



South Derbyshire District Council

Private Sector Housing Renewal Strategy

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1.0

Introduction

Approved by the Council on 15th March 2010. Approved by the Council on 15th March 2010.

This document details the Council's strategic approach to housing renewal in the private sector and has been revised to incorporate the aims and objectives of the Private Sector Housing Renewal Policy (2003) and recommendations of the Best Value Review of Strategic Housing.

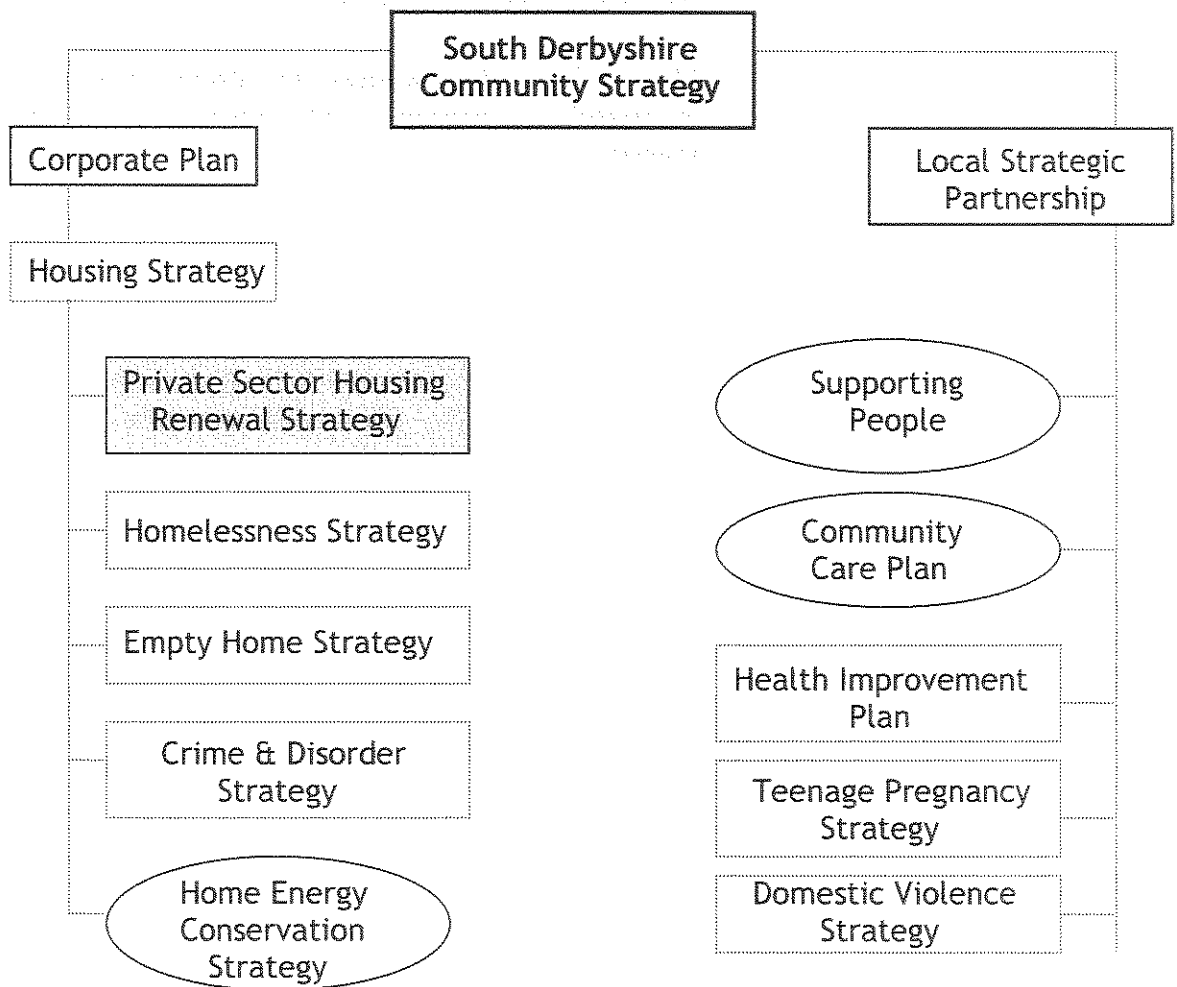
This revision acknowledges the Decent Homes Standard, but is based on research information which pre-dates the standard.

2.0

Corporate Context: Links to Other Strategies



Our housing work is informed by and influences a number of plans and strategies produced by the Council and its partners, reflecting regional and local housing priorities.



The Private Sector Housing Renewal Strategy provides an operational framework within which to deliver our corporate aims, and broader Housing Strategy objectives.

Key Corporate Aims:

“ to safeguard and enhance the environment”

“to address the needs of local people for a range of good quality homes, which have good access to local facilities and services”

Housing Strategy Objectives:

• “Work with stakeholders to maintain and improve the district’s housing stock”

• “Adapt public and private sector housing to meet the needs of both young and older disabled people”

• “make homes across all tenures safe, secure and warm and develop burglary reduction projects”

3.0

Research Base: House Condition & Need In South Derbyshire

The strategy is largely informed by two district wide surveys; the House Condition Survey and the Housing Needs Survey.

The South Derbyshire House Condition Survey was undertaken in 1999 and reported the incidence of unfit housing, disrepair and the energy rating of the district's housing stock. The South Derbyshire Housing Market and Needs Survey was commissioned in 2002, to look at the current state and likely future development of the housing market and local housing needs.

3.1 House Condition Survey:

Main Findings

The survey was conducted in line with DETR guidance and is the most accurate source of data to inform the strategy. However, we are aware that the number of Houses in Multiple Occupation across the district is lower than the number reported in the survey.

There are 33,027 dwellings in South Derbyshire, 98 % of which are occupied and 2%are vacant.

Age Profile:

The age profile of the stock in South Derbyshire is more modern than is the case nationally with 50% built after 1964. The proportion of pre 1919 stock is similar to the national picture, but there is less 'inter war' stock.

Tenure

Owner occupied dwellings account for 78% of the housing stock. The private rented sector accounts for 8% of the total stock (2650 dwellings). Approximately 32% of people, living in privately rented dwelling are in receipt of a means tested benefit.

Fitness:

Unfit dwellings occur at a similar rate to the national average with the majority of unfit dwellings in the pre 1919 age band. The remainder of the stock generally in better condition than is the case nationally. The rate of unfitness

in the pre 1919 stock is **17%**. The private rented sector has an unfitness rate of **11%**.

The reasons for properties being unfit follows the national profile although there are higher incidences of unfitness linked to inadequate WC (**36%**) and food preparation (**48%**) and lower figures for disrepair and dampness. Multiple fitness failures occur at a higher rate than the national average. This suggests that although the overall rate of unfitness is lower, these dwellings are more likely to suffer intractable problems of unfitness.

The greatest concentration of unfit dwellings in South Derbyshire is in Newhall and Swadlincote where **35%** of all unfit dwellings are located.

Age of Resident:

In **29%** of all dwellings there is at least one elderly resident over 65 years of age.

9% of households have a head of household over 75 years of age and **15%** of all unfit dwellings have a head of household over 75 years of age

Disability:

4448 dwellings in South Derbyshire contain at least one person who has some form of long term illness, disability or infirmity, **55%** of them have not received appropriate adaptations or facilities to meet the needs of the occupiers.

Low Income:

There is evidence of concentration of unfitness amongst households with the lowest incomes and where occupiers are in receipt of benefit.

Energy Efficiency:

The mean SAP (standard assessment procedure for energy efficiency) rating for houses in South Derbyshire is **44**. This is influenced by the age of the stock. There is an above average proportion of the stock in the post 1982 age band. There is a strong relationship between the age of the stock and energy efficiency. The pre 1919 age bands have the lowest mean SAP ratings and consequently, the worst standards of energy efficiency across the District

Privately rented dwellings have the lowest mean SAP rating of **38**, with owner occupied dwellings having a mean SAP rating of **43**.

In South Derbyshire there is a concentration of dwellings burning solid fuel in open fires, with lower energy efficiency levels.

Just over **17%** of residents in South Derbyshire spend **10%** or more of their disposable income on heating and hot water. This rises to **30%** in the private rented sector.

Summary and Conclusions of the Private Sector House Condition Survey

From this information we can conclude that the worst housing conditions and standards of energy efficiency are found in the private rented sector. The worst housing in the owner occupied sector is occupied by the elderly or vulnerable.

The owner occupied sector presents a very large potential demand for all forms of grant aid, particularly for renovation grants and home repair assistance.

To achieve energy efficiency targets improvement is needed in the majority of dwellings.

3.2 HOUSING MARKET & NEEDS SURVEY

Main Findings:

There are approximately 35,000 households in South Derbyshire, of which 85% are in the private sector.

House prices vary by type, size and location, with the lowest prices in the urban core and highest prices in the villages.

The average household income is approximately £22 000 per annum, but within this most households are in the range of £10 - £15,000 per annum.

Most property lettings are in the urban areas. Council stock accounts for 450 lettings per year.

There are nine Housing Associations having an interest or operational activity in the district.

The private rented sector comprises approximately 2650 properties located mainly in the urban areas. An estimated 350 lettings are supported by Housing Benefit.

Approximately 25 - 30 % of new supply housing must be 'affordable' to meet housing need.

Affordable housing is required, particularly in the Derby fringe sub urban area and in the villages. Shared and low cost ownership and Housing Association property would be the most appropriate source.

In the central urban areas Housing Association rented flats and houses for single people, childless couples and people with special needs would best meet needs.

(NB The House Condition Survey was carried out in 1999 and Housing Needs Survey in 2002, each had a different sample size and inherent level of error. Thus some figures reported appear contradictory.)



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4.0

Policy On Housing Renewal : Fundamental Principles

It is recognised that available funds are inadequate to meet all the needs of the private sector and careful targeting of assistance must be undertaken. Current stock condition information will therefore continue to be an essential tool.

It is assumed that the level of capital allocation is unlikely to increase and will remain approximately the same for the foreseeable future. Additional funding from government schemes and partnerships (HEES, Supporting People) will need to be identified and used where possible.

Responsibility to maintain private property clearly rests with the owner, however it is recognised that the quality of the housing stock has an impact on health and requires a level of protective investment for the longer term public benefit.

The Council will continue to offer a safety net of grant assistance to those most in need. Owners with significant capital available in their property will generally be expected to fund work themselves.

The determination of direct grant funding by the Council will be considered according to the homeowner's 'ability to afford'. The homeowner's 'ability to afford' will be determined using the current 'test of resources' calculation or the eligibility to receive an income related benefit.

Capital Release Loans will be offer to homeowners, as an alternative to grant assistance when a suitable package is developed

Priority for assistance will be given to the most vulnerable groups. Disabled people will be offered disabled facilities grants through a 'one stop' service and more flexible assistance including help towards relocation.

▢ All private housing dealt with by the Council will be judged against the current fitness standard until such time as the Housing Health and Safety Rating System becomes operational.

▢ Houses identified as obsolete or unsustainable will be placed in a programme for regeneration. Where properties are demolished, owners will be assisted with relocation.

▢ Long term empty properties will continue to be a priority for action with no 'prior ownership' requirement where grant assistance is given. Enforced sale and CPO powers will be used for intransigent owners.

▢ Promotion of high rented property standards and good landlords will be encouraged through financial assistance, voluntary accreditation and our Landlord Forum. Consistent and effective enforcement action will be taken to reduce substandard privately rented accommodation. Free advice and assistance will continue to be available to private sector tenants.

5.0

Private Sector Housing Renewal Strategy

5.1 Capital Programme:

The 2003/2004 capital programme for private sector housing is:

Disabled Facilities Grant	£355,000
Home Repair Assistance	£139,000
Renovation Grant* & Energy Efficiency Schemes	£197,000
Home Security Scheme	£10,000

*Allocation for Renovation Grant refers to commitment prior to change of policy.
Budget spend is monitored on a monthly basis

NB: To cover the cost of delivering the Private Sector Renewal Strategy a grant fee of 10% will be charged for the grant service provided by the Council

5.2 Main Priorities for Assistance

Based on the existing stock condition/housing needs information and the outcomes of the relevant Best Value and CPA reviews, our priorities are to promote and support good quality housing within the private sector in the following key areas:

- Area improvement
- Individual property
- Empty property
- Individual needs of the disabled and vulnerable
- The private rented sector
- Home energy efficiency
- Crime reduction

Area Improvement

Area initiatives can have a significant impact on run down areas of the district and are less costly than the provision of individual renovation grants. The Home 2000 project, carried out in the urban core during 2000/01 funded external improvements and target hardening works to 350 properties in Newhall and Woodville. The renovation work to the area triggered additional, private investment to improve other amenities nearby, thus the area benefited further as a consequence.

From 2003 we intend to direct resources towards area based initiatives and;

- to identify further areas suitable for this type of improvement, from the 2003/04 stock condition survey and implement a scheme.

- to seek additional funding for area improvement initiatives through S106 agreements.

Individual Properties

The 'demand led' provision of Renovation Grants to individual owner occupiers in the past has led to pepper potting of resources and has had little beneficial impact on the district as a whole. With escalating builder's costs, individual properties have increasingly taken up a disproportionate amount of our total resources.

We therefore propose that full renovation grants will cease.

There may be some exceptional cases where grant assistance is justified. Such cases will be considered on their individual merits, (a priority assessment form is detailed in annex 1).

We intend to provide alternative range of support measures to homeowners as follows;

- a comprehensive home maintenance guide (from January 2004) which will be available to homeowners, free of charge
- free advisory visits and home maintenance surveys.

- Comprehensive advice and information on the council's website

Capital release loans

Empty Properties

Empty properties serve to blight an area and result in lost council tax revenue, which would otherwise benefit the community. We will continue to operate our Empty Home Strategy, which will be amended to include a specific Empty Home Grant.

Grant assistance will be offered to owners purchasing property which has been empty for over one year, or to existing owners of long term empty properties (empty for 3 or more years), where the property is in such a bad state of repair that it is not financially viable for them to renovate it without assistance.

- The amount of assistance will be **50% of the cost of the eligible works.**
- The property may be renovated for owner occupation or letting.
- A 5 year grant condition will apply
- Rents will be affordable and set by the rent officer
- The Council will have nomination rights for the duration of the grant condition period.

Enforced sale or compulsory purchase will be used for problematic long-term properties where the owner is unwilling to take reasonable steps to bring the property back into use.

Individual needs of the Disabled, Elderly and Vulnerable

As part of our Best Value Review of Housing Services, the Council has unified the public and private sector disabled adaptation service within the Environmental Health Division. All residents will therefore apply for a Disabled Facilities Grant to fund major adaptations, irrespective of tenure. The needs of all applicants will be fully assessed by an Occupational Therapist using the same criteria. The aim of this is to improve the consistency and quality of service delivery to those most in need.

Private Rented Sector

The Council will use discretionary monies to top up mandatory DFG to a maximum of £25K, where the applicant's contribution exceeds that determined by the test of resources.

Home Repair Assistance Grants will continue to be available to assist the elderly or disabled to live independently in their own homes. The grant provides financial assistance with minor repairs, improvements, adaptations, security measures and energy efficiency improvements. Delivery of these grants will continue in partnership with Walbrook Care & Repair Agency.

Home Repair Assistance Grants for works up to £2,500 will be available to eligible persons over 60 years old or disabled and in receipt of an income related benefit. A grant of up to £5,000 may be approved in exceptional circumstances subject to agreement with the Agency and the Environmental Health Manager.

In addition to our partnership work with Walbrook Care & Repair, a new 'Minor Repair Grants' will also be made available through the Council to persons under 60 years of age who are on benefit and therefore classed as vulnerable.

Private Rented Sector

The private rented sector has the highest levels of disrepair and unfitness of any tenure. We intend to promote high standards of accommodation and responsible landlord management through education, enforcement and incentives as follows;

a **voluntary landlord accreditation scheme**. Accredited accommodation will be required to meet minimum standards set by the Council and will carry the added benefit to landlords of access to the tenant waiting list and a rent deposit scheme. (The draft scheme is detailed at annex 2)

A **rent deposit scheme** to help tenants of limited means gain access to good quality accommodation

The **Landlord Forum** run jointly with our partners, East Staffordshire Borough Council will continue to meet twice a

year to promote high standards, knowledge and awareness and good relations between landlords and officials.

Poor standards of accommodation will be dealt with through enforcement action and irresponsible landlords excluded from any financial or other benefits available.

Landlord grants will be available to improve the property for the benefit of the tenant and will include assistance towards the provision or improvement of:

- Security measures
- Fire/home safety
- Heating and energy conservation measures
- Kitchen and bathroom amenities

Grants will be awarded at a rate of 75% of the cost of the eligible works up to a maximum of £10,000 and subject to a 5 year grant condition period.

The Accreditation Scheme and Rent Deposit Scheme are currently being developed with our partners, Derbyshire Housing Aid and are expected to be finalised by April 2004.

Home Energy Efficiency

The Council is committed to achieving the Government's aims to reduce harmful CO₂ emissions and to tackle fuel poverty, which results in potential ill health effects.

We will continue to work with the Government's Warmfront Scheme, which targets the fuel poor. Eligible applicants can receive a range of improvements to increase the thermal efficiency of their homes.

We will aim to assist a wider range of households within our district by utilising a further sum of money from the capital pot to fund various initiatives throughout the year to promote and improve energy conservation measures in the home.

We will seek to promote energy conservation through the specification of energy efficient heating systems, insulation measures etc in all grant schedules of work.