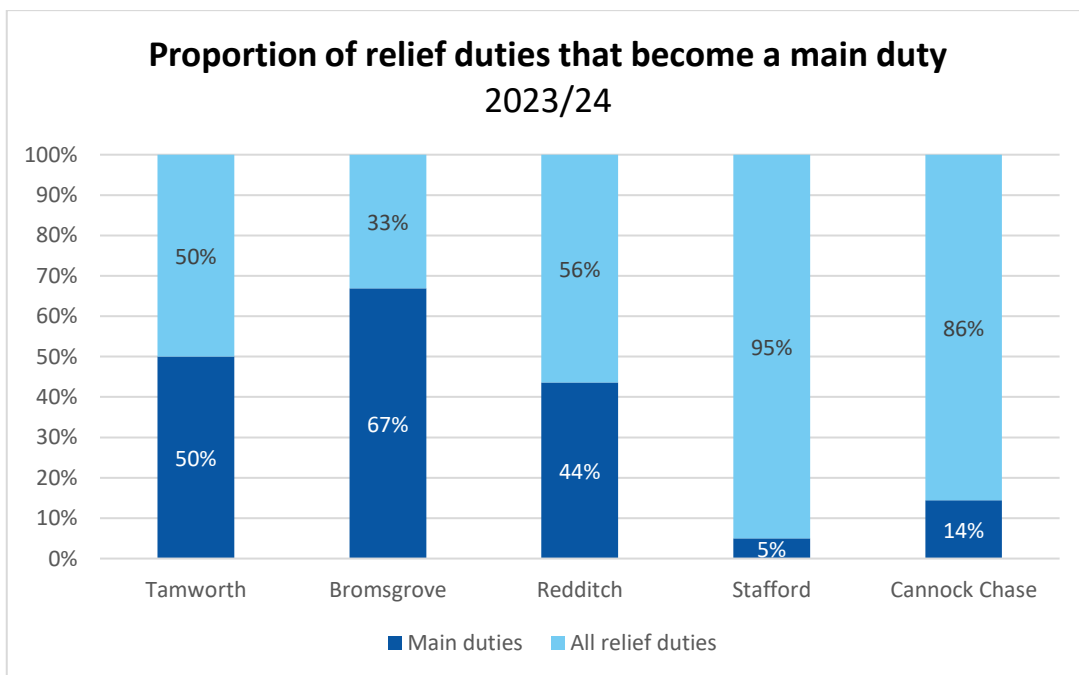
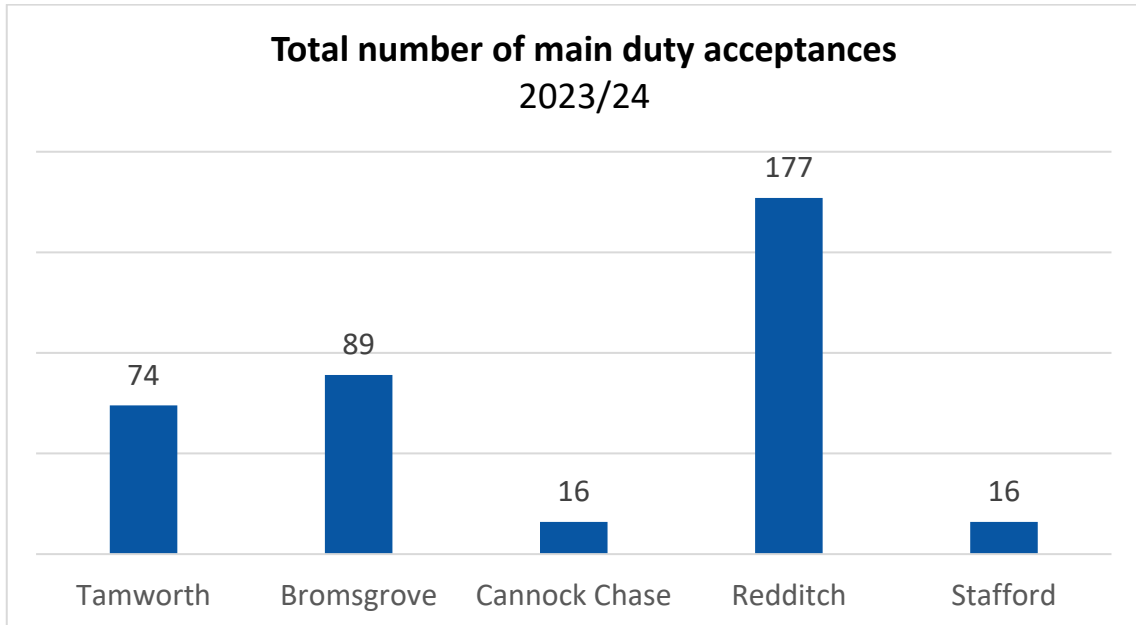


- 5.4 Regionally, Tamworth falls roughly in the middle of its neighbours with respect to the divide between prevention and relief duties owed. Stafford and Redditch have low proportions of prevention duties owed, 22% and 27% respectively. This compares to Bromsgrove (61%) and Cannock Chase (60%) whose proportions are between two and three times higher. The proportion of prevention duties issued in Tamworth are above the national average (41%). This comparator has been used based on demographic similarities rather than geographical.

Main duty trends



- 5.5 In the two years since 2021/22, there has been an increase in the number of main duty cases accepted, from 57 to 74 in 2023/24. The increasing number of priority need households passing through homelessness services, could result in increasing pressure on homelessness services in Tamworth.



- 5.6 Comparing the number of main duties accepted across the region, Redditch stands out as having by far the highest number of acceptances, with more than double than Tamworth. Cannock Chase and Stafford have the lowest number with 16 each. These figures often either reflect levels of demand or the effectiveness of identification and

support to households at risk of homelessness, who might subsequently have a priority need. Rising figures in Tamworth warrant further monitoring.

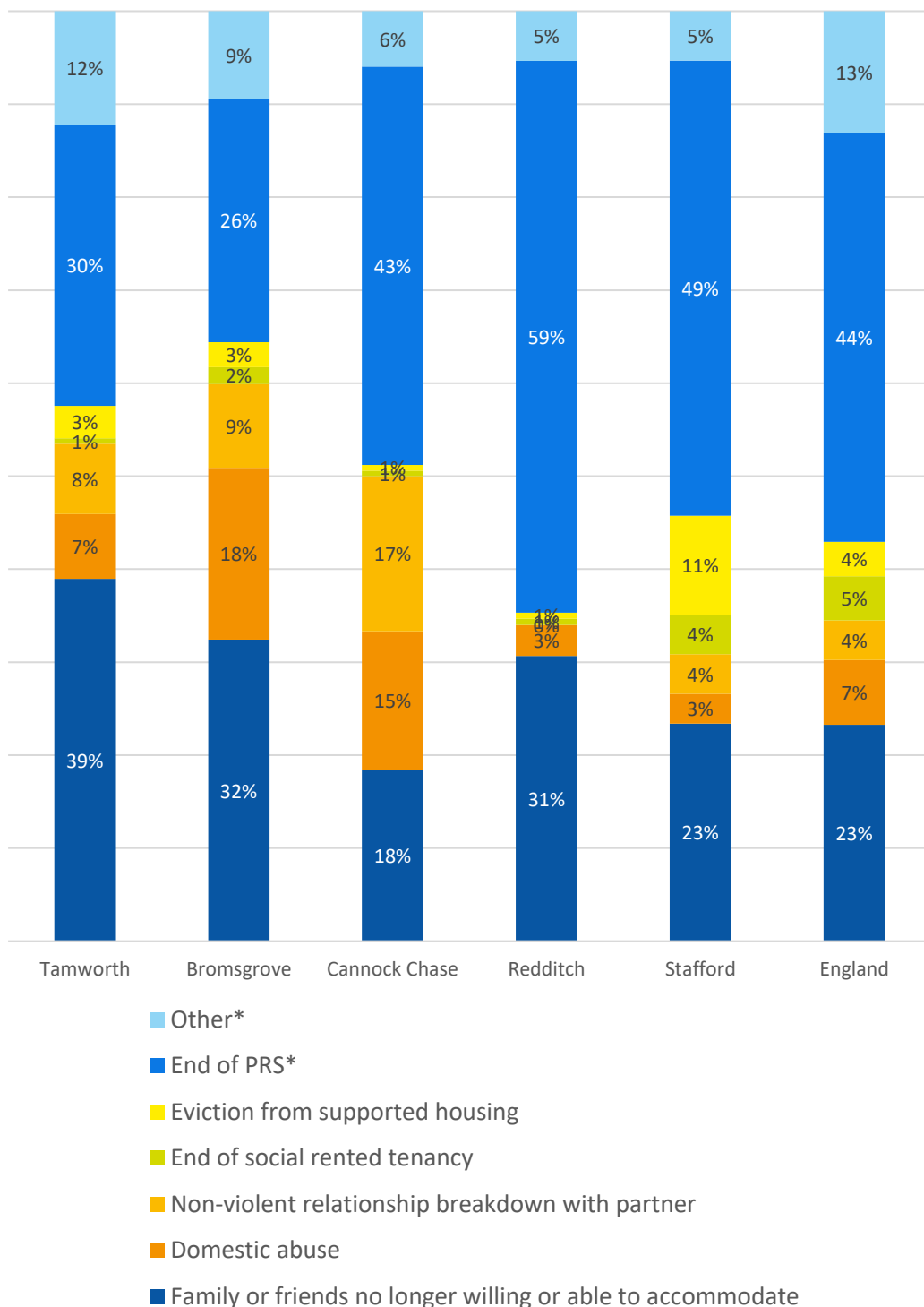
- 5.7 When considering the proportion of relief duties that become a main duty, Stafford and Cannock Chase have the lowest proportion highlighting their support to households at risk of homelessness. Tamworth's figures show that 50% of households at risk of homelessness receive a main duty, this is lower than Bromsgrove but higher than Redditch, Stafford and Cannock Chase. This suggests that Tamworth does need to monitor their support and its effectiveness at preventing homelessness at this point of identification.
- 5.8 The vast majority of households owed a main duty include dependent children, a proportion that has risen from 56% in 2021/22 to 70% in 2023/24. This is followed by those with mental health problems (11%) and physical disability / ill-health (7%). The number of households with mental health problems has remained fairly consistent over the three years, but the proportion has reduced due to the rise in households with dependent children. Domestic violence, for which there were no cases listed as the priority need in 2021/22, impacted 6% of households in 2022/23 and 4% in 2023/24.

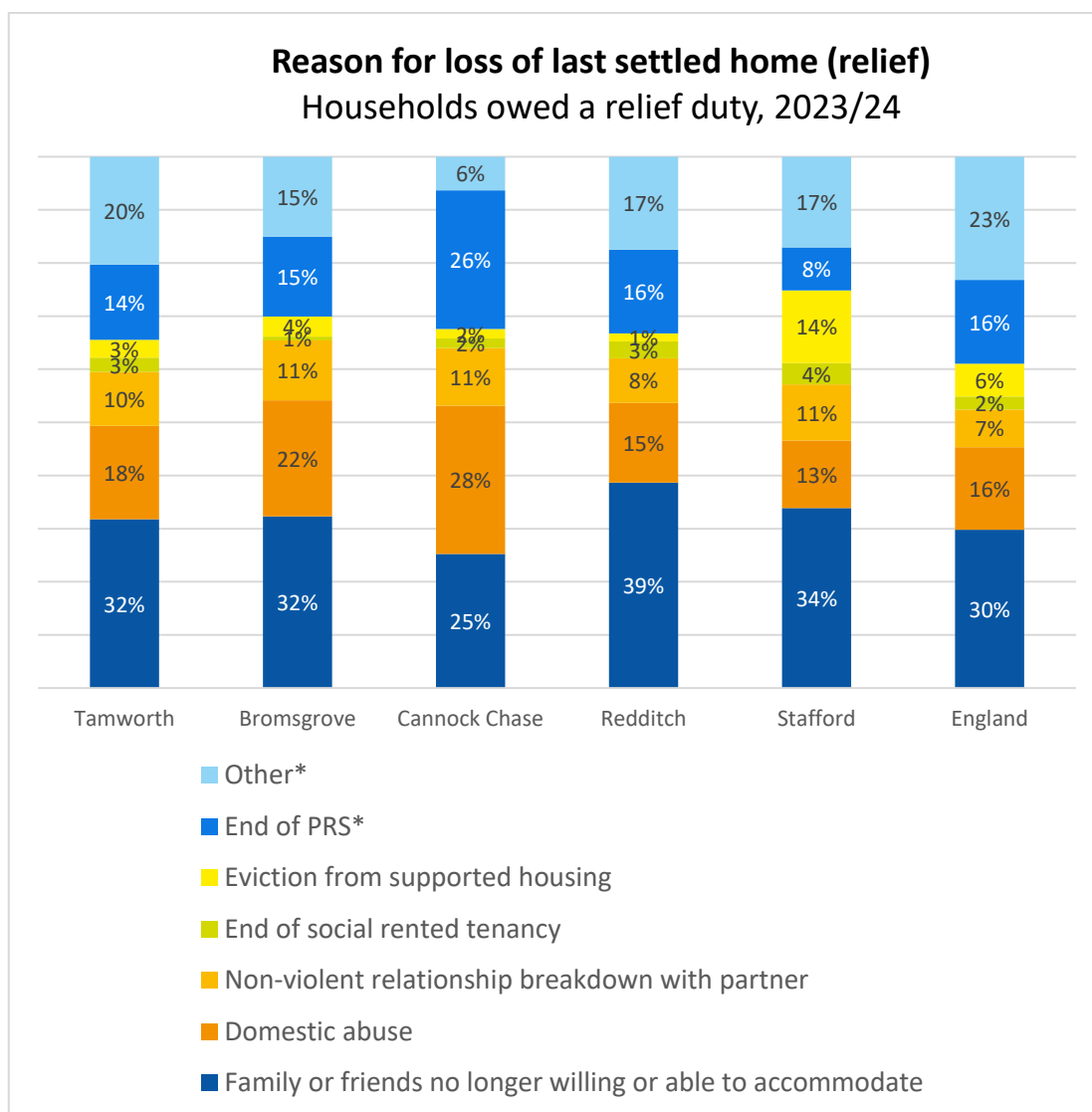
Causes of homelessness

- 5.9 Of the households owed a prevention duty, the leading cause of homelessness risk in 2023/24 was friends or family no longer willing or able to accommodate, at 39% of cases. The numbers have significantly increased from 42 households three years ago to 67 in 2023/24, a 60% increase. The second highest cause was the end of private tenancy, with 30% of cases, which is a reduction from 2021/22 when it was the leading cause (36%).
- 5.10 Compared to regional neighbours and the national average, Tamworth has the highest proportion of cases caused by friends or family no longer willing or able to accommodate, although it is also the leading cause in Bromsgrove. Other areas have significantly higher issues with the end of private rented tenancies. The strategy and action plan reflect the need to continue providing high-quality mediation services.

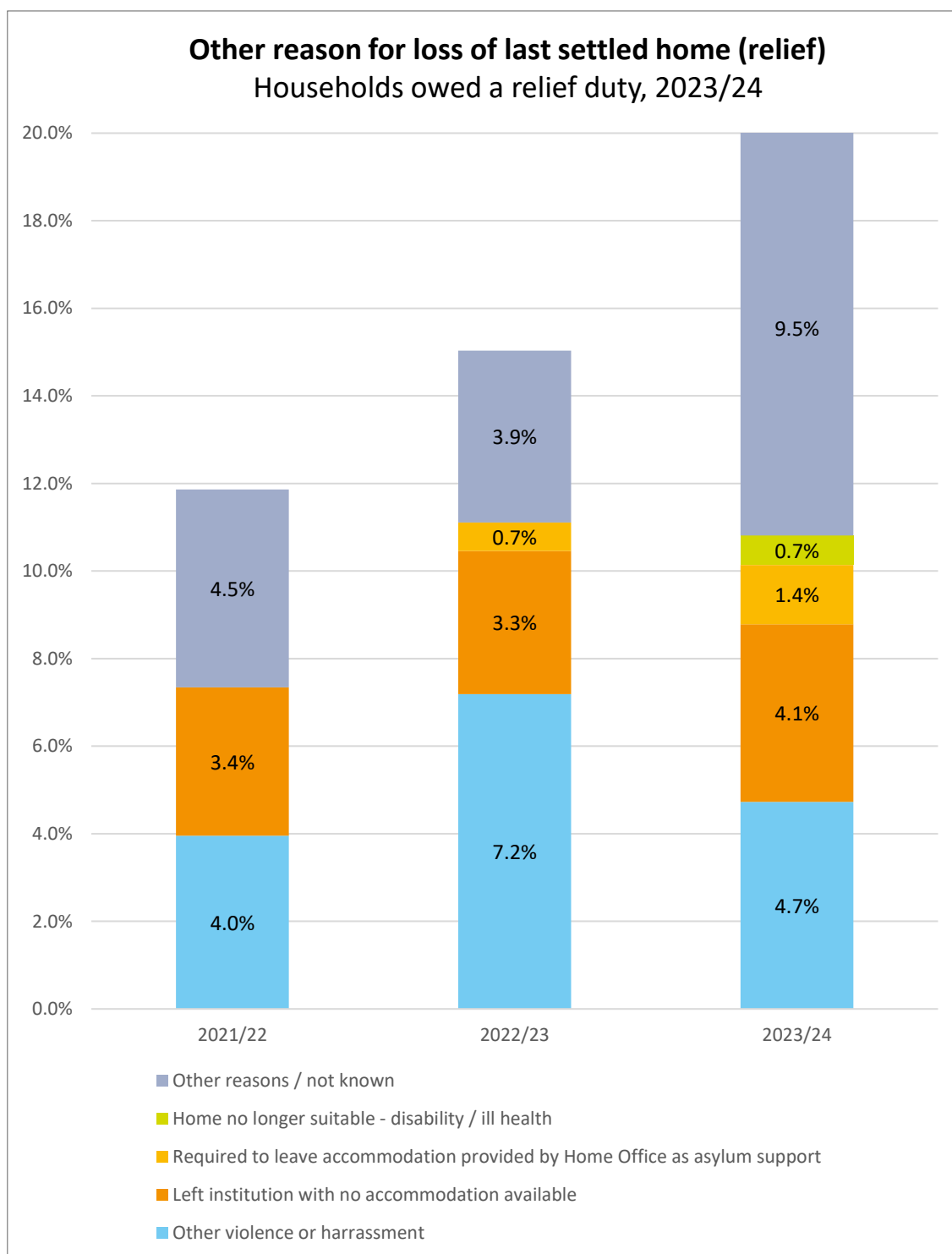
Reason for loss of last settled home (prevention)

Households owed a prevention duty, 2023/24



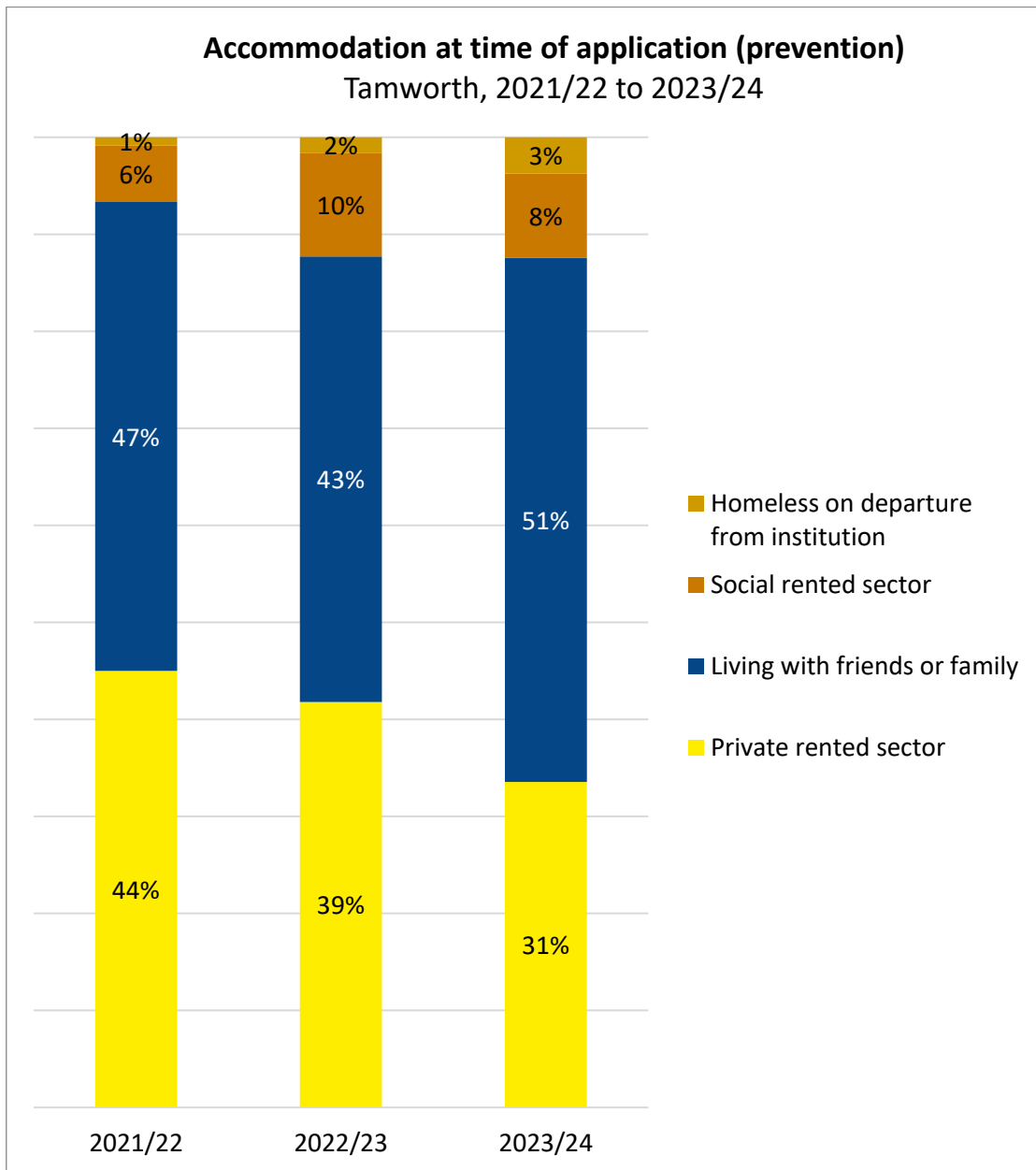


- 5.11 The proportions of households owed a relief duty as a result of family or friends is similar to those owed a prevention duty. However, the proportion owed a relief duty as a result of the end of private tenancy is significantly lower, at 14% in 2023/24. The data also shows that nearly one-fifth of households lost their last settled home due to domestic violence (18%) which mirrors the regional average. The highest proportion of domestic violence cases is 28% in Cannock Chase and the lowest is 13% in Stafford.
- 5.12 Other reasons include other violence or harassment (3.5% in 2023/24), left institution with no accommodation available (3.5% in 2023/24), required to leave asylum accommodation (2.3% in 2023/24), home no longer suitable due to disability or ill health (0.6% in 2023/24) and reasons unknown (2.3% in 2023/24).
- 5.13 In Tamworth, a significant proportion of relief duties are owed for 'other' reasons (20%). This has grown from 12% in 2021/22.

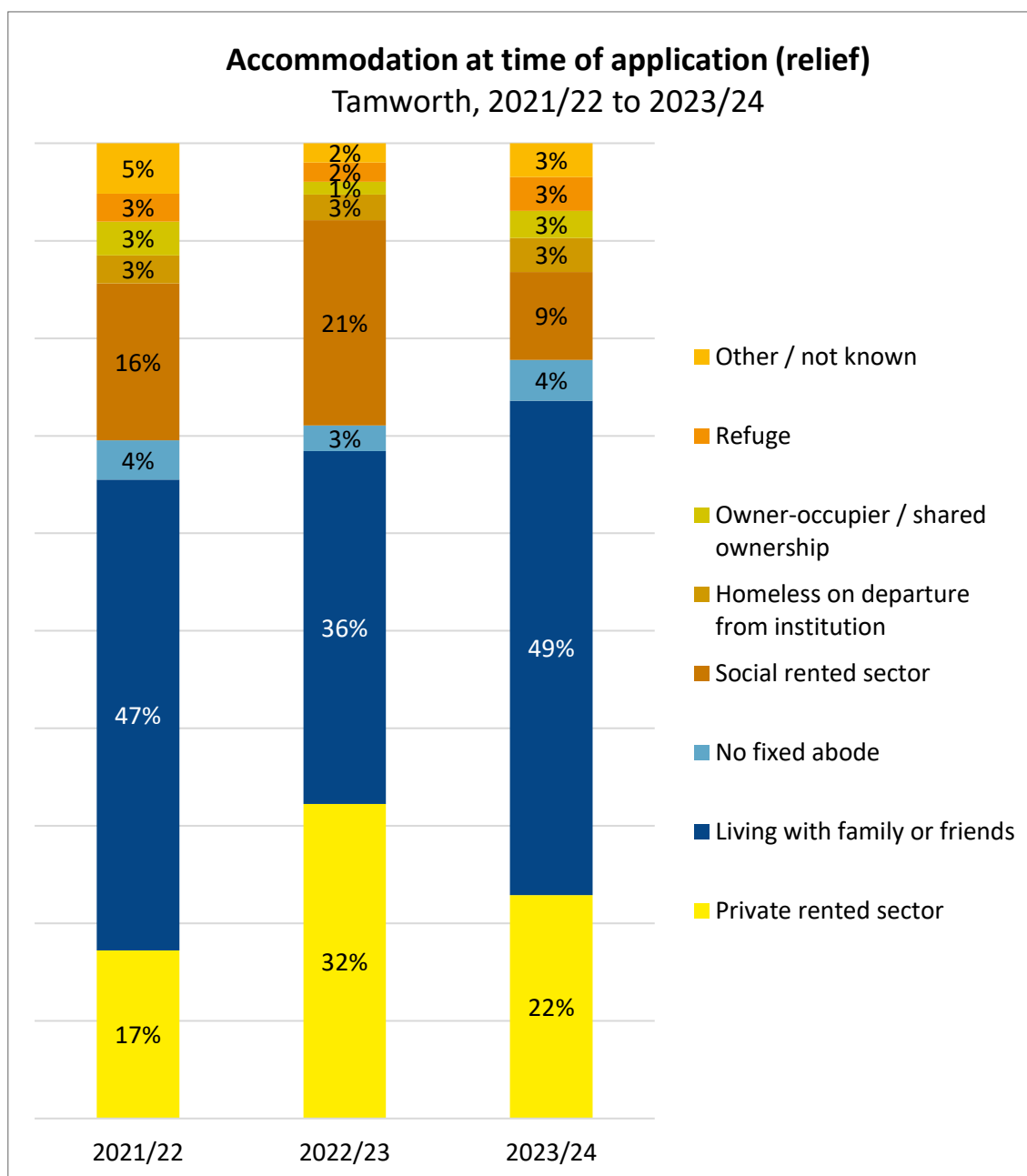


- 5.14 Other reasons include other violence or harassment (4.7% in 2023/24), left institution with no accommodation available (4.1% in 2023/24), required to leave asylum accommodation (1.4% in 2023/24), home no longer suitable due to disability or ill health (0.7% in 2023/24) and reasons unknown (9.5% in 2023/24).

Last Settled Accommodation

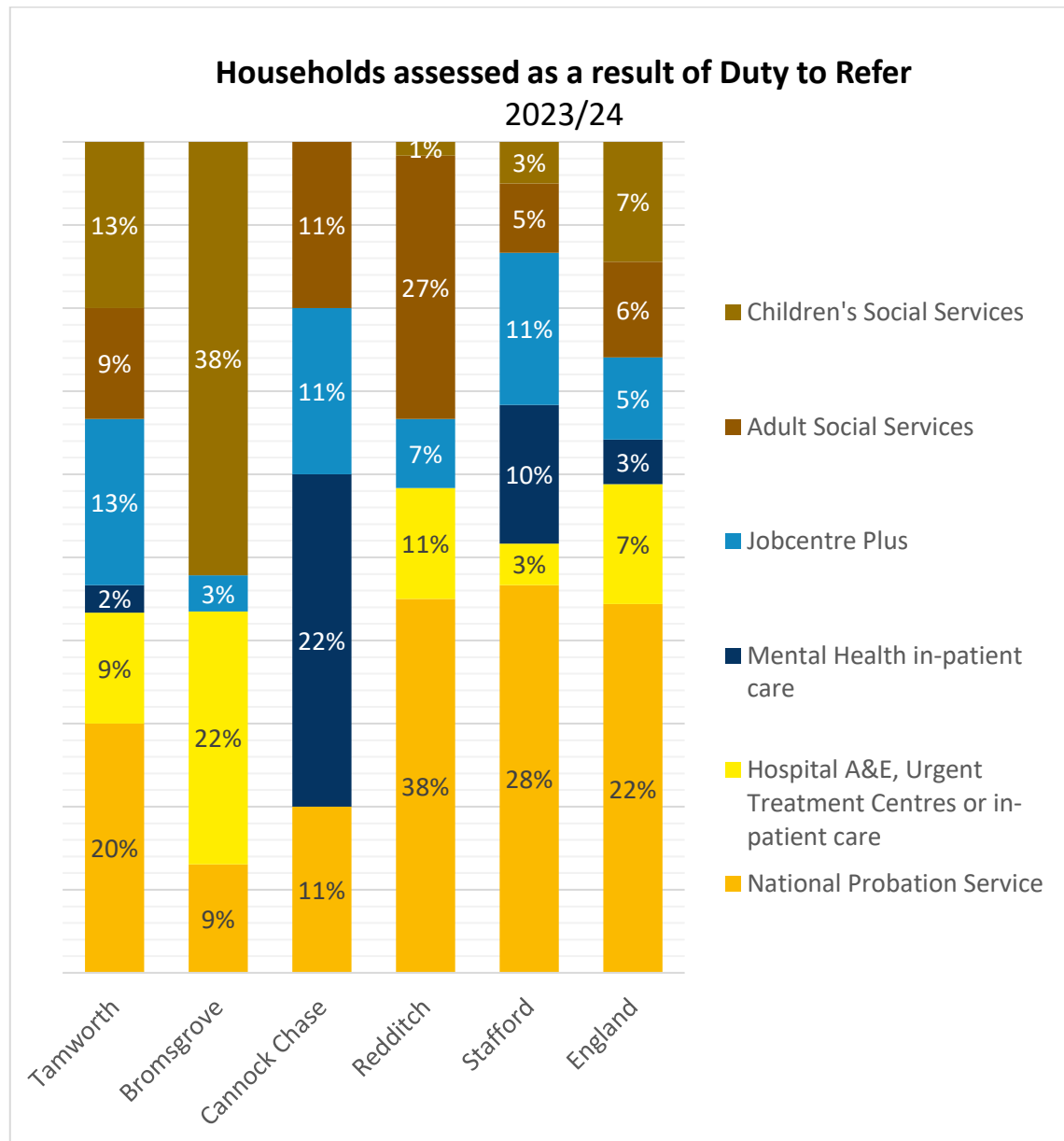


- 5.15 The majority of households owned a prevention duty were living with friends or family at the time of the application, a consistent proportion across the three years (51% in 2023/24). The proportion living in the private rented sector reduced from 44% to 31% in the three years. Four households, 2% of all cases, were living in National Asylum Seeker Support accommodation in 2023/24, with no cases reported in the two years prior to that. The number of households coming from the social rented sector doubled from seven to 14 from 2021/22 – 2023/24 (8% of all cases). However, this matches the average proportion across the region which stands at 9%.



- 5.16 Households' accommodation at the time of application for those owed a relief duty was similar to those with a prevention duty. The most common accommodation was living with family and friends (49%), followed by the private rented sector (22%). In 2022/23, there were peaks in the number of applications from the private and social rented sectors however, these have since reduced in the most recent year of data.
- 5.17 There is significant regional variation, highlighting the importance of local context. Stafford has three times the proportion of households homeless on departure from an institution compared to Tamworth (9% compared to 3% in 2023/24). Similarly, only 1% were rough sleeping in Tamworth when an application for a relief duty was made in 2023/24, compared to 10% in Bromsgrove.

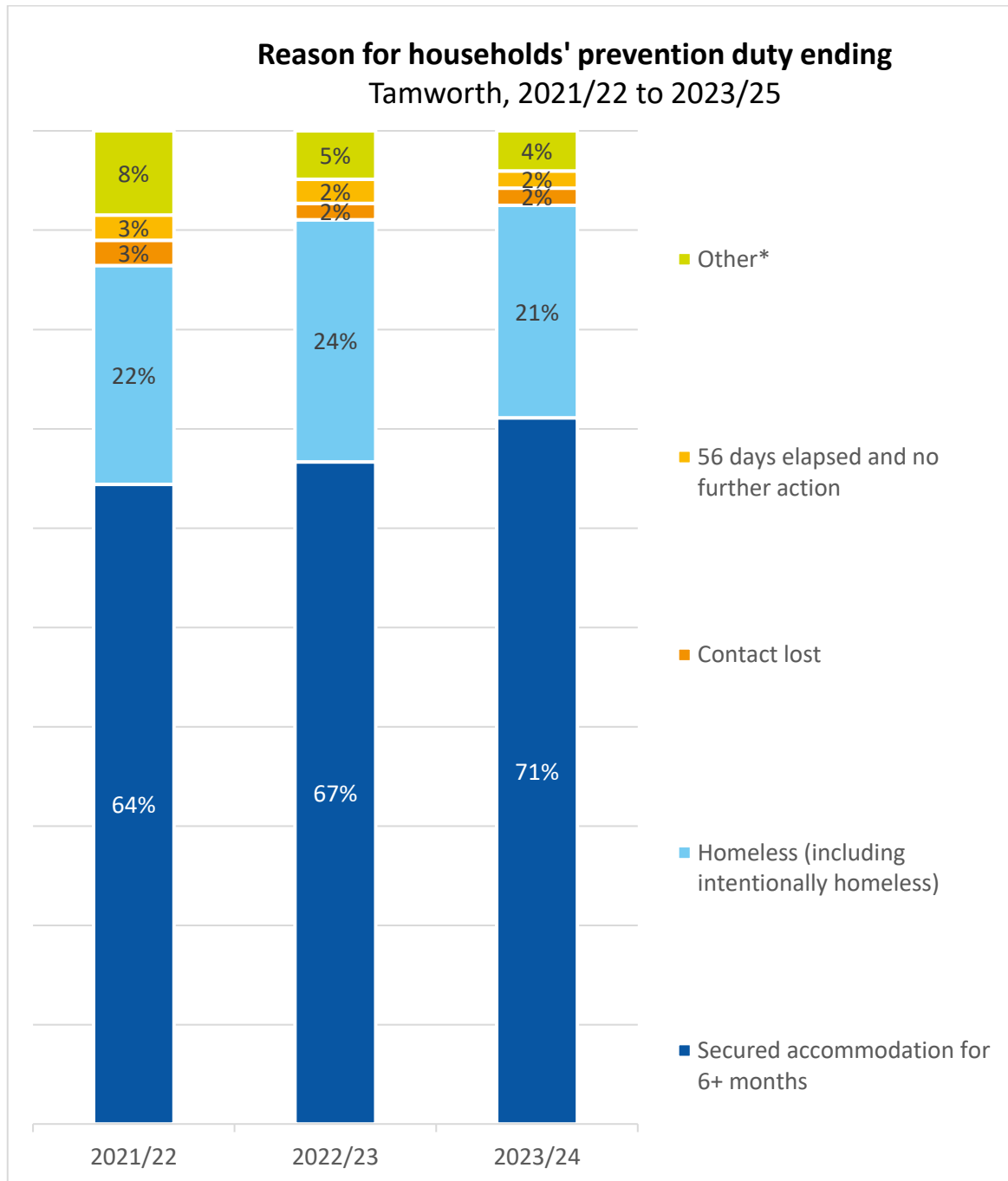
Referrals and Duty to Refer



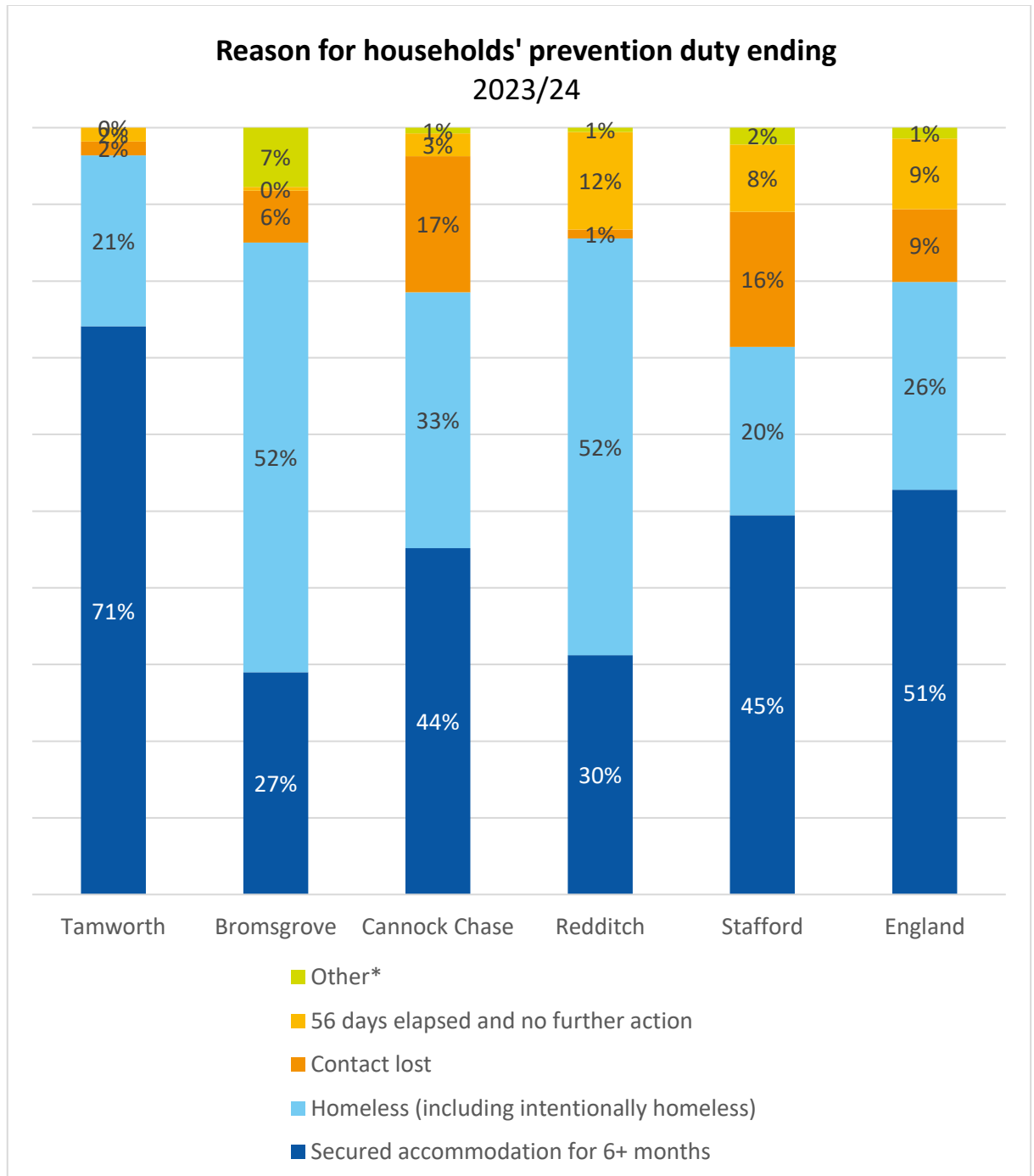
- 5.18 Across the three-year period, around two thirds of households assessed as a result of a referral were initiated due to a Duty to Refer (67%), with the remaining third from an agency not subject to the Duty to Refer (33%).
- 5.19 Of the referrals from those with a Duty to Refer, the highest proportions come from the National Probation Service (20%), Jobcentre Plus (13%) and Children's Social Services (13%). Referrals from the Jobcentre Plus have reduced from 21% - 13% between 2021/22 – 2023/24, whereas those from Children's Social Services were only 2% in 2021/22. Note that these figures are only those where a formal assessment has taken place and that the actual number of duty to refers received in practice are higher.

5.20 Regionally, the source of referrals varies significantly among those who have a Duty to Refer. In Bromsgrove, referrals from Children’s Social Services are the highest proportion (38%). In Cannock Chase, the largest number of referrals come from mental health in-patient care (with 22% of referrals). Whereas in Redditch, 38% of referrals come from the National Probation Service. Tamworth is fairly well aligned with the national average among many of these services.

Prevention duty outcomes

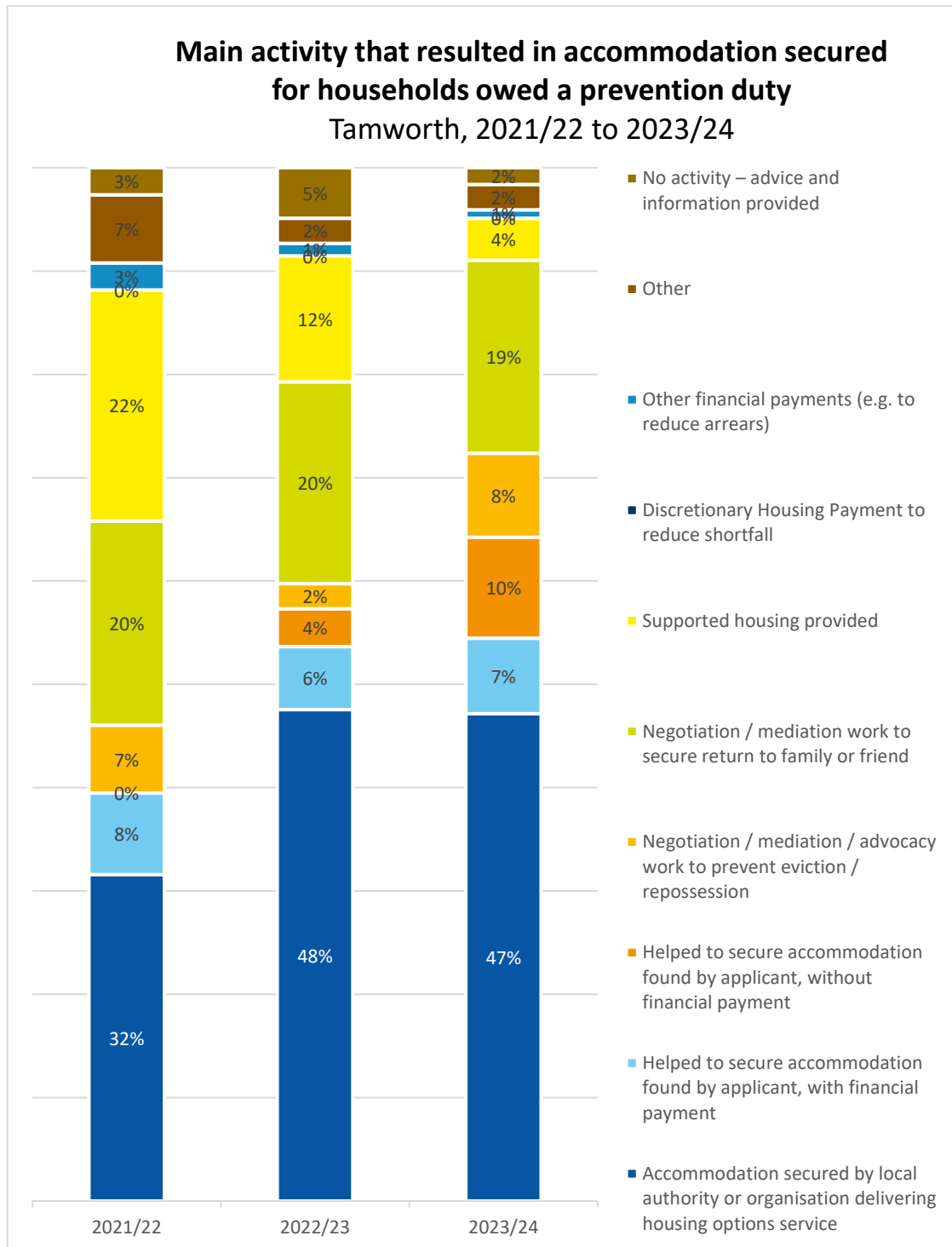


5.21 For around a fifth of households, the prevention duty ended as a result of homelessness, an increasing proportion have secured accommodation for at least six months. Two-thirds of these households were moved to alternative accommodation (74%) with the data demonstrating an increasing use of the private rented sector to house people (from 28% in 2021/22 to 42% in 2023/24), and a reduction in the use of the social rented sector (from 51% to 34%).



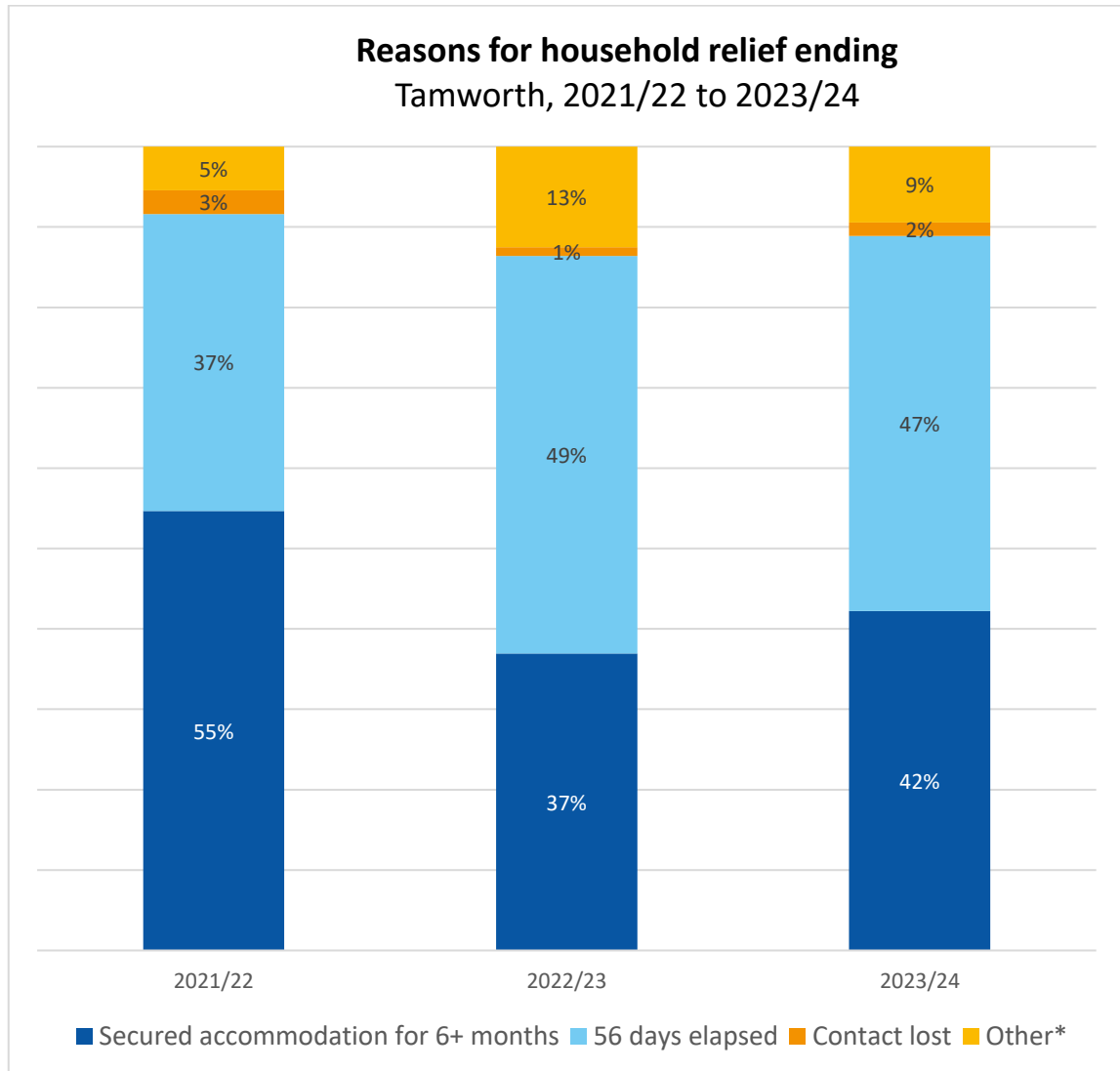
5.22 The movement of a household from a prevention duty into secure accommodation for at least six months is far higher in Tamworth (71%) than neighbouring councils and the national average (51%). In comparator areas, it is significantly more common for households to become homeless or for contact to be lost.

5.23 This benchmarking data shows Tamworth to be high performing.



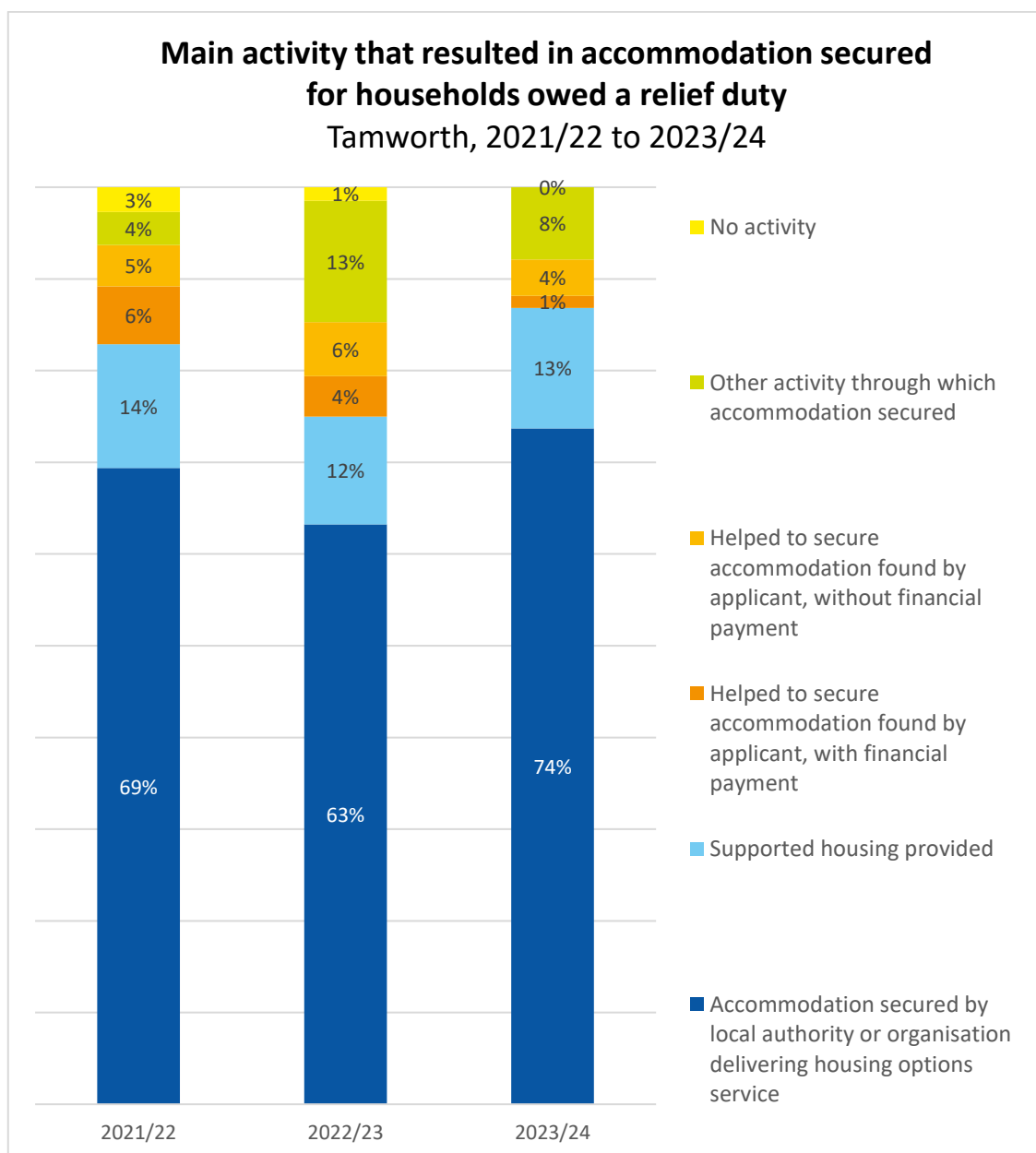
- 5.24 In nearly half of the households who secured accommodation, the accommodation was secured by the local authority service (47%). This is an increase from 2021/22, where 32% of households were supported in this way and many more were provided with supported housing (22% compared to only 4% in 2023/24). Negotiation / mediation work to secure a return to family or friends remains at around one fifth of cases (19%). This supports a continuation in mediation training for officers which Tamworth invests in.

Relief duty outcomes



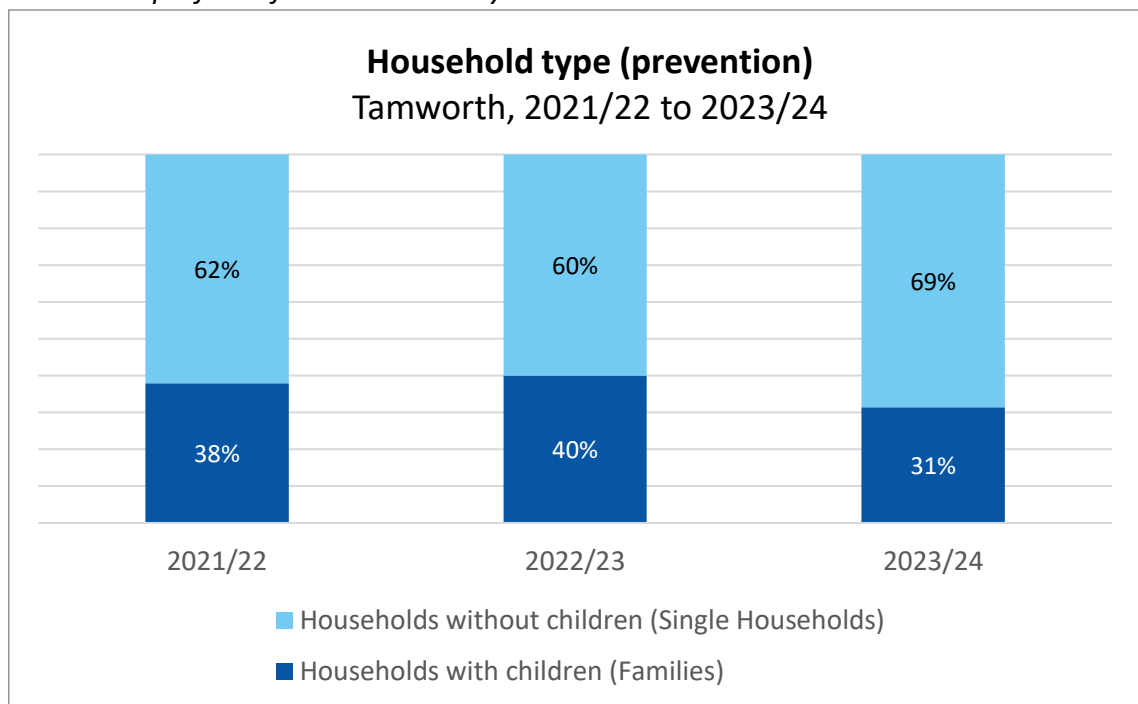
- 5.25 In nearly half of the cases in 2023/24 where the relief duty ended, 56 days elapsed (47%), which is an increase from 37% in 2021/22 but similar to the national average (49%). With respect to those who were found secure accommodation for at least six months, this was the outcome for 42% of households whose relief duties ended in 2023/24 in Tamworth. This figure is lower than Cannock Chase (64%) and Stafford (50%) but remains higher than Bromsgrove (40%) and Redditch (29%).

- 5.26 Where there has been an increase in relief's ending unsuccessfully, one of the reason is attributed to empty property management which is currently being addressed through the contract management reset. This is also corresponding factor in bed and breakfasts costs increasing from circa £104,000 in 22/23 to in excess of £350,000 currently. The need for effective property management will be contained in the action plan.
- 5.27 For households accommodated, trends follow a similar pattern to those with a prevention duty: a decline in the use of the social rented sector. Here, while there has been a small increase in the use of the private rented sector (from 16% - 18%), the significant increase has been in the proportions staying with family. This has increased from 2% in 2021/22 to 11% in 2023/24.

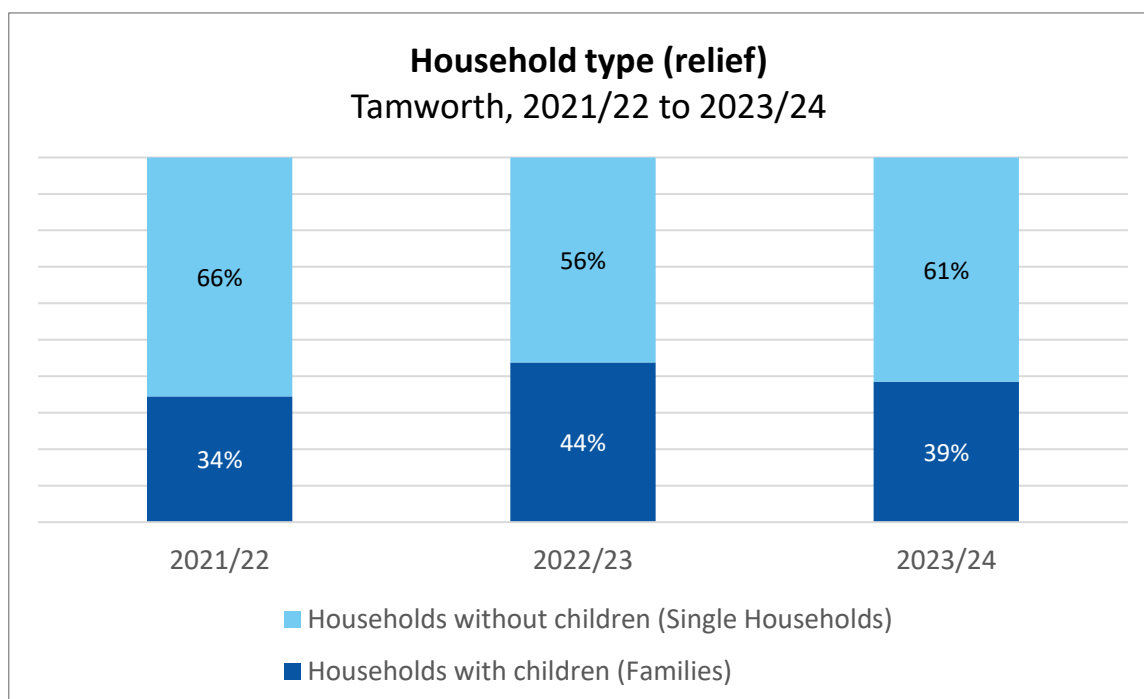


- 5.28 Two-thirds of households who moved into secure accommodation had that accommodation secured by the local authority (74% in 2023/24). This was an increase from 69% in 2021/22 and remains far higher than the national average of 51%. In the comparator region, only Cannock Chase has a higher proportion (76%). In Tamworth, fewer households have secured the accommodation themselves with a financial payment over the past three years but the proportion moving into supported housing has remained fairly constant (13% in 2023/24). The provision of supported housing varies across the region, with the lowest levels of households moving into supported housing in Bromsgrove (1%) and Cannock Chase (4%), compared to higher levels in Stafford (32%) and Redditch (32%). This reflects that both Tamworth and Cannock are the only stock retaining authorities within Staffordshire.

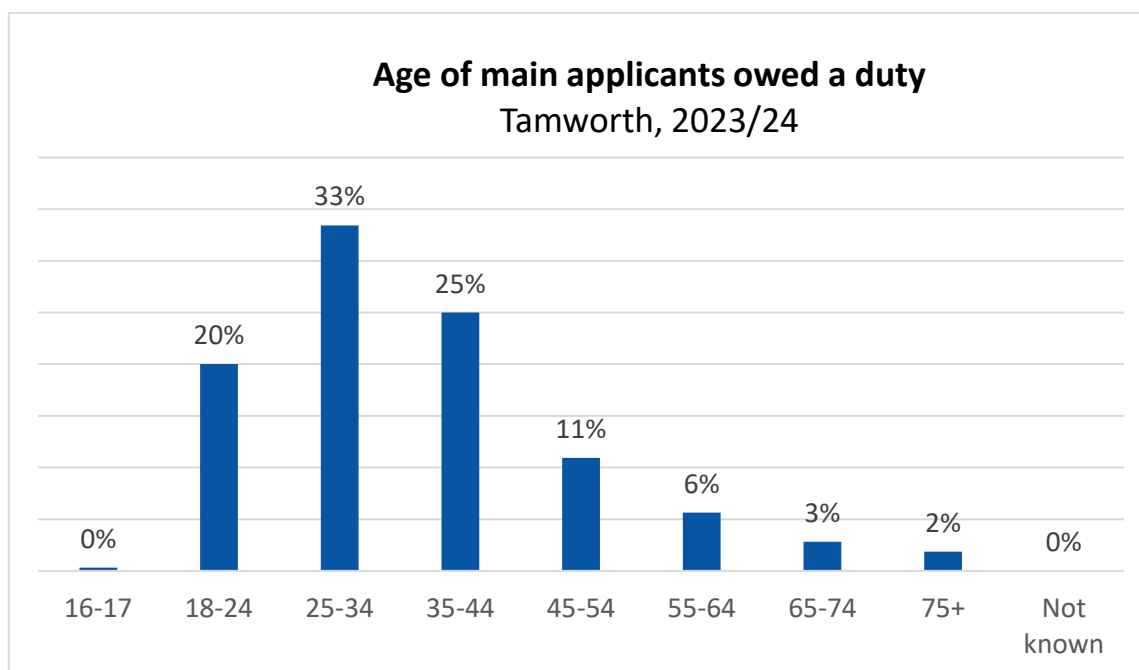
Household profiles of those owed duty



- 5.29 The proportion of single households who were owed a prevention duty has increased over time, from 62% in 2021/22 to 69% in 2023/24. Figures in Tamworth for single households were higher than regional neighbours: Stafford (64%), Cannock Chase and Redditch (57%) and Bromsgrove (56%).



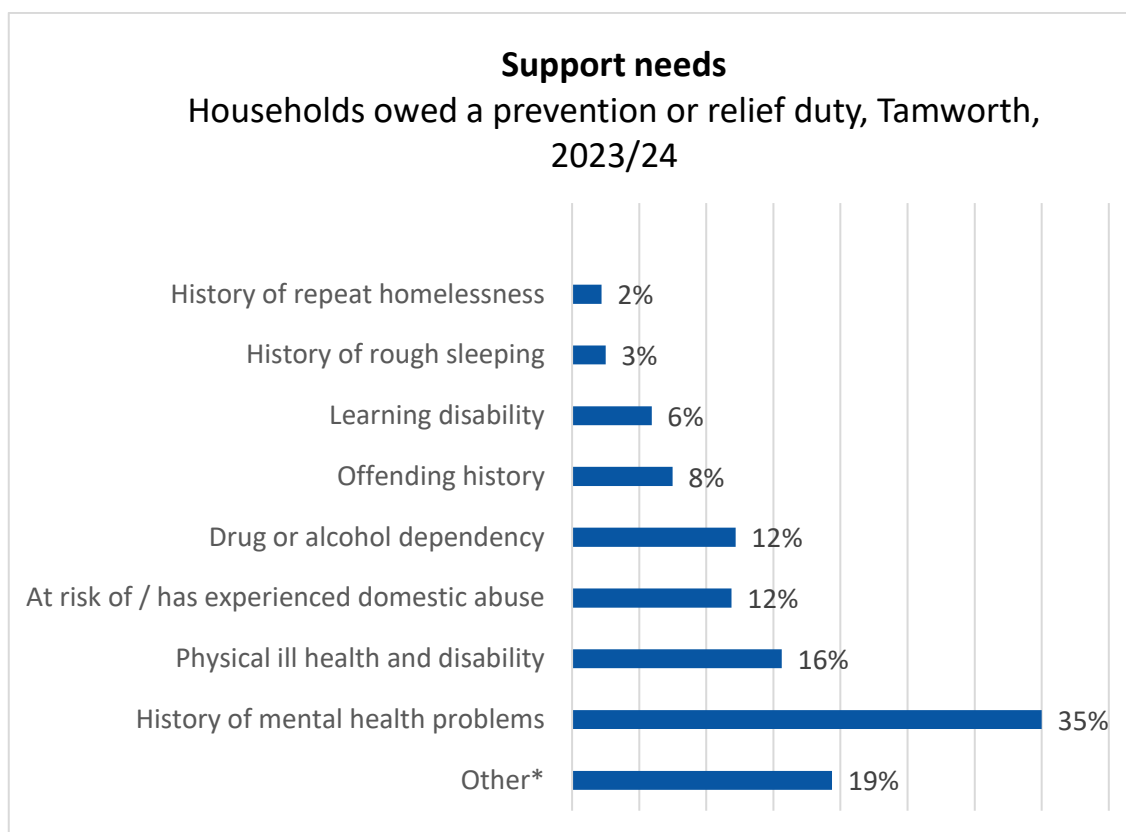
- 5.30 Conversely there has been a rise in the proportion of households with children who are owed a relief duty, from 34% to 39% since 2021/22, spiking to 44% in 2022/23. In addition, compared with all other comparator authorities, Tamworth had the highest proportion of households with children owed a relief duty, with the next highest proportion being 32% in Redditch and 31% in Bromsgrove. This compares to 27% for England.
- 5.31 Across both prevention and relief duties, there is a higher proportion of single households (without children) than the national average. This is an overrepresentation of single households compared to their representation in the 2021 census, where single households made up 54% of the population in Tamworth. This is reflected within the action plan.
- 5.32 With respect to the ethnicity of those owed a prevention or relief duty, 91% were white in 2023/24. The next most common ethnic groups were mixed / multiple ethnic groups (4%) and Black / African / Caribbean / Black British (2%). This demonstrates an overrepresentation of Black, Asian and Minority Ethnic groups using homelessness services in Tamworth as 95% of the population identified as white according to the 2021 Census.



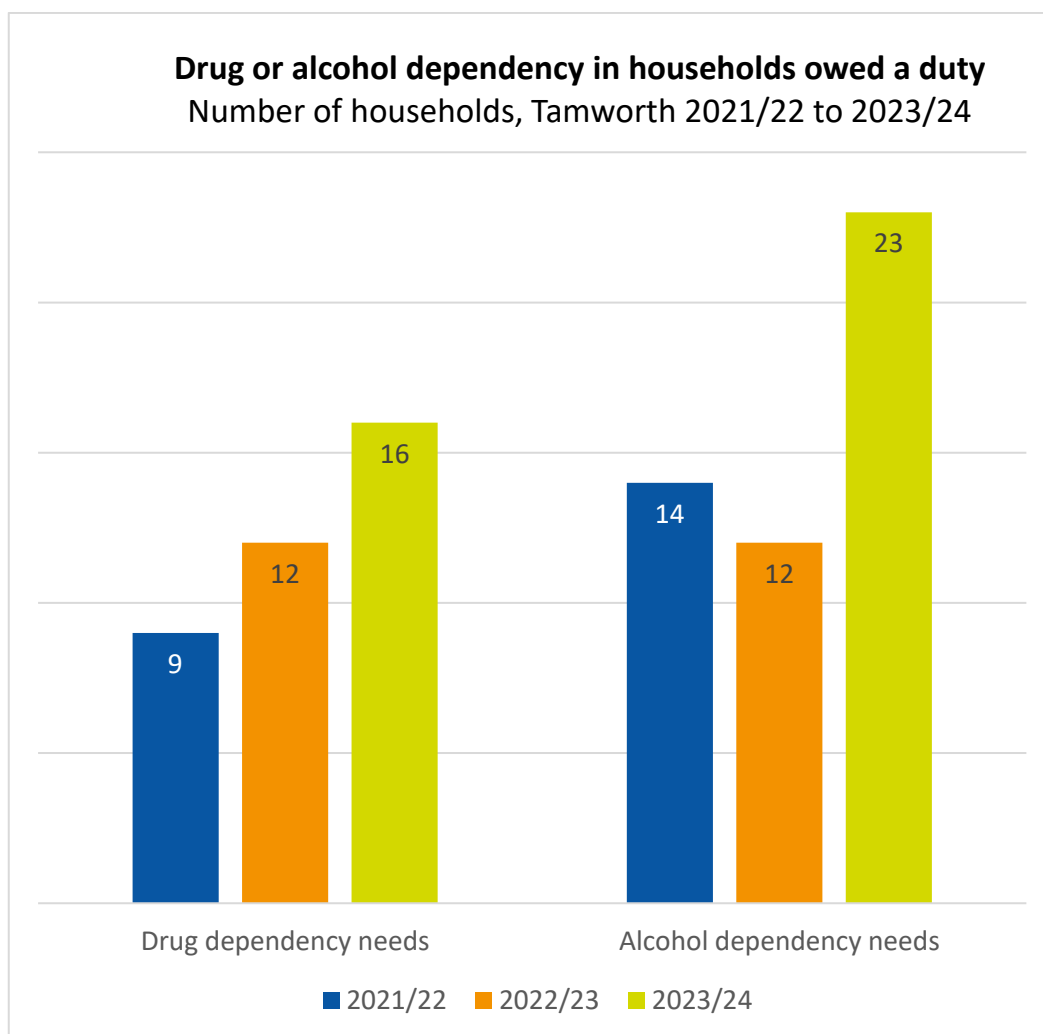
- 5.33 The age profile of those owed either a prevention or relief duty shows a clear skew towards younger age groups. In 2023/24, 33% or 107 households owed either duty were aged between 25-34 years old.
- 5.34 This contrasts starkly with the mid-year population estimates from the ONS, which show that for Tamworth, the largest age group comprises 55–64-year-olds, followed by those aged 75+ and then 65–74-year-olds.
- 5.35 This suggests that homelessness is disproportionately affecting younger households, which is reflective of the national picture of homelessness.
- 5.36 Most households owed a duty were registered unemployed in 2023/24 (41%), and an additional 12% were not working due to long-term illness / disability. However, just over one quarter were working: 17% in full-time and 10% part-time work.
- 5.37 With respect to sexual identification of applicants owed a duty, 83% identified as heterosexual, 2% homosexual, 1% bisexual and 14% preferred not to say.

Support needs

- 5.38 The proportion of households with a support need(s) owed a duty has increased over the three-year period, from 60% in 2021/22, dipping to 45% in 2022/23 and then back up to 63% in 2023/24.



- 5.39 Over one third of these households require support due to a history of mental health problems, an issue which has increased slightly from 31% in 2021/22 to 35% in 2023/24. There was a reduction in 2022/23 where the proportion was 19% but this has risen again in the most recent set of data. The figures for Tamworth are higher only in Stafford (46%) and are higher than the national average (26%).
- 5.40 Support needs in Tamworth due to physical ill-health or disability have seen a 60% increase over the three-year period, from 10% to 16% in 2023/24. These proportions are similar to Bromsgrove (15%), Redditch (13%) and the national average (19%).
- 5.41 Households owed a duty who are at risk of have experienced domestic abuse have remained a fairly constant proportion of the total, at 12% (matching the national average at 12%).
- 5.42 The proportion of households with a drug or alcohol dependency have increased by 50%, from 8% in 2021/22 to 12% in 2023/24. These figures are higher than regional neighbours, with the exception of Stafford (25%). As illustrated in the figure below, alcohol dependency needs in Tamworth are more common than drug dependency needs but both have risen over the three-year period.



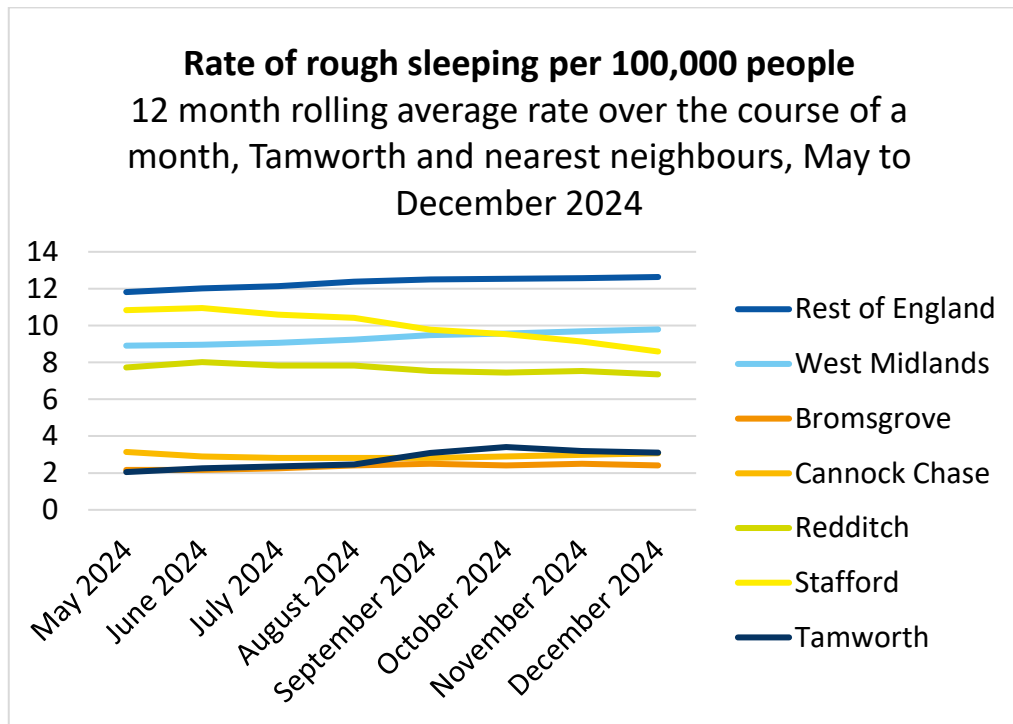
- 5.43 There are partners within Tamworth who deliver specialist support for drug and alcohol misuse which the action plan will seek to review over the five-year period.

Disabled Facilities Grants

- 5.44 The data reveals marked changes in the number and type of grants for housing support and adaptations completed over the past three years. After a significant decrease in 2023/24 (8 completions), there was a significant recovery in 2024/25, with 32 grants completed and 36 applications submitted.
- 5.45 Owner-occupiers benefited significantly (20 completions in 2024/25), but support for social housing tenants also increased (31 council adaptations).
- 5.46 Support focused on working-age and pensionable adults (20 and 12 completions respectively in 2024/25).
- 5.47 Grant values clustered between £5,001–£15,000, and applicants' own financial contributions fell sharply, suggesting targeted assistance for those with fewer resources.

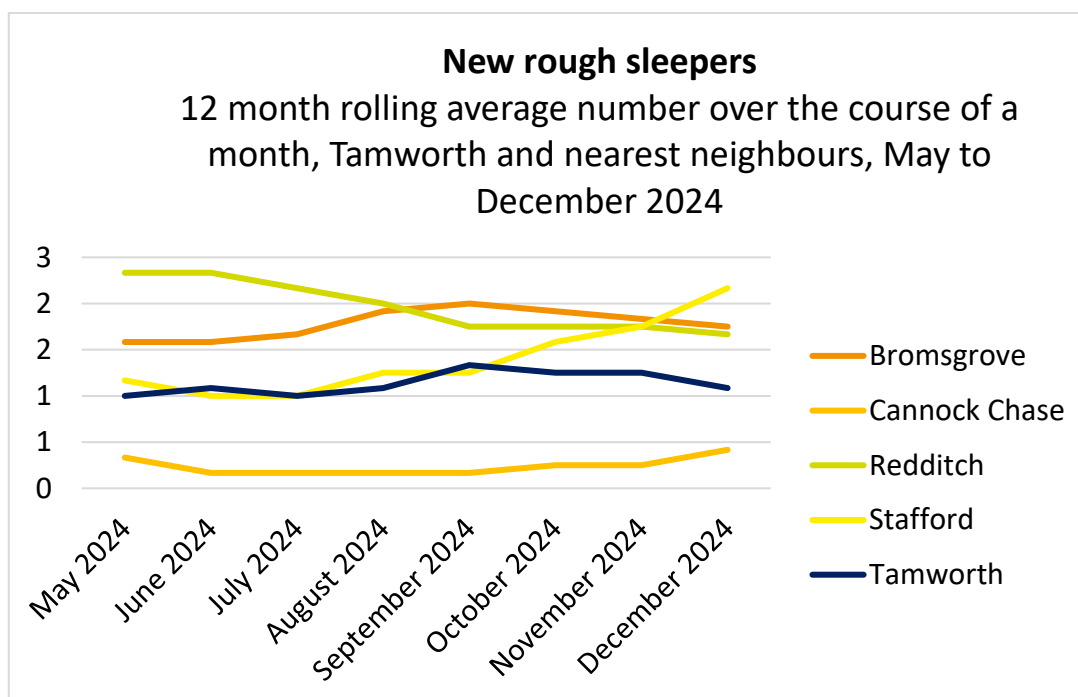
- 5.48 Contextual factors relating to how the service is delivered are important in considering recent delivery of DFGs. In April 2023 the service was brought back in-house following previous arrangements which saw it being commissioning externally across the county. During 2023/24 much work was undertaken to rebuild the capacity, and progress has been made on working through a backlog of applications since.

6. Rough sleeping



- 6.1 The twelve-month rolling average rate of rough sleeping in Tamworth is currently 3 for every 100,000 people in the population³².
- 6.2 This is one of the lowest rates when compared to Tamworth's nearest neighbour authorities and is significantly lower than the averages for the Rest of England and the West Midlands.

³² MHCLG Rough Sleeping Data Framework, 2024

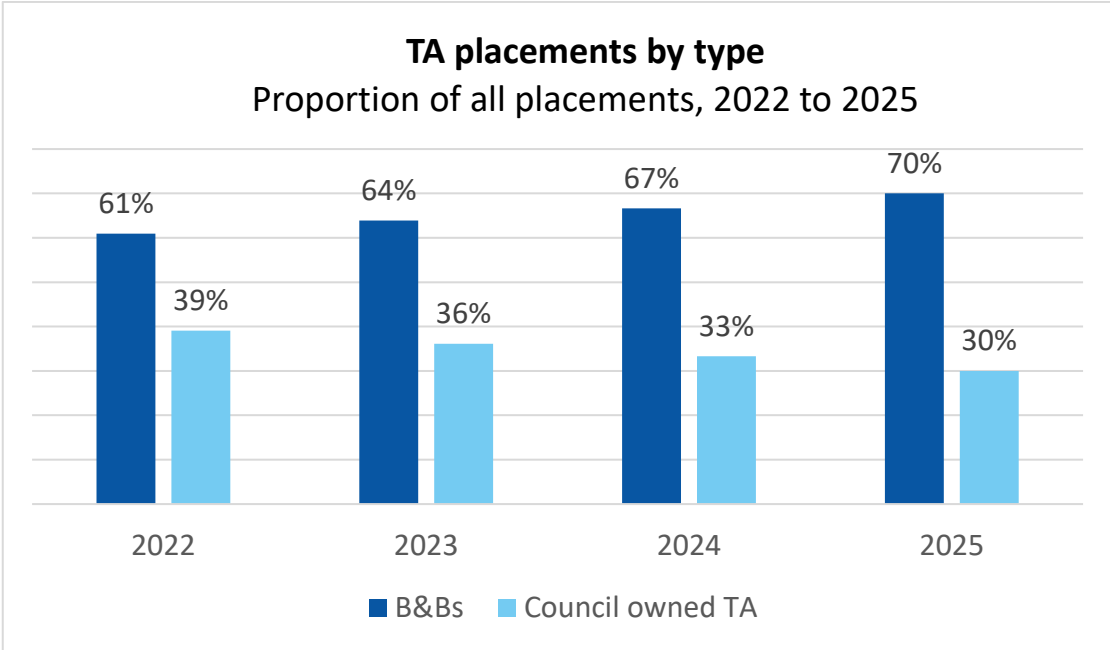


- 6.3 The twelve-month rolling average number of new rough sleepers in Tamworth is just one. Tamworth compares closely with its nearest neighbour authorities, which also have low numbers of new rough sleepers over each month.
- 6.4 The twelve-month rolling average number of long-term rough sleepers in Tamworth, as well as the number of rough sleepers who are returning to the streets after previously being housed is 0. In each case the figures for Tamworth are among the lowest of its nearest neighbour comparator authorities, which also have low numbers within each of these categories.

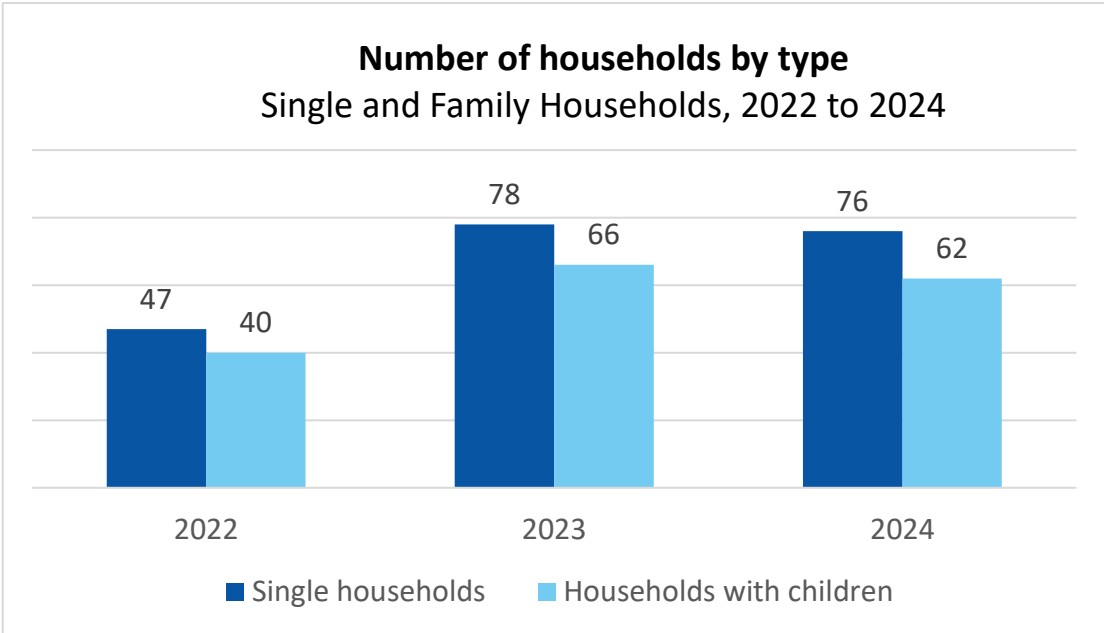
7. Temporary accommodation

- 7.1 The number of placements in temporary accommodation (TA), including both bed and breakfast (B&B) establishments and council-owned properties, has increased from 87 in 2022 to 144 in 2024³³.
- 7.2 Proportionally, placements in B&Bs represent a growing share of all TA placements compared to council-owned stock. This disparity has widened, with B&B placements accounting for 70% and council-owned placements 30% of total TA placements so far in 2025, compared to 61% and 39% respectively in 2022.

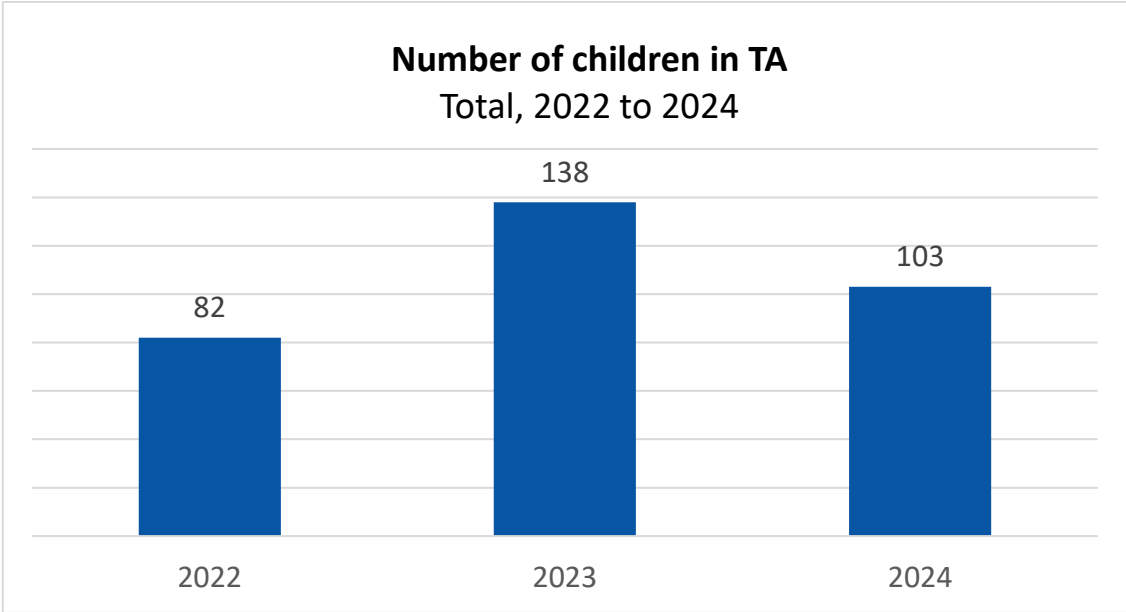
³³ Statutory homelessness in England (H-CLIC), January to March 2025.



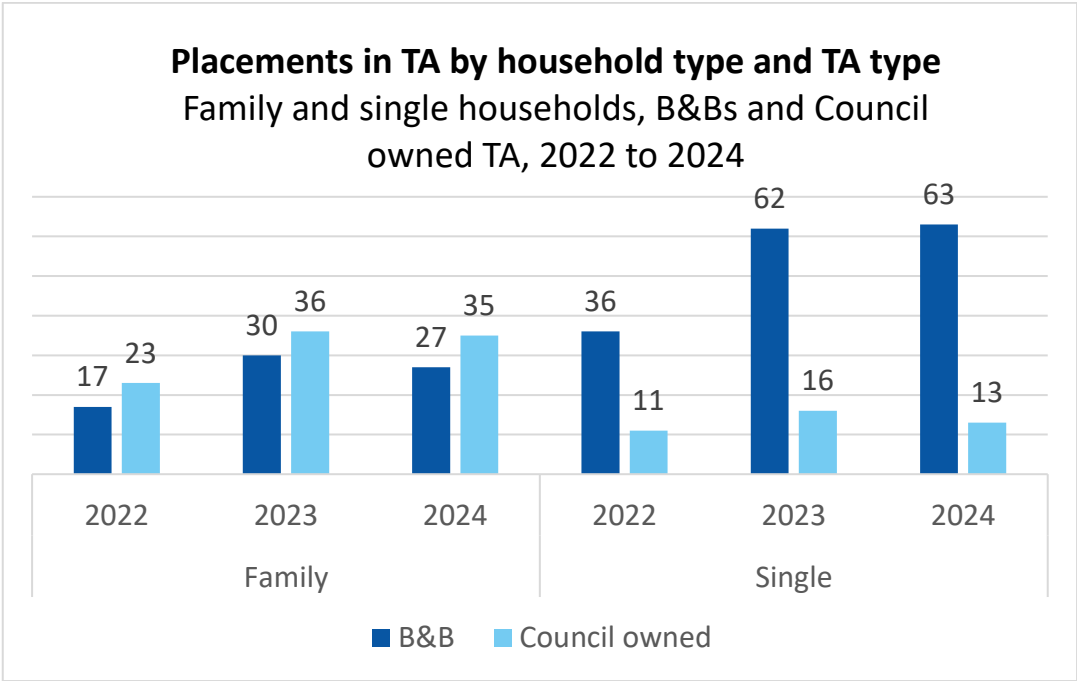
7.3 Single-person households make up a higher proportion of those placed in temporary accommodation compared to households with children. While the distribution between these household types has remained relatively stable over the past three years, the absolute numbers for both groups have continued to increase³⁴.



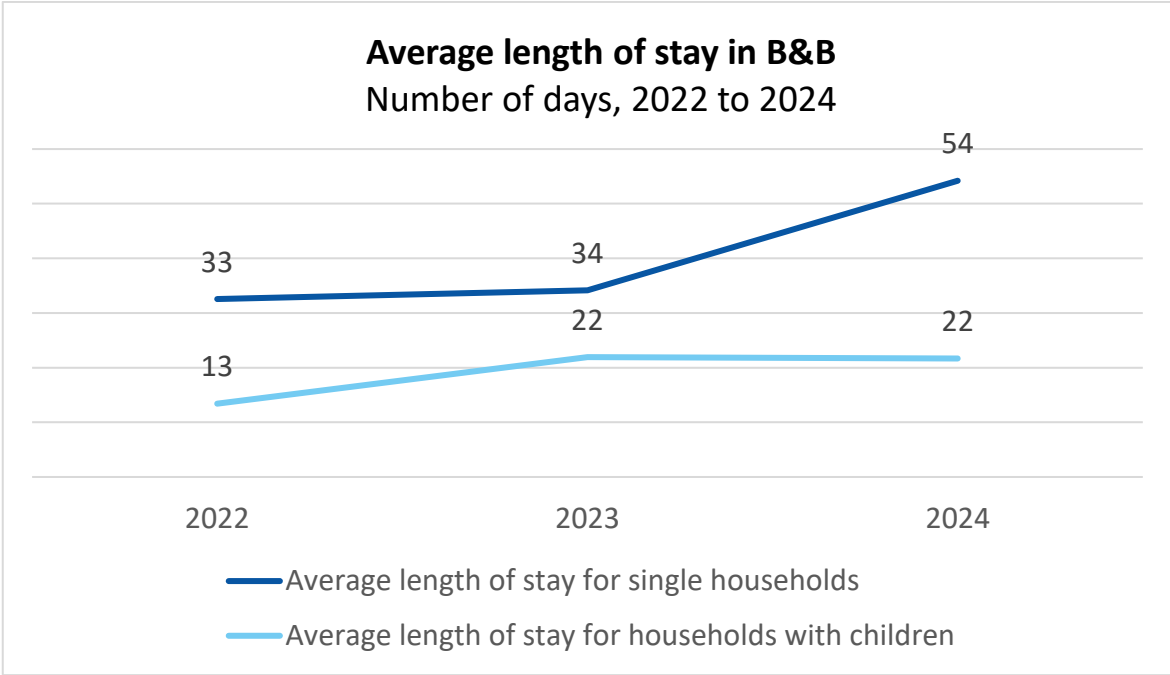
³⁴ Statutory homelessness in England (H-CLIC), (2021-2024)



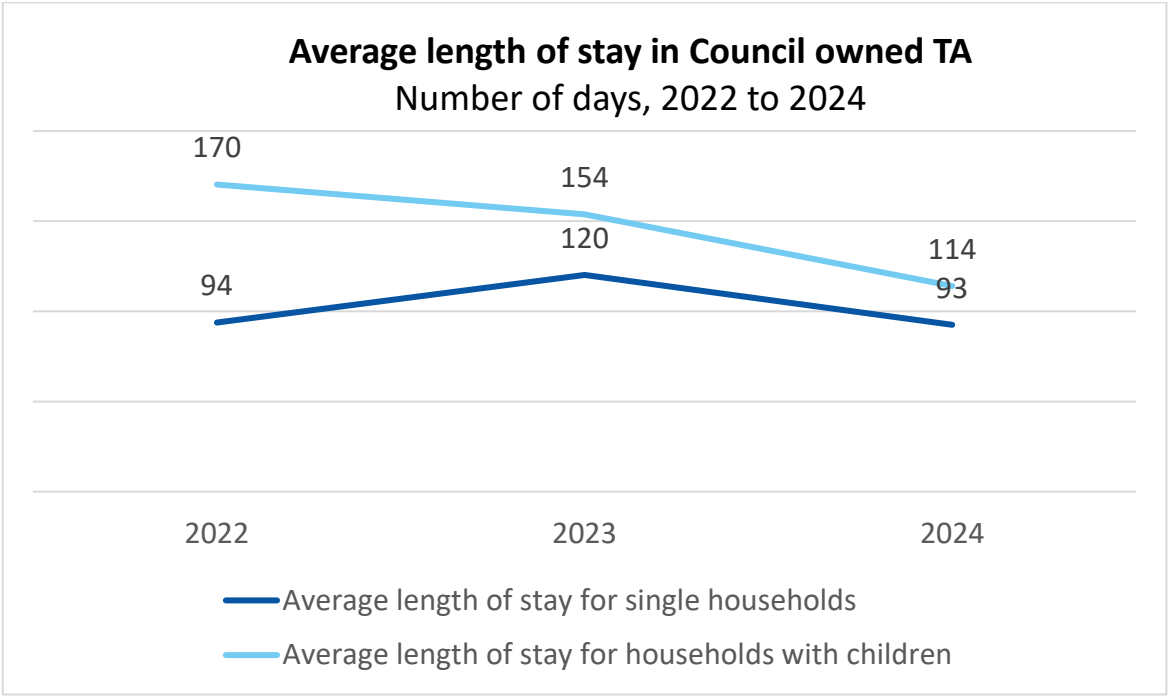
7.4 In 2024, there were 62 households with children placed in temporary accommodation, comprising a total of 103 children. This represents a decrease from 2023, when 66 households with children were accommodated, accounting for 138 children.



7.5 A significantly higher proportion of single-person households are placed in bed and breakfast (B&B) accommodation compared to households with children, who are more frequently accommodated in council-owned temporary accommodation.



7.6 The average length of stay for single-person households in temporary accommodation is higher than that of families. For single households placed in B&Bs, the average duration has increased from 33 days in 2022 to 54 days in 2024. While the average length of stay for family households has also risen—from 13 days to 22 days over the same period—the increase has been less pronounced and has stabilised in the past year.



7.7 In contrast, within council-owned temporary accommodation, the average length of stay is higher for family households than for single-person households. However, the

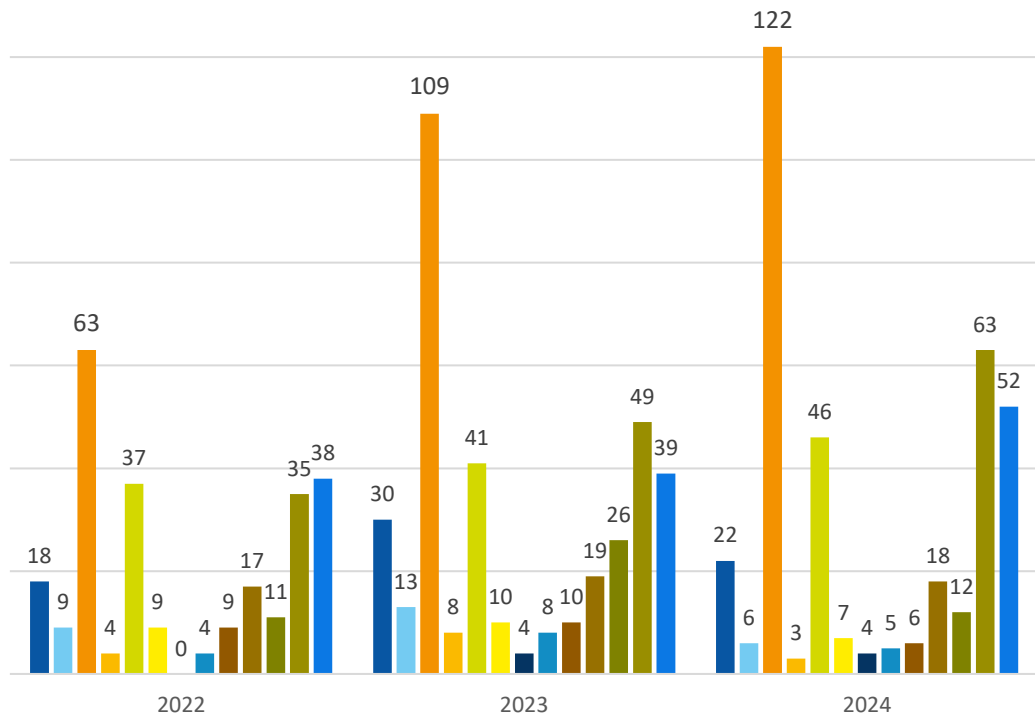
average duration of stay for both groups has been declining in recent years. For families, the average stay has reduced from 170 days to 114 days, while for single households it decreased slightly from 94 days to 93 days. Notably, the average stay for single households had spiked to 120 days in 2023 before falling again, indicating some volatility in duration for this group.

8. Support needs and supported housing

- 8.1 Tamworth BC provided anonymised data on the support needs of clients that have been assessed between 2020 and 2025³⁵. This report was generated through the council's internal data collection system.
- 8.2 The analysis focuses on data from the years 2022 to 2024. This three-year period was chosen because 2022 represents the first full year following the lifting of COVID-19 lockdowns, providing a more stable baseline for comparison. Data from 2020 and 2021 were significantly impacted by the pandemic and associated restrictions, making them less reliable for trend analysis.
- 8.3 2025 data have been excluded, as the year is still in progress and figures are not yet complete.
- 8.4 The categories of support needs have also been consolidated. Please refer to appendix 1 for a breakdown of what each consolidated category comprises.
- 8.5 The most common support need across all years is a history of mental health problems, with 122 cases recorded in 2024. This category has seen a significant proportionate increase of 94% since 2022, when there were only 63 cases. The steady growth over this period highlights a rising demand for mental health-related support.
- 8.6 Until recently, the second most reported support need was for individuals at risk of other forms of abuse, with 37 cases in 2022, 41 in 2023, and 46 in 2024. Although these numbers show a gradual upward trend, this category is no longer the second most common. In 2024, the second most common support need is now physical ill health and disability, which has increased to 63 cases, up from 35 in 2022. This represents an 80% increase.

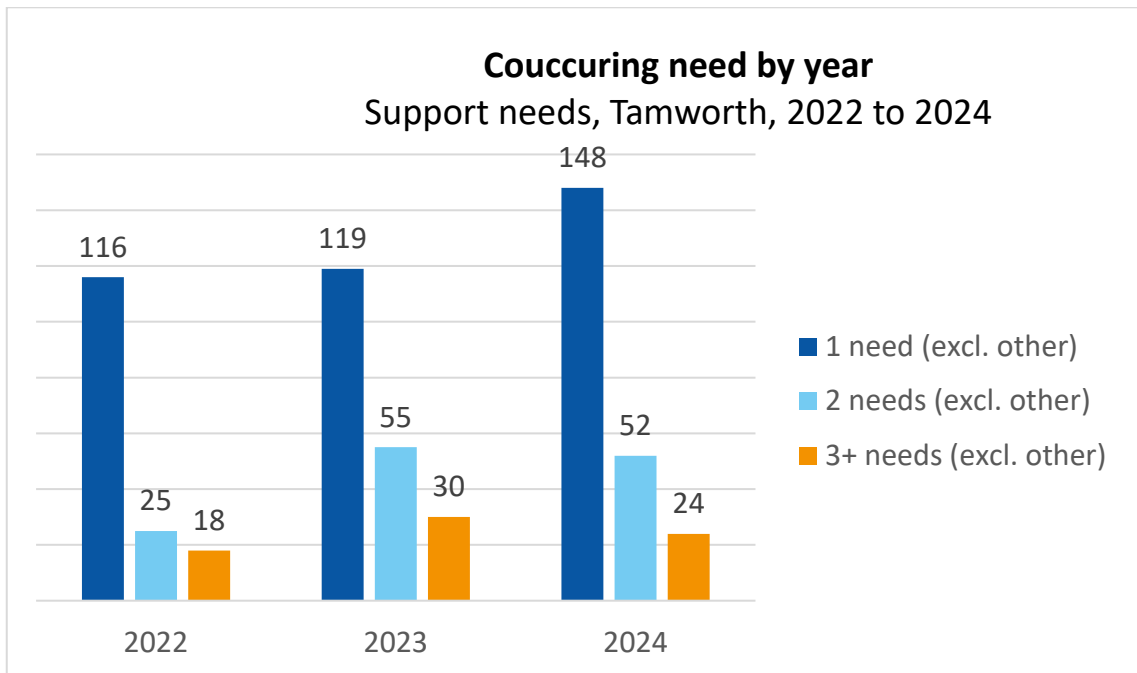
³⁵ Data provided by Tamworth BC (2025)

Support needs Count of cases, Tamworth, 2022 to 2024



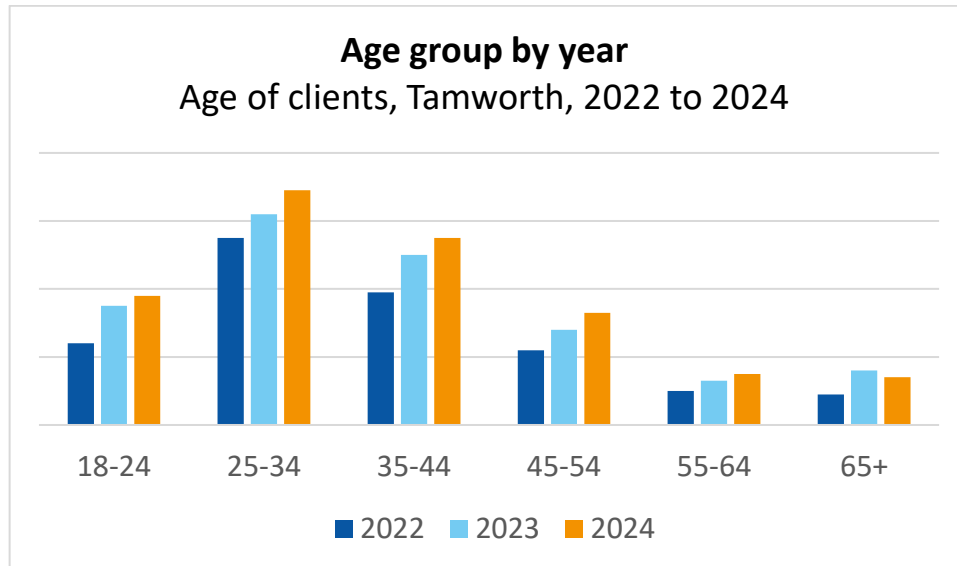
- Drug and/or alcohol dependence
- Dual diagnosis
- History of mental health problems
- At risk of/ has experienced domestic abuse
- At risk of/ has experienced other forms of abuse (non-domestic/ sexual/ exploitation)
- Care Leaver
- Former asylum seeker
- History of repeat homelessness
- History of rough sleeping
- Learning disability
- Offending history
- Physical ill health and disability
- Other

- 8.7 Consultation with local partners has highlighted domestic abuse as a growing concern. However, the recorded cases in the support needs data remain low: 4 in 2022, 8 in 2023, and 3 in 2024. This discrepancy suggests that domestic abuse may be underreported in the data or difficult to identify through current referral and assessment processes.
- 8.8 Other support need categories have remained low and stable over the three-year period, with no clear upward trends observed.



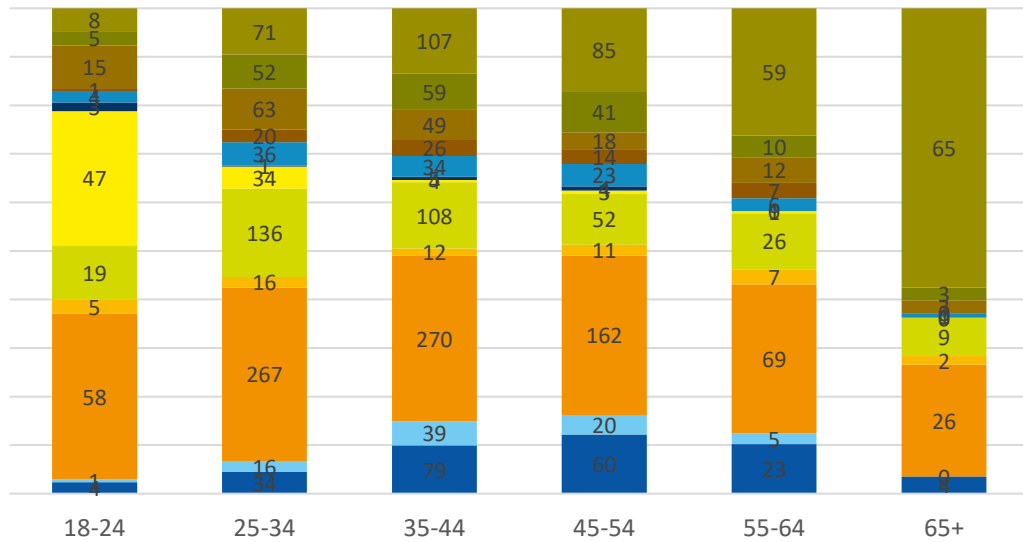
- 8.9 This analysis excludes cases recorded under "other needs," as these are considered to have a lower impact on housing outcomes. The focus is on core, housing-related support needs.
- 8.10 Clients were grouped into three categories based on the number of core needs identified:
- One core need
 - Two core needs
 - Three or more core needs, the latter indicating a higher level of complexity and likely greater challenges in securing appropriate housing.
- 8.11 The largest group by far consists of clients with a single core need, who may be more appropriately supported through floating support services. The next most common group includes those with two support needs, followed by those with three or more.

- 8.12 While all groups have seen growth over the three-year period, the number of clients with two core needs has increased most significantly. In 2022, this group represented 18% of all non-"other" support need cases; by 2024, it had risen to 23%, highlighting a growing level of complexity within the client base.



- 8.13 Of the clients passing through the services with support needs, the largest age group was 25-34, followed by 35-44.
- 8.14 The data shows a strong skew towards younger age groups.
- 8.15 Across the three years of data (2022–2024), the distribution of support needs as a proportion of each age group is relatively balanced. However, certain trends are evident:
- A history of mental health problems is consistently the most common support need across all age groups, with the exception of those aged 65 and over, where physical ill health and disability become the dominant need.
 - The proportion of individuals with a history of mental health issues remains relatively consistent across all age groups.
 - There is a higher prevalence of individuals at risk of other forms of abuse within the younger age groups, particularly among those aged 25–34.
 - Care leavers are more commonly represented in the younger age brackets, which is expected given that care leaver status is closely linked to age.
 - The prevalence of physical ill health and disability increases significantly with age, reflecting natural age-related health changes.
- 8.16 Overall, while the distribution of support needs is broadly even across age groups, some variations align with expected age-related factors.

Support need by age group Tamworth, 2022 to 2024



- Physical ill health and disability
- Offending history
- Learning disability
- History of rough sleeping
- History of repeat homelessness
- Former asylum seeker
- Care Leaver
- At risk of/ has experienced other forms of abuse (non-domestic/ sexual/ exploitation)
- At risk of/ has experienced domestic abuse
- History of mental health problems
- Dual diagnosis
- Drug and/or alcohol dependence

9. HOME Hub

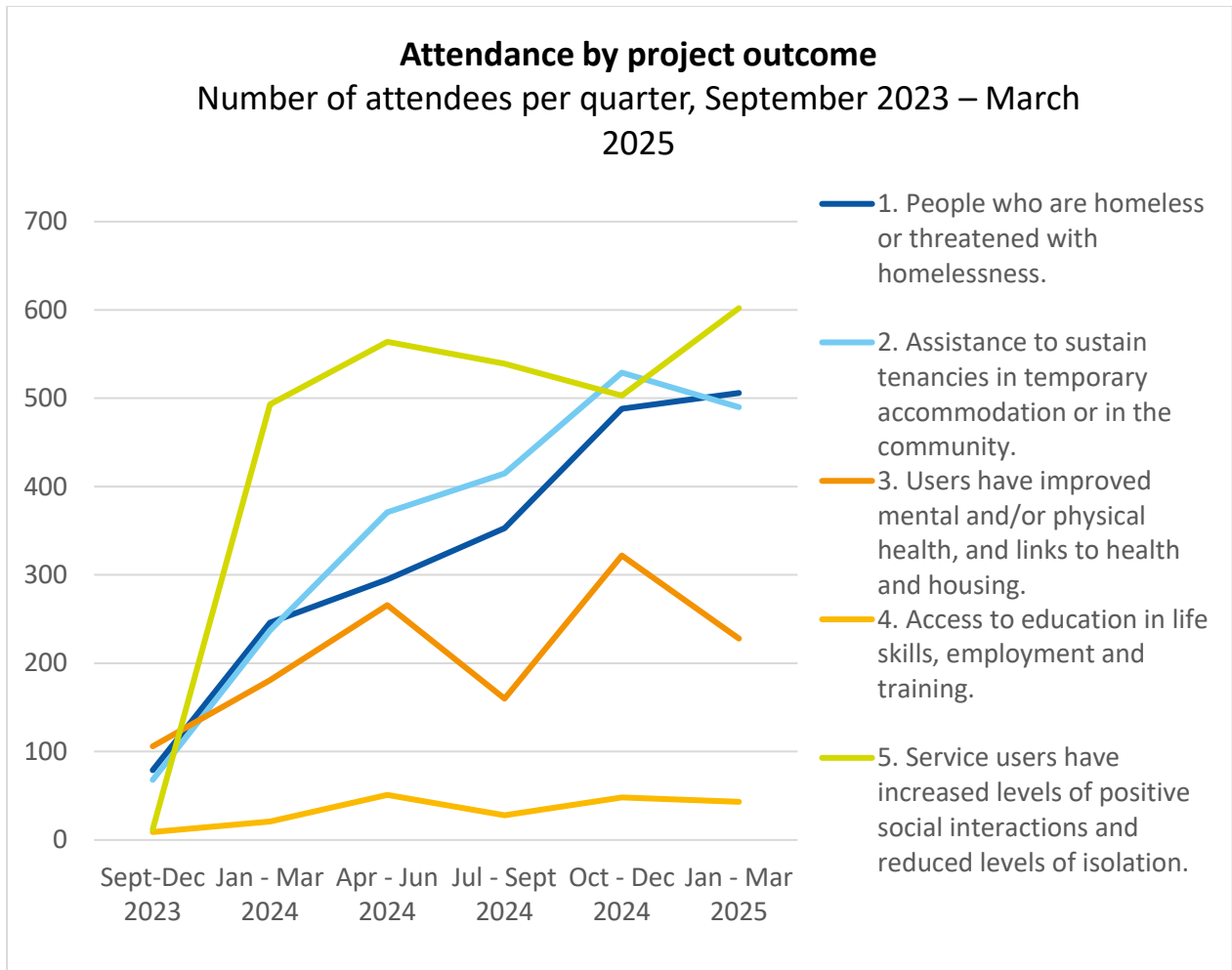
- 9.1 The data analysed from the HOME Hub in Tamworth relates to the whole period of service delivery from September 2023 to March 2025³⁶. The following data analysis refers to both the most recent financial year (Apr 2024 – March 2025) and the whole period of service delivery (Sep 2023 – March 2025).
- 9.2 The HOME Hub in Tamworth is commissioned by Tamworth Borough Council and is a partnership of the following organisations: Citizen’s Advice Mid Mercia, Community Together CIC, Better Way, Number Eight and Homestart. The HOME Hub provides support and activities to help people at risk of/ or experiencing homelessness in Tamworth.
- 9.3 A key caveat to these findings is that each person/family/user could be counted multiple times across the data if they access different services or repeatedly use the same service over many months. Figures relate to number of service interventions and/or engagements rather than the number of individual service users.

Service delivery by project outcome

	2024/25	Total
Project Outcome	Apr 24 – Mar 25	Sept 23 – Mar 25
Outcome 1: People/families who are homeless or threatened with homelessness, or those already assisted by the local authority in Bed and Breakfast or Temporary (self-contained) accommodation.	1,642	1,967
Outcome 2: Maintain Financial Wellbeing/Single/Families requiring assistance to sustain tenancies in temporary accommodation or in the community.	1,805	2,110
Outcome 3: Users have improved mental/ physical health and links to health and housing.	976	1,263
Outcome 4: Users have increased learning and improvements in life skills, employment and training opportunities.	170	200
Outcome 5: Service users have increased levels of positive social interactions and reduced levels of isolation.	2,208	2,713
Total count (<i>n.b cases as opposed to clients</i>)	6,801	8,253

³⁶ Data provided by HOME hub partners (2025)

- 9.4 The HOME Hub in Tamworth measures 5 key priority outcomes for individuals who access their services. The analysis shows that a total of over 8,000 service users (not individuals) have accessed support relating to homelessness, financial services, mental and physical health, education and training, and social interaction.
- 9.5 The largest attendance to services relates to project outcomes 2 and 5 respectively, with over 2,000 users counted for each.



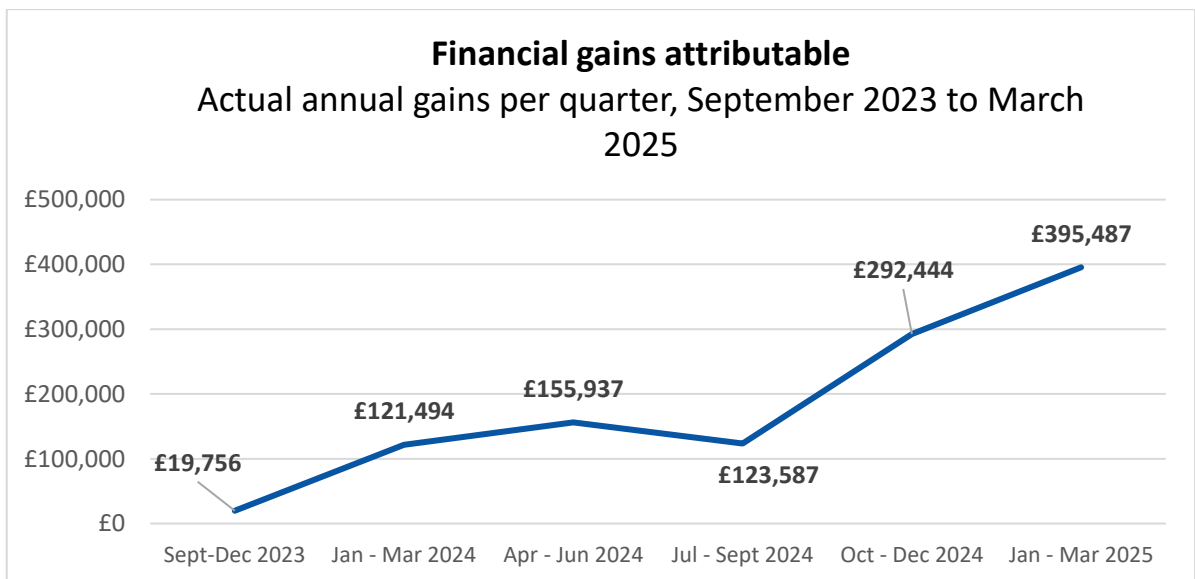
- 9.6 This chart shows the quarterly number of attendees by project outcome, since the Home Hub started service delivery in September 2023.
- 9.7 The analysis shows that the highest service delivery figures are for Outcome 5: ‘Service users have increased levels of positive social interactions and reduced levels of isolation’. This outcome saw a sharp rise in attendance from September 2023 (12 attendees) to June 2024 (564 attendees), with a decrease to December 2024 (503 attendees), before another rise to March 2025 (602 attendees). These high figures suggest that there is a need to provide positive social experiences to reduce isolation in Tamworth.

9.8 There were also high service delivery figures for Outcome 2: ‘Maintain Financial Wellbeing/Single/Families requiring assistance to sustain tenancies in temporary accommodation or in the community’. The analysis shows a steady increase in attendance from September 2023 (68 attendees) to December 2024 (529 attendees), with a slight decrease to March 2025 (490 attendees). It is suggested by the data that over the last two years there has been a high uptake of services which support people in maintaining their tenancies in Tamworth. It should be considered whether this need continues due to the recent decrease in attendance.

9.9 The analysis shows a relatively stable low figure of attendances for Outcome 4, an unstable figure for Outcome 3, and a growing figure for Outcome 1. This could suggest that since service delivery began, the number of people experiencing, or threatened with, homelessness is growing, alternatively showing that there is more willingness to seek help and support.

Breakdown of financial gains

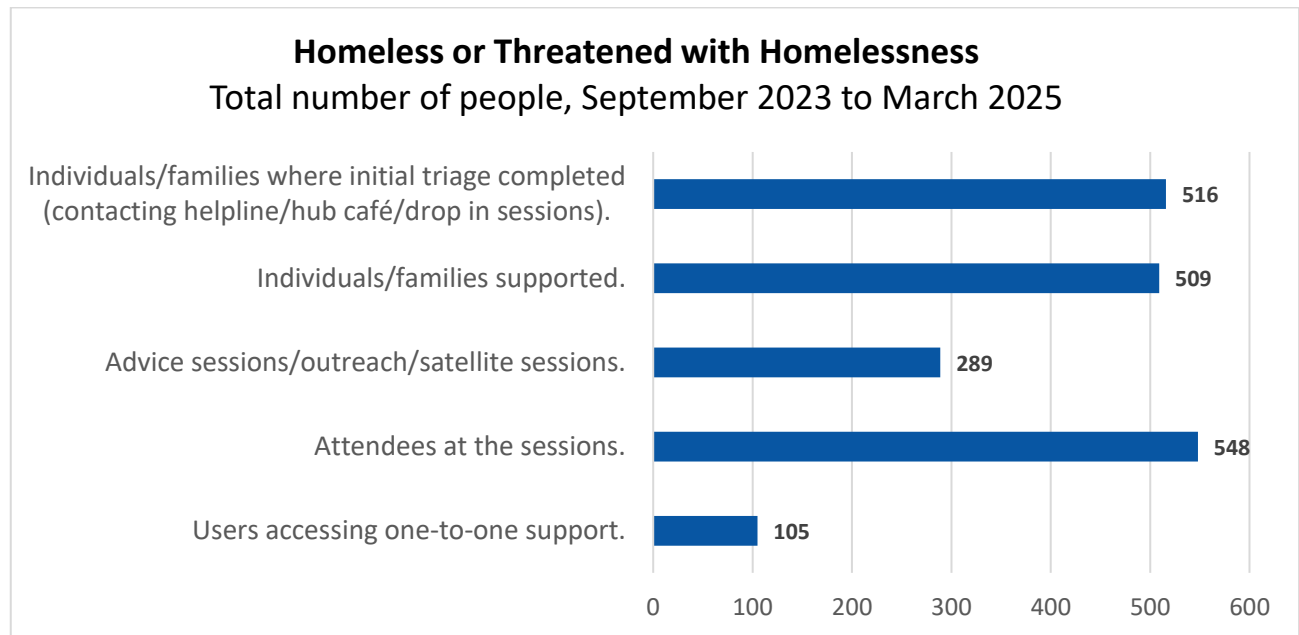
9.10 Home Hub measure actual annual financial benefit to service users, from benefits advice, debt write off and other financial outcomes that can be contributed to the service delivery of the HOME Hub.



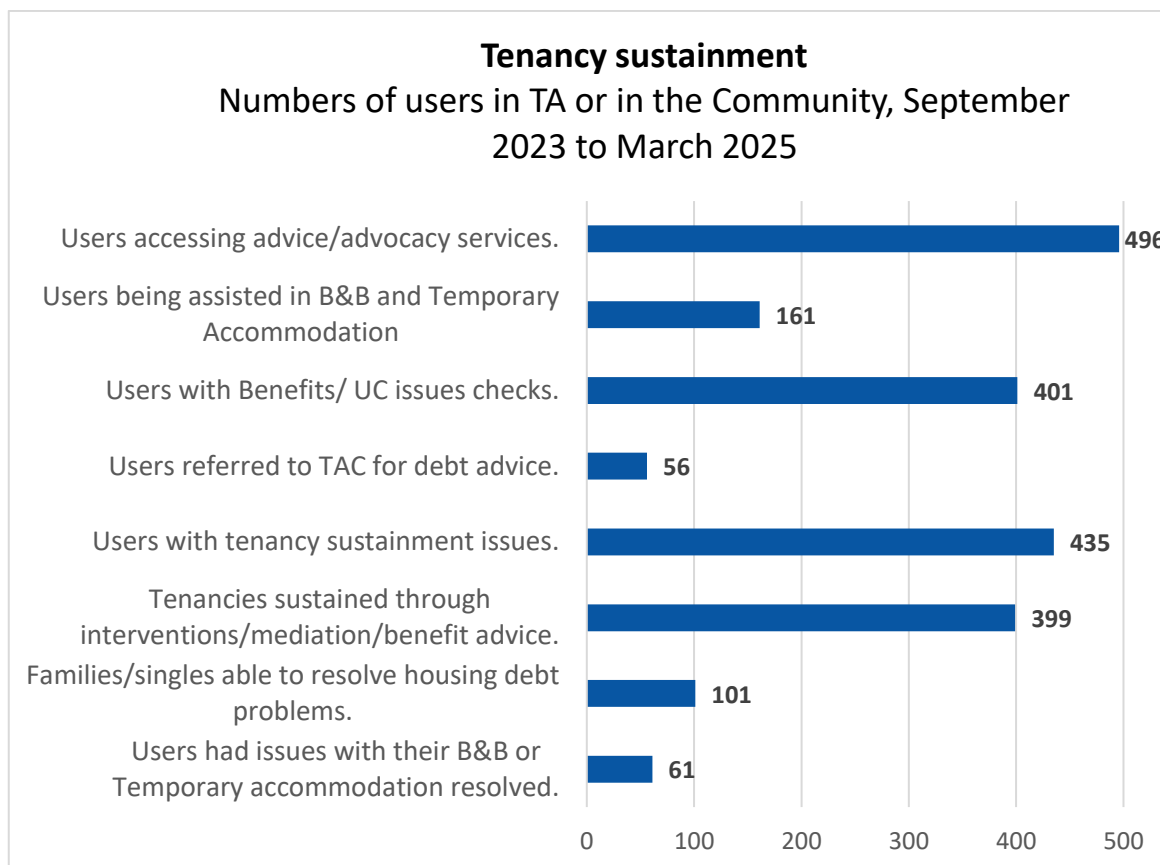
9.11 This chart shows that there has been a steady increase in the financial gains attributable to the HOME Hub’s delivery of services and support to people in Tamworth.

9.12 In the last financial year (April 2024 – March 2025) there was £967,455 worth of financial gains. Overall, since service started delivery in September 2023, there has been £1,108,705 worth of financial gains due to the work of the HOME Hub.

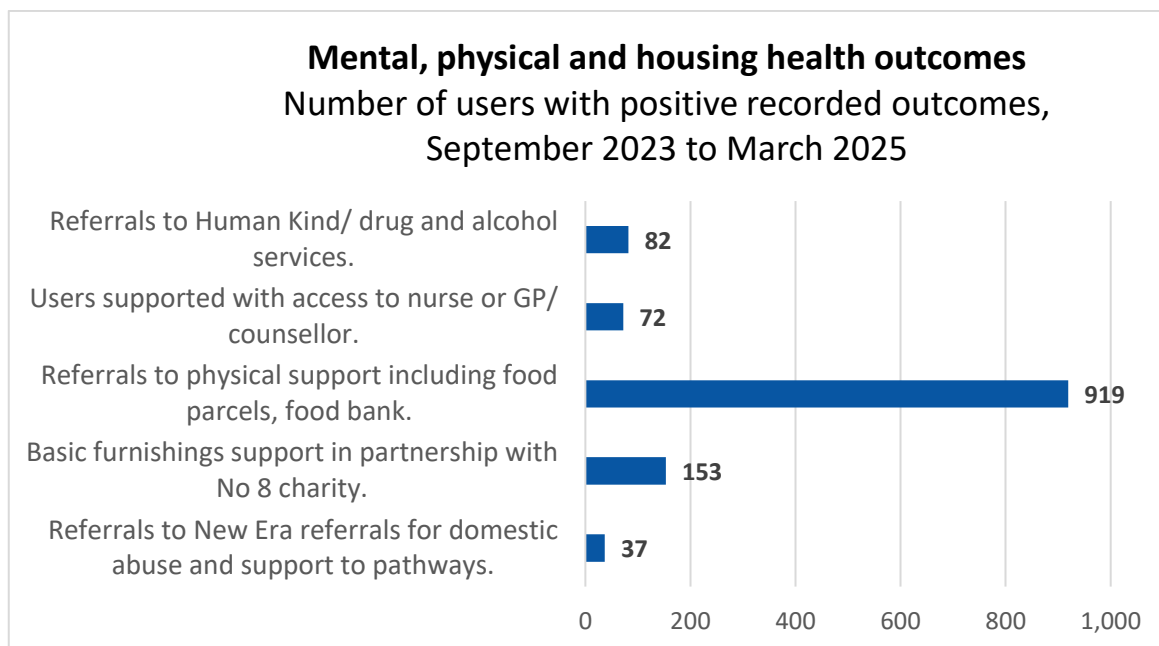
Breakdown by project outcomes



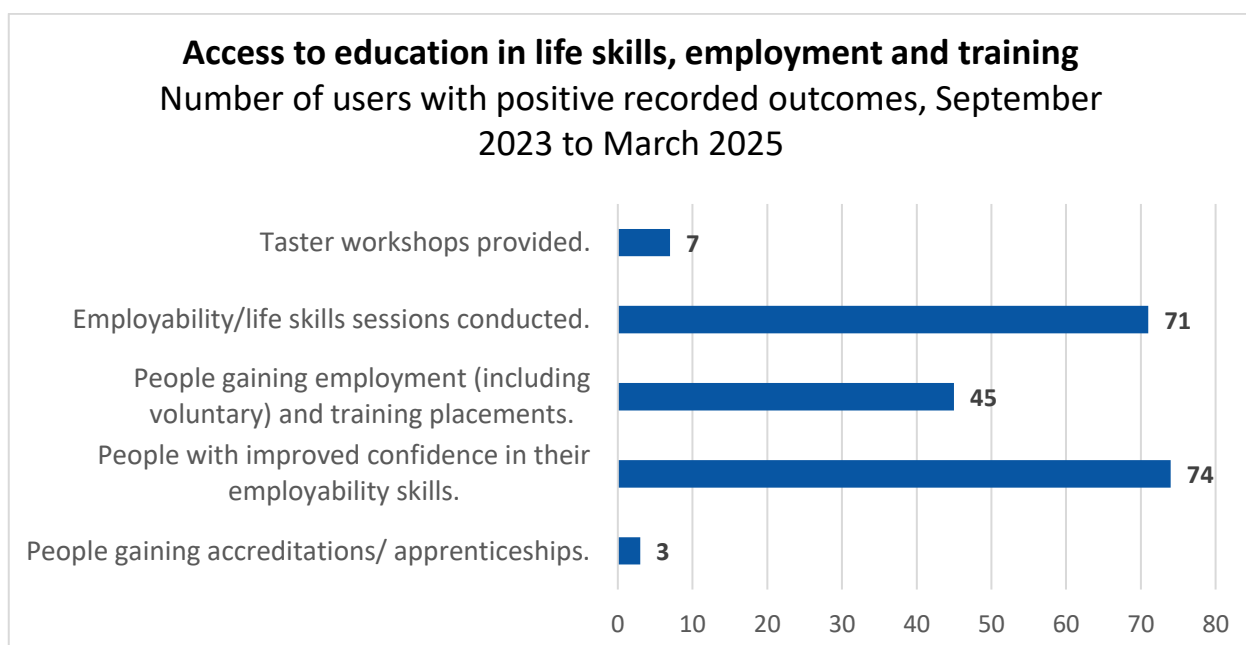
- 9.13 This chart shows the number of attendances to services delivered by the HOME Hub under Outcome 1: People/families who are homeless or threatened with homelessness, or those already assisted by the local authority in Bed and Breakfast or Temporary (self-contained) accommodation.
- 9.14 The highest figure, of 548 attendees, relates to overall attendance to sessions, with large attendance where triage is already completed and support to individuals/families. There is lower uptake for one-to-one support and advice/outreach/satellite sessions, although there is still good engagement.



- 9.15 This chart shows the number of attendances to services delivered by the HOME Hub under Outcome 2: Maintain Financial Wellbeing/Single/Families requiring assistance to sustain tenancies in temporary accommodation or in the community.
- 9.16 There were highest attendances to advice/advocacy services and for users with tenancy sustainment issues. It can be suggested that there is a need, in Tamworth, particularly for support around financial advice to help with tenancy sustainment.
- 9.17 There is lower attendance for services relating to debt advice, but this could be due to referral numbers being lower rather than relating to a need for this service. There are relatively low figures for resolving B&B or temporary accommodation issues. This may reflect the challenges and need around B&B accommodation and TA in Tamworth.



- 9.18 This chart shows the number of attendances to services delivered by the HOME Hub under Outcome 3: Users have improved mental/ physical health and links to health and housing.
- 9.19 Analysis shows that referrals to physical support make up the majority of service users under Outcome 3, with over 900 referrals. Services such as the food bank seem to be accessed regularly, suggesting that there is a high need for physical support.
- 9.20 Analysis shows a low number of referrals for domestic abuse, healthcare and drug and alcohol services and support. This may be due to the availability of other services in Tamworth such as the NHS or social care services.



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- 9.21 This chart shows the number of attendances to services delivered by the HOME Hub under Outcome 4: Users have increased learning and improvements in life skills, employment and training opportunities. Outcome 4 has relatively low service users and uptake compared to other services across the HOME Hub.
- 9.22 The analysis shows that there were over 70 sessions delivered by the HOME Hub on employability and/or life skills. There were many service users (74) who had improved confidence in their employability skills due to engagement with the HOME Hub.

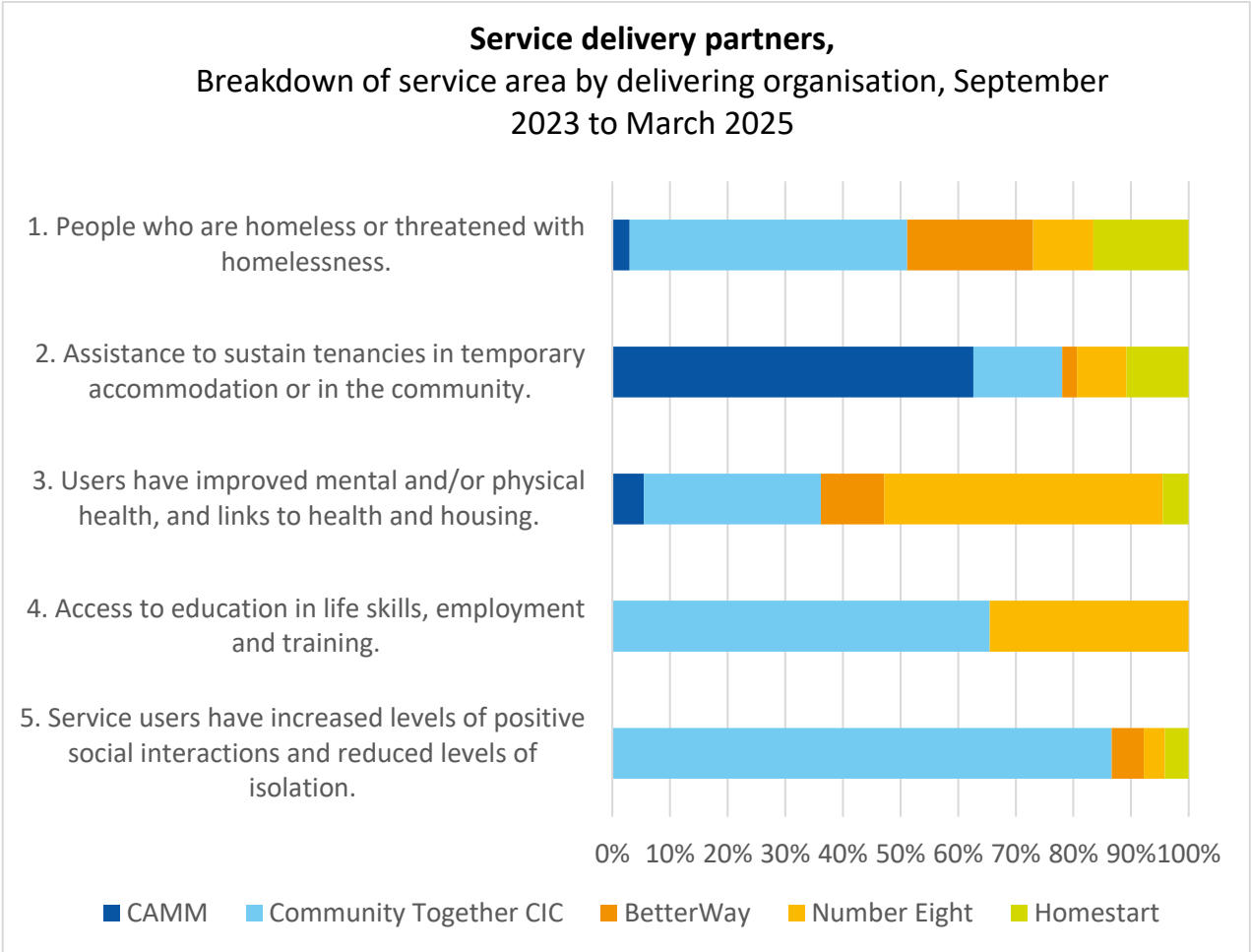
Levels of social interactions and isolation.

Social interactions and levels of isolation	Apr 2024 – March 2025	September 2023 – March 2025
Number of people accessing group activities/sessions.	1,330	1,679
Number of people referred to community/leisure organisations groups.	878	1,034

- 9.23 This table shows the number of attendances to services delivered by the Home Hub under Outcome 5: Service users have increased levels of positive social interactions and reduced levels of isolation. This outcome has the highest attendances of all the project outcomes delivered by the Home Hub in Tamworth.
- 9.24 Since the service began, there has been over 1,000 attendees to activities and sessions relating to positive social interaction and reducing social isolation. Many service users have been referred to community/ leisure organisations as a result of their interactions at the HOME Hub. It shows that there is a large focus on social interaction at the Home Hub and suggests that there is a large desire for these services by the community of Tamworth.

Breakdown by partner organisations

- 9.25 The HOME Hub in Tamworth is commissioned by Tamworth Borough Council and is a partnership of the following organisations: Citizen’s Advice Mid Meia (CMM), Community Together CIC (CTCIC), Better Way, Number Eight and Homestart. The following analysis shows the breakdown of organisations who deliver the project outcomes.



- 9.26 Analysis shows that the HOME Hub is a partnership of organisation which collaborates in service delivery. It should be noted that the different organisations are of different sizes and have varying capacity and resource to deliver services through the HOME Hub.
- 9.27 CTCIC are responsible for the largest proportion of service delivery (4,142 attendances), particularly under Outcomes 1, 4 and 5. CAMM provide the most support under Outcome 2 (1,322 attendances), assisting with people who are struggling to maintain their tenancies and manage their finances.

	CAMM	CTCIC	BetterWay	Number Eight	Homestart
Outcome 1: People/families who are homeless or threatened with homelessness, or those already assisted by the local authority in Bed and Breakfast or Temporary (self-contained) accommodation	59	947	429	207	325
Outcome 2: Maintain Financial Wellbeing/Single/Families requiring assistance to sustain tenancies in temporary accommodation or in the community	1,322	325	54	181	228
Outcome 3: Users have improved mental/ physical health and links to health and housing	69	388	139	610	57
Outcome 4: Users have increased learning and improvements in life skills, employment and training opportunities	0	131	0	69	0
Outcome 5: Service users have increased levels of positive social interactions and reduced levels of isolation	0	2,351	151	99	112
Total	1,450	4,142	773	1,166	722

10. Stakeholder engagement

- 10.1 There have been a range of opportunities to engage in the development of the evidence base and accompanying strategy, including launch of the consultation at the Home Summit, with SLIDO feedback, digital survey, partner interviews and staff workshops. Along with member and portfolio holder collaborations.
- 10.2 As part of this evidence review, Campbell Tickell engaged with over 40 stakeholders through a series of interviews and workshop (organisations listed in Appendix 2). We also conducted a survey which outlined in the Section below and presented some emerging findings to Tamworth Borough Council's Housing and Homelessness Advisory Board.

Key findings from this engagement include:

- 10.3 General positivity about the Council, its relationship with local partners and provision of support for those at risk of or experiencing homelessness. Some suggestion that this relationship could be put on a more strategic footing to allow for greater sharing of information, networking, best practice, and opportunities to collaborate on new initiatives.
- 10.4 A sense that, to date, the Council has had sufficient stock to house all those in need. However, with demand beginning to outstrip supply, there is a concern that it could be facing a tipping point and greater attention needs to be placed on expanding its provision. Specific pressures around a lack of supply of larger affordable homes and decreasing turnover of properties owned by RPs.
- 10.5 Affordability in Tamworth was highlighted as a key issue, with rising rents in the Private Rented Sector causing debt, insecure tenancies and an increased risk of homelessness. Relatedly, the availability of privately rented homes was also raised as a concern, with different statutory organisations competing for a reduced market.
- 10.6 Increasing the supply of new build housing was viewed as important by all participants however, access to land and financial viability were raised as known challenges. Contributions to affordable housing through planning policy need to be balanced with other amenities and infrastructure requirements.
- 10.7 Concern about the rise in homelessness in the Borough and whether there is the appropriate provision for young single people, large families and those with addiction and/or mental health needs. There were mixed views about the need for more emergency support within Tamworth and the suitability of offering support based in Birmingham. Need to ensure that the process of applying for homelessness support is as easy as possible, clear and that people are given suitable support when needed.
- 10.8 Collaboration between the Council and local partners was described as positive overall with good examples of data sharing and referrals being made between providers.

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- 10.9 Differences in opinion with respect to the reported levels of rough sleeping and homelessness, and concerns about how this translates through to decisions made by the Council and investment in preventative services.
- 10.10 Recognition that Tamworth has an ageing population and that consideration needs to go into the accessibility of properties and provision of care support. Little apparent appetite in the market to deliver specialist housing options.
- 10.11 Energy-efficiency and general upgrade / repair works were mentioned as important issues the Council and partners were trying to address, noting competing pressures and priorities. The nature of local housing stock, including in the private sector, is seen as increasing the prevalence of issues with damp, mould and condensation.

11. Survey results

Survey overview

- 11.1 Campbell Tickell supported Tamworth Borough Council to produce a survey which was designed to gather feedback from local residents and from organisations involved in housing and homelessness.
- 11.2 The survey had two main aims:
- To ensure that Tamworth's priorities for housing, homelessness and rough sleeping are the right ones; and
 - To invite comments and ideas about how these priorities can be achieved through specific actions.
- 11.3 The survey included the following sections:
- Housing vision:** all respondents were asked to indicate their level of agreement with the proposed vision for the strategy.
 - Housing priorities:** all respondents were asked to rank the proposed priorities in order of importance.
 - Homelessness and Rough Sleeping priorities:** respondents from local partner organisations were asked to rank the proposed priorities in order of importance. Individuals with lived experience of homelessness were asked to indicate whether they considered the support options listed in the survey helpful for people locally.
 - Other comments**
 - Equality monitoring**

Respondents

- 11.4 The survey received a total of **32** complete responses from **14 local residents** and **18 representatives from organisations**.
- 11.5 Out of the 14 local residents, **7 had lived experience of homelessness** and/or risk of homelessness.
- 11.6 Organisations represented amongst the survey respondents were:
- Tamworth Borough Council (various)
 - The Manna House Charity
 - Heart of Tamworth Community Project
 - Tamworth Street Angels
 - Eden 55 Ltd
 - Number Eight (Tamworth)
 - Staffordshire County Council
 - Two Rivers Primary School
 - MPFT

Headline findings

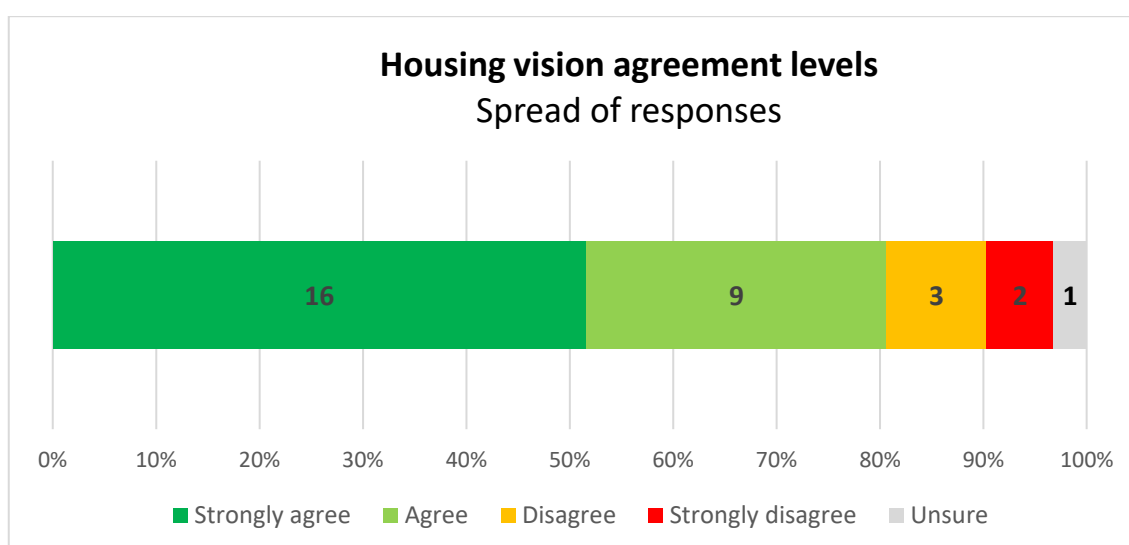
- 11.7 81% of respondents agreed with the overall proposed vision for the Housing and Homelessness and Rough Sleeping Strategy in Tamworth.
- 11.8 Across the four key housing priorities, the following actions were considered most important:
- **Increasing the supply of housing:** Ensuring that new developments are supported by infrastructure (e.g. schools, health services, transport) [120 weighted score]
 - **Ensuring existing homes meet the needs of the population:** Managing and maintaining Tamworth's own Council homes [110 weighted score]
 - **Providing support and accommodation for groups in housing need:** Supporting vulnerable groups in housing need (e.g. young people leaving care, people with disabilities) [158 weighted score]
 - **Improving energy efficiency:** Reducing energy costs for households and tackling fuel poverty through home insulation and practical advice [92 weighted score]
- 11.9 Across the four homelessness and rough sleeping priorities, the following actions were considered most important by local partner organisations:
- **Prevention and early intervention:** Tenancy sustainment and eviction prevention [69 weighted score]
 - **Person centred support:** Advocacy workers / keyworkers / peer support [65 weighted score]
 - **Housing access, pathways and supply:** Speed up void turnarounds in social housing. [69 weighted score]
 - **Partnership working:** Joint working protocols across statutory and voluntary sectors [72 weighted score]
- 11.10 Of the respondents with lived experience of homelessness, rough sleeping, or the risk of homelessness, the largest number identified the following actions as likely to be the most impactful:
- **Prevention and early intervention:** Help to stay in your home or avoid eviction [**100%** considered this helpful]
 - **Person centred support:** A support worker who sticks with you; Being treated with respect and care; and Flexible housing options, not just one pathway [**86%** considered these three things helpful]

- **Housing access, pathways and supply:** Using empty homes to help people move on [**86%** considered this helpful]
- **Partnership working:** Different types of services (like charities and the council) working together [**100%** considered this helpful].

11.11

A. Housing vision

- 11.12 All respondents were asked first to indicate their level of agreement with the proposed vision for the Housing vision of the strategy: “Our vision is to ensure that every resident has access to a safe, affordable, and sustainable home that supports their health and well-being”

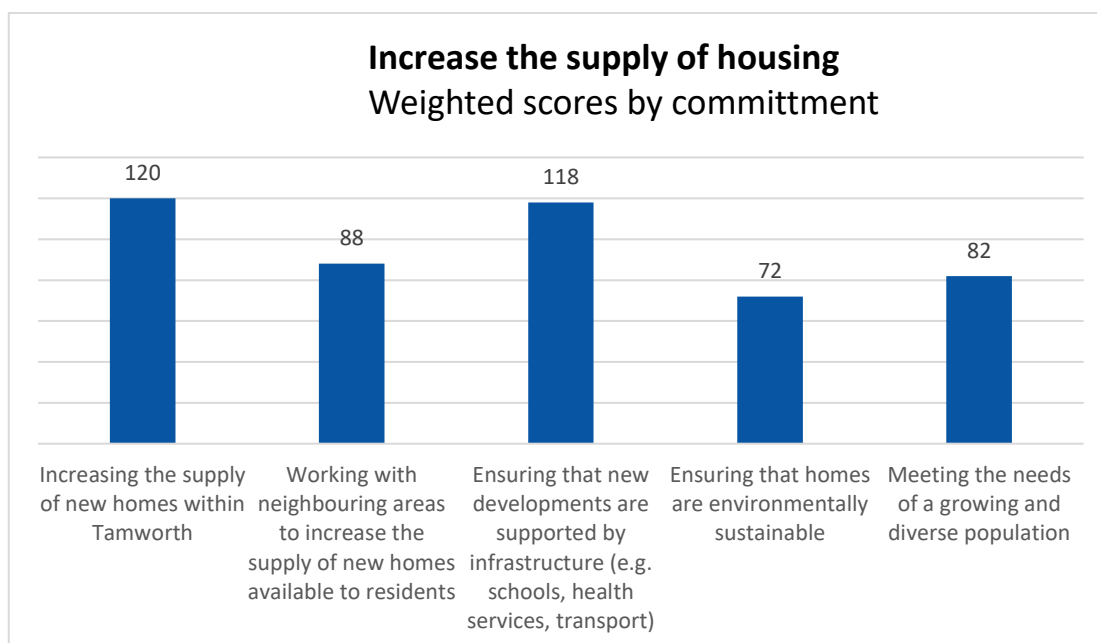


- 11.13 There was a strong level of agreement (81%) with the vision statement amongst survey respondents.
- 11.14 Comments indicate that those who agreed with the statement considered it to be well thought-out and achievable.
- 11.15 Some comments suggest the need to identify intermediary steps or short-term goals, whilst other comments highlight the lack of properties and housing options locally as a key barrier to achieving the overall strategic goals.
- 11.16 Several respondents raised some general concerns in relation to housing and homelessness locally in their comments. These included:
- Hidden levels of homelessness and housing insecurity, evidenced by the amount of food, tents and sleeping bags some organisational respondents had distributed.

- The importance of prevention work such as mental health support and access to local temporary accommodation, as well as access to health care more generally.
- Growing concerns about the safety, employment and general wellbeing of single homeless men following a recent decline in hostel accommodation across Birmingham.
- Concerns over the future of Tamworth Borough Council in the context of current local government restructuring.

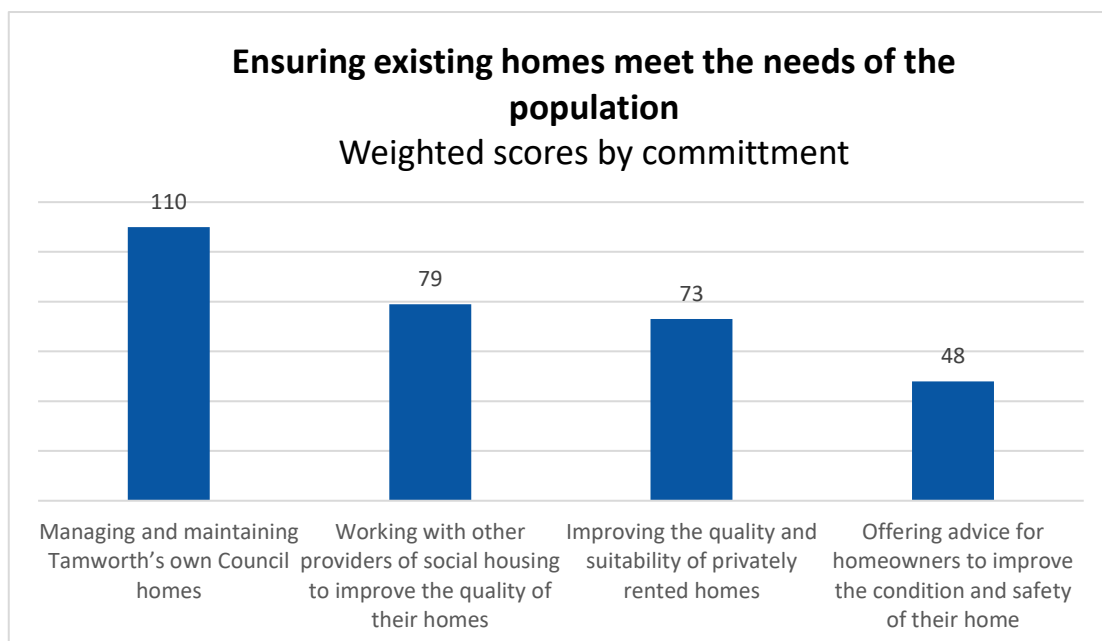
B. Housing Priorities

- 11.17 The survey set out four key housing priorities and some potential commitments that could sit beneath them. All respondents were asked to rank the potential commitments in order of highest to lowest priority.
- 11.18 The net results were used to calculate a weighted score to identify which commitment was considered the highest priority overall.
- 11.19 Respondents were also asked to leave a comment to explain their response, and to share any additional suggestions for how to achieve the priority.



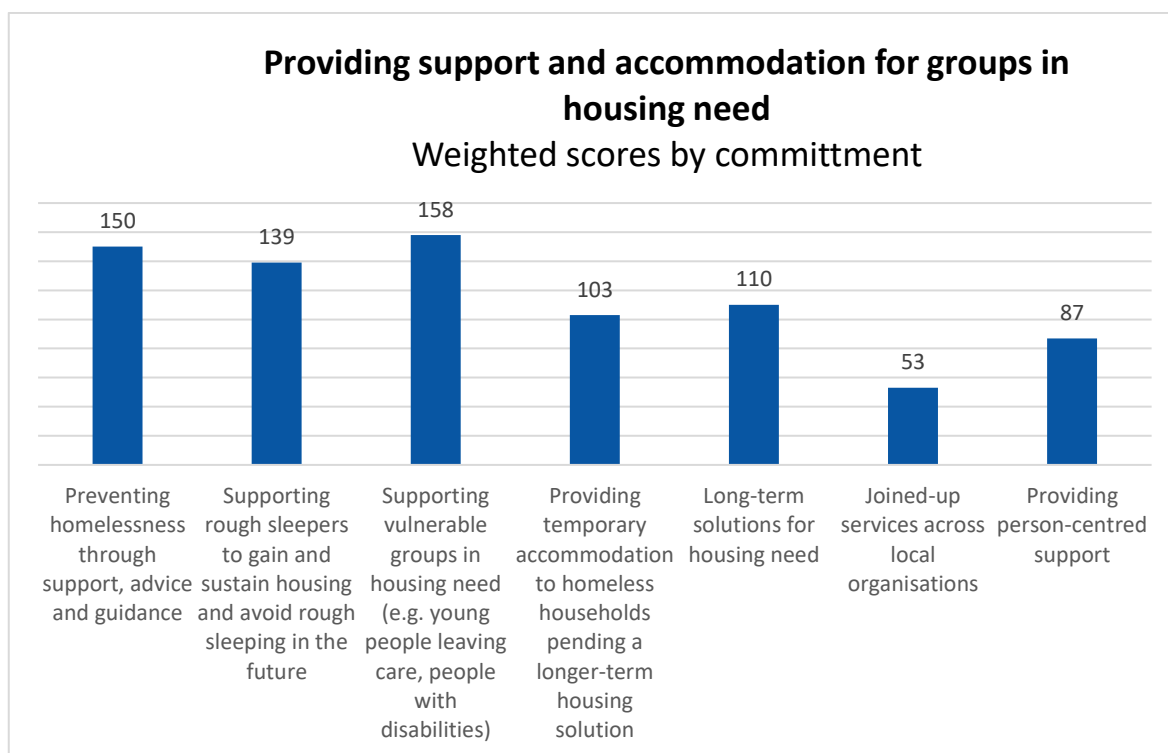
- 11.20 Respondents favoured increasing the supply of new homes (120) and ensuring that new developments are supported by infrastructure (118). This was reflected in the comments.
- 11.21 In general, comments focused on the need to consider the diverse needs of Tamworth's population in housing.

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- 11.22 More than half of the comments highlighted the need for local infrastructure, citing congested roads, oversubscribed emergency departments, and a lack of access to schools and healthcare facilities.
- 11.23 Several comments discussed issues of housing supply and availability, whilst one comment discussed the need for genuinely affordable homes to be built, noting that recent new builds have been unaffordable for local residents.
- 11.24 Several respondents made additional suggestions for how to increase the housing supply in Tamworth:
- Five comments suggested repurposing disused buildings for use by the community or as housing.
 - Three comments argued for the need to build more homes, with a focus on smaller and affordable properties to help older generations downsize and free up family size homes.
 - Three comments suggested increasing the supply of supported accommodation and floating support, with one suggesting the council work with third sector partners to deliver this.
 - Other comments included suggestions of enforcing more affordable rent levels in the private rented sector, using the social housing sector to supplement supply, and exploring financial schemes or incentives to support residents.



- 11.25 Respondents significantly favoured managing and maintaining Tamworth's existing council stock (110).

-
- 11.26 Comments frequently emphasised the need to increase the supply of council housing, with concerns raised about the long-term impact of the Right to Buy scheme on availability
- 11.27 Several respondents called for better maintenance of existing council homes, citing issues such as damp, mould, and outdated infrastructure, and suggesting regular inspection schemes.
- 11.28 The unaffordability of private rentals was a recurring theme, with council housing seen as a more accessible option that should be prioritised.
- 11.29 Other comments included support for alternative housing providers, concerns about the cost of home adaptations for older residents, and the need to rebuild trust between the council and local communities.
- 11.30 Several respondents made additional suggestions for how to ensure the existing housing supply meets the needs of people in Tamworth:
- One comment suggesting regulating HMOs.
 - Another comment stressed the need to better manage flooding around new developments.
 - Two respondents felt that prioritising Tamworth's existing population would help ease pressures on the local supply.
 - One comment emphasised the need to consider accessibility for Tamworth's ageing population.
 - One individual shared a range of possible options relating to the voluntary and community sector. This included offering low-cost handyman services to support those struggling with living costs and encouraging community involvement through initiatives like Britain in Bloom. The comment also suggested running practical workshops on DIY, maintenance, and reuse. Additionally, it was proposed that the council work with Staffordshire County Council to promote support schemes such as the Household Support Fund and Warm Homes and help families access early help and family hubs for advice and guidance.

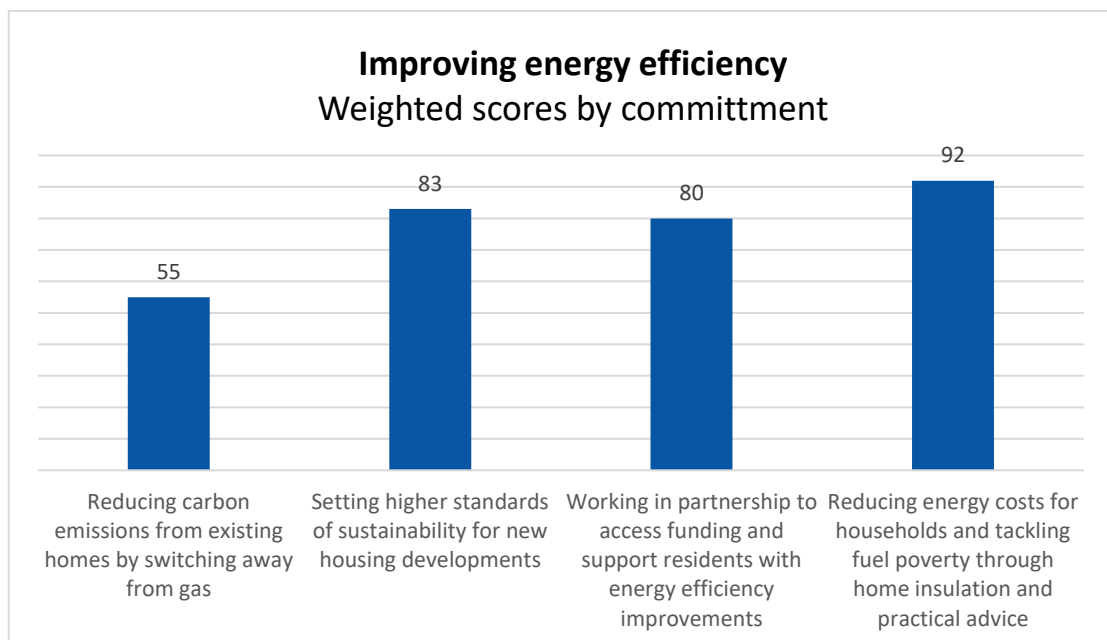


- 11.31 Responses indicated the highest level of support for supporting vulnerable groups in housing need (158) followed by preventing homelessness through support, advice and guidance (150). The option that was considered the lowest priority was joined up services across local organisations (53).
- 11.32 There was frequent and consistent support for prioritising immediate access to suitable accommodation for those rough sleeping or imminently homeless, with at least three comments directly stressing the need to focus on this group above all else.
- 11.33 The importance of providing long-term housing solutions rather than relying on temporary fixes was mentioned multiple times, reflecting a widely held view that sustainable housing is key to reducing repeat homelessness.
- 11.34 A person-centred approach to support was emphasised by at least two contributors, noting it as essential to effective intervention and long-term outcomes.
- 11.35 Better cross-agency working, particularly closer collaboration between councils and third-sector organisations, was raised by two contributors as a way to strengthen service delivery and prevent duplication, especially around advice and guidance already being delivered effectively by groups like Citizens Advice.
- 11.36 There was one detailed comment advocating for early education and tailored support, helping individuals understand their circumstances and take action before reaching crisis.

11.37 Lastly, the importance of sustaining joined-up support services like Home-Hub was noted, with concern raised over future funding beyond September 2025. The idea that homelessness services should be evidence-based and person-centric was reiterated by another respondent, aligning with national guidance and best practice principles.

11.38 Several respondents made additional suggestions for how best provide support and accommodation for groups in housing need:

- Most often comments focused on the need for holistic support, with four respondents discussing the need for better consideration of support needs and targeted mental health and financial support, as well as skills training and floating support.
- Three comments focused on the need for Tamworth to work more closely with local partners such as Staffordshire County Council, Policy and Community Safety Roles, and Private Landlords to improve the range of service options.
- Two comments focused on the need to increase supply of temporary and emergency accommodation.
- One comment again stressed the local need for smaller one- and two- bed properties to free up supply.
- Other comments suggested utilising the family hubs and early help services, improving access to frontline services, and using libraries and local schools to build awareness of local services.

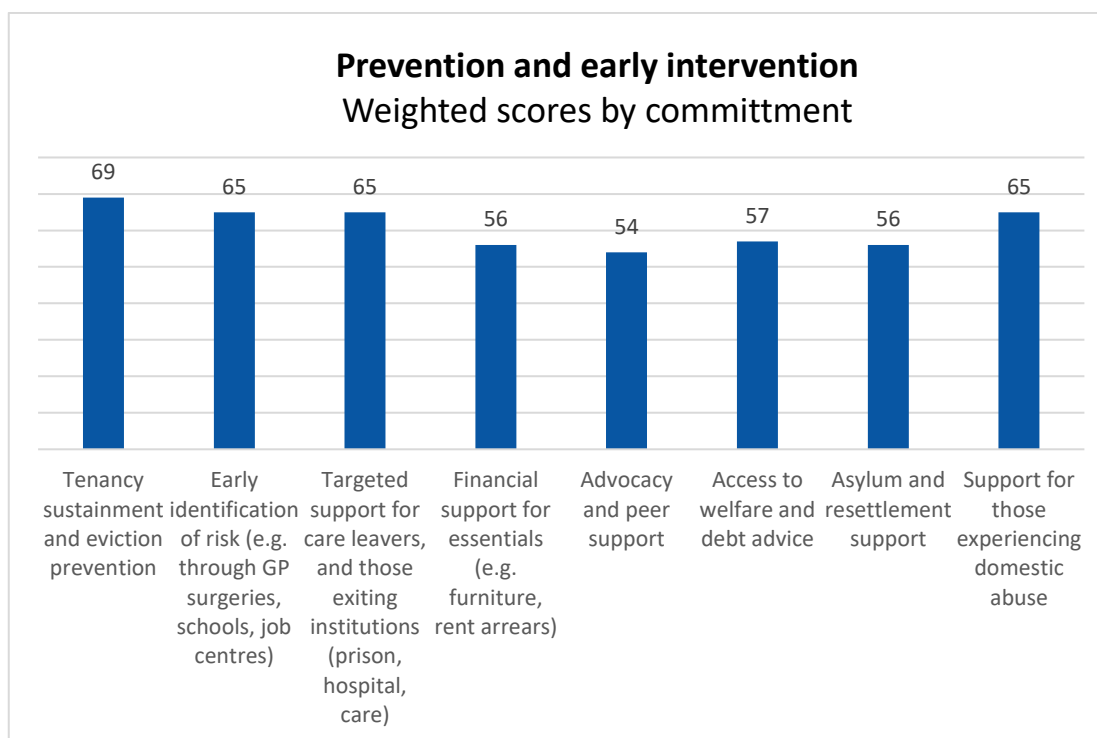


11.39 There were higher levels of support for reducing energy costs for households and tackling fuel poverty (92).

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- 11.40 Fuel poverty was observed in the comments as a need locally, and comments do suggest that energy efficiency is considered a positive cost-saving priority for the housing strategy.
- 11.41 However, comments suggest that energy efficiency efforts are not always appropriate. For instance, older homes can be challenging to retrofit, and there were concerns shared about the affordability and practicality of energy efficiency initiatives.
- 11.42 Several respondents made additional suggestions for how best to improve energy efficiency of housing in Tamworth:
- Two comments suggested working with local vendors and organisations to provide solar power.
 - Three comments also suggested incentivising residents to switch as well as educating them on the benefits of this.
 - Other comments focused on the need for solar panels to be a standard in all new builds.

C. Homelessness and Rough Sleeping Priorities

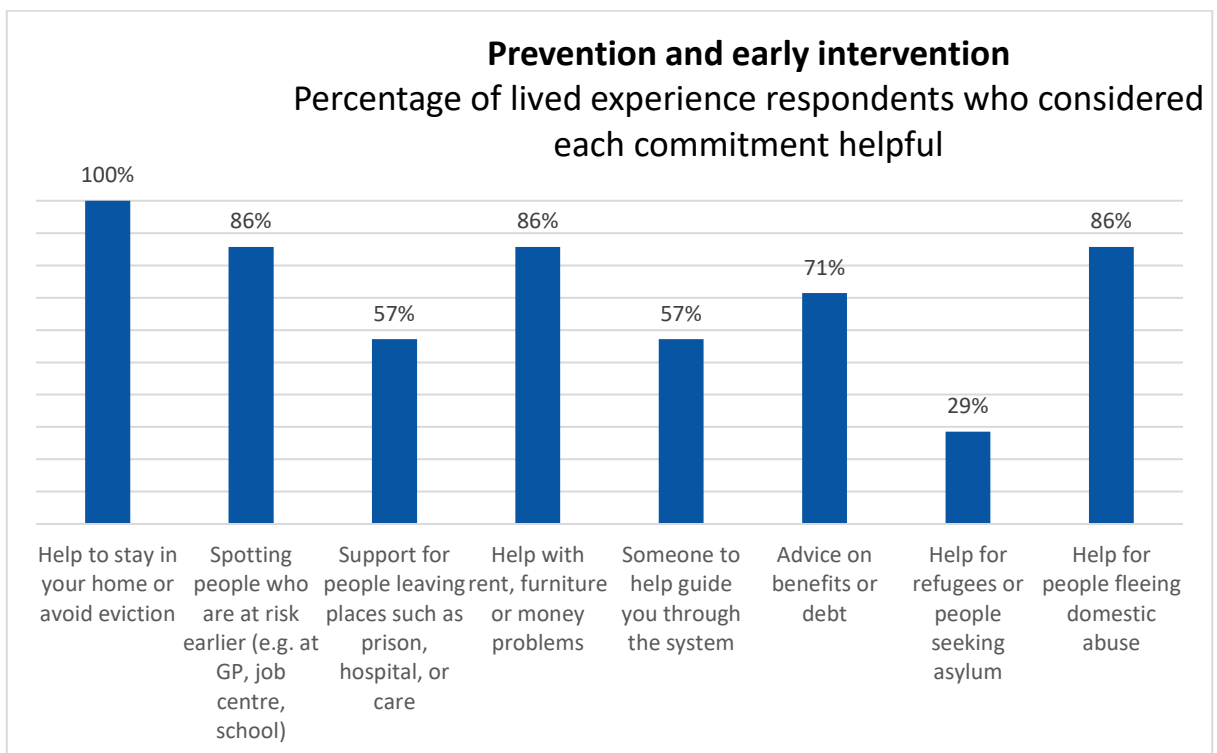
- 11.43 Organisations were asked to rank the suggested commitments under each of the homelessness and rough sleeping priorities in order of importance. The net results were used to calculate a weighted score to identify which commitment was considered the highest priority overall.
- 11.44 Individuals with lived experience of homelessness meanwhile were asked to indicate which of the commitments they thought would be impactful locally, based on their own experience.
- 11.45 All respondents were also asked to leave a comment to explain their response, and to share any additional suggestions for how to achieve the priority.



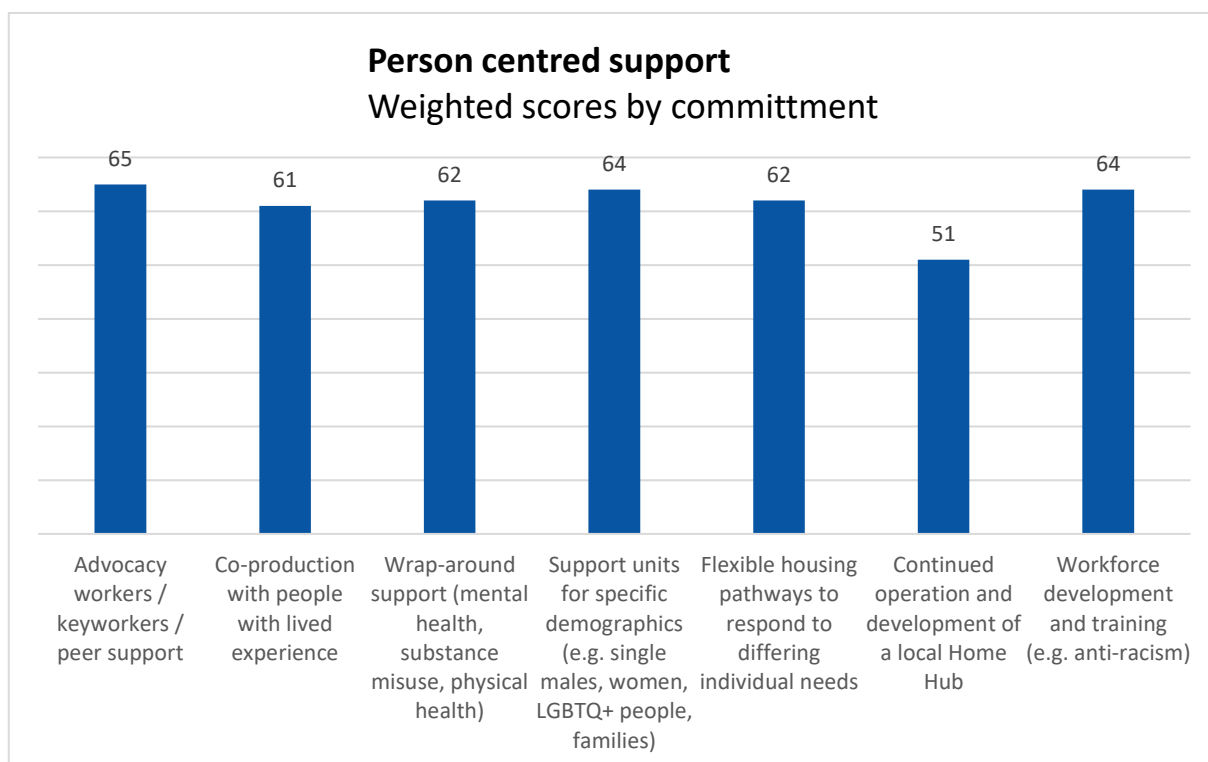
- 11.46 Tenancy sustainment and eviction prevention was seen as the highest priority amongst organisations who responded to the survey (69), followed by early identification or risk, targeted support for care leavers and those exiting institutions, and support for those experiencing domestic abuse (65 each).
- 11.47 One organisation shared that some of the key issues they deal with regularly are not prioritised by the council. These included bailiff action, long term support for households and low income, and support for individuals affected by domestic abuse.
- 11.48 Another organisation suggested that asylum and re-settlement support is a less prominent issue currently than it has been in the past, though still important. They also expressed concerns over prioritising housing for prison leavers in cases of serious crime or where the victim may be based locally.
- 11.49 One comment stressed that higher priorities should be based on service delivery which will positively impact physical and mental health, employment and social wellbeing, whilst another suggested priorities should be based on cost-to-save support such as supporting the maintenance of tenancies and providing early intervention is more cost effective than crisis support.
- 11.50 There is a suggestion that all the priorities should be equally attended to and that these issues can be interconnected.

11.51 Several respondents made additional suggestions for how best to prevent homelessness in Tamworth:

- There is a suggestion that specialist organisations should be funded to provide support, rather than many charities/organisations providing a variety of low-level support.
- One comment focused on the need to improve accessibility of homes to prevent hospitalisation.
- One detailed comment also discussed the need for information sharing across local partners to enable early intervention.



11.52 Of note, the responses from individuals with lived experience of homelessness who completed the survey identified the same top four priorities. For individuals with lived experience, **100%** felt that tenancy sustainment (help to stay in your home) was helpful, whilst **86%** considered early identification or risk, targeted support for care leavers and those exiting institutions, and support for those experiencing domestic abuse as helpful.



11.53 Organisational priorities relating to person centred support were quite evenly spread. However, advocacy workers/ key workers/ peer support was considered the highest priority (65), followed by support units for specific demographics and workforce development and training (64).

11.54 Comments highlight concerns about inconsistent access and continuity of support, with clients sometimes losing help due to staffing changes or service closures.

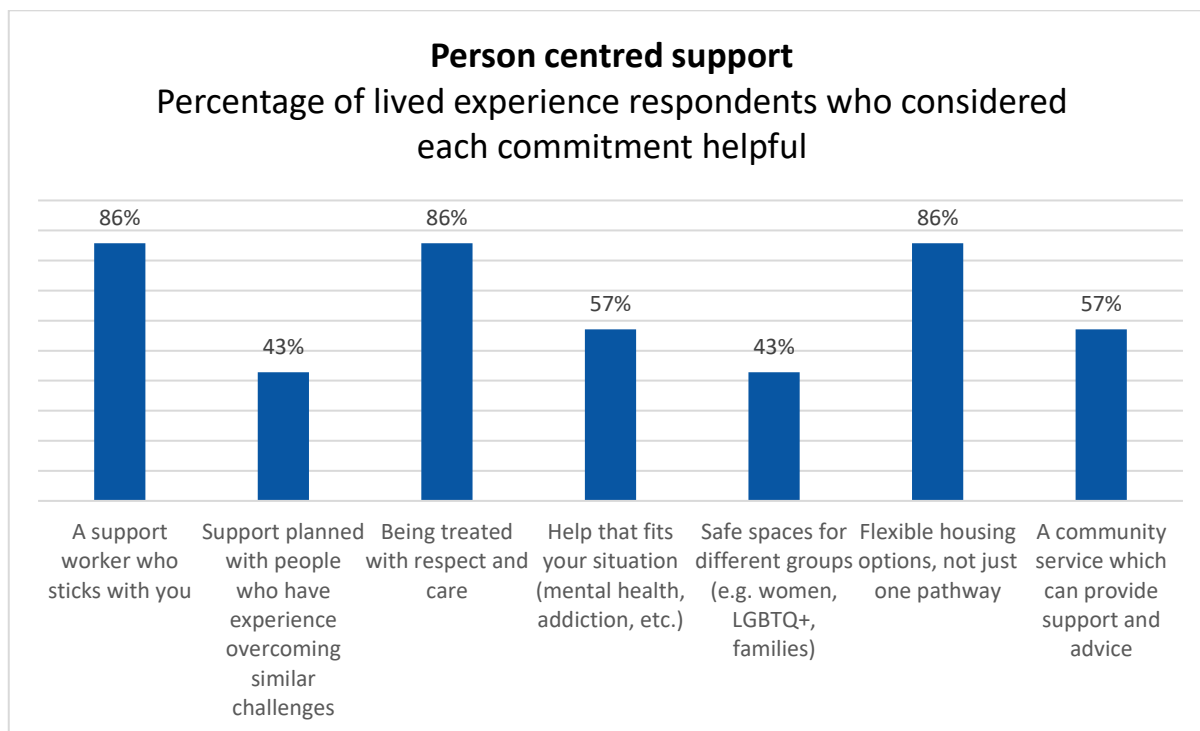
11.55 There is recognition of valuable work by local charities, especially in mental health and substance misuse, and a strong desire for the council to collaborate more closely with these organisations to ensure essential, accessible support reaches those in need.

11.56 Emphasis is placed on treating everyone with respect and dignity, prioritising early help and prevention, and ensuring advice is inclusive and reflective of changing community needs. Some suggest revisiting previously successful services to address ongoing issues.

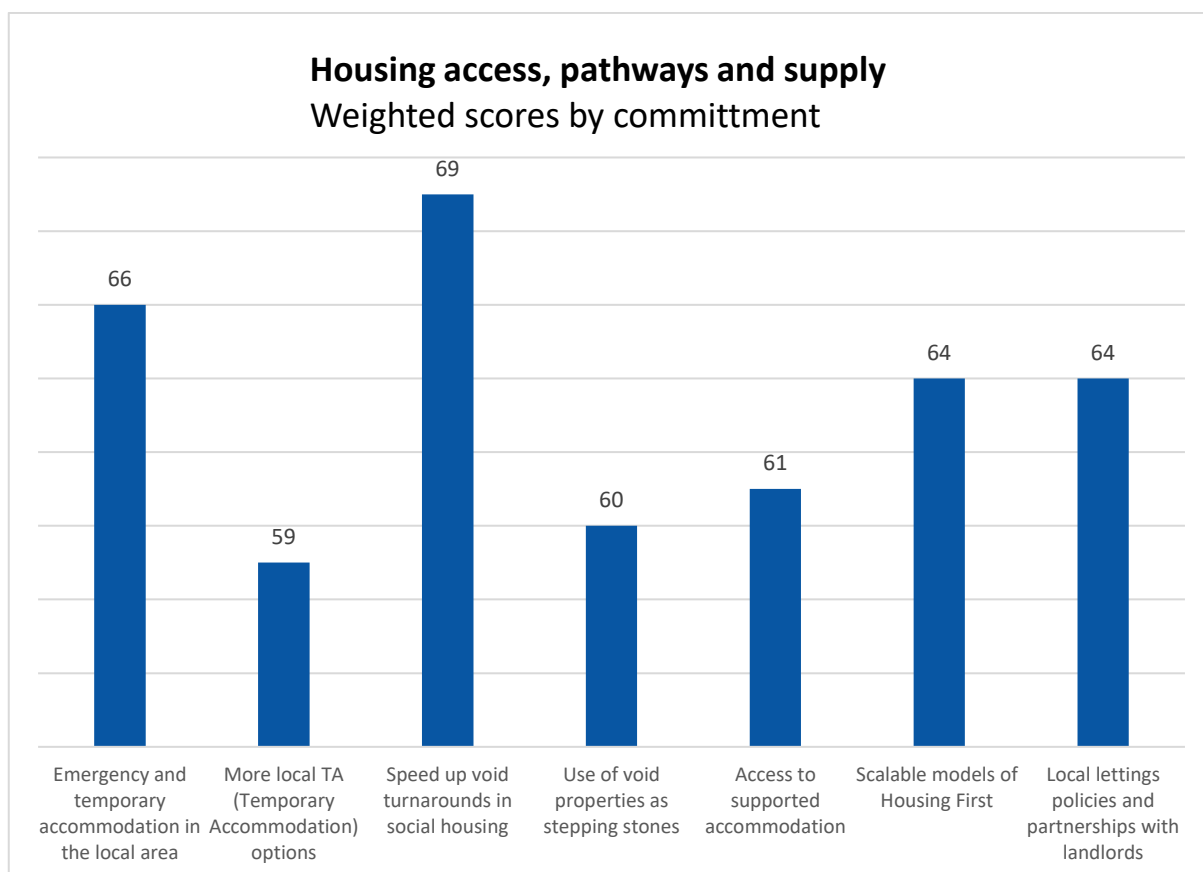
11.57 Several respondents made additional suggestions for how best to adopt a person-centred approach in Tamworth:

- One comment emphasised the need for more housing options for single homeless men locally.
- Other comments suggested adapting existing services to meet the needs of those who are already using the services.

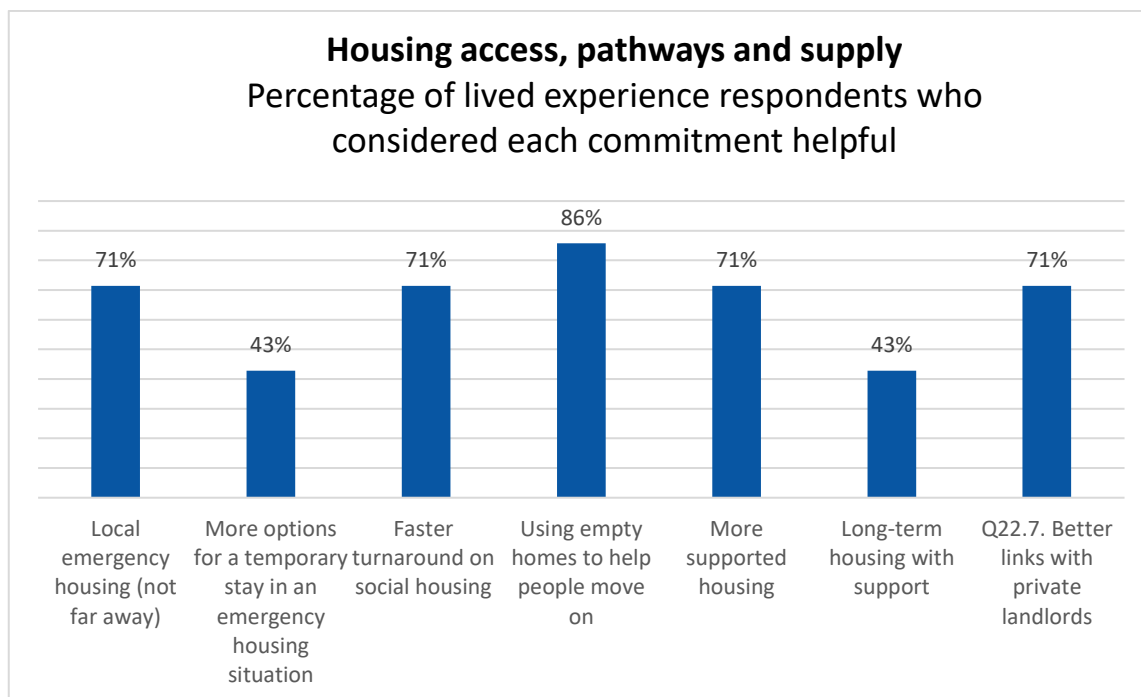
- Two comments suggested the need for more openness and transparency about what kinds of services are available and what they can offer, as well as a need to improve education and awareness amongst residents to enable them to access the services they need.



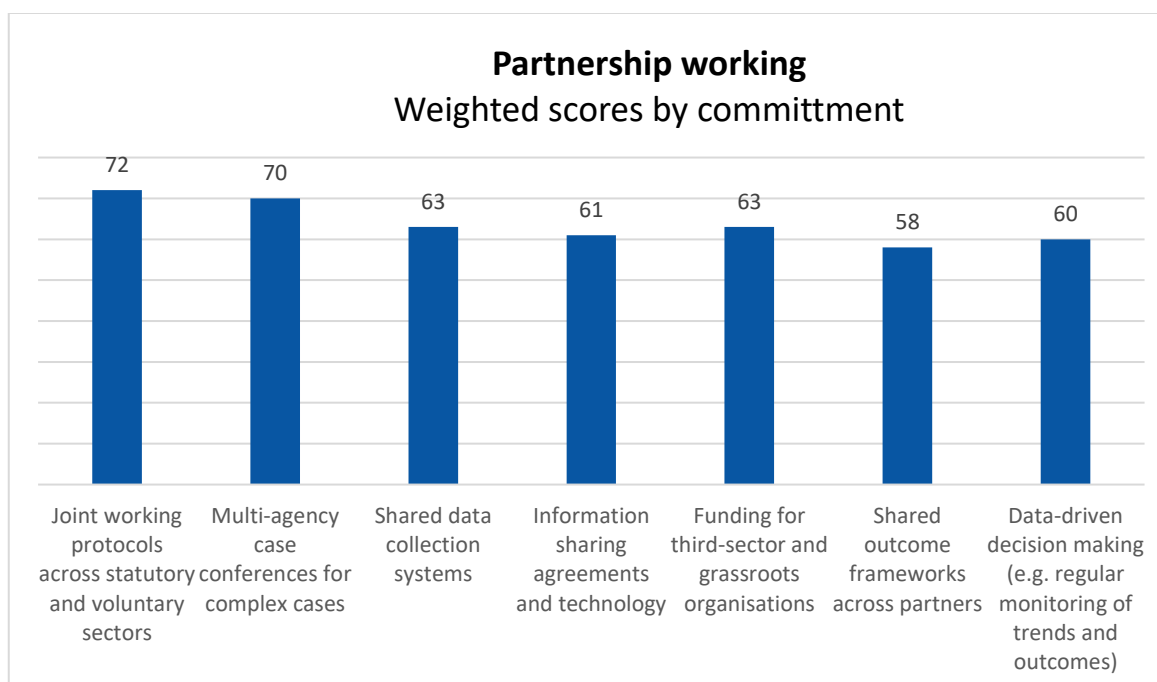
11.58 There was a higher level of variance in responses amongst residents with lived experience of homelessness. However, three commitments emerged as of equal importance: advocacy/ support workers, respect and care, and flexible housing options (**86% each**).



- 11.59 Organisational respondents favoured speeding up void turnarounds in social housing (69) followed by expanding emergency and temporary accommodation in the local area to avoid out-of-area placements (66).
- 11.60 One organisation observed a high number of residents that had not been offered any accommodation by the council or had been rejected by hostel accommodation due to their complex needs, giving weight to the need for local supported housing options.
- 11.61 Other local issues identified in the comments included drug use amongst young people and the rise in out of area placements that are unsuitable.
- 11.62 One respondent made an additional suggestions for how best to adopt a improve housing access, pathways and supply in Tamworth. This related to exploring more streamlined temporary accommodation options with other organisations to speed up void turnarounds.

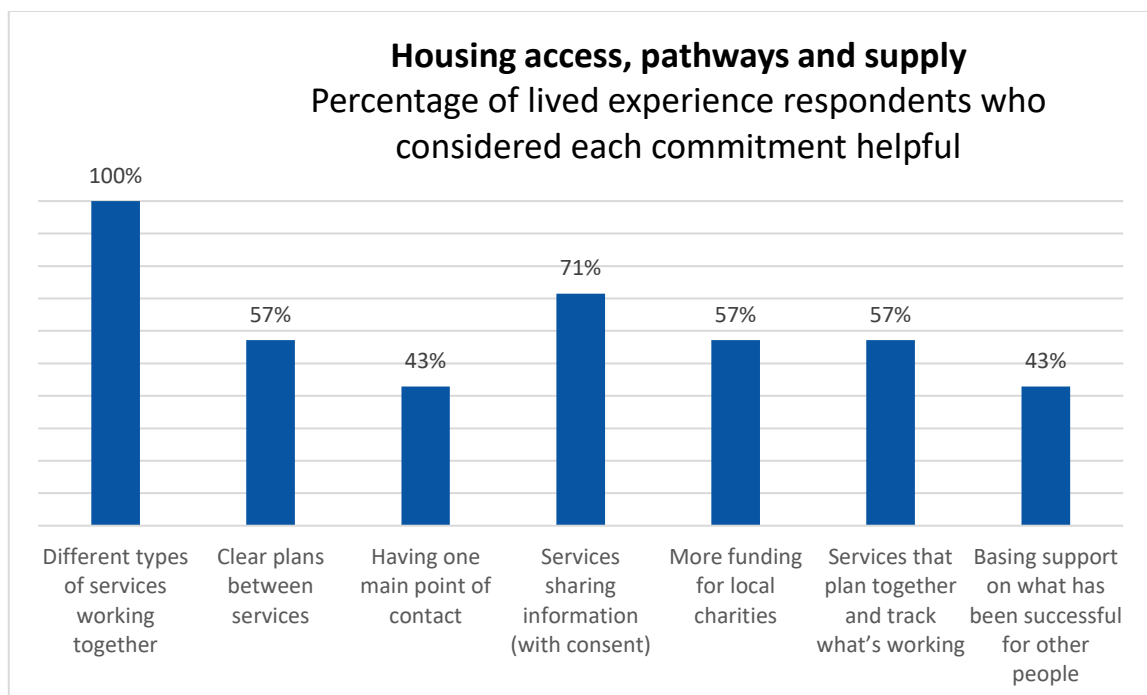


- 11.63 Of the respondents with lived experience of homelessness, **86%** felt that using empty homes to help move people on would be helpful. Other options were equally favoured by 71% of respondents but providing more temporary and emergency accommodation and offering long-term housing with support (housing first) were less popular at **43%**.



- 11.64 The most popular commitment for partnership working among local organisations was the establishment of joint working protocols across statutory and voluntary sectors (72) followed by multi-agency case conferences for complex cases (70).

- 11.65 The positive partnership between Heart of Tamworth and St Edith's is highlighted as an example of positive collaboration, particularly in regard to data sharing and case conferences which ensure effective support.
- 11.66 Multiple comments mention the need for more collaboration and information sharing with the council so that organisations can effectively support residents. Protocols should be shared so that customers are treated the same by every organisation they interact with, including when third parties are included in the customer journey.
- 11.67 Another comment cited the need for proper financial support to accompany any effort for joined up working to enable it to be effective.
- 11.68 Several comments made additional suggestions of how to enable joined up working in Tamworth:
- Three comments stressed the need for proper staff training, with one noting the need for this to focus on empathy for service users.
 - Another comment noted the importance of colocation of services, and another thought shared systems would be helpful.



- 11.69 All respondents with lived experience of homelessness felt that the different types of services working together would be helpful. The next most popular option was services sharing information (**71%**).

D. Other comments

- 11.70 Comments highlight the need to reduce stigma around homelessness in Tamworth.
- 11.71 Comments suggest that sympathetic personnel are needed within the council to provide support to service users and to manage expectations with clarity. The information that service users receive should be consistent.
- 11.72 There is a comment which suggests that veterans and local people living in Tamworth should receive council support over immigrants. Another comment highlights the issue of rough sleepers and homeless people despite the Holiday Inn being full of 'illegal' immigrants. Comments suggest a common belief that local people are not being prioritised as they should be.
- 11.73 One comment highlights the exploration of options, such as the joint commissioning of services and models which are new and innovative.
- 11.74 There were some comments left by local residents throughout the survey which were not drawn out in our analysis. These spoke to a sense of frustration around immigration and observed pressure on local housing supply as a result.

E. Equality monitoring

- 11.75 This section was optional and was completed by individuals only. Organisational respondents were not asked to complete this section.

Age

Age	Response Total	Response Percent
25 - 34	3	21%
35 - 44	1	7%
45 - 54	1	7%
55 - 64	5	36%
65 or over	3	21%
Prefer not to say	1	7%
Total	14	100%

Gender

Gender	Response Total	Response Percent
Male	4	29%
Female	9	64%
Prefer not to say	1	7%

Total	14	100%
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Ethnicity

Ethnicity	Response Total	Response Percent
English, Welsh, Scottish, Northern Irish or British	13	100%
Other	1	8%
Total	13	100%

Disabilities

Disability or Health Condition	Response Total	Response Percent
Yes	6	43%
No	7	50%
Prefer not to say	1	7%
Total	14	100%

Sexuality

Sexual Orientation	Response Total	Response Percent
Straight / Heterosexual	12	92%
Bisexual	1	8%
Total	13	100%

Religion

Religion or beliefs	Response Total	Response Percent
No religion	5	38%
Christian	6	46%
Prefer not to say	1	8%
Other	1	8%
Total	13	100%

Unpaid Carers

Caring responsibilities	Response Total	Response Percent
Yes	2	15%
No	11	85%
Total	13	100%

APPENDIX 1 - SUPPORT NEED CATEGORIES

Consolidated category	Original category
Drug and/or alcohol dependence Dual diagnosis (<i>with history of mental health problems</i>)	Alcohol dependency needs
	Drug dependency needs
History of mental health problems Dual diagnosis (<i>with drug and/or alcohol dependence</i>)	History of mental health problems
At risk of/has experienced domestic abuse	At risk of/has experienced domestic abuse
At risk of/ has experience other forms of abuse	At risk of/has experienced abuse (non-domestic abuse)
	At risk of/has experienced sexual abuse/exploitation
Care leaver	Care leaver 21-24
	Care leaver 25+
	Care leaver aged 18-20 years
	Care leaver aged 21+ years (RETIRED - DO NOT USE ON CASES CREATED FROM 01/04/2023)
History of repeat homelessness	History of repeat homelessness
History of rough sleeping	History of rough sleeping
Learning disability	Learning disability
Offending history	Offending history
Physical ill health and disability	Physical ill health and disability
Other	Access to education, employment or training
	Difficulties budgeting
	Former asylum seeker
	Old age
	Served in HM Forces
	Victim of modern slavery
	Young parent requiring support to manage independently
	Young person aged 16-17 years

Appendix 2 – Stakeholder engagement

11.76 The following organisations participated in the creation of the strategy:

- Tamworth Borough Council
- Better Way Recovery
- Bromford Housing
- Citizen’s Advice Mercia
- Community Together CC
- Department for Work and Pensions
- Fierté Multi-Academy Trust
- Heart of Tamworth
- Home Office
- Midland Heart
- Mind
- Number 8
- Parish of Tamworth
- St Basil’s
- Staffordshire County Council
- Tamworth Cornerstone Housing Association
- Two Rivers School

Appendix 3 – Glossary

- **Affordable Home Ownership:** Government schemes like shared ownership that help people buy homes at below market prices.
- **Affordable Housing:** Housing provided at below market rates for rent or sale, aimed at people whose income is below the local area average.
- **Bedroom Standard:** Measure of overcrowding/under-occupancy based on household size and composition.
- **Category 1 Hazard:** The most serious type of housing hazard under HHSRS, posing immediate risk to health or safety.
- **Concealed Household:** A household, not including the Household Reference Person (HRP), living within another household due to lack of available housing.
- **Decent Homes Standard (DHS):** Minimum standard for social housing ensuring homes are warm, weatherproof, and have modern facilities.
- **Disabled Facilities Grant:** Government funding to help disabled people adapt their homes for independent living.
- **Duty to Refer:** Legal requirement for public authorities to refer individuals at risk of homelessness to local authority housing services.
- **Energy Performance Certificate (EPC):** Certificate rating building energy efficiency from A (most efficient) to G (least efficient).
- **Equality Impact Assessment (EQSHIA):** Assessment of how policies affect people with protected characteristics.
- **Extra Care Housing:** Specialist housing for older people with care services available on-site.
- **Fuel Poverty:** A household is considered fuel poor if it has a low energy efficiency rating (EPC D or below) and a low income.
- **H-CLIC:** Homelessness Case Level Information Collection – national data reporting system.

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- **Housing & Economic Development Needs Assessment (HEDNA):** A study assessing future housing and employment needs.
 - **Housing First:** Approach providing immediate permanent housing to homeless people without preconditions.
 - **Housing Health & Safety Rating System (HHSRS):** Risk-based evaluation tool to identify and assess hazards in residential properties.
 - **Housing Market Area (HMA):** A geographical area, not limited to administrative boundaries defined by patterns of housing demand and supply.
 - **Housing Need:** The number of dwellings an area requires based on demand and household growth, including households currently in unsuitable accommodation.
 - **Housing Register:** List maintained by local authorities of people applying for social housing.
 - **IMD (Index of Multiple Deprivation):** A measure of relative deprivation across England.
 - **Local Housing Allowance (LHA):** Housing benefit rates for private rental sector tenants, based on the bottom 30% of local market rents.
 - **Local Plan:** Planning document setting out local authority's planning policies and site allocations.
 - **Main Duty:** Legal obligation to secure accommodation for eligible homeless households in priority need.
 - **MHCLG:** Ministry of Housing, Communities and Local Government.
 - **Occupancy Rating:** A measure of whether a dwelling is under-occupied or overcrowded.
 - **ONS:** Office for National Statistics.
 - **Overcrowding:** Occurs when a home has too many people living in it compared to the number of rooms, breaching the Room or Space Standard.

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- **Prevention Duty:** Legal duty to help prevent homelessness for households at risk within 56 days.
 - **Relief Duty:** Legal duty to help secure accommodation for homeless households for 56 days.
 - **Retrofit:** Adding new technology or features to existing buildings to improve efficiency or safety.
 - **Right to Buy:** Government scheme allowing social housing tenants to purchase their homes at a discount.
 - **SAP Rating:** Standard Assessment Procedure - method for assessing and comparing energy performance of dwellings.
 - **Shared Ownership:** A part-buy, part-rent scheme that helps people buy a home when they can't afford the full deposit and mortgage payments on the open market.
 - **SLIDO:** Interactive tool used for live polling and feedback during consultations.
 - **Standard Method:** Government formula for calculating housing need.
 - **Statutory Homelessness:** Homelessness cases where local authorities have legal duties under homelessness legislation.
 - **Supported Housing:** Accommodation providing housing with additional support services for vulnerable people.
 - **Temporary Accommodation:** Short-term housing provided while seeking permanent accommodation solutions.
 - **Tenure:** Legal conditions under which someone occupies housing (e.g., owned, rented, leasehold).
 - **Under-occupancy:** When households have more bedrooms than needed according to official standards.