

03 September 2018

## HOUSING COMMITTEE

A meeting of the Housing Committee will be held on **TUESDAY 11 SEPTEMBER 2018** in the Council Chamber, Ebley Mill, Ebley Wharf, Stroud at **7.00 pm.**



David Hagg  
Chief Executive

**Please Note:** This meeting will be filmed for live or subsequent broadcast via the Council's internet site ([www.stroud.gov.uk](http://www.stroud.gov.uk)). By entering the Council Chamber you are consenting to being filmed. The whole of the meeting will be filmed except where there are confidential or exempt items, which may need to be considered in the absence of the press and public.

### **AGENDA**

- 1 **APOLOGIES**  
To receive apologies for absence.
- 2 **DECLARATIONS OF INTEREST**  
To receive declarations of interest.
- 3 **MINUTES**  
To approve the minutes of the meeting held on 12 June 2018.
- 4 **PUBLIC QUESTION TIME**  
The Chair of Committee will answer questions from members of the public submitted in accordance with the Council's procedures.  
**DEADLINE FOR RECEIPT OF QUESTIONS**  
**Noon on THURSDAY 6 SEPTEMBER 2018.**  
Questions must be submitted in writing to the Chief Executive, Democratic Services, Ebley Mill, Ebley Wharf, Stroud and sent by post or by Email:  
[democratic.services@stroud.gov.uk](mailto:democratic.services@stroud.gov.uk)
- 5 **WORK PROGRAMME**  
To consider the work programme.
- 6 **PERFORMANCE MANAGEMENT**
  - a) Appointment of one Performance Monitoring Representative.

- 7 **MEMBER REPORTS**  
a) Housing Review Panel  
b) Performance Monitoring  
c) Task and Finish Group – Grants Funding
- 8 **BUDGET MONITORING REPORT 2018/19 Month 4**  
To receive the outturn forecast for the General Fund and HRA Revenue budgets and Capital programmes.
- 9 **PRIVATE SECTOR HOUSING RENEWAL POLICY 2018/23**  
To receive a report recommending the adoption of the above Policy.
- 10 **ADDITIONAL HRA BORROWING PROGRAMME**  
To receive a report with details of proposed bids to Homes England.
- 11 **THE CHANGING FUTURE OF TENANT INVOLVEMENT**  
To consider how to consult, fund and seek support from tenants.
- 12 **TENANT INVOLVEMENT ACTION PLAN**  
To consider the tenant involvement action plan for 2018/19.
- 13 **OLDER PERSON'S STRATEGY**  
To consider a report on the progress of the Strategy.
- 14 **MEMBERS' QUESTIONS**  
See Agenda Item 4 for deadline for submission.

**Members of Housing Committee 2018-19**

<b>Councillor Chas Townley (Chair)</b>	Councillor Colin Fryer
<b>Councillor Jenny Miles (Vice-Chair)</b>	Councillor Julie Job
Councillor Catherine Braun	Councillor Norman Kay
Councillor Miranda Clifton	Councillor Phil McAsey
Councillor Jim Dewey	Councillor Tom Skinner
Councillor Chas Fellows	Councillor Debbie Young

**Tenant Representatives**

Ian Allan	Sadie Tazewell
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## HOUSING COMMITTEE

12 June 2018

7.00 pm – 8.23 pm  
 Council Chamber, Ebley Mill, Stroud

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### Minutes

#### Membership

Councillor Chas Townley (Chair)	P	Councillor Julie Job	P
Councillor Jenny Miles (Vice-Chair)	P	Councillor Norman Kay	P
Councillor Catherine Braun	P	Councillor Phil McAsey	P
Councillor Miranda Clifton	P	Councillor Gary Powell	A
Councillor Chas Fellows	P	Councillor Tom Skinner	P
Councillor Colin Fryer	P	Councillor Debbie Young	P

P = Present      A = Absent

#### Tenant Representatives

Ian Allan	P	Sadie Tazewell	P
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#### Officers in Attendance

Director of Tenant and Corporate Services	Head of Health and Wellbeing
Head of Contract Services	New Homes and Regeneration Manager
Head of Housing Services	Principal Accountant
Sheltered Housing Project Manager	Head of Legal Services and Monitoring Officer
Tenancy Operations Manager	Democratic Services Officer

#### HC.001

#### APOLOGIES

Apologies for absence were received from Councillor Powell.

#### HC.002

#### DECLARATIONS OF INTEREST

There were no declarations of interest.

#### HC.003

#### MINUTES – 27 MARCH 2018

#### **RESOLVED**

**That the minutes of the meeting held on 27 March 2018 are confirmed and signed as a correct record.**

#### HC.004

#### PUBLIC QUESTION TIME

There were none.

#### HC.005

#### WORK PROGRAMME

Members discussed the items below which were on the revised work programme. A visioning day was to be held for Committee Members to discuss future work.

- Capital Project Monitoring report was sometimes repeating individual reports. A different format for the report with not so many figures would be useful.
- The outturn position of the budgets had been reported first to Strategy and Resources Committee before Housing Committee. This was unavoidable, as the accounts needed to be finalised and signed off earlier than in previous years.
- Mental Health champions were considering the programme of work which would feed into the work programme.

## **HC.006**                      **PERFORMANCE MANAGEMENT**

### a) Performance Management Objectives and Indicators

Members discussed the objectives and indicators which should be monitored throughout the Civic Year 2018/19.

The Chair had done some initial work on performance management targets for 2018/19 which he circulated to Members. Committee would monitor the priorities in the Corporate Delivery Plan relating to the indicators, risks and corporate targets.

### b) Appointment of Performance Management Representatives

Councillor Braun was appointed as a performance monitor.

## **HC.007**                      **MEMBER REPORT**

Councillor Townley gave an update on the Housing Review Panel. The next Housing Review Panel meeting is on 3 July 2018.

## **HC.008**                      **HOUSING REVENUE ACCOUNT (HRA) OUTTURN 2017/18 – SUMMARY OF VARIANCES**

The Principal Accountant introduced the report and explained to Members that this had been presented to Strategy and Resources Committee prior to this Committee. If adjustments needed to be made it would be possible within the current financial year. A revised budget will be presented to Committee on 11 December 2018.

Officers answered Members' questions relating to kitchens and bathrooms, an unpaid invoice, new build and development, minor repairs, right to buy receipts, Queens Court and recruitment of staff.

### **RESOLVED**

- To note the Housing Revenue Account revenue and capital outturn for 2017/18, as shown in Table 1 and Table 4 of the report.**
- To support the transfers to and from earmarked reserves for the year, as set out in Table 2 of the report.**
- To support the reprofiling of the 2018/19 New Build Programme budget as set out in Table 6 of the report.**

## **HC.009**                      **CAPITAL PROJECT MONITORING**

The Head of Housing Contracts presented the above report which gave an update on the progress of the capital projects.

Officers answered Members' questions relating to disabled facilities grants, sheltered housing and new build update. A question on the difference in cost of bathrooms in north and south would be answered following the meeting.

**RESOLVED**            **To authorise the Head of Property Services, in consultation with the Section 151 Officer and Chair of Housing Committee, to sign the Homes England grant funding agreement(s) and submit bids for its 2016-21 Shared Ownership and Affordable Homes Programme, to maximise grant funding for the delivery of new homes for schemes with budget already allocated within the Housing Revenue Accounts medium term financial plan.**

**HC.010**                    **TENANT SERVICES REPAIRS AND MAINTENANCE SERVICE, POST 2020**

The Head of Housing Contracts gave an oral update to committee relating to the future of the repairs and maintenance service, post 2020. As the contracts end, options will be explored, with options appraisals being undertaken and a business case developed for each option.

**HC.011**                    **TENANT REPRESENTATIVE ON HOUSING COMMITTEE TENURE**

The Head of Housing Services updated committee on the length of terms of the tenant representatives. Ian Allan was appointed by Full Council in October 2016 and Sadie Tazewell in February 2017. It was put to Members that Ian Allan's term which ends in October 2018 should be extended to February 2019. Ian had indicated that he was willing for this to happen.

A task and finish group is currently reviewing tenant involvement and Members considered that tenant representation on Housing Committee was an area which could be looked at by this group.

A motion was proposed by Councillor Young to extend Ian Allan's term as Tenant Representative on Housing Committee from October 2018 to February 2019, in line with Sadie Tazewell's term. This was seconded by Councillor Clifton.

On being put to the vote the motion was carried unanimously.

**RECOMMENDED**        **To extend Ian Allan's term as a tenant representative on**  
**TO COUNCIL**            **Housing Committee from October 2018 to February 2019.**

**HC.012**                    **MEMBERS' QUESTIONS**

There were none.

The meeting closed 8.23 pm.

Chair

**STROUD DISTRICT COUNCIL****AGENDA  
ITEM NO****HOUSING COMMITTEE****11 SEPTEMBER 2018****5****WORK PROGRAMME**

<b>Date of meeting</b>	<b>Matters to be considered at the meeting</b>	<b>Notes</b>
<b>11.12.18</b>	Work Programme	Leads: Chair and Director of Tenant and Corporate Services
	Member Reports a) Housing Review Panel b) Performance Monitoring c) Older Person's Strategy – Task and Finish Group	Leads: Chair: Cllr Chas Townley Cllr C Braun Cllr
	Finance Reports	HRA Accountant
	Tenant Empowerment Strategy	Tenancy Operations Manager
<b>05.02.19</b>	Work Programme	Leads: Chair and Director of Tenant and Corporate Services
	Member Reports a) Housing Review Panel b) Performance Monitoring	Leads: Chair: Cllr Chas Townley Performance Monitoring Monitors
	Tenancy Agreement	Tenancy Operations Manager
	Properties at Gloucester Street and Bradley Street, Wotton-under-Edge	New Homes and Regeneration Manager
<b>09.04.12</b>	Work Programme	Leads: Chair and Director of Tenant and Corporate Services
	Member Reports a) Housing Review Panel b) Performance Monitoring	Leads: Chair: Cllr Chas Townley Cllr C Braun
	Budget Monitoring Report 2018/19 Q3	HRA Accountant
	De-pooling project	Tenancy Operations Manager
	Sheltered alarm system	Principal Sheltered Housing Officer

**Information sheets sent to Committee Members**

<b>Date sent &amp; ref no</b>	<b>Topic</b>
4 June 2018 H-2018-2019-001	Income Collection 2016 to 2018
5 July 2018 H-2018-2019-002	Referrals to Support Agencies

## HOUSING COMMITTEE

11 SEPTEMBER 2018

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<b>Report Title</b>	<b>Budget Monitoring Report 2018/19 Month 4</b>
<b>Purpose of Report</b>	To present to the Committee a forecast of the outturn position against the revenue budget and Capital programme for the General Fund and HRA for 2018/19.
<b>Decision(s)</b>	<p><b>The Committee RESOLVES:</b></p> <ul style="list-style-type: none"> <li>a) to note the outturn forecast for the General Fund and HRA Revenue budgets and Capital programmes for this Committee</li> <li>b) to approve the continuation of development at Southbank, Woodchester, providing 5 new homes at an estimated cost of up to £1.3m</li> </ul>
<b>Consultation and Feedback</b>	Budget holders have been consulted about the budget issues in their service areas. The feedback has been incorporated in the report to explain differences between budgets and actual income and expenditure.
<b>Financial Implications and Risk Assessment</b>	<p>This report sets out the latest budget monitoring position on General Fund housing and the Housing Revenue Account (HRA). HRA forecasts of income and expenditure, as provided by budget holders, show a significant revenue budget underspend and variation in planned capital expenditure.</p> <p>Given the level of revenue and capital variation, it is expected that the service undertakes a robust review of the 2019/20 budget (as it has largely been set at the same level), and takes this into account when reviewing the HRA 30 year financial plan.</p> <p>The Private Sector Housing Capital Programme will need to be updated as part of the revised budget setting process and recommended to Strategy and Resources and Council for approval.</p> <p>David Stanley, Accountancy Manager Tel: 01453 754100 Email: david.stanley@stroud.gov.uk</p>

<b>Legal Implications</b>	<p>As a local housing authority, the Council is under a duty to ensure that both the Housing Revenue Account (HRA) and General Fund are managed in accordance with proper accounting practices. The Council is also under a duty to prevent a debit balance on the HRA for each accounting year and in doing so must keep under review the proposals in place regarding the income and expenditure on its assets held for housing related purposes. The £91k committed against the contingency budget is subject to a separate report to this committee with separate legal implications.</p> <p>It is understood that the current approved budget for the development at Southbank, Woodchester is £1m and that this will not be exceeded in the current financial year; although, the committee can explore alternative options to continuing. The additional £300k required for the development at Southbank, Woodchester is within the approved medium term financial plan new homes contingency budget approved by Council in January 2018 (subject to re-profiling by Strategy and Resources Committee May 2018). The movement of this contingency fund into the budget for the Southbank development will go through the Council's budget setting process in due course.</p> <p>Craig Hallett, Solicitor &amp; Deputy Monitoring Officer  Tel: 01453 754364  Email: <a href="mailto:craig.hallett@stroud.gov.uk">craig.hallett@stroud.gov.uk</a>  R22.08D28.08C22.08</p>
<b>Report Author</b>	<p>Lucy Clothier, Principal Accountant  Tel: 01453 754343  Email: <a href="mailto:lucy.clothier@stroud.gov.uk">lucy.clothier@stroud.gov.uk</a></p>
<b>Options</b>	<p>None</p>
<b>Performance Management Follow Up</b>	<p>Budgets will continue to be monitored on a regular basis by budget holders supported by Finance. Further finance reports will update the committee in December 2018 and April 2019, with the outturn position to be reported to Strategy and Resources Committee in May 2019 and Housing Committee in June 2019.</p>
<b>Background Papers/ Appendices</b>	



## Background

1. This report provides the first monitoring position statement for the financial year 2018/19. The purpose of this report is to notify members of any known significant variations to budgets for the current financial year, highlight any key issues, and to inform members of any action to be taken if required.
2. **Due to the volume of information contained in the report, it would be helpful where members have questions on matters of detail if they could be referred to the report author or the appropriate service manager before the meeting.**

## General Fund Revenue Budget position

3. Council approved the General Fund Revenue budget for 2018/19 in January 2018.
4. The latest budget for Housing Committee is £507k. This includes an adjustment to align salary budgets to the 2% pay award (Original Budget was £503k). Indicative budgets for 2019/20 can be found in Appendix A.
5. The monitoring position for the service at 30 June 2018 shows a projected net **underspend of £1k (-0.2%)** against the latest budget, as summarised in Table 1. This underspend is stated net of transfers to reserves and carry forwards. The overall position on the General Fund will be considered by Strategy and Resources Committee at their meeting in October 2018.
6. The position includes the transfer to earmarked reserves of an estimated £9k. This is grant funding received in 2018/19 that will be combined with the existing Homelessness earmarked reserve and used over the period 2018/19 to 2020/21. Further detail is included in paragraph 9. Any transfers would be subject to the overall position of the General Fund at Outturn.
7. The outturn position is mainly attributable to the major items outlined in Table 2 with an explanation of the significant variances that have arisen.

**Table1 – General Fund Revenue budgets Housing Committee 2018/19**

Housing Committee	Para Refs	2018/19 Original Budget (£'000)	2018/19 Revised Budget (£'000)	2018/19 Forecast Outturn (£'000)	2018/19 Outturn Variance (£'000)
Homelessness	9	261	263	263	0
Housing Strategy		90	91	90	(1)
Private Sector Housing		152	153	189	0
<b>Housing (General Fund) TOTAL</b>		<b>503</b>	<b>507</b>	<b>553</b>	<b>(1)</b>

8. The table below outlines the key variances for this Committee.

**Table 2 - Headline Budget variances**

Housing Committee	Para Refs	Overspend / (Underspend) (£'000's)
<b>Homelessness</b>	9	
Salary overspend		26
Bed and breakfast expenditure		150
Bed and breakfast income		(91)
Grant income		(84)

**9. Homelessness – £0k on target**

(Phil Bishop extn 4063, phillip.bishop@stroud.gov.uk)

Salary costs are expected to be £26k higher than budgeted. This relates to two new part time posts, employed for a fixed term and funded from the grant income.

Spend on bed and breakfast continues to be higher than budgeted, however this is partially offset by income from corresponding Housing Benefit claims.

As reported last year, two additional grants have been received in 2018/19. Grant funding of £22k has been received as new burdens funding for the Homelessness Reduction Act (second year of three year grant). This will be used to fund a part time post to support the additional duties of the Homelessness Reduction Act.

A £63k Flexible Homelessness Support Grant (final year of two year grant) will be used to fund an additional post for the length of the grant funding. The grant is also being used in year to partially offset the additional cost of Bed & Breakfast and towards homelessness prevention.

It is currently expected that there will be £9k remaining of these grants, and any surplus at the end of the year will be requested to be transferred to the Homelessness earmarked reserve. Any transfers would be subject to the overall position of the General Fund.

### General Fund Capital Programme

10. The Housing General Fund Capital Programme of £449k was approved by Council in January 2018. This has subsequently been revised to £619k following the approval of the carry forwards/slippage by Strategy and Resources Committee at their meetings in May 2018.
11. Table 3, below, shows the General Fund Capital Outturn forecast for the Housing Committee 2018/19, projecting an overspend of £330k at this stage of the financial year. It should be noted that all of this variation relates to externally funded schemes and does not affect the position of the General Fund.

**Table 3 – Housing Committee Capital Programme**

Housing Capital Schemes	2018/19 Revised Budget (£'000)	2018/19 Spend to date (£'000)	2018/19 Projected Outturn (£'000)	2018/19 Outturn Variance (£'000)
Affordable Housing – Support to Registered Providers	149	0	149	0
Disabled Facilities Grants	330	25	100	(230)
Warm Homes	0	0	500	500
Health through Warmth Grants	140	(8)	200	60
<b>TOTAL General Fund Capital</b>	<b>619</b>	<b>(17)</b>	<b>949</b>	<b>330</b>

12. The Councils Capital programme for 2018/19 is reported and updated regularly throughout the year by the responsible officers.

#### Support to Registered Providers – £0k on target

13. A grant payment of £30k has been agreed with a Registered Provider for a four unit rural site at Stagholt Standish. There are further commitments for the Full Moon site at Wotton Under Edge, but the timing is not yet known.

#### Disabled Facilities Grants – (£230k) underspend

14. Disabled Facilities Grants are funded (via the County Council) through the Better Care Fund.  
 An underspend of £230k is currently forecast due to low demand, but this could easily change if demand grows, or if a number of larger grants (which can be up to £30k per person) awarded. There are no delays in processing in SDC.  
 Any underspend must return to the County Council, to be returned to the county pool.

### **Warm Homes – £500k spend**

15. This is funding for central heating systems in households across Gloucestershire, for which SDC is leading. It is externally funded by National Grid, through Affordable Homes Solutions, and all spend up to the allocated balance of £500k will be covered at no additional cost to SDC.

### **Health Through Warmth Grants – £60k additional spend**

16. This is funded by the CCG and like the Warm Homes covers the county and is available up to £200k in this year. The funding for the Health Through Warmth is predominantly used for insulation and heating systems to increase thermal efficiency in homes of people with cold or damp related health issues. Where possible this used in conjunction with the Warm Homes funding.

### **Housing Revenue Account Budget position**

17. The original net Housing Revenue Account budget for 2018/19 is a transfer from reserves of £0.125m, as approved by Council at their meeting in January 2018. Indicative budgets for 2019/20 can be found in Appendix A.

18. The monitoring position for the service at 31 July 2018 shows a projected net underspend of £1.117m (-5.0% of gross spend) against the latest budget, as summarised in Table 4.

19. Table 6 shows the HRA Capital spend and projected outturn for 2018/19.

**Table 4 – HRA Revenue Summary**

	Para Refs	2018/19 Original Budget (£'000)	2018/19 Latest Budget (£'000)	Forecast Outturn (£'000)	Outturn Variance (£'000)
<b>Income</b>					
Dwelling Rents and Service Charges	20	(21,826)	(5,585)	(22,171)	(345)
Other Charges and Income		(564)	(125)	(587)	(23)
<b>Total Income</b>		<b>(22,390)</b>	<b>(5,710)</b>	<b>(22,758)</b>	<b>(368)</b>
<b>Expenditure</b>					
Supervision and Management	21	5,408	2,333	5,100	(308)
Repairs and Maintenance	22-26	3,767	914	3,521	(246)
Sheltered Housing Service	27	1,452	422	1,376	(76)
Other Expenditure	28	519	200	474	(45)
Sheltered Housing Modernisation	29	579	98	501	(78)
Revenue Funding of Capital Programme (Depreciation and RCCO)		7,153	0	7,153	0
Provision for Bad Debts		200	0	200	0
<b>Total Expenditure</b>		<b>19,078</b>	<b>3,967</b>	<b>18,325</b>	<b>(753)</b>
<b>Other Costs and Income</b>					
Interest Payable/Receivable	30	3,488	14	3,354	(134)
Transfers to/(from) Earmarked Reserves	31	(50)	0	28	78
Transfers to/(from) General Reserves		(126)	0	(126)	0
<b>Total Other Costs and Income</b>		<b>3,312</b>	<b>14</b>	<b>3,256</b>	<b>(56)</b>
<b>Total Housing Revenue Account</b>		<b>0</b>	<b>(1,729)</b>	<b>(1,177)</b>	<b>(1,177)</b>

Further detail of this breakdown is as follows:

**20. Dwelling Rents and Service Charges – (£368k) additional income**

Income is currently expected to be £368k more than budget. This is largely due to void loss (excluding dwellings intended for redevelopment) being lower than the budgeted void rate of 2%, and is in line with income received in 2017/18. This budgeted rate will be reviewed as part of budget setting.

**21. Supervision and Management – (£308k) underspend**

Salary underspends are currently forecasted to total £119k due to vacant posts during the year, and actively managing areas in a different way over a short term fixed period. There is a currently uncommitted staffing contingency of £135k, and a general contingency of £50k which has no known draw downs. This position could change and will be updated in future reports.

**22. Repairs and Maintenance – (£246k) underspend**

23. **Planned Maintenance – (£247k) underspend**  
This is largely due to the cyclical maintenance programme for this year containing fewer revenue works than capital. This is dependent on what revenue cyclical works are needed on the dwellings in the programme, for example repainting of exterior walls that not every dwelling will require, and will vary considerably year on year.
24. **Gas In-house Provider – £0k on target**  
Heating services provided by the in house team are currently on target.
25. **Voids – (£117k) underspend**  
Void spend has been lower than budgeted so far this year on minor voids, but spend has been higher than budgeted on capital major voids (as reported in paragraph 37).
26. **Responsive Maintenance – £118k overspend**  
Due to the reactive nature of works, it is difficult to predict the works required during the year and a small overspend is forecasted. This includes the extension of the Handyperson service to reduce the works passed to a third party contractor.
27. **Sheltered Housing Service – (£76k) underspend**  
Salary underspends of £65k are currently expected due to the reduction in the number of schemes (as planned in the Sheltered Housing Modernisation Programme). This budget will be reviewed as the Sheltered Modernisation Programme continues.
28. **Other Expenditure – (£45k) underspend**  
An underspend of £45k is currently expected relating to communal areas, including the cost of maintaining wider estate areas and trees. This will be continually monitored throughout the year.
29. **Sheltered Housing Modernisation – (£78k) underspend**  
The cost of decanting tenants is expected to be lower than budgeted, however this is partially offset by the cost of keeping properties void, largely council tax.
30. **Interest Payable/Receivable – (£134k) underspend**  
Interest payments are expected to be lower than budgeted as higher HRA balances mean that some borrowing can be internally borrowed over the short term. This reduces investment income to the HRA, as it reduces cash balances, but gives an overall saving as interest is not payable on the borrowing.
31. **Transfers to/from Earmarked Reserves – £78k reduced transfers from Earmarked Reserves**  
  
The current forecast in Sheltered Housing Modernisation means that £78k of the budgeted transfer will not be needed in 2018/19. This amount will therefore remain in the reserve and will be allocated to the project in the future.

The following table shows the budgeted transfer to and from earmarked reserves.

Table 5:

Earmarked reserve	Budgeted transfer into the reserve £000s	Forecasted transfer into the reserve £000s	Budgeted transfer from the reserve £000s	Forecasted transfer from the reserve £000s	Variation £000s
Sheltered Modernisation	1,390	1,390	(2,260)	(2,182)	78
Estate Works	820	820	0	0	0
Total	2,210	2,210	(2,260)	(2,182)	78

## HRA Capital Programme

32. The following table shows the full capital programme for 2018/19

**Table 6 – HRA Capital Summary**

Capital Summary	2018/19 Revised Budget (£'000)	Spend to date (£'000) (to end Jul 18)	2018/19 Projected Outturn (£'000)	2018/19 Outturn Variance (£'000)
Central Heating	710	98	680	(30)
Disabled Adaptations	315	31	150	(165)
Kitchens and Bathrooms	1,590	56	1,470	(120)
Major Works	424	130	570	146
Compliance	257	100	314	57
Doors and Windows	530	153	615	85
Electrical Works	212	29	212	0
Damp Works/Insulation	127	0	127	0
Non-Traditional Properties	350	0	350	0
Door Entry	212	103	352	140
External Works	1,750	53	2,525	775
Lifts	32	0	0	(32)
Suited Locks	148	0	74	(74)
<b>Total - Major Works</b>	<b>6,657</b>	<b>753</b>	<b>7,439</b>	<b>782</b>
Southbank, Woodchester	650	(11)	300	(350)
Ship Inn	333	0	15	(318)
New Homes Contingency	50	1	91	41
Completed schemes (retention payments)	0	(174)	0	0
<b>Total - New Build</b>	<b>1,033</b>	<b>(184)</b>	<b>406</b>	<b>(627)</b>
Tanners Piece - New Build	1,700	21	1,345	(355)
Amber/Green schemes	364	142	285	(79)
Ex warden conversions	0	17	28	28
<b>Total – Sheltered Modernisation</b>	<b>2,064</b>	<b>180</b>	<b>1,658</b>	<b>(406)</b>
<b>Total Capital Expenditure</b>	<b>9,754</b>	<b>749</b>	<b>9,503</b>	<b>(251)</b>

### 33. Major Works – £782k overspend

Areas of additional spend are largely where works have slipped from 2017/18 and are being delivered on top of the 2018/19 programme.

A full revised capital programme is being worked on, and will be included in the December committee report.

### 34. Central Heating – (£30k) underspend



Spend on heating systems is slightly lower than budgeted. This is due to one commercial boiler in a sheltered housing scheme being delayed because of the complexities involved. Some of this funding has been reallocated in year and the position will be monitored throughout the year.

35. Disabled Adaptations – (£165k) underspend

Based on current demand, total spend on disabled adaptations is expected to be £150k. Many of the level access bathrooms that would previously have been installed as a disabled adaptation are now being included in the main bathroom installation programme.

36. Kitchens and Bathrooms – (£120k) underspend

Validation of works, and tenant refusal of works has meant that fewer kitchens and bathrooms are needed than originally estimated. There is therefore an underspend of £120k against budget.

37. Major Voids – £146k overspend

Spend on major voids is in nature responsive and the numbers of major voids have varied greatly throughout the year. An overspend of £146k is currently expected, which includes some major voids brought forward from 2017/18 pending the start of the new contractor.

38. Compliance – 57k overspend

Asbestos removal is directly linked to other major works as the removal happens in conjunction with the other contracts. It is estimated to cost £57k more than budget in this year, but will ultimately depend on asbestos levels in properties undergoing major works.

39. Doors and Windows – £85k overspend

The replacement of doors and windows is largely on target for the year, with additional works planned to catch up on works slipped from 2017/18.

40. Electrical Works – £0k on target

It is currently expected that electrical works will be on target, but this will depend on the outcomes of electrical tests through the year.

41. Insulation – £0k on target

Some works such as replacement cavity wall insulation are underway and a full programme of works is being formulated to ensure available grants utilised, and ensuring the most beneficial use of the available funding.

42. Non Traditional Properties – £0k on target

External wall insulation planned in this financial year, is subject to receiving planning permission. Further detail will be included in the December Committee report.

43. Door Entry – £140k overspend

The installation of door entry systems in communal blocks is ongoing, with additional blocks being fitted with new door entry systems this year in order to catch up with works slipped from late 2017/18.

44. External Works – £775k overspend

Full programme worked up, and all works, including those delayed in 2017/18, are due to be completed in year.

**45. New Build and Development – (£627k) slippage**

The slippage is due to delays on two schemes, namely The Former Ship Inn site and Southbank. Both schemes are actively being progressed but will start later than planned and so the spend profile has changed with more spend falling in 2019/20.

The Former Ship Inn site has experienced some delays in the planning process due to the difficult planning history on the site. These have been resolved and a planning application is to be presented to Development Control Committee on the 16<sup>th</sup> October. As potential contractors are unlikely to be interested in the site prior to planning being received, the tenders will be published immediately after the 16<sup>th</sup> October, subject to approval to our proposed scheme. There are also various ecological issues which need addressing which impacts on when works can commence and so all of the spend for this project will now fall into 2019/20.

As members are aware from the New Homes and Regeneration updates in the regular Capital Monitoring reports to Housing Committee, the Council has been in the process of reaching agreement to terminate the contract with the original contractor for the scheme at Southbank, Woodchester, for some time. This is due to the fact that they had not pursued a solution to the drainage of the site and had not fully appreciated the difficult ground conditions, which require piling and retaining walls to be constructed. The termination has now been completed. Council officers engaged an engineer directly to work with Severn Trent to resolve the drainage issues and the scheme has been re tendered. All tenderers this time have considered the ground conditions in detail and this is now reflected in their figures. The tendered prices are close together and so it is felt that the figures are a true reflection of the cost of delivering this scheme in the current market. Prior to appointing the preferred tenderer a revised budget figure needs to be agreed to allow for the fact that all tenders received are over the current approved budget. A revised budget of £1.3 million is requested to allow for analysis and approval of a preferred tenderer. This is significantly above the original budget of £950K.

Whilst it is an expensive scheme to deliver the scheme will provide 5 new affordable homes in a village that has very little remaining affordable housing and has very few other options in terms of land supply to deliver further homes.

The Parish Council and Ward Councillor have been kept informed about progress.

Spend of £91k is committed against the Contingency budget. This relates to spend on schemes that have been included in the bid for additional borrowing. Should the bid be approved by Council, these schemes will be included in the 2019/20 budget.

**46. Sheltered Housing Modernisation– (£348k) slippage**

The Sheltered Housing Modernisation Programme for 2018/19 includes the start on site of new units at Tanners Piece, the completion of major works on the communal areas at Sherborne House, and the start of major works at Concord. It also includes the final works of the conversion of three ex warden's properties into six flats.

**47. Tanners Piece – (£355k) slippage**

Tanners Piece is on site and due to deliver 11 new dwellings on the red scheme site. The build is due to complete early in 2019/20, with £1,345k of the £1,700k budget needed in 2018/19. The project started on site in August. It had been planned to commence work earlier in the financial year. However, a badger license was required which delayed the start and hence some of the spend will fall into 2019/20.

**48. Amber/Green Schemes – (£79k) underspend**

Works are expected to complete at Sherborne House in September 2018, and works due to start at Concord in the new year.

**49. Ex Warden Conversions – £28k overspend**

Works are now complete on the ex warden conversions, with the final three schemes (six flats) handed over in April. This represents slippage in spend from 2017/18.

## Indicative 2019/20 Budgets

## General Fund

Housing Committee	2018/19 Revised Budget (£'000)	2019/20 Indicative Budget (£'000)
Homelessness	263	270
Housing Strategy	91	93
Private Sector Housing	153	156
<b>Housing (General Fund) TOTAL</b>	<b>507</b>	<b>519</b>

## HRA

	2018/19 Original Budget (£'000)	2019/20 Indicative Budget (£'000)
<b>Income</b>		
Dwelling Rents and Service Charges	(21,826)	(21,428)
Other Charges and Income	(564)	(450)
<b>Total Income</b>	<b>(22,390)</b>	<b>(21,878)</b>
<b>Expenditure</b>		
Supervision and Management	5,408	5,484
Repairs and Maintenance	3,767	3,795
Sheltered Housing Service	1,452	1,502
Other Expenditure	519	608
Sheltered Housing Modernisation	579	457
Revenue Funding of Capital Programme (Depreciation and RCCO)	7,153	5,750
Provision for Bad Debts	200	200
<b>Total Expenditure</b>	<b>19,078</b>	<b>17,796</b>
<b>Other Costs and Income</b>		
Interest Payable/Receivable	3,488	3,504
Transfers to/(from) Earmarked Reserves	(50)	394
Transfers to/(from) General Reserves	(126)	184
<b>Total Other Costs and Income</b>	<b>3,312</b>	<b>4,082</b>
<b>Total Housing Revenue Account</b>	<b>0</b>	<b>0</b>

The base budget for 2018/19 shown in the table above are based on:

- Original Budget 2018/19 as reported to Council in January 2018
- Addition of 1% Pay inflation to service budgets recognising the increased pay award of 2%

The base budget for 2018/19 will not tie-back to the original/revised budget for the committee as shown in this report. Budget changes concerning the Workforce Plan have not been reflected in these tables, as all changes will be reported through Strategy and Resources committee in October 2018.

The Indicative budget for 2019/20 is based on:

- Base budget 2018/19
- Addition of 2% pay inflation in recognition of the agreed pay award
- Addition of non-pay inflation on contracts/IT services where the council is contractually obliged to uprate the contract cost
- Known changes to service budgets as reflected in the MTFP presented to Council in January 2018.

No other budget changes have been reflected at this stage.

## HOUSING COMMITTEE

11 SEPTEMBER 2018

9

<b>Report Title</b>	<b>Private Sector Housing Renewal Policy</b>
<b>Purpose of Report</b>	To recommend to Committee the adoption of a revised Private Sector Housing Renewal Policy for 2018-23
<b>Decision(s)</b>	<b>The Committee RESOLVES to: Adopt the Private Sector Housing Renewal Policy 2018-23.</b>
<b>Consultation and Feedback</b>	Consultation has taken place with; Members Parish and Town Councils Other Gloucestershire Councils Gloucestershire Clinical Commissioning Group Gloucestershire Branch of the NLA Gloucestershire Care Services NHS Trust Gloucestershire Association for Voluntary and Community Action Age UK Director of Public Health Gloucestershire Citizens Advice Bureau Foundations Members of the public through the SDC website
<b>Financial Implications and Risk Assessment</b>	There are no financial implications arising directly from this report. Lucy Clothier, Principal Accountant Tel: 01453 754343 Email: <a href="mailto:lucy.clothier@stroud.gov.uk">lucy.clothier@stroud.gov.uk</a>
<b>Legal Implications</b>	As stated in the report, the Council must have in place a published Private Sector Housing Renewal Policy in order to enable it to provide assistance for the purpose of improving living conditions within the district.  The draft policy referred to in the report has not been inspected in detail, however, on an initial review; the policy appears to be thorough with no concerns arising from it. Any issues which do arise on a more detailed review will be advised to the report author prior to the committee meeting. R2108D2408C2408.  Mike Wallbank, Solicitor E-Mail: <a href="mailto:Mike.Wallbank@stroud.gov.uk">Mike.Wallbank@stroud.gov.uk</a>
<b>Report Author</b>	Maria Hickman, Housing Renewal Manager Tel: 01453 754454 Email: <a href="mailto:maria.hickman@stroud.gov.uk">maria.hickman@stroud.gov.uk</a>

<b>Options</b>	Not to adopt a policy - this would mean that the Council would be unable to deliver improvements to private sector housing in the district.
<b>Performance Management Follow Up</b>	As part of normal section management process
<b>Background Papers/ Appendices</b>	Appendix A Private Sector Housing Renewal Policy 2018-23

## 1. BACKGROUND

- 1.1 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 places a duty on a Local Authority to publish a Private Sector Housing Renewal Policy and to review that Policy at least every 5 years.
- 1.2 The policy must detail any assistance the Local Authority will make available under article 3 of the Order for housing renewal in the private sector. This includes assistance for homeowners and tenants living in the private rented sector and social housing, but does not include tenants living in council owned stock.
- 1.3 The current policy was adopted in September 2013 and is therefore now due for review.

## 2. CURRENT SITUATION

- 2.1. The profile of the private sector has changed significantly both nationally and locally within the last 5 years with an exponential growth in the private rented sector in particular due mainly to the lack of affordable housing. This has led to an increase in the number of private landlords taking advantage of vulnerable tenants by offering them overcrowded and very poor condition accommodation knowing that they have very little choice in the market (rogue landlords). At the other end of the scale with savings investment returns being very low in the banking sector many have decided that a better investment can be found in the private rented sector. This has led to an increase in the number of private landlords who lack the appropriate knowledge and sometimes finance required to adequately meet their obligations as landlords.
- 2.2. As a district with severe pressure on the limited stock of privately rented property available particularly to those on low incomes due to high market rents, there is a genuine fear by tenants of retaliatory eviction if they approach the Council for help with improving their housing conditions.
- 2.3. In the past the private rented sector has largely been occupied by single or childless couples, however, due mainly to rising house prices, there are an increasing number of families now forced to occupy this sector.

- 2.4. Central Government have introduced several legislative changes in the last 5 years with the intention of assisting Local Authorities in improving conditions in the private rented sector.
- 2.5. In addition, there remain elderly, disabled and vulnerable occupants of the owner occupied sector who need assistance from the Council.

### **3. Policy Changes**

3.1. The aims and objectives have been revised so as to give greater priority to the private rented sector with the limited resources available to the council. The policy seeks to introduce all legislative changes introduced by Central Government mainly in the Housing and Planning Act 2016 to better equip local authorities to improve the private rented sector.

3.2. These changes include;

3.2.1. Retaliatory Eviction

The landlord cannot use the “no fault” possession procedure for 6 months after a genuine complaint about the condition of the dwelling has been made.

3.2.2. Civil Penalties

An alternative to prosecution where a landlord has failed to meet their legal obligations with regard to housing conditions whereby the LA can apply a fixed penalty fine of up to £30,000.

3.2.3. Extension of Mandatory HMO Licensing

Houses in Multiple Occupation represent the biggest risk to the occupants and are often occupied by the most vulnerable. Currently mandatory licensing only applies to properties that consist of 3 storeys or more. From the 1<sup>st</sup> October 2018 the number of storeys element will be removed. Currently only 19 such properties meet the licensing criteria, it is likely that up to 200 will need to be licensed under the new criteria. The current scheme for which there is a licensing fee of £450 for a 3 year license has been revised to meet these changes. With the resources available to the council and the significant increase in the number requiring licensing the license period has been increased to the maximum of 5 years and the fee charged reviewed so as to adequately reflect the councils costs at £830.

3.2.4. Agents Redress Scheme

A requirement for letting agents to join a government sanctioned redress scheme to ensure tenants and prospective tenants are dealt with fairly and to give them a clear means of seeking assistance if they are unhappy.



3.2.5. Smoke and Carbon Monoxide

A requirement for adequate detection to be in place.

3.2.6. Minimum Energy Efficiency

From the 1st October 2018 landlords will not be able to let properties that have an Energy Performance Certificate Rating of F or G.

3.3. The council will continue to assist vulnerable owner occupiers where the condition of their property is affecting their health with advice, and Healthy Homes Loans and prioritising Disabled Facilities Grants.

3.4. Over the last 5 years the Council has established strong partnerships with the Gloucestershire Clinical Commissioning Group (CCG) and Gloucestershire County Council and will continue under the new policy to develop partnership projects such as the Warm & Well Scheme to address affordable warmth and fuel poverty.

3.5. With the lack of affordable housing in the district of all types the Council will continue to prioritise resources to bringing empty homes back into use especially for affordable housing.

3.6. The draft policy was sent out for consultation to a range of consultees both statutory and non statutory and included; Members, parish councils, Gloucestershire councils, Gloucestershire CCG, National Landlords Association, Director of Public Health, Age UK, Gloucestershire Association for Voluntary and Community Action and the general public.

#### **4. Financial Implications**

4.1 The Policy outlines the action the Council will take with regard to the resources available to provide assistance to private sector households in the district, so as to prioritise those resources appropriately.

#### **5. Legal Implications**

5.1 Article 3 of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 places a duty on a Local Authority to publish a Private Sector Housing Renewal Policy and review at least every 5 years.

### **6.0 RECOMMENDATION**

5.1 That the Private Sector Housing Renewal Policy 2018-23 contained in Appendix A be adopted.

The policy document is available on the [Council's website](#).



# Private Sector Housing Renewal Policy

# 2018-23

**Adopted September 2018**

# Forward

# Executive Summary

## **Housing and Health**

It has now been well established with the support of published research that poor housing conditions, overcrowding and unaffordability will all have an adverse effect on public health and wellbeing and exacerbate health inequalities.

Deficiencies found in a home can lead to health problems, which in turn can influence community stability, crime, environmental issues and increase costs for health care providers. Improved health brings wider benefits for everyone; increased productivity and tax revenue and reductions in welfare payments. Improving energy efficiency in the home will help to prevent excess winter deaths each year by helping to ensure homes are adequately heated, through reduced heat loss and improved heating systems. In 2016 the BRE published their update report *The Full Cost of Poor Housing* which quantifies the cost to not only health but the wider social costs of poor housing.

## **The Private Rented Sector**

Whilst the private rented sector will always be the housing option of choice for some, it is becoming the only option for a large number of people. The private rented sector in England is increasing rapidly due mainly to the lack of other affordable housing options available. The lack of new build properties coming onto the market has fuelled an increase in house prices which means that many people, especially those in their twenties who would aspire to home ownership can no longer afford to do so. Given that the poorest property is to be found in the privately rented sector and the lack of security of tenure it is worrying that increasingly young families have to make this their housing option.

Government has recognised that there are issues affecting the most vulnerable in society in occupying this sector and has introduced several policy changes in recent years aimed at increasing the quality of accommodation available.

## **The 2018-23 Private Sector Housing Renewal Policy**

The Policy details the assistance made available by the council for housing renewal in the private sector. This includes assistance for homeowners and tenants living in the private rented sector including registered social landlords but does not apply to tenants living in council owned housing stock. Information is provided on current interventions available to improve housing that make a positive difference to public health and reduce health inequalities. An overview of relevant national policy demonstrates why housing must sit on the public health agenda and the condition of private sector housing within the district is set

out. Finally, details on policy implementation are provided and potential sources of assistance, both financial and non financial are given.

Assistance can be in the form of grants, loans, advice, materials or to directly carry out work for the repairing, improving, extending, converting or adapting housing accommodation. This policy reflects the national trend with reducing resources away from a direct grant to fund work, to affordable loans to enable resources to be recycled over a period of years.

In the Stroud District there are 47,110 private sector dwellings (MHCLG, 2016); these include dwellings that are owner occupied, dwellings that are owned by private landlords and dwellings owned by Registered Providers (RP). Of these dwellings, 25% were built before 1919 with 36.5% of private rented dwellings built before 1919. A significant part of the stock is classified as 'Hard to Treat' where occupiers are likely to be in fuel poverty with 32% of solid wall construction and 16% in off gas areas. 26% of private sector dwellings in the district have category 1 hazards present. This is higher than the national average of 22%.

### **Policy Aim**

The council will help to improve the health, safety, and wellbeing of residents in private sector housing within the district that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity. With particular emphasis on those living in the rapidly increasing private rented sector where national policy changes are to be introduced within the local context.

### **Policy Objectives**

To help achieve the policy's aim a number of key objectives have been identified:

1. Remove category 1 hazards in the home
2. Improve housing conditions in the private rented sector
3. Promote and improve energy efficiency in the home
4. Mandatory Licensing of Houses In Multiple Occupation (HMO)
5. Licensing of mobile homes and caravan sites
6. Adapt accommodation to meet disability needs
7. Tackle empty homes

### **Assistance**

In order to meet these objectives and achieve the policy's aim, the council will work in partnership with other local authorities, agencies and charities. A range of policy tools will be used to meet the needs of Stroud district residents, in the private housing sector, such as:

- Advice and Signposting

- Financial assistance
- Enforcement

Free advice is offered to both owner occupiers and tenants on housing repairs, making adaptations, improving home energy efficiency, letting accommodation, accessing private rented properties, mobile homes and caravan sites and reusing empty properties. Where appropriate the council will continue to signpost clients to relevant partner agencies. A number of loan schemes are available to assist property owners with housing repairs, energy efficiency improvements and reusing empty properties. Currently, only one means tested mandatory grant is available which is for adaptations for the disabled. The council has the discretion to decide on rates and conditions for any loan.

During times of limited resources, the council will continue to carry out mandatory functions, for example, dealing with category 1 hazards and assessing disabled facilities grants and will only carry out discretionary functions where possible. Disabled Facilities Grants will continue to receive priority in the allocation of resources both financial and officer time.

All enforcement action taken by the council will comply with the council's enforcement policy which encompasses the principles of openness, proportionality, consistency, accountability, transparency and helpfulness. The policy reflects the Cabinet Office enforcement concordat and the DTI good practice guide. Where there is an imminent risk to health and safety the council will take action immediately as appropriate.

### **Monitoring and Review**

This policy will be monitored against the council's corporate aims. Monitoring will be carried out through the council's performance management system and customer satisfaction surveys. Consultation will help to evaluate if the policy is meeting its key priorities. This will also help to identify customer needs and expectations for future services that could be provided as the policy is reviewed. The policy will be reviewed in 2023 or before if significant changes in legislation or budget occur.

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# Introduction

## 1.1 Background

Health inequalities arise from differences in the social and economic conditions in which people are born and live. These in turn influence a person's behaviour and lifestyle choices and their risk of illness. This inequality is driven by a complex range of factors in which housing is a major component. Poor housing conditions, overcrowding and unaffordability will all have an adverse affect on public health and well-being and exacerbate health inequalities. Making modifications to improve home safety, can lead to enhanced health that not only benefits the individual but also brings wider social and economic benefits.

This policy document will detail any assistance made available by the council under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 for housing renewal in the private sector. This includes assistance for homeowners and tenants living in the private rented sector and affordable housing. This policy does not provide any detail on assistance for tenants living in council owned housing stock. Current interventions to improve housing that make a positive difference to public health and reduce health inequalities are explained. The relationship between health and housing is examined. A brief overview of relevant national policy demonstrates why housing must sit on the public health agenda and the condition of private sector housing within the district is set out. Finally, details on policy implementation are provided and potential sources of assistance, both financial and non financial are given.

### 1.1.1 Stroud District Profile

Stroud district is located in the county of Gloucestershire in the west of England (part of the South West region), covering an area of approximately 46,065 hectares. Much of the eastern half of the district falls into the Cotswold Area of Outstanding Natural Beauty (AONB). The western half of the district, characterised by the low lying landscape of the Severn Vale, is bounded by the Severn Estuary. The district is predominately rural with several market towns, each with their own distinct characteristics, assets and issues. According to 2016 mid year Census estimates, Stroud has a population of 117,472 with a total number of 52,230 dwellings. There are 47,110 **private sector** dwellings in the district (MHCLG, 2016), these include dwellings that are owner occupied, dwellings that are owned by private landlords and dwellings owned by registered providers (RPs)<sup>1</sup>.

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<sup>1</sup> Registered providers (RPs) or housing associations are private, non-profit making organisations that provide low-cost affordable housing for people in need of a home.

# Policy Aims and Objectives

There has been a significant reduction in funding from central government for local authority housing renewal programmes. It is government's view that the responsibility to maintain privately owned homes rest first and foremost with their owners but that some limited targeted assistance may still be required from local authorities for those who are most vulnerable. In comparison, nationally the private rented sector has been rising exponentially in recent years and central government has introduced several new legislative changes to address a corresponding increase in problems faced by the often vulnerable people occupying this sector.

This policy is designed to reflect these national trends as they affect the Stroud District so as to target and make the best use of the limited resources we have.

## 2.1 Policy Aim

Through this policy, the council will help to improve the health, safety, and well being of residents in private sector housing within the Stroud district that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity.

## 2.2 Policy Objectives

In order to help achieve the policy's aim of promoting and improving health, safety and wellbeing a number of key objectives have been identified:

1. Remove category 1 hazards in the home
2. Improve housing conditions in the private rented sector
3. Promote and Improve energy efficiency in the home
4. Mandatory Licensing of Houses In Multiple Occupation (HMOs)
5. Licensing of Mobile Homes and Caravan sites
6. Assist in adapting accommodation to meet disability needs.
7. Tackle empty homes

These key objectives will target those in most need with particular emphasis on the private rented sector. Assistance will be targeted at the elderly, low income households, disabled people, households in fuel poverty, households threatened with homelessness and those requiring urgent assistance to prevent risks to their health and safety.

### **2.3 Partnership Working**

In order to successfully carry out these objectives and achieve the policy's aim, the council will work in partnership with other local authorities, agencies and charities. Strategic partnerships are necessary in order to develop a common vision between key stakeholders and to secure commitment of resources from the principal delivery agencies. The council will continue to work in partnership with the local Gloucestershire authorities on current interventions and when developing new policy tools. This enables resources, costs and good practice to be shared amongst the six local authorities and to make best use of the limited resources available.

Partnership working is essential for the marketing of the services to those in need and also for delivering assistance. The provision of disabled facilities grants is an important area of partnership working particularly with health and social services. For example, the council will cooperate by fast tracking adaptation applications to help facilitate hospital discharge and prevent bed blocking.

The successful Warm & Well Partnership with all 5 Gloucestershire District Councils, Gloucestershire County Council, Gloucestershire CCG and South Gloucestershire Council has recently been revamped to reflect changing priorities and resources available to continue delivery of the Warm & Well Scheme. Local charity Severn Wye Energy Agency (Severn Wye) have been commissioned by the partnership to provide energy advice to the general public through an Energy Advice Line and also administer individual projects through any additional funding that may be secured from central government and the European Union. The partnership has recently been successful in bidding for £4.8 million funding from National Grids Warm Homes Fund delivered by Affordable Warmth Solutions to install first time central heating to those in fuel poverty.

Within the council there is important partnership working across all services that are involved in the housing agenda in some way. The Housing Strategy Group meets quarterly to review upcoming changes and decide on how to inform both tenants and landlords of those changes and how they will affect them.

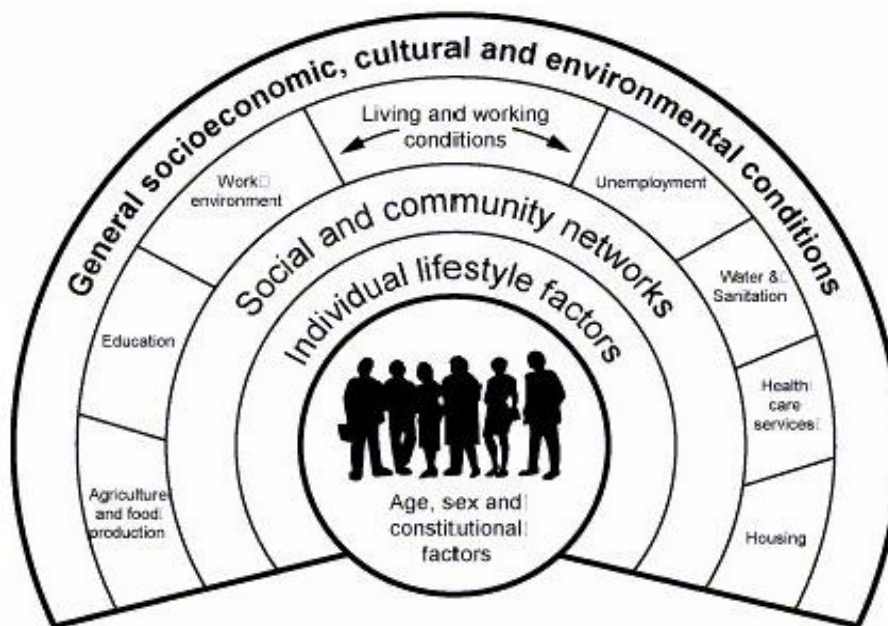
The council, where possible will build upon successful partnerships that already exist and seek to work with other organisations to advance the principles of housing renewal.

# Housing and Health

## 3.1 The Determinants of Health

The World Health Organisation (1948) defines health as “a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity”. When considering policies to promote and improve health and wellbeing in the district, housing renewal is fundamental. This is explained through the Determinants of Health (Figure 1), which demonstrates all aspects of an individual’s life that can affect their health. An individual (the inner circle) is surrounded by different influences that can all potentially be improved. This not only includes individuals’ lifestyles but also social and community networks, and the general socioeconomic, cultural and environmental conditions, of which housing is a significant factor. Housing conditions can be **influenced** and **changed** for the better. Each section provides an opportunity for an intervention to take place in order to improve an individual’s health outcome.

Figure 1: Dahlgren and Whitehead (1991)

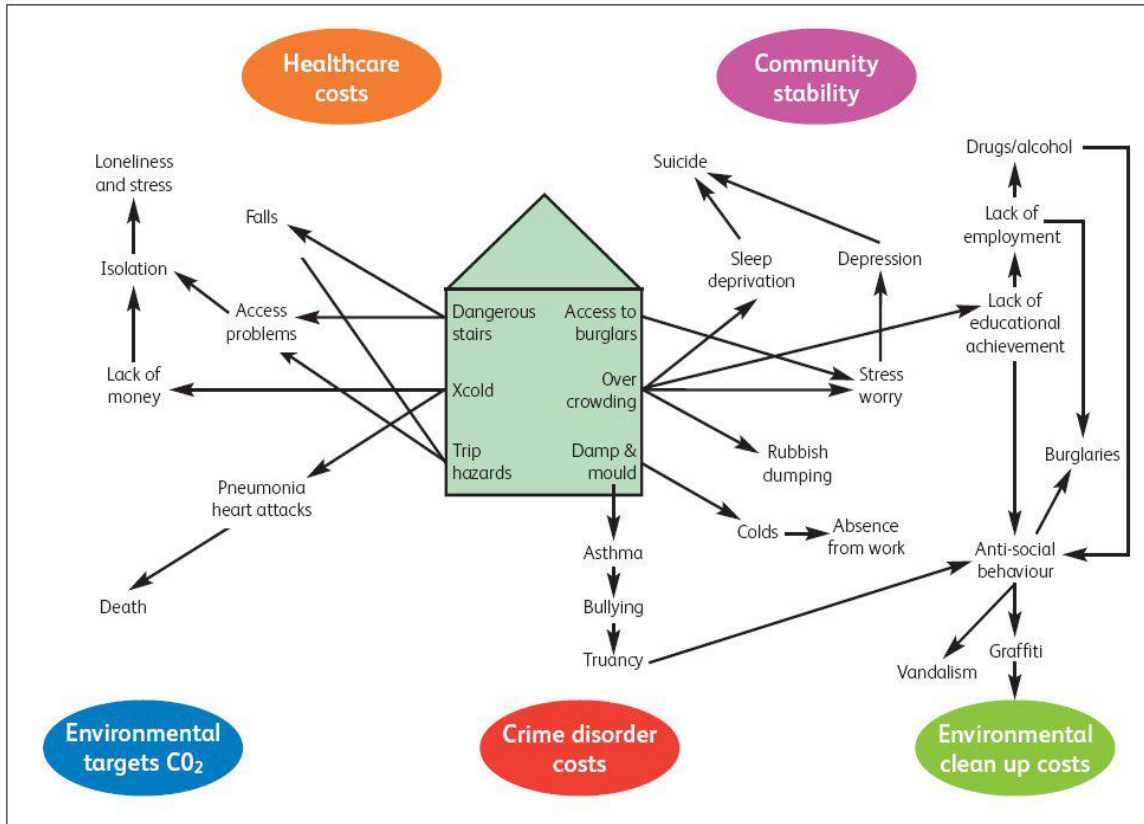


## 3.2 Health and Housing

It is well established that the poor condition of a person’s home can have a negative impact on their health. Under the Housing Act 2004, 29 potential hazards have been identified that can present a risk to an occupier or visitor to a dwelling. This not only affects the occupant but also the wider society. This is demonstrated in Figure 2, which shows how deficiencies found in a home can lead to health problems, which in turn can influence community stability, crime, environmental issues and increase costs for health care providers. Improved

health brings wider social and economic benefits for everyone; increased productivity and tax revenue and reductions in welfare payments.

**Figure 2: The Links between Public Health and Housing (CIEH, 2008)**



### 3.3 The Housing Act 2004 and Housing Health and Safety Rating System (HHSRS)

The Housing Health and Safety Rating System (HHSRS) is used by Private Sector Housing Officers (PSHOs) to assess the risk to the health and safety of occupants, visitors or future occupants from deficiencies found in dwellings over a 12 month period. Defects in the dwelling are identified and any potential hazards that might be caused by them. There are 29 hazards, which fall under four categories; physiological requirements (which includes excess cold), psychological requirements, protection against infection and protection against accidents (which includes falls and slips and trips). Once a hazard is identified it is assessed by an PSHO to enable a distinction between a minor and a major hazard. Consideration is given to the potential harm the hazard may pose. This allows the hazard to be rated, either as category 1 (bands A, B, or C) or category 2 (bands E – J). If a category 1 hazard is identified in a private sector property the council has a duty to take action under the Housing Act 2004. The most common hazards found are excess cold and falls.



### 3.3.1 Excess Cold

Excess cold<sup>2</sup> can be caused by poor housing conditions or simply because an occupier cannot afford to adequately heat their home (fuel poverty<sup>3</sup>). It is estimated that there are some 1.325 million homes in England that suffer from a serious excess cold hazard (BRE The Full Cost of Poor Housing 2016) The indoor temperature of a home can affect an occupant's physical, mental and social health and wellbeing. Living in sub-optimal indoor temperatures may substantially increase the risk of respiratory (influenza, pneumonia and bronchitis) and cardiovascular (heart attacks and strokes) conditions. Damp and mould is more likely to occur in cold, poorly insulated homes. Properties with damp and mould put occupants at risk, for example, children under the age of 14 are the most vulnerable to developing asthma.

The excess winter death rate is defined as the average number of deaths between December and March compared with the average for the rest of the year. In England and Wales the number of excess winter deaths was estimated to be 24,580 in 2015/16 (ONS, 2017). The majority of deaths occurred among those aged 75 and over; there were 18,300 excess winter deaths in this age group in 2015/16 compared with 6,200 in the under 75-year-olds (ONS, 2017). Given the prolonged periods of time occupants over the age of 85 spend in active in their homes, it should be no surprise that the elderly are most at risk to excess cold as reflected in these figures

The indirect health impacts of cold housing are also widely documented. Dexterity can be negatively affected resulting in an increased risk of injury through falls. Although children are not classed as the 'most' vulnerable to excess cold, the link between poor housing and children's physical and mental health is well established (Shelter, 2006). This includes educational attainment, emotional wellbeing and resilience, which can have dramatic effects on a child's life chances. The Marmot Review Team (2011) suggested '*children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in warm homes.*'

Living in a cold home can affect an occupant's mental health. For example, the anticipation of a high fuel bill can increase stress, not only for the bill payer, but for all members of a household who 'go without' in order to maintain energy payments. The phrase developed in the media, 'heat or eat' explains the reality for many households. The Marmot Review Team (2011) explains the level of a home's energy efficiency can affect a person's life chances,

<sup>2</sup> Excess cold is a potential hazard that covers the threats to health from sub-optimal indoor temperatures. An indoor temperature at 21°C is considered healthy.

<sup>3</sup> In England, a household is considered fuel poor if they have above average fuel costs and if they were to spend that amount, would be left with a residual income below the official poverty line (BEIS, 2017)

children's motivation and educational attainment. Having to choose to spend the family budget on heating or food has an effect on nutrition and maintaining a healthy diet. Occupants not able to afford to heat their homes adequately are less likely to invite friends to their house, increasing their risk of social isolation. This has wider social impacts, potentially putting a family at risk of social exclusion.

#### **Excess Cold Case Study**

Miss D was renting a small two bedroom property with her partner and their young child. The property was previously lived in by their landlord who found it to be very warm as it benefitted from cavity wall insulation, loft insulation, double glazing and electric storage heaters. To try and maximise space in the property, the electric storage heaters had been removed. Shortly after moving in, the new tenants began to experience a lot of problems with condensation and mould as they only had a small electric heater to keep them warm. An Environmental Health Officer (EHO) visited Miss D who expressed concerns for her young child living in such a poorly heated property during the approaching winter months. A Category 1 hazard for Excess Cold was found due to the insufficient heating in the property which was causing condensation to build up in the property and in turn, allowing mould growth to form further impacting on the occupant's health. The Landlord was required to carry out remedial works to remove the Category 1 hazard and was informed by the EHO of the Warm Homes Fund which may be able to help install a full central heating system. As a result, the Landlord contacted the Warm and Well team and the tenants were able to make an application for central heating to be provided under the new scheme. The central heating was fully funded and successfully installed free of charge and now the tenants can look forward to a warmer home this winter.

### **3.3.2 Falls**

There are numerous hazards found in the home that can cause accidents, such as a fall on the stairs or slips and trips that can result in physical injury including fractures. Fall hazards include; a fall from a bath or shower, falls on a level surface such as a floor, or path, falls between levels and falls associated with stairs. Falls on stairs account for 25% of all falls in the home (both fatal and non fatal). These hazards can be linked to excess cold. Cold will impair movement and sensation. A lower body temperature affects mental functioning such that falls are more likely in the cold.

Typically, the harm suffered from a fall is a physical impact type of injury. However, the health of an elderly person can deteriorate generally following a fall which can result in death within months of the initial fall injury. The cause of death can be cardio respiratory illness, including heart attack and pneumonia. Once an older person has had a fall it can impact on their self confidence and can result in social isolation, an increased fear of falling again, depression and a reduced quality of life. After the age of 40 men are much more likely to die from a fall on stairs or steps in the home than women. In the age bands 40 to 64 and 75+, a man is almost twice as likely to die from a fall on stairs or steps at home than a woman.

The causes can often be prevented, for example, the construction, evenness, slip resistance and maintenance of a floor all affect the likelihood and the severity of a person falling over. Prevention measures often are not expensive, installing a hand or grab rail, improving lighting to the area or laying a non slip floor covering can be done for a few hundred pounds.



# The National Context

## 4.1 Public Health Agenda

The Public Health Outcomes Framework for England 2016 - 2019 contains two overarching outcomes that have been identified by the Department of Health to improve the health and wellbeing of the population:

1. **Increased healthy life expectancy by taking account of the health quality as well as the length of life.**
2. **Reduced differences in life expectancy and healthy life expectancy between communities.**

Officers working in private sector housing will directly assist with achieving the frameworks overall vision *'to improve and protect the nation's health while improving the health of the poorest fastest'*. The framework contains public health indicators (PHI) grouped into four domains. The council has identified areas where this private sector housing renewal policy could contribute to improving the public health outcomes through a range of housing renewal actions (Table 1).

**Table 1: Public Health Indicators (PHI) 2016-19**

Domain	Public Health Indicator	Housing Renewal Actions
<b>Domain 1 Improving the Wider Determinants of Health</b>	<b>1.1</b> Children in low income families <b>1.6</b> People with mental illness or disability in settled accommodation <b>1.15</b> Statutory homelessness <b>1.17</b> Fuel poverty	Fit to Rent Healthy Homes Loans Disabled Facilities Grants Deposit Bond Empty Homes HMO Licensing Warm and Well
<b>Domain 2 Health Improvement</b>	<b>2.7</b> Hospital admissions caused by unintentional and deliberate injuries in under 18s <b>2.24</b> Falls and injuries in the over 65s	Healthy Homes Loans Disabled Facilities Grants Fit to Rent
<b>Domain 4 Healthcare Public Health &amp; Preventing Premature Mortality</b>	<b>4.3</b> Mortality from causes considered preventable <b>4.4</b> Mortality from all cardiovascular diseases (including heart disease and stroke) <b>4.7</b> Mortality from respiratory diseases <b>4.13</b> Health-related quality of life for older people <b>4.14</b> Hip fractures in over 65s <b>4.15</b> Excess winter deaths	Healthy Homes Loans Disabled Facilities Grants Warm and Well Fit to Rent

It is estimated that leaving vulnerable people living in poor housing is costing the NHS £1.4 billion each year in first year treatment costs (BRE The Full Cost of Poor Housing (2016)). This policy can contribute to reducing these costs

## **4.2 The Private Rented Sector**

Whilst the private rented sector will always be the housing option of choice for some, it is rapidly becoming the only option for a large number of people. The private rented sector in England is increasing rapidly due mainly to the lack of other affordable housing options available. The lack of new build properties coming onto the market has fuelled an increase in house prices which means that many people, especially those in their twenties who would aspire to home ownership can no longer afford to do so. Given that the poorest property is to be found in the privately rented sector and the lack of security of tenure it is worrying that increasingly young families have to make this their housing option.

Government has recognised that there are issues affecting the most vulnerable in society in occupying this sector and has introduced several policy changes in recent years aimed at increasing the quality of accommodation available.

### **4.2.2 Civil Penalty Notice**

The Housing & Planning Act 2016 introduced Civil Penalty powers to compliment the existing enforcement tools that the Council has under the Housing Act 2004, to prosecute, issue simple cautions and/or carry out works in default of landlords who fail to comply. Civil Penalties of up to £30,000 are available as an alternative to prosecution for certain specified housing offences under the Housing Act 2004. Funds raised through Civil Penalties must be reinvested into carrying out more action to increase the standard of accommodation in the private rented sector.

### **4.2.3 Retaliatory Eviction**

The Deregulation Act 2015 introduced rules to protect tenants from unfair eviction (known as retaliatory eviction) following a complaint to the landlord concerning the condition of the property. A tenant must put their complaint in writing to their landlord who must respond within 14 days. If the response is not appropriate then the tenant can ask the Council to carry out an investigation. If the Council finds and issue which needs to be addressed and they serve an improvement notice or Emergency Remedial Action Notice, then the landlord cannot evict the tenant for 6 months using the no fault procedure.

#### **4.2.4 Letting Agents Redress Scheme**

The Redress Schemes for Lettings Agency Work and Property Management Work (Requirements to belong to a Scheme etc) (England) Order 2014, introduced the legal requirement for all lettings agents and property managers in England to belong to one of three government redress schemes. An agent is required to display on the premises the contact details for which of the three schemes they belong to. This then enables tenants (and in some cases landlords) in the private rented sector to have an identified independent body to which they can complain about the service they have received.

Where an agent or property manager has not joined a scheme the Council can issue a £5,000 fixed penalty fine.

#### **4.2.5 Smoke and Carbon Monoxide**

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 place a duty on landlords to ensure that a smoke alarm is installed on each storey and a carbon monoxide alarm in any room where there is a solid fuel burning appliance.

Failure by a landlord to adequately respond to a remedial notice issued by the Council would result in the Council issuing a £5,000 fine.

### **4.3 The Welfare Reform Act 2012**

#### **4.3.1. Universal Credit**

The government has introduced legislation to reform the welfare system by creating a Universal Credit. A package of measures intended to reduce the increasing cost of Housing Benefit, combat worklessness and poverty. The introduction of Universal Credit has been phased and in this district was introduced in October 2017. Most of the changes are aimed at reducing the benefit bill; however, effects are expected to be seen in the private rented sector. For example, there may be a higher demand for Houses in Multiple Occupation (HMOs) as Local Housing Allowance rates were reduced for those less than 35 years old, forcing occupants out of one bed flats into shared accommodation. As the demand for HMOs increase, the council must ensure those properties eligible for licensing are inspected and regulated.

There is concern that if welfare reform forces landlords to charge a lower rent, property standards may slip, resulting in the most vulnerable tenants living in the worst accommodation conditions and overcrowded properties. Therefore, the council must continue to inspect properties in the private rented sector and prioritise inspections of properties housing the most vulnerable tenants.

## **4.4 Climate Change and Energy Efficiency**

Climate change is the greatest long term challenge society faces. Evidence demonstrates that global temperatures and atmospheric carbon dioxide concentrations are rising. Most housing in England was built before the links between energy use and carbon emission reduction were understood, and thermal expectations were low. Energy use in the home accounts for more than a quarter of energy used and carbon dioxide emissions in Great Britain; more energy is used in housing than in road transport or in industry (Palmer and Cooper, 2013). The type, condition and heating system will all influence a property's energy efficiency standard and the occupant's ability to afford adequate heating. Improving energy efficiency in the home will help to prevent excess winter deaths each year by helping to ensure homes are adequately heated, through reduced heat loss and improved heating systems.

### **4.4.1. The Home Energy Conservation Act 1995 (HECA)**

The Home Energy Conservation Act 1995 (HECA) requires the council to set out measures which will lead to a significant improvement in the energy efficiency of residential accommodation in the district. The Act does not provide mandatory targets but authorities are encouraged to set their own in line with national government targets (the Climate Change Act and the National Fuel Poverty Strategy). Progress reports must be submitted every two years to the Department for Business, Energy and Industrial Strategy (BEIS). The council supports the government's view that improving the energy efficiency of residential accommodation is important for sustainability reasons, to help combat global warming and to help ensure that every household has access to affordable warmth.

There is no doubt that sustained energy efficiency improvements to the housing stock will reduce carbon emissions and improve the health and wellbeing of occupants, as well as reducing winter deaths and costs to the NHS. By improving the energy efficiency of a rented property, both current and future tenants will be protected from the risk of fuel poverty and excess cold.

### **4.4.1. The Energy Act 2011**

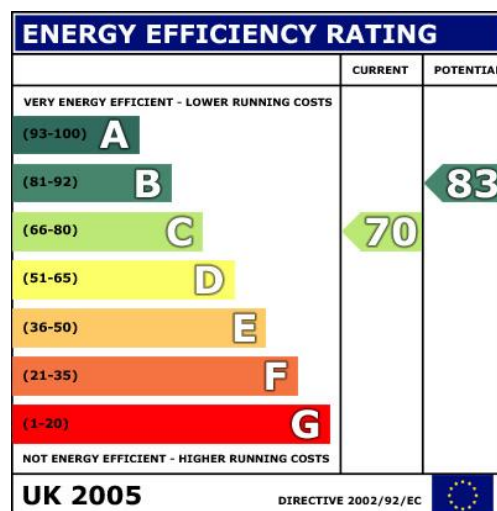
The Energy Act 2011 has been developed to improve home energy efficiency and target fuel poverty in the private sector.

The Act introduced the Energy Company Obligation (ECO) which is now in the extended transition phase of the second obligation (known as ECO2t) which runs from 1<sup>st</sup> April 2017 to

30<sup>th</sup> September 2018. The Government is currently consulting on the next phase of ECO, which is expected to be implemented between 2018 and 2022. The programme was introduced to deliver energy efficiency measures across the UK in order to assist low income and vulnerable customers to comfortably heat their homes and to help reduce carbon emissions (BEIS, 2017). Under the current transition phase, local authorities have been able to determine eligible homes under the new ‘flexible eligibility’ scheme, details of which can be found in [Gloucestershire’s Statement of Intent](#). The government expects energy companies to fund this subsidy providing £1.3 billion a year for the scheme and an element of this funding will be allocated for affordable warmth<sup>4</sup>, assisting those in fuel poverty. The government has recognised that tenants in the private rented sector have not had the same opportunities and assistance to make energy efficiency improvements as those in other tenures. The private rented sector has the highest proportion of thermally inefficient G rated homes of any tenure (DECC, 2011b). In 2016, around 6% of private rented sector dwellings in England had an energy efficiency rating of band F or G which is now of similar proportions to owner occupiers. Social rented properties are much lower, with only around 1% of properties having an energy efficiency rating of F or G (MHCLG, 2018). It is expected that these figures will continue to fall with the introduction of the Minimum Energy Efficiency standards in private rented dwellings in 2018.

#### 4.4.2 Energy Efficiency (Private Rented Property) Regulations 2015

On April 1<sup>st</sup> 2018, a minimum energy efficiency standard in private rented dwellings of Band E was introduced. This ensures the landlord is responsible for energy efficiency improvements to bring the property up to a minimum band E otherwise it cannot be let. The regulations will only apply to new tenancies from April 2018 but it is expected that this will come into effect for existing tenancies from April 2020 (BEIS, 2017b). Around one third of fuel poor households in England live in the private rented sector (BEIS, 2017b) so it is hoped that the introduction of this minimum requirement will provide warmer, more comfortable standards for those tenants living in inefficient dwellings.



Picture 2: Energy Efficiency Rating from an EPC

<sup>4</sup> Affordable warmth is where a household can achieve temperatures needed to maintain health and comfort for expenditure of less than 10% of income.



# The Local Context

## 5.1 Local Policy

Gloucestershire's Health and Wellbeing strategy mirrors the government's aim to ensure a systemic approach to promote the health and wellbeing of Gloucestershire's residents. The strategy 'Fit for the Future 2012 - 2032' uses the four significant stages of a person's life course of which safe, appropriate and accessible housing is fundamental:

- ✓ **Starting Well**
- ✓ **Developing Well**
- ✓ **Living and Working Well**
- ✓ **Ageing Well**

This strategy, developed by the Gloucestershire Health and Wellbeing Board (GHWB) brings together key partners from health and social care. The Board's aim is '*to improve the health of all Gloucestershire residents and protect the most vulnerable by working with communities to co-produce health and wellbeing resilience*'. The Board identified five priority areas; the three priorities highlighted in bold relate to areas of work within this policy:

- ✓ Reducing obesity
- ✓ Reducing the harm caused by alcohol
- ✓ **Improving mental health**
- ✓ **Improving health and wellbeing into older age**
- ✓ **Tackling health inequalities**

The Fit for the Future strategy promotes working in partnership between public sector organisations, private business and the voluntary and community sector. Hip fractures in older people have been identified as a key issue for improvement as well as excess winter deaths. These areas are important considering the number of older people in Gloucestershire is predicted to increase by over 70% by 2035 and the risk of all major causes of early death and serious illness increases with age. This policy outlines interventions to prevent accidents in the home and help those in fuel poverty through partnership work with local organisations.

## 5.2 Stroud District Council Corporate Priorities

The current Corporate Delivery Plan 2017-2021 for Stroud District Council seeks to demonstrate how the council's vision will be achieved around five key priorities. Residents

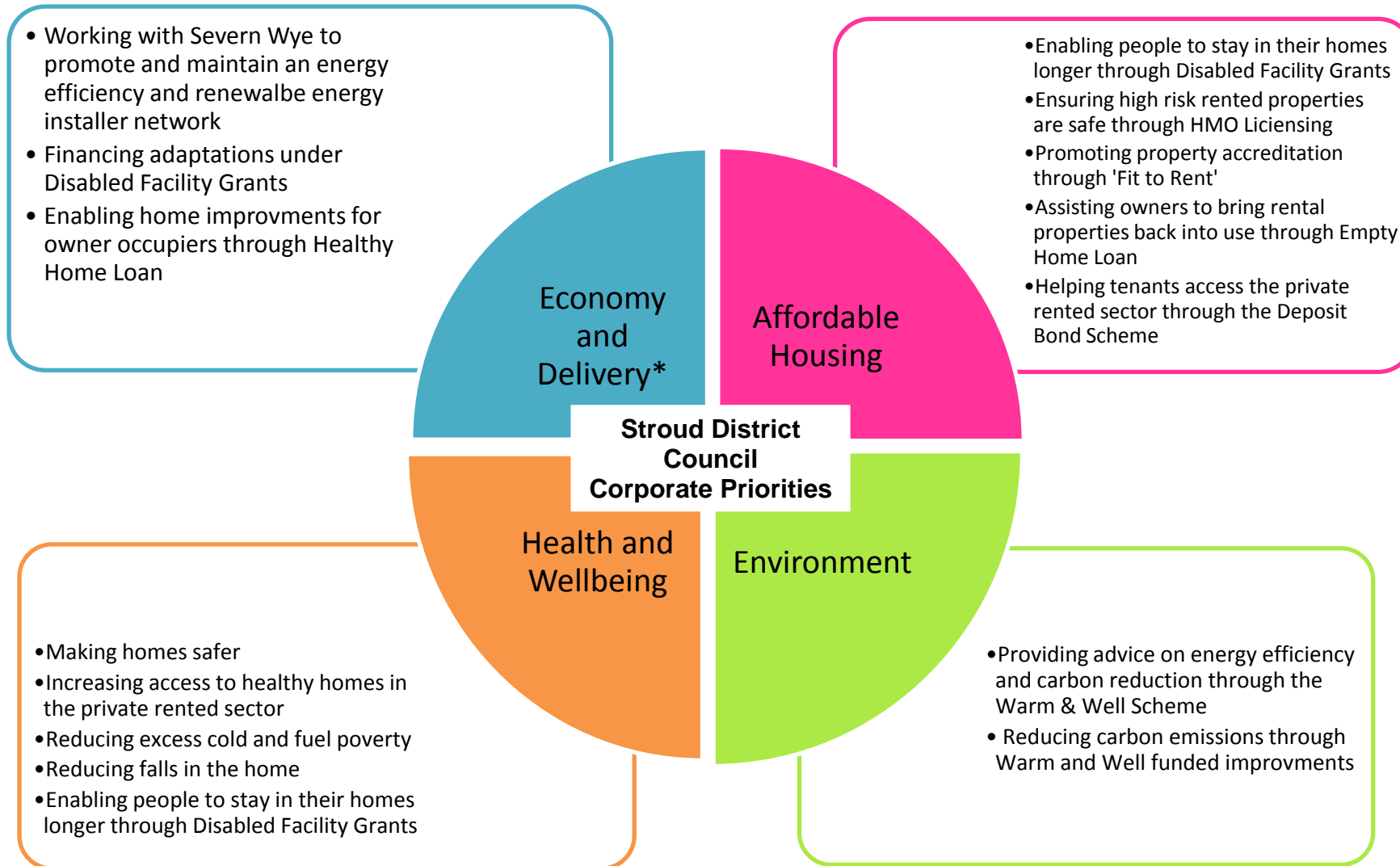
and businesses are asked through the Annual Budget Consultation to evaluate each of the council's five priorities. This ensures each priority remains focused on the needs of both the residential communities and local business.

**Stroud District Council Corporate Priorities 2017-2021**

- **Economy** - Help create a sustainable and vibrant economy that works for all
- **Affordable Housing** - Provide affordable, energy efficient homes for our diverse and changing population
- **Environment** - Help the community minimise its carbon footprint, adapt to climate change, recycle more and send as little waste to landfill as possible
- **Health and Well Being** – Promote the health and well being of our communities and work with others to deliver the public health agenda
- **Delivery** – Provide value for money to our taxpayers and high quality services to our customers

This policy will assist in achieving all of the five corporate key priorities by providing a number of intervention measures and means of assistance as shown in figure 3.

**Figure 3: How Housing Renewal Helps to Address the Council's Corporate Priorities of 2017 - 2021**



\* For the purpose of this illustration the corporate priorities Economy and Delivery have been combined.

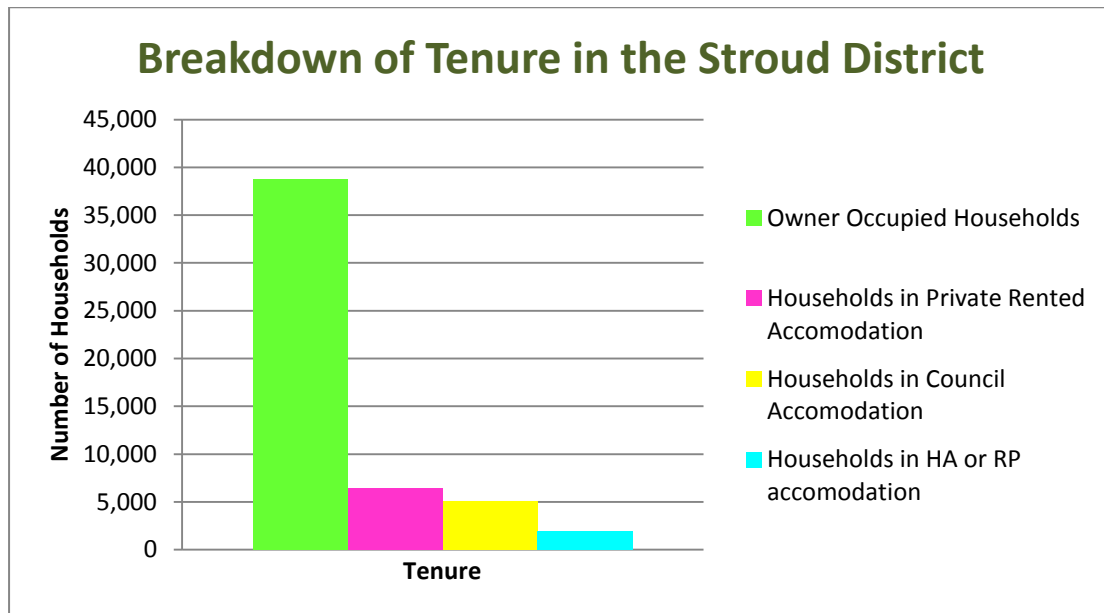
# Private Sector Housing in the District

## 6.1 Stock Condition

Private sector housing is all housing which is not owned by the council. This includes leasehold properties, privately rented accommodation and registered provider (RP) properties and those which are owner occupied.

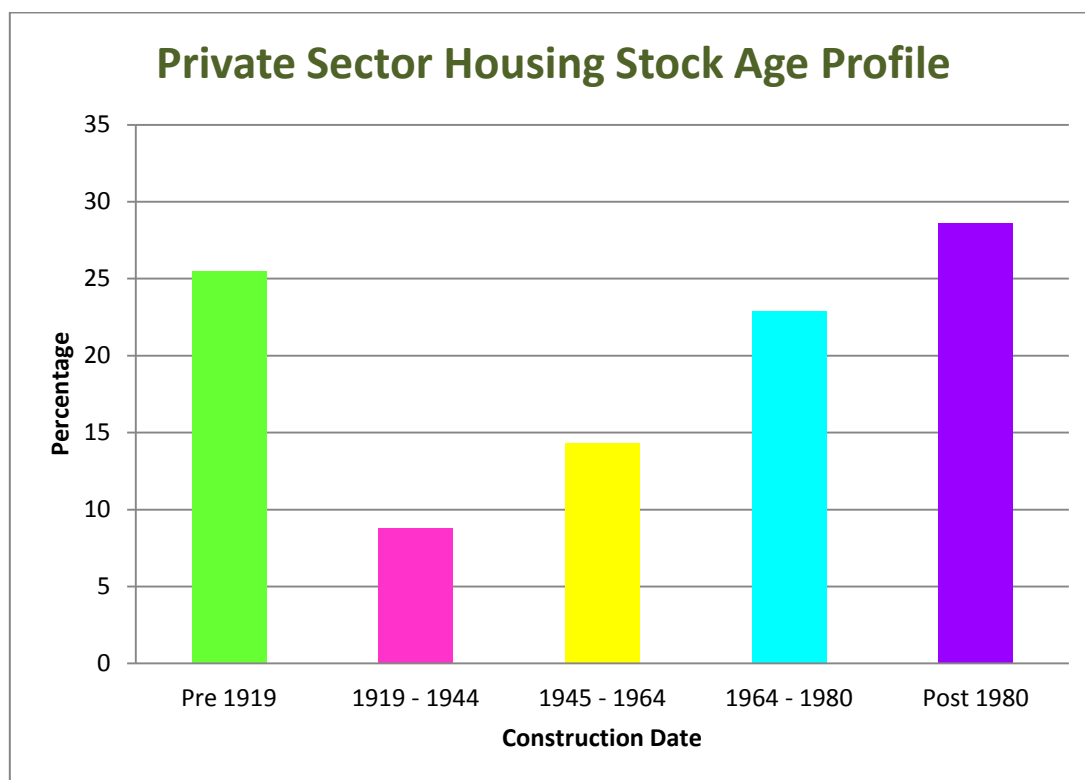
Stroud district has a population of 117,472 making up a total of 52,230 households (GCC, 2018). 74% of the households own the property that they live in, whereas 16% of households live in property rented from either a private sector landlord or RPs and the remaining 10% of households live in property owned by the council..

**Figure 4: Breakdown of Tenure in the District (Census, Update 2015)**



### 6.1.1 Age

In the Stroud district, 25.5% of dwellings were built before 1919, which is slightly above the national figure of 22%. Stroud differs from the national average with a smaller proportion of stock built between 1919 and 1964 and significantly more built post 1980. Nationally, the average number of properties built post 1980 is only 18.5% compared to Stroud’s 28.6%. In Stroud, the private rented sector has a much higher proportion of pre 1919 dwellings with 36.5% of private rented dwellings built before 1919.

**Figure 5: Private Sector Housing Stock Age Profile**

### 6.1.2 'Hard to Treat' Properties

Properties of a solid wall construction and properties which are not connected to the gas network are known as 'hard to treat' when considering ways to improve their condition. In the Stroud district 16% of properties are off the gas network and 32% of properties are of solid wall construction. It is useful to identify those parishes with 'hard to treat' properties as occupants may be at risk of fuel poverty. This can help the council to target resources.

### 6.1.3 Energy Efficiency and Fuel Poverty

The energy efficiency of a property can be illustrated by a calculation known as the Standard Assessment Procedure (SAP). SAP is a calculation of how much heat, hot water and light is gained from a building per pound spent on fuel bills. A score is given to the property; 100 represents a highly efficient property and 1 a highly inefficient property. This will be influenced by the level of insulation, fuel type and heating & ventilation systems. The level of insulation, if any, is important to prevent heat loss from floors, walls and the roof. The CIEH (2011) state insulation is a key element of remedial measures to address excess cold hazards. For homes with cavity walls and loft spaces, insulation can be relatively easily and cheaply installed compared to 'hard to treat' properties.

In Stroud, the average SAP rating is 61 which is similar to the national average of 62. Both figures lie in Energy Efficiency Rating Band D.

**Table 2: Stroud average SAP rating compared to national figure (MHCLG, 2016)**

	<b>Stroud</b>	<b>England</b>
<b>Average SAP Rating</b>	61 (BAND D)	62 (BAND D)

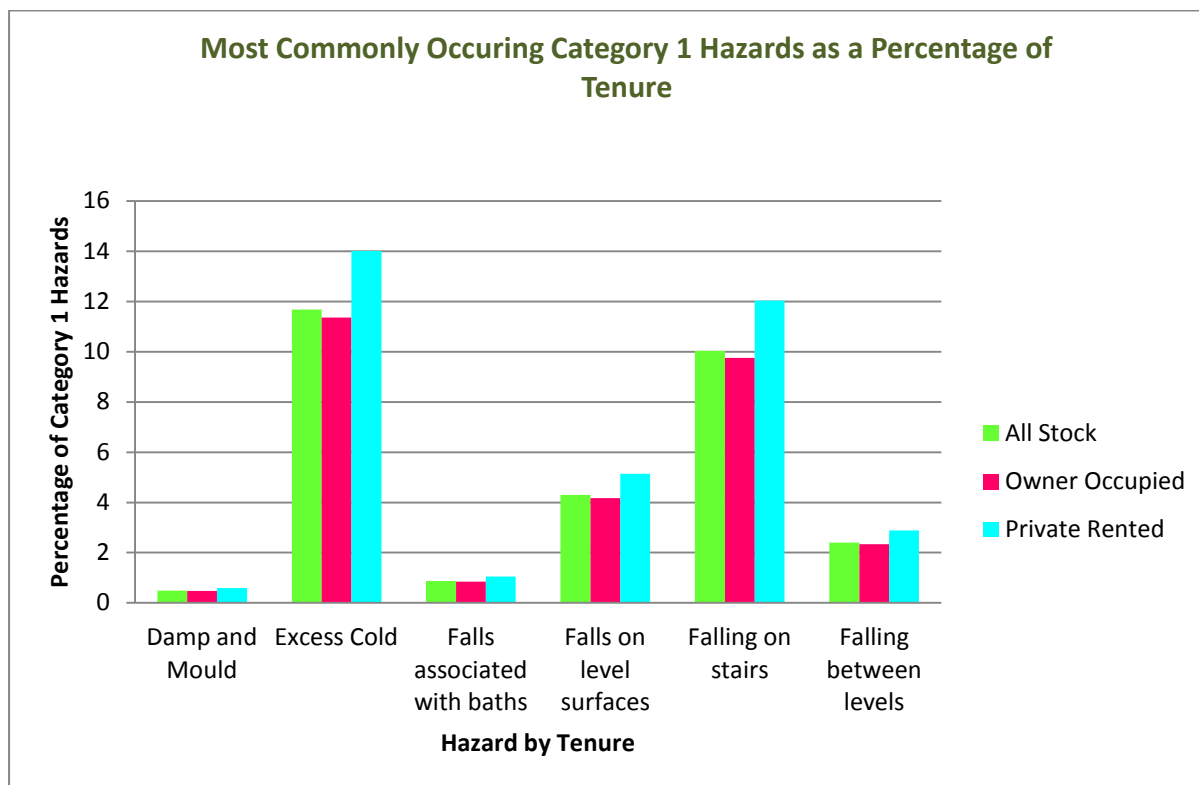
The energy efficiency of a property is a contributing factor to excess cold and damp and mould hazards and therefore cold related illness. Evidence shows the percentage rise in deaths in winter is greater in dwellings with low energy efficiency ratings. This is also linked to fuel poverty. Regardless of income, households face very different costs to achieve the same level of warmth, which is largely due to the varying energy efficiency of their homes. Occupants who cannot afford to adequately heat their homes are at greater risk of excess cold and as a result, ill health.

Currently, 10.4% of households in the district are living in fuel poverty; this is lower than the figure for Gloucestershire at 10.7% and 11.4% for the South West (BEIS, 2017a). In 2015, an estimated 2.5 million (11%) households in England were in fuel poverty (BEIS, 2017a) of which 1.9 million were classed as 'vulnerable fuel poor'. Vulnerable households are those containing someone who is aged 60 or over, under 16, disabled or has a long term illness.

#### **6.1.4 Category 1 Hazards**

An indication of the condition of the housing stock can be gained by the number of category 1 hazards estimated to be in the district. Based on the modelled data from BRE in 2011 there are 11,577 dwellings with category 1 hazards estimated to be present in the district which equates to 26% of the private sector housing stock. This is higher than the national average of 22%. In Stroud the number of category 1 hazards estimated to be in the owner occupier sector is 33% compared to 42% estimated to be in the private rented sector. By reviewing the most common hazards identified in the HIA (Figure 7), it is clear that the private rented sector has a higher prevalence of category 1 hazards than the owner occupier sector.

Figure 6: Category 1 Hazards as a Percentage of Tenure

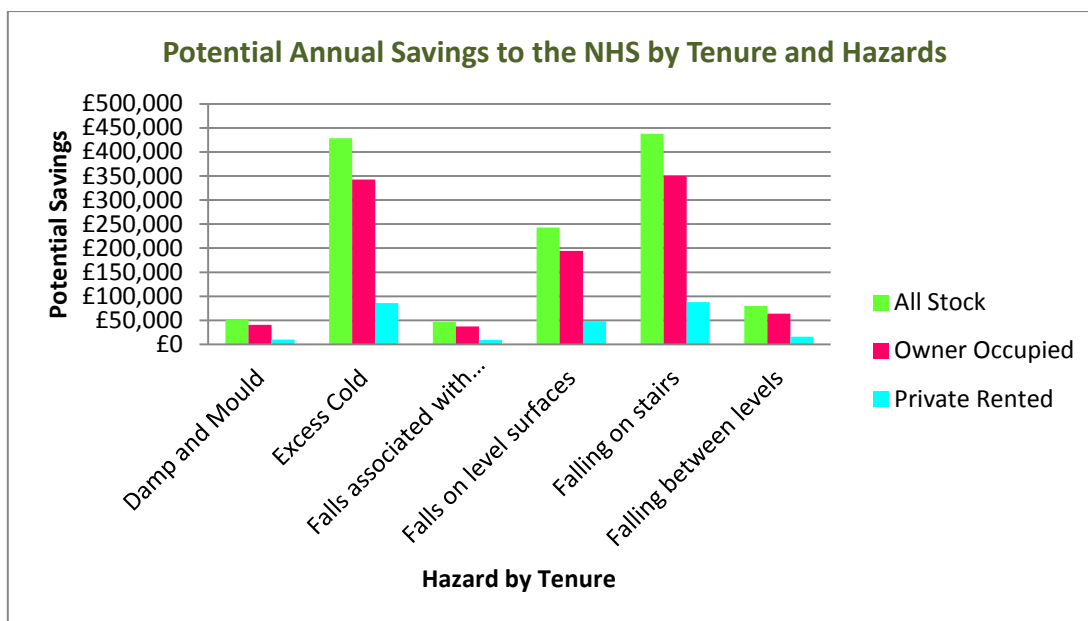


## 6.2 Health Impact Assessment (HIA)

The HIA includes a cost benefit analysis of the costs associated with improving private sector housing alongside the cost to both the health service and to society. The HIA was developed in line with the Audit Commission’s report Building Better Lives (2009) which recommends maximizing the use of existing housing stock, stating that *‘well targeted spending on the existing housing stock can also yield financial benefits for example, every £1 spent on providing housing support for vulnerable people can save nearly £2 in reduced costs of health services, tenancy failure, crime and residential care’*.

In the district, the potential estimated savings to the NHS if all category 1 hazards were mitigated is £1.6 million per annum based on being able to ‘fix’ all the problems contributing to category 1 hazards within the housing stock. Figure 8 shows these savings for the six most commonly occurring hazards. The potential annual savings are based on all dwellings with category 1 hazards being occupied by a person ‘vulnerable’ to the hazard. The estimated cost to the NHS of treating accidents and ill-health, caused by category 1 hazards in Stroud, during the next 10 years, is £16 million. If the wider costs to society are also considered, the potential costs are even greater at £40 million, as costs to the NHS are estimated to account for only 40% of the whole cost of the effect of category 1 hazards on society.

Figure 7: Potential Annual Savings to the NHS in Stroud



There are approximately 5,020 dwellings with category 1 excess cold hazards in the district. The average cost of mitigating the hazard per dwelling is £8,000. The number of category 1 excess cold hazards estimated to be present in the owner occupier sector is 4,016 and within the private rented sector 1,004. The potential annual savings to the NHS is estimated at £429,000, this is over £1 million to society per year.

### 6.3 Housing Need in Stroud District

The latest Strategic Housing Market Assessment (SHMA) 2015 shows that 1,227 households in the Stroud District are lacking their own home or are living in unsuitable housing. These are the number of households that have been identified as not being able to afford a suitable solution in the housing market without some form of subsidy, and are therefore considered to be in current housing need. The SHMA identifies that there is a need for an additional 446 affordable housing units per annum with the greatest need being for two bedroom accommodation, followed by three bedroom and one bedroom homes. Affordable Housing policy suggests that affordability is expected to worsen over the next 20 years increasing the impetus for a greater supply of affordable housing within the District.

This policy can help to address housing need and access to affordable housing (which is one of the council’s corporate priorities) through schemes such as the Deposit Bond. This scheme enables tenants to access private rented properties



when tenants do not have the upfront finance to pay for a deposit. In addition, the council's empty homes initiative offers advice and incentives to owners of empty properties to help them bring empty properties back into use. Conditions on the loans are such that an affordable rent must be charged during the loan period, therefore, increasing the number of affordable homes available for rent.

### 6.4 Empty Homes

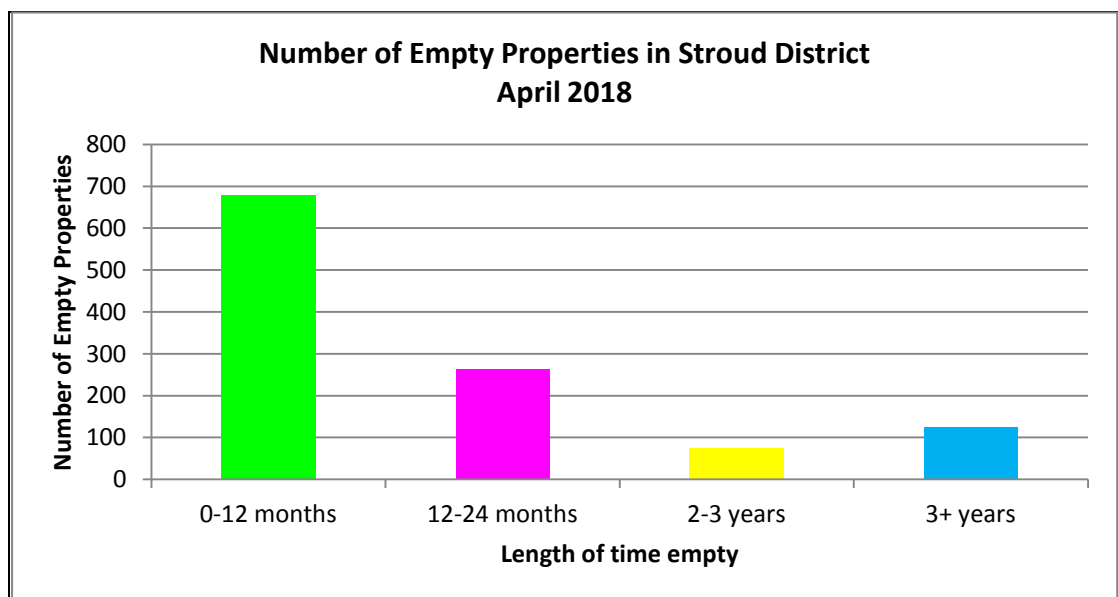
There are approximately 1,500 privately owned properties categorised as empty on the Council Tax Register. This figure offers a snapshot of the total number of empty properties in the district at any one time and includes those empty for less than 6 months, reflecting the constant turnover in the market. Approximately a third of these are classed as 'long term empty' which is defined as properties that have been empty over 6 months. The housing

renewal team are currently embarking on a programme of targeting these properties with an aim to bring as many as possible back into residential use. The project will aim to encourage, enable and assist owners in the first



instance by offering advice and an interest free loan, repayable when the property is sold. If they continue to remain empty despite intervention from officers then there are enforcement powers available.

**Figure 8: Length of time properties are left empty**



## 6.5 Population

The council has opted for a client based approach to housing renewal in the district. This means focusing on the needs of the residents. In order to do this it is useful to consider the number of elderly residents, those affected by disability and those claiming benefits. Poor housing can be a barrier to older and disabled people, contributing to immobility, social exclusion, ill health and depression. In the Stroud district, around 22% of residents are aged over 65. This is higher than the figure for England which is 18% (ONS, 2018).

It is predicted that around 7,500 18-64 year olds in Stroud district have a moderate or serious physical disability (GCC, 2018). Similarly, approximately 4,700 over 65 year olds are unable to manage at least one activity on their own.

Poor housing conditions can be associated with households in social and economic disadvantage. This affects the ability of households to repair and improve their home. Households in receipt of low income related benefits are considered to be low income households. In the district 8% of households live in the most deprived national quintile areas (GCC 2015).

As of January 2018 there were 11 gypsy, traveller and travelling showman sites in the Stroud district. These sites are owned by the occupants and have planning permission to operate. There are no Transit Sites in the district and currently only one privately owned gypsy site that offers temporary pitches. There are no publicly owned sites in the district.

# Achieving Our Objectives

In order to meet the policy's objectives the council will use a range of policy tools to meet the needs of Stroud district residents, across all tenures, such as:

- Advice and Signposting
- Assistance
- Enforcement

Please note not all policy tools are applied to each objective.

## **7.1 Objective 1: Remove Category 1 Hazards in the Home**

### **7.1.1 Advice and Signposting**

The council offers free advice to both owner occupiers and tenants on housing repairs. Members of the Housing Renewal Team visit properties and offer advice on any potential hazards and provide assistance where necessary. Officers can discuss any financial assistance that may be available to the resident either through council schemes or partnership organisations.

The Council's website offers information and advice for homeowners on how to obtain reliable builders to repair and maintain their homes, which includes a database of local builders, architects and surveyors. [Help with the repair and adaptation of homes in Gloucestershire.](#)

### **7.1.2 Assistance**

#### **7.1.2.1 Healthy Home Loan (Appendix 2)**

Owner occupiers are entitled to apply for a Healthy Homes Loan of up to a maximum of £15,000 for essential repair works to their homes. This is an interest free loan. Eligible works are those that the council deem necessary to reduce any category 1 hazards under the HHSRS. The application for a loan will include a test of resources to assess the applicant's income and savings. Loans are secured against the property via a local land charge. If the property is sold or transferred the loan must be repaid in full. This enables the loan funding to be recycled and reused to help those in most need.

### **7.1.3 Enforcement**

Part 1 of the Housing Act 2004, provides legislation for local authorities to enforce improvements to dwellings, placing a duty on local authorities to take action if a category 1 hazard is identified. This legislation aims to protect the health, safety and

welfare of tenants, home owners and the general public. Where a category 1 hazard has been identified in a private rented property, the council will ensure the category 1 hazard is removed firstly by taking informal action unless there is an imminent risk to health and safety. If an informal approach does not encourage the landlord to take action, enforcement powers such as an Improvement Notice will be used to ensure the category 1 hazard is removed. In an owner occupier property, if a category 1 hazard is identified, the council will issue a Hazard Awareness Notice to notify the owner occupier of the hazard and the dangers of not removing the hazard.

## **7.2 Objective 2: Improve Housing Conditions in the Private Rented Sector**

### **7.2.1 Advice and Signposting**

The council will continue to work with private sector landlords and agents who require advice to help them meet the requirements of letting a property. Private Sector Housing Officers (PSHOs) visit properties to offer advice on the condition of the property and overcrowding. PSHOs can also provide advice on what certification is required before letting.

Tenants will be given help and advice on accessing safe quality accommodation in the private rented sector and the schemes available to assist them. Tenants in need of additional Housing Advice will be directed to the relevant council teams and partner organisations for assistance.



Often advice is sought from owners of Houses in Multiple Occupations (HMO)<sup>5</sup>. They are considered high risk due to high tenant turn over, a lack of head of households, and an increased risk from fire. Tenants are often vulnerable. The council will proactively target HMOs to ensure property standards are high, identify any licensable HMOs and ensure all necessary fire precautions and amenities are in place. A memorandum of understanding with the Gloucestershire Fire Authority has also been established with regard to the national protocol for fire risk in HMOs. Certain HMOS require licensing; please see section 7.3 for further information.

<sup>5</sup> Generic types of HMOs include; bedsits, shared houses, halls of residence, hostels, bed and breakfasts, care homes and houses converted to self contained flats (Housing Act, 2004)

## **7.2.2 Assistance**

### **7.2.2.1 Fit to Rent Property Accreditation Scheme (Appendix 3 )**

The council encourages landlords to join the countywide 'Fit to Rent' property accreditation scheme. All the Gloucestershire authorities work with the Gloucestershire branch of the National Landlords Association to ensure landlords in the County are kept up to date with legislative requirements and changes that will affect them. There is a countywide website hosted by Cotswold District Council at [www.cotswold.gov.uk/go/landlord](http://www.cotswold.gov.uk/go/landlord). The council has also produced a Landlord Handbook which is free to all Fit to Rent landlords.



### **7.2.2.2 Deposit Bond Scheme (Appendix 4)**

The Deposit Bond Scheme enables people in receipt of housing benefit to gain access to accredited accommodation within the private rented sector. Most landlords require an up front payment to secure a tenancy, for some tenants this is unachievable.

It is a non cash guarantee made to the landlord instead of the tenant paying the normal cash deposit. This is valid for 12 months after the start of the tenancy and is renewable thereafter. The landlord is able to claim against the deposit bond for any damages to the property and its contents at the end of the tenancy up to a maximum value of one months rent. The council assesses the claim and if it is deemed reasonable the money is paid out and recovered from the tenant over a period of time where necessary.

To be eligible for the scheme, the resident needs to be a single person over 35, a person over 18 with dependant children or a couple over 18. The applicant must be in receipt of housing benefit. In order to ensure the suitability of the property the landlord must gain or already have a Fit to Rent certificate.

## **7.2.3 Enforcement**

### **7.2.3.1 Housing Health & Safety Rating System Category 1 Hazards**

The council will continue to actively respond to complaints from tenants about poor housing conditions. Once identified, landlords will be encouraged to carry out works where necessary. Ultimately, the council can utilise enforcement powers under the Housing Act 2004 to ensure essential works are carried out and category 1 hazards are removed. Where private sector landlords fail to manage their rental properties effectively a Management Order may be considered.

### **Damp and Mould Case Study**

Mrs B lived in a 1960's ground floor privately rented flat with her two young children both of whom suffered with severe asthma. Although there was gas central heating and double glazing throughout the flat, there still appeared to be a problem with damp and condensation which was exacerbating the young children's asthma. An Environmental Health Officer (EHO) visited the property and found there to be penetrating damp in the kitchen and hallway which appeared to be coming from a leak from an overflow pipe in the flat above. A Category 1 hazard for Damp and Mould was observed to which Stroud District Council has a duty to act upon. In the first instance, the landlord was contacted to discuss repair works needed informally in order to remove this hazard.



As a result, the landlord hired a damp specialist to investigate works and carry out works required. The Category 1 hazard was removed and in this instance, formal enforcement action was not necessary. The tenants can now live in a safer and healthier property.

### **7.2.3.2 Civil Penalty Notice**

The Housing & Planning Act 2016 introduced Civil Penalty powers to compliment the existing enforcement tools that the Council has under the Housing Act 2004, to prosecute, issue simple cautions and/or carry out works in default of landlords who fail to comply. Civil Penalties of up to £30,000 are available as an alternative to prosecution for certain specified housing offences under the Housing Act 2004.

The Council has in partnership with the other Gloucestershire district Councils adopted a Civil Penalties Policy which sets out a matrix for calculating the appropriate level of fine for various circumstances. This policy is available to view on the Council's website.

### **7.2.3.3 Retaliatory Eviction**

The Deregulation Act 2015 introduced rules to protect tenants from unfair eviction (known as retaliatory eviction) following a complaint to the landlord concerning the condition of the property. A tenant must put their complaint in writing to their landlord who must respond within 14 days. If the response is not appropriate then the tenant can ask the Council to carry out an investigation. If the Council finds and issue which needs to be addressed and they serve an improvement notice or Emergency Remedial Action Notice, then the landlord cannot evict the tenant for 6 months using the no fault procedure.

The Council will support tenants subject to retaliatory eviction with the appropriate advice and information they need to fight their case.

### **7.2.3.4 Letting Agents Redress Scheme**

The Redress Schemes for Lettings Agency Work and Property Management Work (Requirements to belong to a Scheme etc) (England) Order 2014, introduced the legal requirement for all lettings agents and property managers in England to belong to one of three government redress schemes. An agent is required to display on the premises the contact details for which of the three schemes they belong to. This then enables tenants (and in some cases landlords) in the private rented sector to have an identified independent body to whom they can complain about the service they have received.

Where an agent or property manager has not joined a scheme the Council will issue a £5,000 fixed penalty fine in accordance with the adopted policy.

### **7.2.3.5 Smoke and Carbon Monoxide**

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 place a duty on landlords to ensure that a smoke alarm is installed on each storey and a carbon monoxide alarm in any room where there is a solid fuel burning appliance.

In accordance with the regulations and in partnership with all Gloucestershire district councils, the Council has published on its website a 'statement of principles for determining financial penalties'. Failure by a landlord to adequately respond to a remedial notice issued by the Council would result in the Council issuing a £5,000 fine.

## 7.3 Objective 3: Promote and Improve Energy Efficiency in the home

### 7.3.1 Advice and Signposting

All queries regarding energy efficiency advice and improvements are referred to the jointly funded Warm and Well advice line, which provides free and impartial energy efficiency advice to residents in Gloucestershire. Advice is given on a range of areas

from simply 'top tips' for saving energy in the home to complicated renewable energy systems. This is free, impartial advice to households seeking to make energy efficiency improvements on the range of finance options. Warm and Well also have officers in place to offer home visits to owner occupiers



and private tenants which will offer further advice and guidance about what measures would help improve the energy efficiency of the property.

Severn Wye Energy Agency the current delivery partner for Warm & Well, also promotes and provides advice on the use of micro renewable technologies such as photovoltaic (PV), biomass, heat pumps and wind power through the advice line and renewable technology installer list.

The Warm and Well Partnership began in 2001, which included all the Gloucestershire local authorities and South Gloucestershire. The Partnership was refreshed in 2017 and now includes the Gloucestershire CCG recognising the wider working being undertaken to tackle housing issues affecting health. It aims to encourage the uptake of standard loft and cavity wall insulation and other energy efficiency measures. Warm and Well is a recognised local brand which continues to refer householders to the best possible finance options whether this be through ECO, local health funding or the recently awarded Warm Homes Fund for first time central heating systems.

### 7.3.2 Assistance

#### 7.3.2.1 Warm Homes Fund

In conjunction with Gloucestershire authorities and South Gloucestershire, Stroud District Council has successfully led a bid for £5million of funding to pay for the



installation of affordable central heating systems for households in fuel poverty. Administered and managed by Severn Wye Energy Agency (SWEA), funding is available for residents of all tenures and covers first time central heating systems. It is hoped that funding will provide more affordable heating solutions for those experiencing fuel poverty in the district or who are unable to upgrade their off-gas heating system.

### **7.3.3. Enforcement**

The Council will enforce the Energy Efficiency (Privately Rented Property) (England and Wales) Regulations 2015 introduced to improve the energy efficiency of privately rented property. Living in private rented accommodation significantly increases the likelihood of a household being fuel poor. The regulations set out a minimum level of energy efficiency for any privately rented property which is required to have an Energy Performance Certificate (EPC)

From the 1<sup>st</sup> April 2018 a landlord cannot grant a tenancy to new or existing tenants if the property has an EPC rating of F or G. This will apply to all tenancies from the 1<sup>st</sup> April 2020.

The works which have to be carried out should be at no cost to the landlord, so must make use of third party funds available such as Energy Company Obligation (ECO) funding, however, this is currently being reviewed by Central Government.

Where funding is available and a landlord fails to carry out the necessary works the Council can serve a Financial Penalty Notice of up to a Maximum of £5,000 on the landlord.

## **7.4 Objective 4: Mandatory licensing of Houses In Multiple Occupation (HMO)**

From October 2018, powers under the Housing Act 2004 require Mandatory Licensing of HMOs that comprise of 5 or more people in two or more separate households. This is an extension of previous licensing which only applied to larger HMO's of three or more storeys. This extension also sees the introduction of minimum room sizes whereby minimum useable floor area for a single room will be 6.5m<sup>2</sup> with no discretion to go below this. Certain circumstances also provide for Discretionary Selective and Additional licensing



schemes to be introduced. In light of the extension to Mandatory licensing, the council has reviewed its procedures and the appropriate licensing fee which at time of adoption has been set at £830 for a 5 year licence. This may change during the lifetime of this policy so as to reflect any changes in costs involved. Please visit the Councils website [www.stroud.gov.uk](http://www.stroud.gov.uk) for an up to date figure.

#### **7.4.1. Advice and Signposting**

The council offers advice to owners and managing agents of HMOs who are unsure if they require licensing and also responds to tenant enquiries. Advice on compliance with the HMO management regulations is given to ensure a satisfactory standard of health, safety and wellbeing for the tenants.

#### **7.4.2. Enforcement**

Currently, there are 20 licensed HMOs in Stroud. It is expected that there will be an additional 100-200 properties in the district that will meet the new requirements for Mandatory HMO licensing. The council will continue to work to ensure those HMOs that require licensing are licensed through a range of both proactive and reactive measures.

Where properties are found to be unlicensed the Council will either issue a Civil Penalty Notice or prosecute in accordance with the adopted Civil Penalties Enforcement Policy

### **7.5 Objective 5: Licensing of Mobile Homes and Caravan Sites**

Mobile homes and caravans are defined as any structure designed or adapted for human habitation which is capable of being moved from one place to another and any motor vehicles. Under The Caravan Sites and Control of Development Act 1960 caravan sites must be licensed. This is to ensure sanitary and other facilities, fire precautions, services and equipment are supplied and maintained. A site license must be issued to the caravan site owner.

To protect public health, conditions may be attached to a license to cover any of the following:

- restricting the number of caravans that can be on the site at any one time
- controlling the types of caravans on the site
- controlling the positioning of the caravans or regulating the use of other structures and vehicles including tents
- fire safety and fire fighting controls

- restricting when caravans can be occupied on the site

The Mobile Homes Act 2013 introduced further provisions to safeguard mobile home owners on residential mobile sites. The act requires the Local Authority to maintain a public register of the site rules for each site and to carry out an annual inspection for which a fee can be charged. The Council has adopted a fee policy which can be found on the website. There are currently 10 sites within the district that fall under the provisions of the act.

Currently, there are 38 licensed sites in the district.

#### **7.5.1. Advice and Signposting**

The council responds to any complaints regarding the condition of sites and offers advice to owners who are unsure if a license is required. Advice on compliance with license conditions is given to ensure a satisfactory standard of health, safety and wellbeing for the occupants..

#### **7.5.2 Enforcement**

Each caravan site is risk assessed; this enables more priority to be placed on high risk sites to ensure they are inspected regularly. Owners of caravan sites that fail to correctly license their premises will face formal action and ultimately prosecution

### **7.6 Objective 6: Adapt Accommodation to Meet Disability Needs**

#### **7.6.1 Advice and Signposting**

The Council offers a range of information and advice on its website to assist those wishing to adapt their home to make it more suitable to meet their needs. This includes a database of local builders, architects and surveyors. [Help with the repair and adaptation of homes in Gloucestershire](#)

#### **7.6.2 Assistance**

Assistance with the costs of making adaptations will help vulnerable occupiers remain in their own homes as their circumstances change. The BRE report *The Full Cost of Poor Housing (2016)* estimates that '*leaving vulnerable people living in the poorest 15% of England's Housing is costing the nhs £1.4 billion per annum in first year treatment costs.*' Assistance is provided in accordance with the Housing Grants, Construction and Regeneration Act 1996 and funding is provided by Central Government through the Better Care Fund. The Better Care Fund is a pooled funding

budget overseen by the Gloucestershire Clinical Commissioning Group and the Gloucestershire County Council. This pooled funding is enabling the CCG and County to work more effectively with the districts to tackle the poor housing issues which are leading to increased health and social care costs.

For 2018/19 a total of £330,000 is available for Disabled Facilities Grants (DFG) in the district from the fund.

#### **7.6.2.1 Mandatory Disabled Facilities Grants (DFG) (See Appendix 5)**

A mandatory grant is available up to £30,000 to provide financial assistance to make essential adaptations to a disabled person's accommodation. This grant is subject to a means test and the receipt of a certificate stating that the applicant is either an owner, a tenant (as defined), or an occupier of a houseboat or park home. Eligibility for a DFG is determined by an assessment of need by an Occupational Therapist



and a test of resources by an Environmental Health Officer. There is a mandatory requirement for the council to grant aid necessary and appropriate works, where reasonable and practicable, to adapt accommodation to allow disabled persons to remain in their own homes whilst having regard to the age and condition of the dwelling or building. In cases where an assessment confirms the DFG application does not meet the requirements, the council, in partnership with other supporting agencies, will consider all alternatives to meet the client's needs. In order to discuss such cases and monitor performance the council meets together with

Occupational Therapists at a bi-monthly DFG Forum.

The Mandatory DFG system is currently undergoing a review by Central Government and this policy will be amended as necessary to reflect the outcome of that review.

#### **7.6.2.2 Discretionary Disabled Facilities Grants (DDFG) (Appendix 6 and 7)**

Discretionary grants and loans may be available for works not eligible for Mandatory DFG such as;

- Relocation costs to a more suitable property
- Top up funding where costs are above the Mandatory maximum
- Works considered necessary to meet need but are outside of the Mandatory scheme.

Availability will depend upon the resources available at any given time and will be subject to applicable limits.

## **7.7 Objective 7: Tackle Empty Homes**

In accordance with the Empty Homes Action Plan adopted in February 2013 by the Executive Board, the council will take appropriate action to bring empty dwellings back in to use.

### **7.7.1 Advice and Signposting**

Officers will continue to give owners of empty properties advice on a variety of issues ranging from VAT relief for renovation works, private sector leasing schemes available to landlords, and areas of the district with the most housing need. In addition Private Sector Housing Officers (PSHOs) are able to visit empty properties to provide advice on any works required to bring the property up to Fit to Rent standard in order for the property to be occupied once more.



### **7.7.2 Assistance**

#### **7.7.2.1 Empty Homes Loans (Appendix 8)**

An Empty Homes loan of up to £15,000 may be offered to assist the owner of the property with renovation costs to bring the property back into use for affordable private rented housing. To be eligible the property must have been registered as empty for over 6 months on the Council Tax Register. The loan is interest free and available for any works that are required to produce residential units and essential repair to the property. An assessment is made by a PSHO to identify any works necessary to make the property habitable and meet the Fit to Rent Standard. Applicants must also agree to apply for a Fit to Rent certificate and accept the council's Deposit Bond scheme.

Loans are secured against the property via a Land Charge. There is no set repayment period for this loan, however, if the property is sold, transferred or no longer available to let the loan must be repaid in full. This enables funding to be recycled and reused to help bring more empty homes back into use. If the applicant wishes to repay the loan in monthly instalments, this can be arranged.

### **7.7.3 Enforcement**

Following any complaints made to the council, the owner (if known) is contacted to seek their cooperation in bringing them back into use for housing. If it is not possible, through negotiation, to persuade an owner to deal with a property, the council has the option of implementing a number of statutory powers at its disposal. In addition to this the Council are targeting empty properties as part of their proactive work implementing the empty property procedure.

#### **7.7.3.1 Housing Act 2004 – Empty Dwelling Management Orders**

A council with housing responsibilities can use an Empty Dwelling Management Order (EDMO) to take over the management of a residential property that has been empty for more than six months. They can only be used after all other voluntary options have been offered to the owner and been refused. Any renovation costs, management costs and insurance costs must be recoverable from the rent over a period of 7 years unless the local authority are prepared to proceed without being able to recover all of its expenses. For many owners, the threat of an EDMO is sufficient to prompt action. This is the only legislation that guarantees the property is occupied.

#### **7.7.3.2 Law of Property Act 1925 – Enforced Sale**

This Act allows the council to force the sale of a property where there is a Local Land Charge outstanding on it. It can be used for debts that are up to 12 years old. However, if known, the owner has to be given the opportunity to repay the debt rather than forcing the sale. The council does not acquire the property; it is sold to a third party. Any outstanding charges against the property, including any mortgage, are paid following the sale and the money remaining (if any) is put into an account for the owner to claim.

#### **7.7.3.3 Compulsory Purchase Orders**

Compulsory Purchase Orders are a last resort after attempts have been made to encourage the owner to take responsibility for maintaining the property. They can be

pursued under various pieces of legislation but are costly, time consuming and lengthy. However once this course of action has been commenced, many owners will bring the properties back into use voluntarily.

#### **7.7.3.4 Other legislation**

There is a variety of legislation which can be used to address particular problems which are being caused by an empty property. Partnership working with Development Services will continue to help officers persuade owners to carry out works to buildings classed as a dangerous structure or those listed buildings in need of work to prevent further deterioration.

# Policy Implementation

## 8.1 Resource Implications

During times of limited resources, the council will continue to carry out mandatory functions, for example, dealing with category 1 hazards and disabled facilities grants and will only carry out discretionary functions where possible. Disabled Facilities Grants will continue to receive priority in the allocation of resources both financial and officer time. Where necessary the council will work with other partnership organisations to ensure cases are effectively prioritised and dealt with according to need.

In order for the council to discharge its duty under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and utilise provisions made in Article 3, a number of generic requirements will be applied to any loans or grants offered by the council.

The council has the discretion to decide on rates and conditions for any loan. Please see appendix 1 for further details.

## 8.2 Enforcement

The council is responsible for the enforcement of various areas of law. These include parts of:

- Housing Act 2004
- Housing Grants, Construction and Regeneration Act 1996
- Environmental Protection Act 1990
- Housing Act 1985
- Housing and Planning Act 2016
- Building Act 1984
- Local Government (Miscellaneous Provisions) Act 1982
- Prevention of Damage by Pests Act 1949
- The Redress Schemes for Lettings Agency Work and Property Management Work (Requirements to belong to a Scheme etc) (England) Order 2014,
- Deregulation Act 2015
- The Smoke and Carbon Monoxide Alarm (England) Regulations 2015
- Mobile Homes Act 2013

The council intervenes in the private sector where it considers an intervention to be in the public interest. All enforcement action taken by the council will comply with the council's enforcement policy which encompasses the principles of openness,



proportionality, consistency, accountability, transparency and helpfulness. The policy reflects the Cabinet Office enforcement concordat and the DTI good practice guide. Where there is an imminent risk to health and safety the council will take action immediately as appropriate.

### **8.3 Consultation**

Policy consultation will take place before the policy is adopted. The council will consult with the following:

- Elected Members
- Parish and Town Councils
- Neighbouring Local Authorities
- Director of Public Health
- Gloucestershire Care Services NHS Trust
- Gloucestershire Clinical Commissioning Group
- Age UK
- Gloucestershire Association for Voluntary and Community Action
- Members of the public through the Stroud District Council website
- Other Partner Organisations and Agencies

The council will advise members of the public that a private sector housing renewal policy has been adopted. Notifications will be placed in two of the local newspapers and also an article uploaded on the council's website. A full copy of the policy will be available at the council offices for public inspection, free of charge. A full copy of the policy will be sent to all partner organisations involved in policy delivery. A summary of the policy will be available to members of the public on request.

### **8.4 Monitoring and Reviewing**

The policy will be monitored against the council's corporate aims. Monitoring will be carried out through customer satisfaction surveys. Consultation will help to evaluate if the policy is meeting its key priorities. This will also help to identify customer needs and expectations for future services that could be provided as the policy is reviewed. Ongoing research into the circumstances of local housing markets, demographic trends and socio-economic factors, will be made to effectively monitor policy implementation. The policy will be reviewed in 2023 or before if significant changes in legislation or budget occur.

## **8.5 Equality and Diversity**

The council will meet all legal duties in respect of the Equality Act 2010. This Act protects people from discrimination on the basis of the following nine protected characteristics: age, disability, gender reassignment, marriage & civil partnership, pregnancy & maternity, race, religion & belief, sex (gender) and sexual orientation. The Act contains an integrated Public Sector Equality Duty, which requires all public bodies that deliver a public function, to consider the needs of protected groups when designing and delivering services. Under the Act, the council must have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act
- Advance equality of opportunity between people who share a protected characteristic and those who do not; and
- Foster good relations between people who share a protected characteristic and those who do not.

Please see the Corporate Equality and Diversity Policy for further information and the associated Equality and Diversity Risk Assessment for this policy.

## **8.6 Appeals and Complaints**

In the event of a dispute regarding the allocation of a grant or loan, the client can make a representation in writing to the Head of Health and Wellbeing at:

STROUD DISTRICT COUNCIL  
Environmental Health Services  
Council Offices  
Ebley Mill  
Ebley Wharf  
Stroud  
GL5 4UB

Email: [environmental.healtht@stroud.gov.uk](mailto:environmental.healtht@stroud.gov.uk)

Evidence must be supplied to illustrate why the option preferred by the applicant is reasonable and practicable and meets the criteria of the grant or loan. The Head of Health and Wellbeing will examine all of the evidence and make a decision in consultation with the Chair of Housing Services Committee.

If the client feels the problem has not been addressed to their satisfaction they are able to escalate the complaint. In this instance the client must write to 'The Complaints Officer' at Ebley Mill or complete an online complaints form. Alternatively an email can be sent to [complain@stroud.gov.uk](mailto:complain@stroud.gov.uk) or the client can visit the council

offices where an officer can talk to them personally. When a complaint is received an acknowledgment letter will be sent within three working days. Unless otherwise agreed, a full written response to the complaint will be given within ten working days. If the council will take longer to respond, the complainant will be notified in writing. Complaints at this level will be passed to the respective Strategic Head for investigation and reply. The Complaints Officer will notify the relevant ward councillor(s) of any complaint from within their ward at the time when it is received and will also ensure that they are sent a copy of the full written response. As part of the written response, the complainant will be automatically informed of their right to take their complaint to a Commissioner for Local Administration (Ombudsman) and of the procedure by which they can do this if they are dissatisfied with the council's response.

### **8.7 Further Information**

Enquiries regarding the Private Sector Housing Renewal Policy should be directed to:

Maria Hickman

Housing Renewal Manager

STROUD DISTRICT COUNCIL

Environmental Health Services

Ebley Mill

Ebley Wharf

Stroud

Gloucestershire

GL5 4UB

Tel: 01453 754454

Email: [maria.hickman@stroud.gov.uk](mailto:maria.hickman@stroud.gov.uk)

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## Appendix 1: Generic Requirements for all Loan and Grant Applications

Unless otherwise stated the following requirements will apply to all loans and grants provided.

- ✓ The local authority must be satisfied that the owner of the living accommodation concerned has consented to the carrying out of the assisted work.
- ✓ All applicants for grants and loans will have a Test of Resources to assess their income and savings to ensure that grants and loans are paid to those who would not be able to afford the cost of the works themselves.
- ✓ Credit references will be taken up by the council for all loan applications and the council reserves the right to refuse applications for loans from people with a record of bad debt.
- ✓ In the case of joint ownership, all parties need to apply for the loan and the loan application will be assessed jointly.
- ✓ All eligible works must be agreed with the applicant prior to their application and confirmed in writing by the council.

### Means Testing

Unless otherwise stated the Test of Resources applied will be that laid out in the Housing Renewal Grant Regulations 1996 as amended 'The Means Test'. The means test is calculated by following these four steps:

#### 1. AVERAGE WEEKLY INCOME IS CALCULATED

This is done by looking at household income over the past twelve months including interest on savings of more than £6,000, and deducting Income Tax, National Insurance, Pension Scheme Payments and eligible child-care costs (but no account is taken of mortgage payments).

#### 2. PERSONAL ALLOWANCES ARE SUBTRACTED FROM HOUSEHOLD INCOME

Fixed allowances are set for certain personal circumstances including:

- Number of dependant children
- Special Disabilities
- Retired persons
- Single parents etc

#### 3. THE AMOUNT WHICH IS LEFT IS USED TO ESTIMATE THE MAXIMUM THAT THE GOVERNMENT SAYS A HOUSEHOLD CAN BORROW

The proportion of income in excess of personal allowances is used to calculate the maximum loan that could, in theory be borrowed to finance the works. This loan would be expected to be obtained through the private sector.

#### 4. AMOUNT OF GRANT AVAILABLE

The loan the household is considered to be able to afford is then deducted from the cost of the eligible works and what is left will be the amount of grant or loan entitlement, subject to the appropriate maximum grant or loan limit.

Recipients of certain means tested benefits will not have to undergo a full means test, means tested passporting benefits include:

- ✓ Income Support
- ✓ Income Based Job Seekers Allowance
- ✓ Income Based Employment and Support Allowance
- ✓ Pension Guarantee Credit
- ✓ Working/ Child Tax Credit

## **Under Occupation**

A property shall be considered under occupied where the property contains more than 3 habitable rooms that could be used as bedrooms, where the basic plan of the house allows for Kitchen, Bathroom, 2 reception rooms and sufficient bedrooms for the residents to occupy without statutory overcrowding.

## **Fraud**

- a) Information supplied as part of the means test process must be original, copies will not be accepted.
- b) Information supplied as part of the means test will be checked against other records held by the council and could be shared with other organisations handling public funds.
- c) Knowingly providing false information or withholding information could lead to prosecution for fraud.
- d) Self employed applicants will be required to supply audited accounts for the 12 months prior to application.
- e) All estimates supplied whether for building works or fees must be originals. They must be on headed paper of the company, must be signed and dated by the person responsible. Where a company is VAT registered the registration number must be given, the validity of registration may be checked. Information received from companies carrying out grant work will be periodically reviewed by Customs and Excise and Inland Revenue.
- f) The council reserves the rights to make post completion checks. It is a condition of the grant or loan that the owner or occupier must facilitate this.

## **Making an Application**

Unless otherwise stated an initial informal enquiry should be made to the Housing Renewal Team on 01453 754478.

## **Making Payments**

- a) Grant and loan approval will be based on the lower of two competitive estimates.
- b) Any personal contribution must be paid prior to monies being released.
- c) The council will notify the applicant as soon as is reasonably practical or within six months of receipt of a completed application of the approval or refusal of their application.
- d) The council reserves the right to approve an application but defer payment for up to twelve months if payment would present a serious resource problem for the authority.
- e) Payment is on condition on inspection of the work and receipt of bona fide invoices.
- f) Works must be completed within 12 months of approval of the application.
- g) Payments can be made in instalments at the council's discretion via the BACs system.

## **Contractor Issues**

- a) Works undertaken are to be insured, builder to provide a recognised warranty.
- b) All building works to be completed in accordance with the relevant planning/listed building/ building regulation permission.
- c) Building works to be completed in accordance with industry good practice.
- d) The council reserves the right to refuse a grant or loan application if it involves either a builder or architect found to have behaved fraudulently or contrary to good practice, provided that they have previously notified those parties that their work would not be considered acceptable for grant or loan work.
- e) The council does not supervise the work but monitors it for the purpose of ensuring that public monies are spent appropriately.

## Appendix 2: Healthy Homes Loan

### Description

A discretionary interest free loan for works of repair or improvement deemed necessary to remove category 1 hazards from an owner-occupied home to improve the health and wellbeing of those on low incomes.

### Eligibility

- ✓ The applicant must be an owner occupier and aged over 18 years old.
- ✓ The property must have been built or converted more than 10 years ago and be in Council Tax band A, B, C or D.
- ✓ The property must not be under occupied.
- ✓ The works for which a loan is required must be essential to remove a Category 1 hazard at the property as determined by the council's Environmental Health Officer.
- ✓ The applicant must have lived at the property as their main home.
- ✓ The applicant must have current building insurance.

### Amount

The minimum loan amount is £500 up to a maximum limit of £15,000 subject to the outcome of the Means Test. There is no interest applied to this loan.

### Process

An initial preliminary enquiry should be made to arrange an inspection of the property for an assessment of the works for which a loan is requested. A Test of Resources will be carried out for those applicants not in receipt of a passporting means tested benefit.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Means Test form.
- ✓ Certificate of Future Occupation.
- ✓ Two competitive estimates.
- ✓ Details of Professional and Ancillary Fees.
- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/ Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.

### Conditions

- a) The loan must be repaid when the property is sold or transferred.
- b) The applicant must own and occupy the property as his/he main home or the loan must be repaid.
- c) The applicant must maintain Buildings Insurance cover on the property for the duration of the loan.

### Promotion of policy

Policy will be promoted to all partnership health and social care organisations.



### **Appendix 3: Fit to Rent Accreditation Scheme**

#### **Description**

A free voluntary certification scheme which aims to promote the provision of good quality private rented accommodation.

#### **Eligible Applicant**

Any one who owns or manages private rented accommodation.

#### **Eligible Property**

The property must:-

- a) Be in good repair and decorated to a reasonable standard.
- b) Be free from any dampness problems including condensation.
- c) Have adequate artificial lights and power points.
- d) Have at least a fixed form of heating in the main living room.
- e) Have satisfactory provision for natural lighting and ventilation.
- f) Be provided with a proper fitted kitchen.
- g) Have a proper bathroom with wash basin, bath/shower and a WC.
- h) If the property has a gas supply and gas appliances, you are legally required to have an annual Inspection by a Gas Safe registered installer. You must supply a current certificate to show that it has been inspected and passed as safe.
- i) It must have a current certificate to show that the electrical installation has been inspected and passed as safe (but not necessarily complying with the latest edition of the IEE wiring regulations) by a suitably qualified electrician. A new certificate will be required every three years
- j) Houses let to a single household must at least have single battery operated smoke detectors located in each hallway and landing. Landlords are however encouraged to install smoke detectors which are interlinked and mains operated with a battery back up to comply with current Building Regulations.
- k) For Houses in Multiple Occupation must have installed and maintained a smoke detection & alarm system, and escape lighting. The house and its escape routes must be properly constructed to prevent the spread of smoke & fire.
- l) Any Furniture or Furnishings must comply with the Furniture and Furnishings (Fire) (Safety) Regulations 1988. These regulations set levels of fire resistance for domestic upholstered furniture, furnishings and other products containing upholstery. Contact Trading Standards for more information.
- m) The property must be properly managed
- n) The landlord shall take responsibility for the behaviour of the tenants and take action as appropriate to address anti-social behaviour.
- o) Formal legally bound tenancy agreements, which must preferably be assured or assured short-hold, are offered.

#### **Process**

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Copy of gas safety certificate.
- ✓ Copy of electrical safety certificate.
- ✓ Copy of fire systems safety certificate (where applicable).

#### **Condition Period**

Award is operative for 3 years.

#### **Promotion of policy**

The policy will be promoted on the Council's website

## Appendix 4: Deposit Bond

### Description

A deposit guarantee scheme which sets out to assist those on Housing Benefit to access good quality affordable housing in the private rented sector.

### Eligible Applicant

- ✓ Single persons over 35 years.
- ✓ Couples over 18 years.
- ✓ Persons over 18 years with dependant children.
- ✓ Applicant must qualify for Housing Benefit.
- ✓ Private rented accommodation must be within the Stroud District Council area.

### Eligible Property

- ✓ The landlord must have a current Fit to Rent award for the property or be willing to obtain one, whereby the council has certified that it meets certain basic criteria for the provision of amenities, safety, management and fire prevention.
- ✓ The landlord must provide and sign a tenancy agreement preferably assured or assured short-hold.

### Level of Deposit Bond available

A non-cash guarantee made with the landlord instead of the normal cash deposit, equivalent to one months rent.

### Process

Initial preliminary contact should be made to discuss eligibility for scheme prior to occupation, Rent in Advance cannot be considered retrospectively. Checks will be made with the Housing Benefit department regarding benefit entitlement. Checks will be made with the prospective landlord regarding the property.

A formal application will consist of

- ✓ Application Form as prescribed by Stroud District Council
- ✓ Signed inventory
- ✓ Signed tenancy agreement

### Condition Period

- a) Valid for 12 months from the start of the tenancy (renewable).
- b) Can be renewed for the length of the tenancy.
- c) Redeemable by the landlord against damages to the property and its contents at the end of the tenancy up to a maximum value of one months rent.
- d) In the event that a landlord does make a claim which the council deems reasonable the money paid out will be recovered from the applicant.

### Promotion of policy

The policy will be promoted on the Council's website

## Appendix 5: Mandatory Disabled Facilities Grants (DFGs)

### Description

Mandatory Disabled Facilities Grants (DFG) are available for essential adaptations to give disabled occupiers better freedom of movement into and around their home and access to facilities within it.

### Eligibility

- ✓ The applicant must be disabled and referred for assistance by Gloucestershire County Council's Occupation Therapy Team or an Occupational Therapist working for the PCT or other suitably qualified professional approved by the GCC OT team.
- ✓ The applicant must be an owner-occupier or tenant of a private landlord or Registered Provider.
- ✓ The works must be deemed mandatory in accordance with the Housing Grants, Construction and Regeneration Act 1996.

### Eligible Applicant

Those eligible for grant assistance are, all owner-occupiers and tenants, licensees or occupiers who satisfy the criteria in sections 19-22 of the Housing Grants, Construction and Regeneration Act 1996 ("the 1996 Act") defined as:

- His/her sight, hearing or speech is substantially impaired;
- S/he has a mental disorder or impairment of any kind; or
- S/he is physically disabled by illness, injury or impairment present since birth, or otherwise.

All applicants must be assessed by an Occupational Therapist before being referred to the Housing Renewal Team.

### Eligible Property

Adaptation will be considered for any type of 'living accommodation' as defined by the 1996 Act as amended by the Regulatory Reform (Housing Assistance) (England and Wales Order) 2002 ("the Order")

- a) a building or part of a building
- b) a qualifying park home<sup>6</sup> a caravan within the meaning of Part 1 of Caravan Sites and Control of Development Act 1960 disregarding the amendment made by section 13 (2) of the Caravan Sites Act 1968 (d); and
- c) a qualifying houseboat<sup>7</sup>

### Eligible Works

Eligible works are those set out in section 23(11) of the 1996 Act, they fall into the following categories:

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<sup>6</sup> Qualifying park home means a caravan within the meaning of Part 1 of Caravan Sites and Control of Development Act 1960 (disregarding the amendment made by section 13 (2) of the Caravan Sites Act 1968) and which-

- Is stationed on land forming part of a protected site within the meaning of the Mobile Homes Act 1983;
- Is occupied under an agreement to which that Act applies or under a gratuitous licence; and
- Is a dwelling for the purposes of Part 1 of the Local Government Finance Act 1992 (council tax) And includes any yard, garden and appurtenances belonging to it or usually enjoyed with it

<sup>7</sup> Qualifying house boat means a boat or similar structure designed or adapted for use as a place of permanent habitation which-

- Has its only or main mooring within the area of a single local housing authority;
- Is moored in pursuance of a right to that mooring; and
- Is a dwelling for the purposes of Part 1 of the Local Government Finance Act 1992 (council tax) And includes any yard, garden, outhouses and appurtenances belonging to it or usually enjoyed with it.

- a) Facilitating access by the disabled occupant to and from the dwelling or the building in which the dwelling or, as the case may be, flat is situated.
- b) Making the dwelling or building safe for the disabled occupant and other persons residing with him/her.
- c) Facilitating access by the disabled occupant to a room used or useable as the principal family room.
- d) Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room useable for sleeping.
- e) Facilitating access by the disabled occupant to, or providing the disabled occupant, a room in which there is a bath or shower (or both), a wash basin, and a lavatory or facilitating the use by the disabled occupant of such facilities.
- f) Facilitating the preparation and cooking of food by the disabled occupant.
- g) Improving any heating system in the dwelling to meet the needs of the disabled occupant or if there is no existing heating system in the dwelling or any such system is unsuitable for the use by the disabled occupant, providing a heating system suitable to meet his needs.
- h) Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.
- i) Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident in the dwelling and in need of such care.
- j) Facilitating access to and from a garden by a disabled occupant or making access to a garden safe for a disabled occupant.

### **Amount of Grant**

Maximum amount of grant available for mandatory DFG is currently subject to limit of £30,000 as set out in the Disabled Facilities Grants (Maximum Amounts & Additional Purposes) (England) Order 2008. The calculation of the level of grant available is subject to the Test of Resources as set out in the Housing Renewal Grants Regulations 1996 (SI 1996/2890, as amended).

### **Process**

A formal referral must first be received from Gloucestershire County Council Occupational Therapy Services. A request for assessment should be made through the Adult Helpdesk on 01452 426868 or the Children's and Families Helpdesk on 01452 426565.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Certificate of Future Occupation.
- ✓ Two competitive estimates.
- ✓ Details of Professional and Ancillary Fees.
- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/ Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.

### **Conditions attached to approvals**

As set out in the 1996 Act as amended:

- a) In accordance with section 51 of the 1996 Act the council impose a condition requiring the applicant to take reasonable steps to pursue a legal claim for damages in which the cost of the works to premises forms part of the claim. Where insurance claims have been made and payment received in respect of grant-aided works the grant must be paid back as far as is appropriate.
- b) It is a condition of the approval of the grant that the council retain the right to reclaim any specialist equipment once it is no longer needed.

- c) Conditions are set out on the relevant occupation certificates apply to grants approved under this scheme.
- d) It is a condition of the grant that the council may by written notice require the owner to provide within 21 days a statement showing how the property is owned-occupied.
- e) For grants of more than £5,000 a Restriction will be placed on the property requiring the repayment of any grant above this amount up to a maximum repayment of £10,000.
- f) The adapted property must be occupied by the disabled person following the completion of the work.
- g) During periods of high demand a waiting list may be introduced and cases will be dealt with according to the priority awarded by the occupational therapist.

### **Successive applications**

There are no restrictions on successive applications for adaptations on the same property where adaptations are required to meet the changing needs of the disabled occupant. Where successive applications are made the contribution made to previous applications that are still within the condition period will be taken into consideration.

### **Promotion of policy**

Policy will be promoted to all partnership health and social care organisations.

## Appendix 6: Disabled Facilities Relocation Grant (DFRG)

### Description

A discretionary grant of up to £5,000 for current residents in the Stroud District to aid relocation to an alternative property within the Stroud District.

### Eligibility

- ✓ The applicant must be disabled and referred for assistance by Gloucestershire County Council's Occupation Therapy Team or an Occupational Therapist working for the PCT.
- ✓ The applicant must be an owner-occupier who satisfies the criteria in sections 19-22 of the Housing, Grants, Construction and Regeneration Act 1996.
- ✓ The works must be deemed mandatory in accordance with the Housing Grants, Construction and Regeneration Act 1996.

### Eligible Applicant

Those eligible for grant assistance are, all owner-occupiers who satisfy the criteria in sections 19-22 of the Housing Grants, Construction and Regeneration Act 1996 ("the 1996 Act") defined as:

- His/her sight, hearing or speech is substantially impaired;
- S/he has a mental disorder or impairment of any kind; or
- S/he is physically disabled by illness, injury or impairment present since birth, or otherwise.

All applicants must be assessed by an Occupational Therapist before being referred to the Housing Renewal Team.

### Eligible Property

The grant will be considered for any type of 'living accommodation' as defined by the 1996 Act as amended by the Regulatory Reform (Housing Assistance) (England and Wales Order) 2002 ("the Order")

- a building or part of a building
- a qualifying park home<sup>6</sup> a caravan within the meaning of Part 1 of Caravan Sites and Control of Development Act 1960 disregarding the amendment made by section 13 (2) of the Caravan Sites Act 1968 (d); and
- a qualifying houseboat<sup>7</sup>

### Eligible Works

Where it is not reasonable or practical to adapt a property to meet the disabled occupants needs and the means test contribution is less than £10,000 the grant would cover costs relating to the relocation such as;

- Estate Agents Fees
- Solicitors Fees
- Land Search Fees,
- Removals Company Costs

### Amount of Grant

Maximum amount of grant available for Relocation is subject to limit of £5,000 The calculation of the level of grant available is subject to the Test of Resources as set out in the Housing Renewal Grants Regulations 1996 (SI 1996/2890, as amended).

### Process

A formal referral must first be received from Gloucestershire County Council Occupational Therapy Services. A request for assessment should be made through the Adult Helpdesk on 01452 426868 or the Children's and Families Helpdesk on 01452 426565.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Certificate of Future Occupation.
- ✓ Competitive estimates.

### **Conditions attached to approvals**

- a) Conditions are set out on the relevant occupation certificates apply to grants approved under this scheme.
- b) It is a condition of the grant that the council may by written notice require the owner to provide within 21 days a statement showing how the property is owned-occupied.
- c) The adapted property must be occupied by the disabled person following the completion of the work.

### **Successive applications**

Only one grant application of this type will be accepted for any disabled person.

### **Promotion of policy**

Policy will be promoted to all partnership health and social care organisations.

## Appendix 7: Discretionary Disabled Facilities Grants (DDFGs)

### Description

Discretionary Disabled Facilities Grants (DFG) may be available for essential adaptations to give disabled occupiers better freedom of movement into and around their home and access to facilities within it where the cost of those works is in excess of the Mandatory DFG limit.

### Eligibility

- ✓ The applicant must be disabled and referred for assistance by Gloucestershire County Council's Occupation Therapy Team or an Occupational Therapist working for the PCT or other suitably qualified professional approved by the GCC OT Team.
- ✓ The applicant must be an owner-occupier or tenant of a private landlord or Registered Provider.

### Eligible Applicant

Those eligible for grant assistance are, all owner-occupiers and tenants, licensees or occupiers who satisfy the criteria in sections 19-22 of the Housing Grants, Construction and Regeneration Act 1996 ("the 1996 Act") defined as:

- His/her sight, hearing or speech is substantially impaired;
- S/he has a mental disorder or impairment of any kind; or
- S/he is physically disabled by illness, injury or impairment present since birth, or otherwise.

All applicants must be assessed by an Occupational Therapist before being referred to the Housing Renewal Team.

### Eligible Property

Adaptation will be considered for any type of 'living accommodation' as defined by the 1996 Act as amended by the Regulatory Reform (Housing Assistance) (England and Wales Order) 2002 ("the Order")

- a. a building or part of a building
- b. a qualifying park home<sup>6</sup> a caravan within the meaning of Part 1 of Caravan Sites and Control of Development Act 1960 disregarding the amendment made by section 13 (2) of the Caravan Sites Act 1968 (d); and
- c. a qualifying houseboat<sup>7</sup>

### Eligible Works

1. Those set out in section 23(11) of the 1996 Act, they fall into the following categories:
  - a) Facilitating access by the disabled occupant to and from the dwelling or the building in which the dwelling or, as the case may be, flat is situated.
  - b) Making the dwelling or building safe for the disabled occupant and other persons residing with him/her.
  - c) Facilitating access by the disabled occupant to a room used or useable as the principal family room.
  - d) Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room useable for sleeping.
  - e) Facilitating access by the disabled occupant to, or providing the disabled occupant, a room in which there is a bath or shower (or both), a wash basin, and a lavatory or facilitating the use by the disabled occupant of such facilities.
  - f) Facilitating the preparation and cooking of food by the disabled occupant.
  - g) Improving any heating system in the dwelling to meet the needs of the disabled occupant or if there is no existing heating system in the dwelling or



any such system is unsuitable for the use by the disabled occupant, providing a heating system suitable to meet his needs.

- h) Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.
  - i) Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident in the dwelling and in need of such care.
  - j) Facilitating access to and from a garden by a disabled occupant or making access to a garden safe for a disabled occupant.
2. Works considered necessary to meet need by the OT service but outside the scope of the mandatory scheme.

### **Amount of Grant**

Maximum amount of grant available for Discretionary DFG is currently set at £20,000 but may vary during the lifetime of this policy. The calculation of the level of grant available is subject to the Test of Resources as set out in the Housing Renewal Grants Regulations 1996 (SI 1996/2890, as amended).

### **Process**

A formal referral must first be received from Gloucestershire County Council Occupational Therapy Services. A request for assessment should be made through the Adult Helpdesk on 01452 426868 or the Children's and Families Helpdesk on 01452 426565.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Certificate of Future Occupation.
- ✓ Two competitive estimates.
- ✓ Details of Professional and Ancillary Fees.
- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/ Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.

### **Conditions attached to approvals**

As set out in the 1996 Act as amended:

- a) In accordance with section 51 of the 1996 Act the council impose a condition requiring the applicant to take reasonable steps to pursue a legal claim for damages in which the cost of the works to premises forms part of the claim. Where insurance claims have been made and payment received in respect of grant-aided works the grant must be paid back as far as is appropriate.
- b) It is a condition of the approval of the grant that the council retain the right to reclaim any specialist equipment once it is no longer needed.
- c) Conditions are set out on the relevant occupation certificates apply to grants approved under this scheme.
- d) It is a condition of the grant that the council may by written notice require the owner to provide within 21 days a statement showing how the property is owned-occupied.
- e) The adapted property must be occupied by the disabled person following the completion of the work.
- f) During periods of high demand a waiting list may be introduced and cases will be dealt with according to the priority awarded by the occupational therapist.

### **Successive applications**

There are no restrictions on successive applications for adaptations on the same property where adaptations are required to meet the changing needs of the disabled occupant. Where successive applications are made the contribution made to previous applications that are still within the condition period will be taken into consideration.

**Promotion of policy**

Policy will be promoted to all partnership health and social care organisations.

## Appendix 8: Empty Homes Loan

### Description

A discretionary interest free loan to assist the owner of property that has been empty for more than 12 months put it back into use for affordable rental housing. The loan is secured against the empty property and will be registered as a Land Charge. A fee is payable to register the charge at the Land Registry and this can be included in the loan amount. On completion of the works the Landlord must apply for and maintain the property up to the council's Fit to Rent Standard. The landlord must be willing to accept the council's Rent in advance and Deposit Bond schemes, and agree to keep rent to the Local Housing Allowance level.

If the owner does not wish to manage the property, a letting agent must be used or the owner can agree to lease the property to a Registered Provider on a full repairing lease basis. This can be applied to any of the RPs currently working in partnership with the council.

### Eligible Applicant

Anyone who owns a property within the Stroud district that has been registered on the Council Tax Register as empty/unused for more than 12 months and has the legal right to carry out the eligible works and who is resident in the United Kingdom.

### Eligible Property

- ✓ A building that is a dwelling for the purposes of Part 1 of the Local Government Finance Act 1992 (council tax).
- ✓ That does not currently meet the decent homes standard as set out in the Housing Act 1985
- ✓ Is in an area identified priority housing need.
- ✓ Has had a commercial use for which there is no longer a need and it is situated in an area identified as priority for regeneration or where there is priority housing need.
- ✓ Has not been built or provided by conversion less than 10 years before date of application.
- ✓ Has been empty for a minimum period of 12 months.

### Eligible Works

- ✓ Those works needed to produce residential units that upon completion meet the decent homes standard.
- ✓ Where a scheme is proposed that will result in the production of a number of residential units, a loan will not be considered for more than 50% of the resulting units.

### Amount

An interest free loan of up to a maximum of £15,000. The minimum amount available to borrow is £1,000.

### Process

Initial preliminary contact should be made to discuss the property and the likely assistance available.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Proof of Title.
- ✓ Certificate of Intended Letting.
- ✓ Two competitive estimates.
- ✓ Details of Professional and Ancillary Fees.

- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/ Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.
- ✓ Written confirmation from any existing charge holder confirming their agreement to a further charge being placed on the property.

### **Conditions**

There is no formal time period for repayment of the loan, however, the loan will become repayable in full:

- a) On sale of the property.
- b) On failure to comply with any of the following conditions at any time:
  - i. If the property is no longer let on an assured or assured shorthold tenancy basis
  - ii. If the property is left empty for more than 3 consecutive months
  - iii. If the landlord fails to maintain Fit to Rent status
  - iv. If the landlord refuses to accept the council's Rent in Advance or Deposit Bond Scheme
  - v. If the landlord increases the rent to above the Local Housing Allowance.

### **Promotion of policy**

The policy will be promoted on the Council's website and through regular letters to the owners of empty properties.

## Appendix 9: Table Summary of Achieving the Policy Objectives

Objective	Policy Tools	Target Area	Resources	Lead	Key Partners
1. Remove Category 1 hazards in the home	<b>Advice and Signposting</b> Free home surveys to identify potential hazards in the home, advice on financial assistance and signposting to partner organisations that offer services	Private Sector Housing Tenants Council Tenants Owner Occupiers	Officer Time	Officers within the Housing Renewal Team	Warm and Well
	<b>Assistance</b> Healthy Home Loans up to a maximum of £15,000 for essential repairs	Owner Occupiers	Officer Time SDC Capital Programme	Officers within the Housing Renewal Team	
	<b>Enforcement</b> Action can be taken under the Housing Act 2004 to remove any category 1 hazards found in a home	Private Sector Housing Tenants Owner Occupiers	Officer Time	Environmental Health Officers within the Housing Renewal Team	
2. Improve Housing Conditions in the Private Rented Sector	<b>Advice and Signposting</b> Free advice to private sector landlords, tenants and agents on property letting standards especially overcrowding and housing conditions and fire safety. Tenants are given advice on accessing safe quality housing, they are referred to SDC Housing Advice Team to discuss housing options and Fit to Rent landlords for quality accommodation	Private Sector Tenants, Landlords and Agents Registered Providers	Officer Time	Officers within the Housing Renewal Team	National Landlord Association 6 District Authorities in Gloucestershire
	<b>Assistance</b> Fit to Rent Property Accreditation Scheme certifying private sector rental properties are free from any category 1 hazards and have the required certification in place to be let. Deposit Bond schemes are offered to tenants in receipt of housing benefit to assist access into the private rental market. Only those who are single and over 35 or single and over 18 with dependant children or a couple over 18 are eligible for assistance.	Private Sector Landlords and Agents Private Sector Tenants	Officer Time	Officers within the Housing Renewal Team	6 District Authorities in Gloucestershire
	<b>Enforcement</b> Tenant complaints regarding poor housing conditions are investigated and where necessary action is taken under the Housing Act 2004 to ensure landlords carry out essential works to remove any category 1 hazards that are identified.	Private Sector Landlords and Agents	Officer Time	Environmental Health Officers within the Housing Renewal Team	

3. Promote and Improve Energy Efficiency in the Home	<p><b>Advice and Signposting</b> Advice on saving energy, renewable technologies and financial assistance via the Severn Wye energy advice line</p>	Private Sector Housing Tenants Owner Occupiers	Officer Time	Officers within the Housing Renewal Team	Gloucestershire Warm and Well Partnership Severn Wye Gloucestershire Clinical Commissioning Group
4. Mandatory Licensing HMO	<p><b>Advice and Signposting</b> Advice is given to owners of licensable Houses in Multiple Occupation (HMOs) and mobile homes and caravan site owners. License applications are reviewed, conditions applied and monitored.</p>	HMO Property Owners and Tenants	Officer Time	Officers within the Housing Renewal Team	
	<p><b>Enforcement</b> Appropriate enforcement Action will be taken if owners of HMOs fail to comply with the conditions of their licence.</p>	HMO Property Owners	Officer Time	Officers within the Housing Renewal Team	
5. Licensing of Mobile Homes and caravans	<p><b>Advice and Signposting</b> Advice is given to mobile homes and caravan site owners. License applications are reviewed, conditions applied and monitored.</p>	Caravan Site Owners and Tenants	Officer Time	Officers within the Housing Renewal Team	
	<p><b>Enforcement</b> Appropriate enforcement Action will be taken if owners of caravan sites fail to comply with the conditions of their licence</p>	Caravan Site Owners and Tenants	Officer Time	Officers within the Housing Renewal Team	
6. Adapt Accommodation to Meet Disability Needs	<p><b>Assistance</b> Mandatory Disabled Facilities Grants (DFG) is available up to a maximum of £30,000 subject to an applicant's means test and Occupational Therapists referral.</p>	Registered Disabled person who is either a home owner or private sector tenant	Officer Time Central Government through Better Care Fund	Officers within the Housing Renewal Team	Occupational Therapists
7. Tackle Empty Homes	<p><b>Advice and Signposting</b> Advice is offer to owners of empty properties to help them bring them back into use.</p>	Empty Property Owners	Officer Time		

	<p><b>Assistance</b>                      Empty Home Loans are available up to a maximum of £15,000 to assist owners in bringing their empty properties back in to use for affordable housing in the district. Properties that have been left empty for over 6 months are eligible. This is an interest free loan available for works required to make the property habitable and meet the Fit to Rent standard.</p>	Empty Property Owners Empty properties in areas of high affordable housing need	SDC Capital Programme Officer Time	Officers within the Housing Renewal Team	
	<p><b>Enforcement</b>                      Following complaints made to the Council regarding an empty private property, the owner (if known) is contacted and encouraged to bring their property back into use. The Council has the option of implementing a number of different statutory powers at its disposal for example, under the Housing Act 2004 and the Law of Property Act 1925.</p>	Empty Property Owners	Officer Time	Officers within the Housing Renewal Team	





## HOUSING COMMITTEE

11 SEPTEMBER 2018

**10**

<b>Report Title</b>	<b>Additional Housing Revenue Account (HRA) Borrowing Programme (2019/20, 2020/21 and 2021/22)</b>
<b>Purpose of Report</b>	To provide the Committee with details of the proposed bids to Homes England for the Additional HRA Borrowing Programme.
<b>Decisions</b>	<p><b>The Committee RECOMMENDS to Strategy and Resources Committee:</b></p> <p><b>To approve the bids to Homes England for additional borrowing from the ‘Additional HRA Borrowing Programme (2019/20, 2020/21 and 2021/22)’ for the following schemes:</b></p> <p style="text-align: center;"> <b>Broadfield Road, Eastington</b>  <b>Orchard Road, Ebley</b>  <b>Queens Drive, Cashes Green</b>  <b>Ringfield Close, Nailsworth</b>  <b>Southbank, Woodchester</b>  <b>Summersfield Road, Minchinhampton</b>  <b>Tanners Piece, Nailsworth</b>  <b>The former Ship Inn site, Bridgend</b> </p>
<b>Consultation and Feedback</b>	Consultation has taken place with the relevant ward councillors, with the Chair and Vice Chair of Housing and the proposal was discussed at Housing Review Panel on the 14 <sup>th</sup> August 2018.
<b>Financial Implications and Risk Assessment</b>	<p>This is an opportunity for the debt cap of the HRA to be increased, which would open up available headroom and allow the HRA to borrow to build new affordable housing.</p> <p>Any additional borrowing would have associated interest costs, and although not compulsory in the HRA it would be recommended that provision is made from the rental income to repay the additional borrowing.</p> <p>The net rental income from the new housing would need to be sufficient to fund these costs so that it doesn't negatively impact the overall position of the HRA over the medium and long term. The funding mix included in this report is such that it is supportable by the rental income and so doesn't materially impact the HRA. Once the borrowing is repaid (modelled at 30 years), and interest payments cease, the rental income would be expected to positively contribute to the HRA.</p> <p>Should SDC be successful in securing additional borrowing capacity, careful management of the schemes would be necessary to ensure deliverability within the timescales. Any major slippage could result in the borrowing being reallocated to other councils.</p>

	<p>If the additional borrowing bid is not awarded by the Ministry of Housing, Communities and Local Government (MHCLG), these schemes would not all be able to go ahead within these timescales as the funding is not currently fully available within the HRA.</p> <p>Any new schemes would need to be included in the capital programme for 2019/20 – 2022/23 and be approved by Council.</p> <p>David Stanley, Accountancy Manager Tel: 01453 754100 Email: david.stanley@stroud.gov.uk</p>
<b>Legal Implications</b>	<p>It is essential that the affordability of the repayments of any loan is adequately considered before the loan is entered into. A risk assessment should be conducted prior to any bid being submitted.</p> <p>Mike Wallbank, Solicitor E-Mail: Mike.Wallbank@stroud.gov.uk</p>
<b>Report Author (s)</b>	<p>Leonie Lockwood, New Homes and Regeneration Manager Tel: 01453 754153 Email: leonie.lockwood@stroud.gov.uk</p> <p>Lucy Clothier, Principal Accountant Tel: 01453 754343 Email: lucy.clothier@stroud.gov.uk</p>
<b>Options</b>	<p>The alternative option is to not bid for additional borrowing through this Homes England's programme and to limit the development of new homes to those that can be contained within the existing MTFP.</p>
<b>Performance Management Follow Up</b>	<p>The outcome of the bids will be contained in the next update to members on the New Homes and Regeneration Programme following the announcement of the allocations from Homes England due in the autumn 2018</p>
<b>Background Papers/ Appendices</b>	<p>None</p>

## 1.0. Introduction

- 1.1 In October 2017, the Government announced that an additional £1bn of HRA borrowing headroom would be made available to areas of high affordability pressure and on the 26<sup>th</sup> June this year the prospectus was launched. The guidance shows that this is expected to be split with £500m for London councils and £500m for authorities outside of London. This is over a three year period from 2019/20 to 2021/22.
- 1.2 The Council is currently at its debt cap and is unable to borrow further money in the HRA. The increase in headroom would allow further borrowing to take place to

enable a further programme of new council homes to be delivered and the council has been lobbying central Government to allow it to do this

- 1.3 The benchmark for 'high affordability pressure' has been determined as being a difference of £50 or more per week between social and private rents. On this basis the Council has been assessed as being eligible to bid for the £500m additional headroom, along with 165 councils outside of London, of which approximately 90 have HRAs.
- 1.4 The deadline for bids is 7 September 2018. A bid must be made for each specific scheme and therefore we would not be able to group together schemes, but are able to bid separately for each one. Bids will be assessed individually and therefore the Council may be allocated funding for none, one or more, or all of the schemes.
- 1.5 Additional borrowing can be combined with Right to Buy (RTB) receipts or grant funding through the Homes England SOAHP 2016-21 programme, but not a combination of both. The affordability of additional borrowing must be signed off by the Section 151 Officer.
- 1.6 Bids need to demonstrate, and will be ranked on, three key elements:

Value for money – looking at unit scheme costs and the amount of additional borrowing per unit, and as a percentage of total scheme costs. Supplemented by reducing costs through bringing forward own land and procurement efficiencies. Bids may include regeneration schemes, but there must be reassurance on the additionality of housing, as well as value for money.

Deliverability within programme timescale – it should be shown that the Council has the skills and resources for schemes to be started in the relevant year (as per the bid) and delivered on time and on budget. This would include for example the position of any planning applications, ownership of required land and the track record of the Council in delivering new housing. The Council has Investment Partner status with Homes England and received a 'green' compliance audit in 2017/18 with no breaches and therefore is in a good position in this regard. If there is slippage the additional headroom may be reallocated.

For schemes that involve a bid for the SOAHP grant alongside additional borrowing the Council must ensure that starts on site take place by March 2021.

Affordability – Schemes meeting the above requirements will be ranked on the difference between average social and private rents with areas with a higher differential attracting the additional headroom. It should be noted that there are a large number of local authorities eligible to bid for the funding and where we stand in the rankings is not known.

- 1.7 Results of the bidding process will be announced in the autumn.

## **2.0. The Proposed Bids**

- 2.1. The Council has been aware since last autumn that this opportunity was to be launched and therefore has been preparing for this eventuality on the assumption that it would fall within the affordability eligibility criteria for bidding.

2.2 A programme of schemes and indicative funding has been prepared as detailed in the table below.

	No Of Units			Costs						NPV £000s
	Rented	Shared Ownership	Total	Total Scheme Costs £000s	HE Grant £000s	RTB receipts £000s	Sales Income £000s	Other HRA Funding £000s	Borro wing Bid £000s	
Former Ship Inn Site, Bridgend	6	3	9	1,500	198		194	225	883	-236
Southbank, Woodchester	3	2	5	1,202	60	225	128	260	529	-80
Tanners Piece, Nailsworth	11		11	1,794		538		200	1,056	-47
Queens Drive, Cashes Green	7		7	1,040		310			730	39
Orchard Road, Ebley	5		5	715		212			503	24
Ringfield Close, Nailsworth	16	5	21	3,213	150	708	378		1,977	365
Broadfield Road, Eastington	7	2	9	1,115	60	235	144		676	-28
Summersfield Road, Minchinhampton	7		7	920		274			646	77
<b>Totals</b>	<b>62</b>	<b>12</b>	<b>74</b>	<b>11,499</b>	<b>468</b>	<b>2,502</b>	<b>844</b>	<b>685</b>	<b>7,000</b>	<b>114</b>

Net Present Value (NPV) is the difference between the present value of income and expenditure over a period of time, in this case 30 years.

2.3 These sites are considered to be those that will meet the deliverability criteria with all of the sites already having had pre application planning advice and ground investigations, ecology and topographical surveys have been commissioned.

2.4 It is proposed that for schemes for rent the borrowing is mixed with the Council's Right to Buy (RTB) Receipts, subject to available receipts. For the shared ownership homes (as RTB receipts can only be used to fund rented homes), it is proposed that grant funding is secured through the Homes England's 2016-21 SOAHP programme, subject to available funding within this programme.

2.5 Members resolved at the Housing Committee on the 28th June 2018, to authorise the Head of Property Services, in conjunction with the Section 151 Officer and the Chair of Housing to sign the Homes England Grant Agreement for the 2016-21 SOAHP and to submit bids. This agreement has now been received and is in the process of being reviewed and signed. This will then give the Council access to the grant funding for the shared ownership properties that form part of this bid.

- 2.6 As the deadline for the submission of bids is the 7<sup>th</sup> September the bids will be made on the clear understanding that the application is subject to Council approval. If approval is not confirmed SDC can withdraw its application.
- 2.7 Housing Committee, in June 2017, approved that Affordable Rents be charged on properties built or acquired using RTB receipts. As we are proposing to mix RTB receipts with this borrowing for rented homes then affordable rents will be charged for this programme of council homes.
- 2.8 Homes England has announced that bids for social rents under the SOAHP can now be made. However, it is also a condition of this bid for borrowing that each scheme demonstrates that the net rental income is sufficient to support the cost of the additional borrowing (any schemes that do not meet this criteria will put further pressure on the HRA 30 year position). This is already difficult to achieve with affordable rents and, therefore it is not possible when charging lower social rents, without the contribution of significant internal subsidy. Internal subsidy means that the Council's existing residents would be subsidising these new homes as savings would need to be found across existing HRA spend.
- 2.9 Members will note that three of the schemes already form part of the current New Homes and Regeneration programme, namely The former Ship Inn site, Southbank and Tanners Piece. The funding for these schemes is already contained within the MTFP. However, discussions have been held with Homes England and clarification is awaited to confirm whether existing schemes can be included in the Council's additional borrowing bid. If eligible, the remaining funding contained within the MTFP for these schemes can then be used for other schemes that are less advanced and may not pass the deliverability test for this bidding round.

### **3.0. Recommendation**

- 3.1 In view of the increasing need to provide affordable homes, the current cap on further HRA borrowing and the council's desire to deliver as many new affordable homes through its New Homes and Regeneration programme as possible it is proposed that this Committee recommends to Strategy and Resources Committee that the bids, (as detailed in this report) to Homes England for additional borrowing from the 'Additional HRA Borrowing Programme (2019/20, 2020/21 and 2021/22)' are approved.

## HOUSING COMMITTEE

11 SEPTEMBER 2018

11

<b>Report Title</b>	<b>The Changing Future of Tenant Involvement</b>
<b>Purpose of Report</b>	Feedback to Housing Committee to establish the outcomes discussed and agreed by the tenant Task & Finish and Working Group on how we consult, fund and seek support from tenants in the future
<b>Decisions</b>	<b>Committee RESOLVES:</b> <b>1 The recommendation at 5.2 for a phased reduction in grant funding be agreed over the next 2 years.</b> <b>2 The criteria and conditions of role for the Neighbourhood Ambassadors are agreed.</b>
<b>Consultation and Feedback</b>	<ul style="list-style-type: none"> <li>• The Task &amp; Finish Group and the Working Group Chaired by Councillor Colin Fryer</li> <li>• Tenant involvement from Tenant Groups</li> <li>• Tenant Involvement from individuals who expressed an interest</li> <li>• Tenant Involvement from our Tenant Representatives on Housing Committee?</li> </ul>
<b>Financial Implications and Risk Assessment</b>	<p>There are no financial implication arising directly from this report.</p> <p>Lucy Clothier, Principal Accountant  Tel: 01453 754343  Email: lucy.clothier@stroud.gov.uk</p> <p>Risk Assessment by author  The regulator for social housing administers compliance with the tenant involvement and empowerment standard which requires providers to ensure that tenants are given a wide range of opportunities to influence and be involved in decisions relating to housing related services including policies. This process is fully compliant with that approach.</p>
<b>Legal Implications</b>	<p>On the basis that such is not intended, care needs to be taken to ensure that the new Ambassador role does not inadvertently amount to or become an employee / employer relationship for which there would be additional responsibilities for the Council. The Committee may also wish to further clarify the existing or any revised process for grant applications e.g. which officer, if not, the committee will determine applications and what criteria will be applied to establish community benefit. (r158c168)</p> <p>Karen Trickey, Head of Legal Services  Email: karen.trickey@stroud.gov.uk</p>
<b>Report Author (s)</b>	Michelle Elliott, Principal Neighbourhood Management Officer Tel; 01453 754113 Email: michelle.elliott@stroud.gov.uk

<b>Performance Management Follow Up</b>	Updated performance to the Housing Committee on a 6 monthly basis
<b>Background Papers / Appendices</b>	A. Neighbourhood Ambassador criteria B. Neighbourhood Ambassador conditions of role C. Grant Application for Neighbourhood Ambassadors

## 1. Background

- 1.1 Tenant Involvement is a key regulatory compliance requirement as part of co-regulation. Supporting tenants and improving the services we provide, Tenant Services recognise the benefits of tenant involvement in enhancing the communities in which they live and providing social value to individuals, improving wellbeing, increasing confidence and environmental sustainability and involving tenants in issues which matter and are transparent.
- 1.2 Following the paper to Committee in March 2018, outlining the changing future of tenant involvement, a Task & Finish Group and a Working Group were set up and Chaired by Cllr Colin Fryer, to consider how we move forward and encourage a greater number and broader range of tenants to engage with us and to consider outcomes that align themselves to our Corporate Delivery Plan, which implies through its main themes involvement of its stakeholders which includes tenants.

## 2. Introduction

- 2.1 The groups reviewed the decisions taken by Housing Committee in March 2018 and the strategic aims of tenant involvement and recognised the need for Tenant Services as the Landlord to reduce costs whilst engaging with a greater cohort of tenants to build positive and effective communities.
- 2.2 March Committee resolved to:
1. Continue to support existing tenant groups with the commitment that funding will have defined outcomes evidencing the benefit to the community and the council.
  2. Implement a programme of digital access consultation through social media to achieve a varying consultative audience.
  3. The re-development of Tenant Inspectors to scrutinise the service as part of an agreed work programme with defined outcomes and recommendations to be reported to Housing Committee.
  4. Development of Tenant Reps to Neighbourhood Ambassadors.
  5. Utilise £10K from the environment fund to be dedicated to training Tenant Inspectors and Neighbourhood Ambassadors to ensure levels of professionalism are enhanced.
  6. Review the tenant grants process to ensure the values are fit for purpose and funding is proportionate.

### **3. Task & Finish Group**

#### **3.1 Membership is made up of:**

Cllr Colin Fryer (Chair)  
Representative from Sunnyhill Residents Association  
Representative Middle of the Hill Residents Association  
Representative from Central Road Downfield Street Representative  
Tenant Representative to the Housing Committee  
Michelle Elliott ( Principal Tenancy Management Officer)

3.2 The Task and Finish Group investigated and researched both annual and grant funding that the tenant groups currently receive and in particular looked at a range of similar organisations to establish how others ensured funding was reasonable, proportionate and fit for purpose. The group also established that any findings should be accompanied by outcomes that would be of benefit to both the community and the council.

#### **3.3 Findings of the Task & Finish Group**

The group established that best practice from other authorities indicated that any grant funding should demonstrate the expected outcome for funding and a description of how the grant would benefit the local community. It was also established that few authorities continued to give annual grants to local groups as there was an expectation that groups would fundraise or collect subscriptions for annual costs. ( Appendice C)

#### **3.4 Recommendations of Task & Finish Group**

3.5 The task & finish group considered the following proposal should be put forward for committee decision in relation to the tenant annual grants;

2018/2019	50% of the current grant should be paid to all groups
2019/2020	25% of the current grant should be paid to all groups
2020/2021	All groups should become self sufficient

3.6 Established groups in line with tenant services model should be able to apply to the Community fund for funding that would have a recognised outcome for their community. In order to apply for this they would complete a grant application which would establish the benefit for the community ( appendix C attached).

3.7 For the tenants who meet the criteria and are successful at becoming a Neighbourhood Ambassador, they will automatically be able to apply for grant funding.

### **4. The Working Group**

#### **4.1 Membership made up of:**

Cllr Colin Fryer ( Chair)  
Representative from Middle of the Hill Residents Association  
Representative from Sunnyhill Residents Association



Resident from Hazelwood Sheltered Housing  
Resident from The Corriett Sheltered Housing  
Tenant Representative to the Housing Committee  
Michelle Elliott ( Principal Tenancy Management Officer)

4.2 The Working group considered the following :

- Digital consultation and how to ensure that social media is used in its varying forms to reach a wider audience
- The redevelopment of both Tenant Repairs and Scrutiny Inspectors
- Development of Neighbourhood Ambassadors
- Training for all Neighbourhood Ambassadors to ensure a level of understanding and professionalism

4.3 **Findings from the Working Group**

4.4 **Digital access** – Following a presentation by Rachael Lythgoe (Communications Officer), the group were made aware of the use of Facebook as one tool of communication that could encourage more tenants to engage with the council, however, there was a concern of the limitations for using Facebook by some of the group members to be able to engage openly with other tenants and therefore training would be a necessary on digital access to identify other forms of engagement through this method.

4.5 **Tenant Repairs & Scrutiny Inspectors** – it was acknowledged that a training programme is underway for tenant repairs inspectors and several of the group are participating in this training which started in July. A training session is booked for September and October. However it was recognised that there was a requirement to arrange promotion and training for scrutiny inspectors, which we will arrange in September 2018

4.6 **Neighbourhood Ambassadors** – It was recognised that moving forward Neighbourhood Ambassadors require training to ensure that they are able to engage with hard to reach groups, understand the correct way to share information and find innovative ways to fundraise for their communities.

4.7 **Recommendations from The Working Group**

4.8 **Training**

4.9 Training was considered a major factor in the move forward and the ability to utilise £10K from the Community fund would ensure this was possible and the following courses were identified as being worthwhile:

- Digital engagement
- Effective tenant engagement
- Fundraising for communities
- Understanding tenant scrutiny
- Communities & diversity
- GDPR training

4.10 It was also identified that it would be advantageous to hold in house training surrounding Tenant Services processes such as repairs, anti-social behaviour and service standards. Training to commence in January 2019, concluding by March 2019.

#### 4.11 **Tenant Repairs & Scrutiny Inspectors**

4.12 Publicise and promotion of the role of tenant repairs & scrutiny inspectors through Facebook, current tenant groups and at all tenant service events and ensure a training programme is arranged to support volunteers. TPAS offer excellent training programmes that we can facilitate.

#### 4.13 **Neighbourhood Ambassadors**

4.14 A Neighbourhood Ambassador criteria and personal specification has been written (appendices attached) with involved tenants. It is envisaged that all tenants wishing to sign up for this role would agree and sign up to this (Appendice A & B attached). An information update to members would be provided in 2019 on the success of this approach.

### 5. **Summary**

5.1 If we continue our previous tenant involvement approach, we can assume that we will not engage with a wider audience, which will impact on service delivery.

5.2 'If you always do what you've always done, you will always get what you've always got' (attributed to Henry Ford)

5.3 It has been widely recognised that tenant engagement is key to the delivery of our housing service, however we have reached a time for change, whereby our aspirations for the future will include a wider tenant group engaging with us through a variety of mediums.

5.4 If the recommendations are accepted we will report back to Housing Committee in March 2019 on the implementation of:

- Tenant & Scrutiny Inspectors
- Training Plan
- Involvement of Neighbourhood Ambassadors

5.5 Once this implementation is underway we will revise the Tenant Involvement strategy with the support of a tenant focus group and report back to Housing Committee in December 2018.

# Neighbourhood Ambassador Volunteer Criteria

2018

<b>Designation:</b>	Neighbourhood Ambassador
<b>Location:</b>	To be determined by geographic location(s)
<b>Purpose:</b>	To represent the designated community, seeking positive solutions and working with Tenant Services, to ensure communities thrive and become vibrant places to live
<b>Duration:</b>	Initial period of 3 years (with a review period of 6 months before the termination date)

## KEY DUTIES

- To positively represent your community on issues of concern.
- To be the main contact for your community and take the lead in progressing solutions.
- To attend meetings, as required to discuss community matters or wider issues which may impact on your community.
- To attend training as designated by Tenant Services.
- To work collaboratively with the Housing Teams and other Council Services.
- To contribute to the improvement of policies and processes to enhance the service delivery of Tenant Services
- To act as an ambassador when attending external visits.
- To keep records of your work, funding spend and adhere to confidentiality and information sharing protocols and to have an understanding of the new Data Protection Rules (GDPR).
- To contribute to community life by working with Tenant Services to improve and enhance existing and new services for your community.
- To work on programmes, encouraging the involvement of tenants.
- To get involved in community activities to either raise awareness, give out information or to seek opinions.

# Neighbourhood Ambassador Volunteer Criteria

2018

## SKILLS AND KNOWLEDGE

- To work within the values and ethos, of Tenant Services
- Reliability
- Enthusiasm
- Willingness to learn new skills and gain new knowledge
- Ability to work within a team or one on one setting

## DBS check

Check if a DBS check should be considered for this post

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## **Becoming a Neighbourhood Ambassador**

This is an exciting opportunity for you to get involved with Tenant Services and gain valuable experience in supporting your community but also skilling you up to gain confidence, improve your communication skills and have a voice to improve and work with Tenant Services.

The rewards are immense and could lead to you improving your community, entering full time employment or education to further the career aspirations you may have.

### **What Qualities is Tenant Services is looking For?**

- Commitment to work within the values, policies and procedure of Tenant Services
- Reliability
- Enthusiasm
- Willingness to learn new skills and gain new knowledge
- Ability to work within a team or one on one setting

### **What can Tenant Services Offer You?**

- A comprehensive training programme
- A supportive environment to grow your skills and knowledge
- Valuable experience in gaining support from other experienced representatives
- Relationship building with both staff and tenants
- The tools to be able to represent your community

### **The Criteria for Becoming a Neighbourhood Ambassador.**

- To have no rent arrears
- You must be a Tenant Services tenant or Leaseholder
- To have no breaches of tenancy conditions such as Anti-Social Behaviour or participate in any breaches
- To have no outstanding debts owed to Tenant Services or the Council
- To not hold any biased views or negative attitude toward the Council or its officers
- To not be excluded from any establishment, group or area due to unsavoury behaviour;( the neighbourhood ambassador must inform Tenant Services when this occurs)
- To be constructive when voicing opinions on the services provided by the Council

- To not have a criminal record or be involved in behaviour which would negate you from becoming an ambassador such as being convicted of fraud, financial crime, or hate crime..
- Not to be employed in a position which would be in conflict with this role such as being employed by a debt recovery agency
- To hold this position for at least a period of 12 months

Please note if your circumstances change and you fall into any of the criteria mentioned above, you may be asked to relinquish your role.

If you are interested please contact Michelle Elliott on 01453 754113 or email [michelle.elliott@stroud.gov.uk](mailto:michelle.elliott@stroud.gov.uk).

DRAFT

Appendix C

**Grant Application for Neighbourhood Ambassadors**

<b>Name</b>	
<b>Address</b>	
<b>Telephone Number</b>	
<b>Email address</b>	

**Give brief details about your group/ community and it's aims**

**Explain reason why grant has been applied for and the expected outcomes for the group / community**

**How many people will benefit and how will you be able to measure this**

**How will the grant make a different to your local community**

**Does the grant funding align with one of Stroud District Council's priorities?**

**Economy  
Affordable Housing  
Environment  
Health & Wellbeing  
Delivery**

If the grant applied for is over £500 then an evaluation report must be submitted once the project / activity /item has been put in place



## HOUSING COMMITTEE

11 SEPTEMBER 2018

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<b>Report Title</b>	<b>TENANT INVOLVEMENT ACTION PLAN</b>
<b>Purpose of Report</b>	To Update Housing Committee Members on the Tenant Involvement Action Plan for 2018/19
<b>Decisions</b>	<b>Housing Committee Resolves:</b> <ol style="list-style-type: none"> <li><b>To approve the Tenant Involvement Action Plan is fit for purpose ( Appendix A).</b></li> <li><b>That the Head of Housing Services using delegated authority recruits 2 new tenants to sit on Housing Committee (without voting rights) to replace the current representatives.</b></li> </ol>
<b>Consultation and Feedback</b>	Chair and vice chair of Housing Committee Both Tenant reps currently sitting on Housing Committee
<b>Financial Implications and Risk Assessment</b>	There are no financial implication arising directly from this report.  Lucy Clothier, Principal Accountant Tel: 01453 754343 Email: lucy.clothier@stroud.gov.uk  Risk Assessment by author The regulator for social housing administers compliance with the tenant involvement and empowerment standard which requires providers to ensure that tenants are given a wide range of opportunities to influence and be involved in decisions relating to housing related services including policies. This action plan is fully compliant with that approach.
<b>Legal Implications</b>	The content of the Tenant Involvement Action Plan is for committee approval. The membership of the committee (as opposed to managing the advertisement process and arranging interviews etc as per arrangements in 2016/17) cannot be delegated by the committee to an officer as appointments to committee are a matter for Council. Karen Trickey, Head of Legal Services Ref: r16.8?rcd24.8
<b>Report Author (s)</b>	Michelle Elliott - Principal Neighbourhood Management Officer Direct Dial; 01453 754113 Email; michelle.elliott@stroud.gov.uk
<b>Options</b>	Not to recruit
<b>Performance Management Follow Up</b>	To feedback to Housing Committee Members, on 6 month basis on the updates from the activities completed from the Tenant Involvement Action Plan
<b>Background Papers / Appendices</b>	Appendix A The Tenant Involvement Action Plan

## **1. Background**

- 1.1 Tenant Involvement is a key regulatory requirement as part of co-regulation. Supporting tenants and improving the services Tenant Services provide, having a timetable of events demonstrates the commitment Tenant Services has in involving its tenants in the services it provides.

## **2. The Housing Regulator**

- 2.1 The regulator of Social Housing is the new name for the housing regulator (Formally known as the Homes and Communities Agency or HCA) will now scrutinise the activities of social and registered landlords. The regulator has identified two types of standards; economic (for registered providers), which is not applicable to social landlords and consumer standards.

- 2.2 The consumer standards are:

- Home – quality of accommodation, repairs and maintenance.
- Neighbourhood and community.
- Tenancy.
- Tenant Involvement and empowerment.

- 2.3 The regulator requires the landlord to:

- Consult tenants at least once every three years, on the best way of involving tenants in governance and scrutiny.
- Publish an annual report.
- Involve tenants in formulating policies, strategic priorities and decisions on how services should be delivered.
- Involve tenants in scrutinising performance, including recommending service improvements.
- Providing support to tenants to build their capacity to be more effectively involved.

## **3. Delivering the Vision**

- 3.1 By establishing and delivering the Tenant Involvement Action Plan, Tenant Services will be delivering a shared vision which includes:

- 3.2 Ensuring Accountability – by establishing a positive approach to co-regulation; ensuring the transparency of scrutiny and governance by involving our tenants in the sharing information which makes Tenant Services accountable.

- 3.3 Improving Services – by establishing a menu of involvement options which assist in the regular monitoring, reviewing and upgrading of services; working in partnership to develop a local offer on the type and standard of services being delivered to the local community.

- 3.4 Sustainability – Working with our tenants at a local level to support and develop communities, making sure our estates are a place where our tenants want to live and thrive.
- 3.5 The current tenant representatives who sit on Housing Committee will end their tenure in February 2019. In order to ensure a smooth transition of new representatives work needs to be undertaken to go through a fair and transparent process in line with how the current representatives were recruited. This work will ideally produce candidates that can be agreed by Housing Committee in December 2018 and formalized at full Council in January 2019.

#### 4. **Introduction**

4.1 To ensure Tenant Services are adhering to the regulatory requirements the Tenant Involvement Action Plan sets out a menu of involvement for the financial year 2018/19 by identifying:

- Training
- Scrutiny
- Reviewing policy and processes
- Publicising new additions to Tenant Services
- Research
- Establishing new methods of involvement and engagement

4.2 The Tenant Involvement Action Plan ( Appendix A) has four guiding principles:

- *Support* - providing training, recognition alongside the tools to have concrete and positive outcomes:
  - Digital consultation and how to ensure that social media is used in its varying forms to reach a wider audience
  - The redevelopment of both Tenant Repairs and Scrutiny Inspectors
  - Development of Neighbourhood Ambassadors
  - Training for all Neighbourhood Ambassadors to ensure a level of understanding and professionalism
- *Communications* - sharing the right information in the right format and in the right time:
  - The use of keynotes to provide useful messages for the service
  - Annual report giving information on the progression of Tenant Services
  - A revised hand book, ensuring the services being provided is update and reflective of where Tenant services is now
  - Sign up day for all potential tenants attend once a week
- *Accountability* – embracing co-regulation and openness to scrutiny of services:
  - Revision of the Tenant Repair Inspectors functions and outcomes
  - Creation of a Tenant Scrutiny panel
  - Having focus groups throughout the year to target areas of failure
  - Publicising the outcomes of scrutiny

**5. Summary**

- 5.1 By having a Tenant Involvement Action plan this will result in improving the strength of the tenants to have a real and positive impact on the services being delivered by Tenant Services.
- 5.2 It will also provide transparency and clarity on the services areas that tenants will engage with for the forthcoming year.

**Tenant Involvement Action Plan**

<u>When</u>	<u>What</u>	<u>Who</u>	<u>How</u>	<u>Outcomes</u>
April -Oct 2018	task and Finish group - grant funding	Colin Fryer (lead) Michelle Elliott	Form the T&F group, establish TOR's, Set meeting dates and venues, consider current funding, fit for purpose, what needs changing, updating revising	Establish that grants are transparent, proportionate and relevant and are publicly recorded. Create and agree the funding criteria
April - Sept 2018	Tenant empowerment strategy	Michelle Elliott	Draft strategy and link to other actions within this plan - present to December's HC	Set the scene and the relationship arrangements for tenant empowerment for the next 5 years
July-December 2018	Review service standards	Pat Andrade/Michelle Elliott	Research best practice and consult with a selection of staff and tenant members	a suite of service standards which best reflect Tenant Services current service delivery
March 2019	Satisfaction survey	Pat Andrade/Michelle Elliott	Identify common areas of service failure , procure and sample survey a cross section of tenants using a range of communication channels for engagement	Endorsement of current practices or a positive change to policies or procedures. Gaining more internal intelligence on tenants' choices
August - September 2018	IdentifyTenant Inspector training (scrutiny)	Pat Andrade/Michelle Elliott / Colin Scott	Carry out a knowledge audit to identify the skill gaps. initially meeting in June to discuss the rudiments of this process; September's meeting to solidify the process and relationships	Quality knowledge given to be able to scrutinise properties for the benefit of Tenant Services and future tenants
April 2018 - March 2019	Tenant training (other)	Michelle Elliott /NMO's/ Sara Weaver IMO / Lynne Mansell Sheltered	identify the changing demands placed up on the service and identifying the technical skills required from the officers on these issues	More rounded officers being solution focused, giving a high level of information in support of the tenants thus increasing tenants satisfaction
Sept 18 to March 2019	Estate walkabouts including tenants/cllrs & publicise	Pat Andrade /Michelle Elliott /Mike Towson/Rachael Lythgoe	Re-establish the walkabout using the internal social indicators	Estates to look and feel cared for, with the addition of tenant services estates being valued by its communities
Apr-19	Tenant rep ID badges (with name change - Neighbourhood Ambassadors)	Michelle Elliott	Distribution of the ID Badges to the successful Neighbourhood Ambassadors following the recruitment and training programme	Formalises the working relationship and giving visability and importance to the Neighbourhood Ambassadors
Oct 2018 to Jan 2019	Rebrand tenant reps to Neighbourhood Ambassadors and publicise	Pat Andrade /Michelle Elliott /Rachael Lythgoe	Use of existing channels of communication to promote and publicise Neighbourhood Ambassadors	Wider visibility allowing more tenants to become engaged with this process
Oct - Dec 2018	Existing tenant and resident forum to rebrand to Stroud Community groups	Michelle Elliott/Rachael Lythgoe	Identify former members of the resident forum and set the scence for changes into community group status and the engagement criteria	Community Groups will have a more robust focus in meeting the current challenges faced by the service who are actively engaged in being involved in Tenant Services functions and service delivery
Oct 18 to March 2019	increase involvement through digital approach including facebook and twitter	Michelle Elliott/Rachael Lythgoe	Audit the ways digital activities can have a positive impact on involvement; select the most appropriate form to pilot and test the success	Utilising more efficient ways of having a positive involvement with the tenants, to establish a more responsive and efficient way of engaging in a wider audience
Sept 2018 - Jan 201	Formal recruitment of two tenant representatives to sit on Housing Committee	Michelle Elliott / Pat Andrade /Christine Welsh	Report to Housing Committee for permission to recruit; Procurement of recruiters, establish a criteria, induction programme and specification, advertise roles to all tenants, establish interview panel and recruit the new tenant representatives, with final decision being made by Housing Committee.	A transparent and open method of recruitment; selecting the most appropriate tenants to undertake these challenging roles
<b>Overall Risks</b>	<ul style="list-style-type: none"> <li>• By having a programme of activities throughout 2018 / 19, will evidence the commitment and support of Tenant Services to involve its tenants in improving and creating new service delivery.</li> <li>• The Regulator for Social Housing, has made its position clear on the role tenants should play with their social landlord, having this action plan will work towards this requirement.</li> <li>• Financially, Tenant Services should benefit from engaging with its tenants by redirecting monies in services most appropriate to the tenants needs, therefore, reducing wasteful spend.</li> <li>• Improved relationships with a wider audience, which will result in trust and openness by demonstrating how services have been altered and the benefits to these.</li> <li>• Having trained staff will allow for more positive dialogue to take place with the advantage of capturing information which organically evolves</li> </ul>			

## HOUSING COMMITTEE

11 SEPTEMBER 2018

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<b>Report Title</b>	<b>OLDER PERSON'S STRATEGY</b>
<b>Purpose of Report</b>	To inform the Committee of progress on the development of the Older Person's Strategy. This strategy links many of the Council's services in relation to older people.
<b>Decisions</b>	<b>Housing Committee RESOLVES to set up a task and finish group to explore the expectations of the 'next generation' in relation to SDC's older people's housing.</b>
<b>Consultation and Feedback</b>	Progress has been discussed with the Chair and Vice Chair of Housing Committee and Housing Review Panel.
<b>Financial Implications and Risk Assessment</b>	<p>There are no financial implications directly associated with this report, however there could be additional costs arising from the outcomes of the Strategy.</p> <p>Some funding is available for Sheltered Modernisation works in the Housing Revenue Account (HRA) Medium Term Financial Plan (MTFP) and any additional funding requirement should be considered as part of the wider HRA budget setting process to ensure affordability across the service.</p> <p>Lucy Clothier, Principal Accountant Tel: 01453 754343 Email: lucy.clothier@stroud.gov.uk</p>
<b>Legal Implications</b>	<p>There are no specific legal implications arising directly from this report. Legal advice concerning individual projects can be provided during the planning of such projects.</p> <p>Committee may wish to consider defining in greater detail the membership and remit of the proposed task and finish group, as well as the matters which it is expected to report on and the reporting deadline. R2108D2408C2108.</p> <p>Mike Wallbank, Solicitor E-Mail: Mike.Wallbank@stroud.gov.uk</p>
<b>Report Author (s)</b>	Kimberley Read, Sheltered Housing Project Manager Tel: 01453 754175 Email: kimberley.read@stroud.gov.uk
<b>Options</b>	The alternative option is to not develop a strategy and to make no further changes to the provision of older person's housing and services.
<b>Performance Management Follow Up</b>	A further report will be presented to Housing Committee in mid 2019 detailing the draft Strategy.

<b>Background Papers/ Appendices</b>	Developing a Sheltered Housing Strategy (Ark Consultancy – July 2015) Sheltered Asset Review Part 1 (CIH – September 2014)
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## **OLDER PERSON'S STRATEGY**

### **1.0. Introduction**

- 1.1. SDC currently owns 28 sheltered housing schemes across the district (none of which are extra care). The Sheltered Modernisation Project is currently underway which is rationalising and improving the stock and ensuring that it is fit for purpose now and in the future.
- 1.2. SDC has previously commissioned reports into Older People's Housing through the CIH and Ark Consultancies. The CIH report 'Sheltered Asset Review' was produced in September 2014 and the Ark report 'Developing a Sheltered Housing Strategy' was produced in July 2015. Reports relating to these two reports have been presented to Housing Committee during October 2014, March 2015, October 2015 and June 2016. The outcomes and recommendations of the reports have provided a solid foundation on which to develop an Older Person's Strategy which links both housing and other support services.
- 1.3. It is well documented that 'sheltered housing dwellings required in Stroud, could grow by as much as 90% in the next 20 years' (source of data - Ark Report 2015 paragraph 6.7). The importance of providing the right type of housing and services is critical to address this increase in need. This increase in demand is anticipated because of the change in demographics and our ageing population.
- 1.4. There are many positive projects being undertaken across different services in the council such as the Health & Housing Plan, Local Plan Review, Service Charge Review and the Sheltered Modernisation Project, to name but a few. The Housing Strategy 2015 – 2019, details the approach to improving accessibility to good quality affordable housing and housing related services across the district. The strategy touches on older people however there is further work needed to develop a strategy for this specific demographic with the predicted increase over the next 20 years. The Housing Strategy is due to be renewed next year and will link to the Older Person's Strategy.
- 1.5. Officers have set up a Vision & Strategy Group to undertake horizon scanning and to begin developing a draft strategy to link these strategies and projects together. This fits with the recommendations contained within the CIH and Ark report.
- 1.6. The Sheltered Modernisation Project currently has an agreed approach for four of the five red schemes. There is also an agreed approach to three of the amber schemes which are being modernised into 'hubs'. These are Sherborne House, Stonehouse, Concord, Nailsworth and George Pearce House, Minchinhampton. Although the schemes were categorised into red, amber and green, there is currently no agreed approach for the remainder of the amber schemes, some of which were identified as 'consider for an alternative use' in the Ark Report.

## **2.0. The Developing Strategy**

- 2.1. The Vision & Strategy Group includes a number of officers across the council including - Sheltered Housing Project Manager and Project Officer, Head of Business Service Planning, Health and Wellbeing Development Co-ordinator, Policy Implementation Manager, Senior Housing Strategy Officer, Principal Sheltered Housing Officer, Principal Accountant and Housing Advice Manager. The group started by identifying the key problems which the council currently faces and will potentially face over the next 20 years in relation to housing and services for older people. These can be summarised as follows (however the list is not exhaustive):
- 2.1.1. A shortfall of suitable accommodation to meet the increasing need.
  - 2.1.2. The council does not have a range of older person's accommodation – it is currently 'one size fits all'.
  - 2.1.3. The allocation of older person's accommodation may no longer be fit for purpose – being allocated on an age basis rather than need.
  - 2.1.4. The council is not currently clear about the expectations of the next generation of older people and what they may require from housing and services.
  - 2.1.5. There have been a number of changes in the sheltered housing service, however the expectations of our tenants has not changed.
  - 2.1.6. Gloucestershire County Council is changing its approach away from residential homes, to look at options to keep people living independently at home, even if it means moving to a more suitable property or location. This has the potential to increase demand for forms of older person's accommodation if the family home isn't suitable as people get older.
  - 2.1.7. There is a crisis in personal care services which results from difficulty recruiting/retaining staff and the knock-on effect requires households to remain independent for as long as possible.
  - 2.1.8. There have already been a number of changes to tenant's income through the introduction of universal credit, which does not currently affect those of pensionable age, however there is potential for this to change in the future.
- 2.2. The group have developed a draft vision, mission and objectives to address these problems and will continue to shape these over the coming months. The current draft vision is for the council to 'provide a range of good quality homes for older people, to meet a variety of current and future needs – homes where people want to live.'
- 2.3. One of the many key priorities from the strategy is to establish a delivery model for the sheltered housing schemes which were identified as amber and green in the Ark report. As is reflected in the draft vision, the group have determined that SDC needs to provide a range of housing options for older people which could include different tenure options. Linked with this, is the need to re-brand our service for



older people and consider changing the provision from sheltered housing to something different (for example – independent living), which aligns with the service we are able to provide.

- 2.4. In order to get the range of housing options right, it is necessary to understand what future customers want from their home and support service and what resource and finance is available to deliver these options. A task and finish group can provide a means of exploring this further by actively seeking feedback from the next generation of older people.
- 2.5. The insight gained from the task and finish group can then be fed into the developing strategy, working with officers to ensure that the housing and support options for the future are fit for purpose and maintain the prosperity of SDC's housing stock for older people. In turn, this will improve overall independence for older people as well as assisting to maintain their health and wellbeing. The vision & strategy group will meet again with the task and finish group to discuss how the findings have developed the strategy.

### **3.0. Summary**

- 3.1. This report provides an executive summary of the current and future issues surrounding older people's housing and services. The Older Person's Strategy has the potential to link all housing services across the council as well as establishing links with other agencies such as Gloucestershire County Council and the NHS to improve provision of services across the district.
- 3.2. A task and finish group to explore the future trends and demands for older people's housing is vital to provide the right direction for SDC when developing this strategy.
- 3.3. A further report detailing the draft strategy and action plan will be presented to housing committee in spring 2019.
- 3.4. It is therefore recommended that Housing Committee sets up a new task and finish group with officer support, to feed into the developing strategy by December 2018.