

# **RYEDALE DISTRICT COUNCIL**

## **Private Sector Housing Strategy 2008-2011**

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## **Executive Summary**

### **Introduction**

This document sets out the Council's strategy for private sector renewal in Ryedale. It identifies the key priorities for action and the measures the Council will use to make the best use of the limited resources that are available.

The strategy has been developed in response to the Government's requirements under the Regulatory Reform Order 2002 and Housing Act 2004. It is in accordance with their sustainable communities approach, to provide decent, affordable and quality homes for all people, within a wider community agenda.

### **Drivers for Change**

The Regulatory Reform Order (2002) gave local authorities flexible and wide ranging powers to provide assistance to improve housing conditions. In response to this we introduced our first local strategy in 2003. This new document builds on the lessons learned and emerging good practise in the intervening period. A wider range of tools to aid housing renewal are introduced in this strategy, with a greater emphasis on use of the equity many home owners now enjoy, due to increased property values across the district.

The Housing Act 2004 replaced the old 'Fitness Standard' with a risk based system for assessing housing conditions and equips local authorities with a range of enforcement tools aimed at improving living conditions for the most vulnerable people. This policy is targeted to assist those people living in properties that present the most risk to their health, safety and welfare, as well as those least able to effect change, without intervention from the Council.

Value for money has long been high on the agendas of local authorities. This is never more so than now. The introduction of the Audit Commission's 'Key Lines of Enquiry' has laid down the service standards local housing authorities should be providing. Increasing emphasis is on partnerships, regional/joint working and better ways of working, to provide cost effective targeted services.

## Issues and Trends

The Private Sector Stock Conditions Survey 2008 and Housing Market Assessment 2007 identified a number of key issues that have helped to shape the strategy. These may be summarised as follows:

- 23.1% of the total private sector housing stock does not meet the minimum standard for housing in that they exhibit a Category 1 hazard.
- Category 1 hazards have been identified in four main areas of risk namely excess cold (18.9%), dampness/mould (0.9%), falls (steps/stairs) (5.6%) and electrical (1.1%).
- 32.4% of the private sector stock fails to meet the requirements of the Decent Homes Standard.
- Poor housing conditions in the district are associated with households who are socially and economically disadvantaged.
- The survey estimates that 24.4% of all private households may be deemed to be vulnerable of which 40.7% live in non decent homes.
- Elderly households comprise 41.8% of all households living in non decent housing.
- Economically vulnerable households account for 29.3% of all households in non decent housing.
- 34.8% of private sector households are in fuel poverty.
- 13.5% of private sector dwellings fail to meet the energy efficiency requirements of the Decent Homes standard.
- An identified shortfall of 292 affordable housing units per year for the next five years.
- An increasingly imbalanced population in terms of socio-economic and demographic factors.

## Aims

The key aims of the strategy reflect the national, regional and corporate agenda:

1. To improve the quality of private sector accommodation, particularly for vulnerable and elderly households.
2. To enable households to live independently in their homes for longer.
3. To increase the supply of good quality private sector accommodation and maximise its contribution towards the provision of affordable housing.

## Key Priorities

The strategic aims have been refined into eight key priority areas:

1. Reducing the number of non-decent homes.
2. Increasing the energy efficiency of dwellings.
3. Facilitating a well maintained and managed private rented sector.
4. Assist elderly and disabled residents to achieve independent living.
5. Reducing the number of empty residential properties and obsolete commercial/storage space.
6. Improved access to private rented housing for those in housing need.
7. Ryedale Home Improvement Agency.
8. Increasing crime prevention measures.

These key priorities will be achieved through the delivery of private sector housing services centred on the themes of advice, advocacy, financial assistance and enforcement.

## Introduction

Poor quality housing can have an impact on the health of occupants and on the quality of life in an area. The Department of Communities and Local Government's overall housing strategy is to provide decent, affordable and quality homes for all people, regardless of tenure. It is committed to sustainable home ownership and improving the quality of private rented sector housing.

At the 1<sup>st</sup> April 2008 there were 23,663 dwellings in Ryedale, with 88% in the private sector. It is Government's view that it is primarily the responsibility of homeowners to maintain their own property. However, it is recognised that the District Council has a vital role to play in influencing and improving the condition of the private housing stock, particularly for private tenants, the elderly and vulnerable residents.

The combination of a relatively low wage economy and marked increases in house prices has resulted in an inability of the vast majority of first time buyers to access the private market sector. There is not only a shortfall of affordable housing, but increased pressures on the availability of social housing and the private rented sector.

The Private Sector Stock Condition Survey completed in August 2008 and Housing Market Assessment completed in 2007 have provided information on physical housing conditions, energy efficiency and a profile of private sector households. The data collected from these studies has enabled us to produce an evidence based Private Sector Housing Strategy which aims to be customer focussed and responsive to the district's housing needs.

The challenge is to effectively utilise the new risk based methods of assessing property condition and powers of enforcement contained in the Housing Act 2004, together with the flexible powers to provide housing renewal assistance, introduced by the Regulatory Reform Order in 2002. We believe that we can build on our strong existing partnerships with stakeholders, to target resources and continuously strive to improve the services we provide. At the core of our work are three aims:

### **Key Aims**

- 1. To improve the quality of private sector accommodation, particularly for vulnerable and elderly households.**
- 2. To enable households to live independently in their homes for longer.**
- 3. To increase the supply of good quality private sector accommodation and maximise its contribution towards the provision of affordable housing.**

## The National Context

In terms of the main drivers of the development and implementation of this strategy, the following are key influences:-

- The Home Energy Conservation Act (1995) established targets for local authorities to reduce their overall energy consumption and in particular carbon dioxide (CO<sub>2</sub>) emissions by 2007.
- The Regulatory Reform Order (2002) repealed prescriptive legislation governing the provision of renewal grants and assistance to home owners and replaced it with flexible and wide ranging powers to provide assistance based on local circumstances and needs.
- The Housing Act (2004), replaced the fitness standard with the Housing Health and Safety Rating System together with a new enforcement regime, licensing of Houses in Multiple Occupation, provision for bringing empty homes back into use, tenancy deposit schemes and other tools to assist in bringing the housing stock into a satisfactory condition.
- Sustainable Communities: Homes for All (2005) introduced Housing Market Renewal Funding, support for disabled adaptations and extended the Decent Homes Standard to private sector dwellings. From this the Public Service Agreement targets (PSA7) to ensure that 70% of private sector homes occupied by vulnerable people will be decent by 2010, and 76% by 2020 have been established.
- The Barker Review (2006) sets out the vital links between housing, the economy and planning to achieve balanced housing markets.
- Audit Commission Key Lines of Enquiry (2006) set out the criteria for assessing and measuring the effectiveness and efficiency of local authority private sector housing services.

## The Regional Context

The Yorkshire and the Humber Regional Housing Strategy 2005–2021 is focused around three simple themes as follows:

- **Creating better places.** This is about responding to the diversity of markets and improving neighbourhood infrastructures and facilities.
- **Delivering better homes, choice and opportunity.** This is about delivering choice and opportunity for the community to meet their housing aspirations, and to improve housing conditions and services for all.
- **Ensuring fair access to quality housing.** This is about being sure that the requirements and preferences of the community are met by sensitive and appropriate housing solutions, and that obstacles faced by specific groups to accessing their housing choices are removed.

## **The Local Context**

The strategy will contribute to the Council's corporate aim of opportunity and choice of housing for all and inform existing housing strategy documents as follows:-

- The recently adopted Housing Strategy Action Plan (2008-11) has five main objectives as follows:-
  - to enable the provision of affordable housing for rent and low cost ownership for sale
  - the development of services to meet the needs of homeless applicants and implementation of measures to prevent homelessness
  - to address decency issues in the private sector and the maintenance of the private sector housing stock in general
  - to enable independent living
  - to contribute to social inclusion and the provision of sustainable communities.
- The North Yorkshire Homeless Strategy 2008-11 and associated Local Action Plan has five main broad objectives. The strategy will contribute towards one of these, namely increasing the supply of affordable housing.

## **The Evidence Base**

Understanding the type, condition and market of the private housing stock together with identification of local issues, needs and expectations, is critical to the development of this strategy. Before moving onto the individual elements of the strategy, it is important to consider the evidence base that we have drawn upon in devising our plans:

- Ryedale Private Sector Stock Condition Survey 2008. This survey focuses closely on the Decent Homes Standard, including the Housing, Health and Safety Rating System (HHSRS), disrepair, and energy efficiency as well as providing an estimate of the expenditure needed to bring the stock up to a satisfactory level of repair.
- Ryedale Housing Market Assessment 2007. This research provides a model of housing need in the district and plays a crucial role in underpinning land-use policies relating to affordable housing and new provision investment. The survey has particular relevance to private sector housing by showing; the number of households who considered themselves to be in housing need, under and over occupation, disability levels, rent and mortgage levels and affordability levels.

## Measurement of Housing Conditions

The measurement of housing conditions locally can be related to national legislation and policy targets centred on the Decent Homes Standard. Where applicable, local authorities have a duty to bring all their own stock up to the Decent Homes Standard by 2010 and 75% of private sector homes occupied by vulnerable households, by 2020.

In summary, the definition of a decent home is one that meets the following four criteria:

- **It meets the current minimum standard for housing** – dwellings below this standard are those defined as having category one hazards under section 2 of the Housing Act 2004, as identified by the Housing Health and Safety Rating System (HHSRS). See sub-section below.
- **It is in a reasonable state of repair** – dwellings which fail to meet this criterion are those where either one or more of the key building components are old and need replacing or major repair, or two or more of the other building components are old, need replacing or major repair.
- **It has reasonably modern facilities and services** – dwellings which fail to meet this criterion are those which lack a reasonably modern kitchen, with adequate space and layout, a reasonably modern and appropriately located bathroom and WC, adequate insulation against external noise and adequate size and layout of common areas for blocks of flats.
- **It provides a reasonable degree of thermal comfort** – this criterion requires dwellings to have both effective insulation and efficient heating.

## Key Characteristics of the Private Housing Stock

**Non Decency** – Poor housing conditions in the district are associated with households in social and economic disadvantage. This affects the ability of households to repair and improve their property. Elderly households comprise some 42% of all households living in non-decent housing while economically vulnerable households account for some 30% of all households in non-decent housing.

**Category 1 Hazards** – 4839 dwellings or a rate of 23% of dwellings in the district exhibit Category 1 hazards. It would cost an estimated £40.087m to remedy these hazards. The main Category 1 hazards have been identified in four main areas of risk namely Excess Cold 3977 dwellings, Dampness/Mould 189 dwellings, Falls (steps/stairs) 1173 dwellings and Electrical 226 dwellings.

**Disrepair** – Overall 1529 dwellings (7.3%) fail the repair criteria of the Decent Homes standard. The estimated cost of remedying disrepair is £3.387m.

**Poor Housing Conditions** – These are not distributed evenly across the district. There is a tendency for such conditions to be concentrated in the more rural areas of the district as opposed to the market towns and key service villages.

**Energy Efficiency** – The average SAP (Standard Assessment Procedure) rating for the district is 48 and are in line with the national average of 47. Average annual CO2 emissions are estimated at 8.66 tonnes (181,726 tonnes total per annum) with annual running costs calculated at £1574 per dwelling. A total of 3977 dwellings (18.9%) have a

SAP rating under 35. SAP ratings in the district are particularly influenced by the less than universal access to mains gas. Only 10021 dwellings have mains gas as the primary heating fuel.

**Fuel Poverty** – A total of 694 private sector households (34.8%) are in fuel poverty spending in excess of 10% of annual income on domestic energy. Rates of fuel poverty are above average for households in pre-war housing, both terraced housing and converted flats, and the private rented sector.

**The Housing Health and Safety Rating System (HHSRS)** provides the base level acceptable housing standard. The HHSRS replaced the Fitness Standard in April 2006 as the tool for assessing the condition of a dwelling and defining the parameters for intervention by the local authority. The principle behind HHSRS is that any residential premises should provide a safe and healthy environment for the occupants and any visitors. It assesses 29 categories of housing hazards covering, physiological hazards, such as excess cold and heat, psychological hazards, such as overcrowding and noise, infection hazards, such as hygiene and water supply and accidents, such as falls on stairs and electrical hazards. The assessment provides a numerical value of the level of danger, based on the risk to the potential occupant who is most vulnerable to that hazard. This enables the Council to prioritise intervention where the hazards are most severe.

A score of over 1000 is classed as a category 1 hazard and triggers a duty on the local authority to take appropriate enforcement action under the Housing Act 2004. It also classifies the accommodation as non-decent.

**The full details of the standards that apply to private sector housing are detailed in Appendix A.**

### **Private Sector Housing Profile**

The district contains the full range of dwelling types. Houses predominate, accounting for 74% of the stock, with 22% bungalows and 4% flats. Housing conditions in the district are better than the national average with regard to overall performance on the Decent Homes Standard and dwelling Fitness (Housing Act 1985 S.604). The rate of decent homes failure in the district of 32.4% compares favourably to 37.5% of all private non-decent dwellings in England. The rate of unfitness for private housing in England of 3.9% compares with a rate of unfitness of 2.9% locally. Within the Decent Home standard itself non-compliance with Category 1 hazards, disrepair and amenities locally is in line with the national position. Energy performance within the Decent Homes standard locally is however better than the national average.

The proportion of dwellings accounted for by semi-detached and detached dwellings is 28% and 44% respectively. These stock types are usually associated with better housing conditions. In addition the proportion of owner occupied homes is above the national average at 79%, compared to 68% in England as a whole. Again owner occupation is associated with better housing conditions.

Rates of disrepair are higher in Pre-1919 housing (10.3%) and in the private rented sector (13.4%) although the inter-war sector is increasingly affected.

## Resources

The following resources are available in order to secure implementation of the Strategy:

- Financial resources in the capital programme
- Council capital resources derived from the Regional Housing Board
- Specified capital grant for disabled facilities grant expenditure
- Funding from commuted affordable housing monies (Section 106)
- Government energy efficiency grants
- Private sector funding/owners' investment
- Funding from the revenue budget.

Funding from the Council's capital programme is subject to the prioritised annual bidding process. The funding from the Regional Housing Board is part of a three year allocation which is subject to an element of delivery performance. Specified capital grant for disabled facilities grant expenditure is allocated annually and is need based.

## Key Priorities for Action

The national, regional and local context, together with housing conditions, the socio-economic status of residents and a market assessment of the district has enabled the resulting strategic priorities to be based on a combination of the following:

- **Client** – targeting the elderly and vulnerable
- **Tenure** – to improve and encourage the private rented sector
- **Theme** – to tackle issues such as empty homes and energy efficiency.

The key priorities listed below and their links to our aims will be discussed in detail in the following four chapters.

## Key Priorities

1. Reducing the number of non-decent homes.
2. Increasing the energy efficiency of dwellings.
3. Facilitating a well maintained and managed private rented sector.
4. Assist elderly and disabled residents to achieve independent living.
5. Reducing the number of empty residential properties and obsolete commercial/storage space.
6. Improved access to private rented housing for those in housing need.
7. Ryedale Home Improvement Agency.
8. Increasing crime prevention measures.

## **Aim One**

### **To improve the quality of private sector accommodation, particularly for vulnerable and elderly households.**

The Private Sector Stock Condition Survey 2008 clearly identified that poor quality accommodation is associated with vulnerable and elderly households, regardless of tenure or where they live in the district. Housing Services aims to improve the condition of low quality private housing for these target households to enhance their quality of life and health outcomes. This work may be divided into the following main areas:

1. Reducing the number of non-decent homes.
2. Increasing the energy efficiency of dwellings.
3. Increasing crime prevention measures.
4. Facilitating a well maintained and managed private rented sector.

Where possible the above work will be undertaken by the in-house Ryedale Home Improvement Agency (RHIA) and through partnership working with the Vale & Dale Home Improvement Agency handyperson scheme. By supporting and advising service users, RHIA staff will ensure they are not overwhelmed by the task of improving the quality of their homes and that best value and added value are obtained in the form of referrals to other organisations and assistance with benefits as appropriate.

#### **1. Reducing the number of owner occupied non-decent homes**

Our objective is to ensure everyone has the opportunity of a decent home to promote social cohesion, well-being and self-dependence. In accordance with Government and regional policy, the Council aims to concentrate its efforts on vulnerable private sector households, together with elderly households.

A decent home is one that satisfies all of the following four criteria, namely it meets the statutory minimum standard for housing (an absence of category 1 hazards using the HHSRS), is in a reasonable state of repair, has reasonably modern facilities and services and provides a reasonable degree of thermal comfort. A reduction in the number of non-decent homes will be achieved by:

- a) The provision of financial assistance.
  - b) Provision of advice and advocacy both on home improvement and income maximisation.
  - c) Enforcement.
- a) Provision of financial assistance** in the form of grants and loans will vary according to resources and priorities. Availability will be promoted through local forums, mailings, websites and publications to increase the uptake. The range of assistance includes:-
- **Home Repair Grant** up to £5,000 for vulnerable owner occupiers or low income elderly owner occupiers to undertake repair works.
  - **Home Repair Loan** up to £5,000 for low income or elderly owner occupiers not in receipt of one of the principal means tested benefits to undertake repair works.
  - **Energy Efficiency Grants** up to £4,000 to improve insulation measures for the less well off, elderly applicants or to alleviate fuel poverty and to provide

improved heating systems for vulnerable applicants in properties in Council Tax Bands A, B or C.

- **Decent Homes Loan** up to £10,000 for vulnerable owner occupiers or low income elderly owner occupiers living in non-decent property.
- **Home Appreciation Loan** Scheme which affords the opportunity for qualifying applicants to release equity in their homes to facilitate repairs and improvements.

**b) Provision of advice and advocacy** will be available to both owner occupiers and landlords to encourage and facilitate the provision of well maintained, decent properties and to ensure their home does not have a detrimental effect on their neighbours. Specifically we will:-

- Provide advice to home owners regarding any problems they have with poor quality housing conditions, and make suggestions for remedies.
- Update and distribute information guides on the HHSRS and decency, together with the availability of advocacy and financial assistance from the Council.
- Compile a list of 'approved' contractors, which will be monitored and updated on a six monthly basis.
- Investigate options for providing mortgage/loan advice by a qualified independent body.
- Sign posting to a welfare rights advisor to enable service users to maximize their income and get assistance with benefit claims and appeals.
- Provision of a 'Handyperson Scheme' to carry out minor repairs/DIY tasks for elderly or vulnerable residents.

**c) Enforcement action** – although every effort will be made to encourage owners to improve and maintain their homes, it is recognised that occasionally the authority will have to undertake enforcement action. Where an HHSRS assessment determines that category 1 hazards are present in the property, the authority is obliged to take action. For category 2 hazards, the council has discretionary powers and these will be managed accordingly.

The HHSRS enforcement legislation enables local authorities to decide that, despite the presence of a category 1 hazard, immediate enforcement action is unnecessary or not practicable. This may arise where, for example, the occupant is not vulnerable to the hazard in question, or the hazard is an integral feature of a listed building which cannot be dealt with, and of which the occupants are fully aware. However, the Council will exercise its powers to take enforcement action to deal with hazards in the interests of the health and safety of the occupants/visitors and particularly in relation to the Government's decent homes target and its focus on vulnerable households.

## **2. Increasing the energy efficiency of dwellings**

Enhancing the energy efficiency of the private sector stock is a priority for the Council. It helps reduce CO<sub>2</sub> emissions, the main contributor to climate change and makes homes more comfortable, healthier and safer to live in. The Building Regulations, the HHSRS and the decent homes standard contain requirements regarding space heating and the ability of the dwelling to retain heat. Increasing the energy efficiency of a home

reduces the fuel bills for the occupants and will contribute towards the Government aim to eradicate fuel poverty for vulnerable households by 2010.

This component of the Private Sector Housing Strategy will complement the reporting requirements of the Home Energy Conservation Act (HECA). A dwelling's overall energy efficiency is measured using a SAP rating, running from 1 (highly inefficient) to 120 (highly efficient). The average SAP rating for private housing in the district is 48 which compares favourably with the national average of 47. Our strategy for energy efficiency is based on three approaches:-

- a) financial assistance,
- b) advice and education,
- c) incorporating energy efficiency into renovation/repairs schedules.

**a) Provision of financial assistance** in the form of grants will be available. Availability will be promoted through local forums, mailings, websites and publications to increase the uptake. The range of assistance include:-

- **Warm Front Grant (WFG)** up to £2,700 for owner occupiers or private tenants on qualifying benefits. This is a national scheme to provide a package of insulation and heating tailored to each property.
- **Energy Efficiency Grants** up to £4,000 to improve insulation measures for the less well off, elderly applicants or to alleviate fuel poverty and to provide improved heating systems for vulnerable applicants in properties in Council Tax Bands A, B or C.

**b) Advice and education** is available to residents on different ways of reducing fuel bills and how to make your home more energy efficient including types of sustainable energy and those best suited to individual service users needs.

In addition we have a service level agreement with the Ryedale Energy Efficiency Advice Centre to provide information and advice to support our HECA Strategy. They provide a free service to Ryedale residents and offer an energy efficiency assessment of their homes.

Housing Services through the in-house HIA will also provide energy efficiency advice to residents, including guidance on contributory factors such as controlling condensation and damp. We will inform local landlords and tenants through the Private Landlords' Forum.

**c) Energy efficiency measures are to be incorporated into renovation/repair schedules** as appropriate for grant/loan work and in our advice and enforcement roles. Measures include: door and window replacement/repairs, loft insulation, roof replacement/repair, cavity wall insulation, repair/provision of central heating and new boilers etc.

### 3. Increasing crime prevention measures

Ryedale is a low crime area despite being close to higher crime areas. The development of the Community Safety Strategy has seen significant reductions in many of the key crime areas as a result of the efforts of the partner agencies, especially the Police working through Safer Ryedale. There have been significant reductions in property based crime as a result of a range of local initiatives and it is hoped that the actions proposed will not only provide some practical help to elderly and vulnerable residents but will also help in terms of trying to reduce the actual fear of crime.

- a) **Provision of financial assistance** in the form of Home Repair Grants will be targeted to elderly or vulnerable households living in properties in Council Tax Bands A, B or C, to install home security measures. This assistance will be further complemented through the handyperson service. Availability will vary according to resources and priorities, with the grants being promoted through local forums, mailings, websites and publications, to increase the uptake.
- b) **Advice and education** is provided to all the district's residents by our Community Safety Team to reduce fear of crime. The team keeps communities informed about progress with regard to local crime and initiatives designed to reduce crime and increase community safety.

Housing Services through the in-house HIA will also provide home security advice to residents who are considering improvements to their properties. We will inform local landlords and tenants through the Private Landlords' Forum.

- c) **Home security measure are to be incorporated into all renovation/repair schedules** when appropriate which are produced for grant/loan work and in our advice and enforcement roles. Measures include door and window replacement/repairs' installation of five lever mortice door locks and window locks, and the installation of security lighting as part of a rewire or electrical upgrade.

### 4. Facilitating a well maintained and managed private rented sector (including HMOs)

The combination of relatively high house prices together with a low wage economy has resulted in a shortage of affordable housing with private renting becoming the only option for many new households, particularly those on a low income. The private rented sector in Ryedale accounts for some 13% of the stock. The 2008 Private Sector Stock Condition Survey shows that levels of poor quality accommodation in this sector are worse than owner occupied properties, with 54.3% having category one hazards and 13.4% being in disrepair. A total of 72.5% of properties which comprise the private rented stock fail to meet the decent homes standard. It is therefore vital to continue fostering links with existing and new landlords to encourage good management and maintenance of their properties for this growing sector of the local housing market. However, where it is not possible to bring about the necessary improvements by agreement and incentive, we will continue to use the full range of enforcement powers at our disposal. Facilitating a well maintained and managed private rented sector will be achieved by:

- a) The provision of financial assistance.
- b) Provision of advice and advocacy for both landlords and tenants.
- c) Houses in Multiple Occupation (HMO) licensing.
- d) Enforcement.

a) **Provision of financial assistance** in the form of grants and loans will vary according to resources and priorities. Availability will be promoted through the Landlords' Forum, mailings, websites and publications. The range of assistance includes:-

- **Warm Front Grant (WFG)** up to £2,700 for private tenants on qualifying benefits, subject to permission from the landlord. This is a national scheme to provide a package of insulation and heating tailored to each property.
- **Energy Efficiency Grant** up to £4,000 to improve insulation measures for the less well off, elderly applicants or to alleviate fuel poverty and to provide improved heating systems for vulnerable applicants in properties in Council Tax Bands A, B or C.
- **Empty Property Grant** up to £15,000 to assist owners of empty properties to undertake works of repair or improvement in order to bring them back into occupation.
- **Houses in Multiple Occupation Grant (HMO)** up to £10,000 to assist owners of such properties to ensure that they are in such a condition as to comply with nationally recognised standards.

b) **Advice and education** – we aim to work with landlords and tenants to promote improvements in the private rented sector. There are a number of avenues for achieving this:

- Supporting the Private Landlords' Forum, as a vehicle for landlords to have their say on issues that affect them and to identify how we can assist them in their role. We will continue to promote and support the Forum through future presentations, guest speakers and the issue of general/specific information as appropriate.
- Update and distribute information guides to landlords and tenants on good property management and the decent homes standard. These will be supplemented with any relevant government issued booklets.
- All service enquiries regarding poor housing conditions (such as overcrowding, defective boilers and general disrepair), together with harassment and illegal eviction of private tenants will be investigated. Where appropriate, complainants will be given advice and encouraged to inform landlords in writing of the problems they are experiencing, to promote self regulation.
- A proactive risk based rolling inspection programme for HMOs. An HMO database informed by Housing Benefits, Council Tax, Planning, Building Control, Environmental Health and sources where vacant lettings are

advertised will be established. All suspected HMOs on the database will be visited to establish their status, risk assessed and prioritised for a full inspection under the Housing Health and Safety Rating System (HHSRS). The full inspection is usually carried out by a Council Officer and Fire Officer and the property's condition, fire precautions and management are assessed. Owners will then be encouraged to bring their properties up to the decent homes standard and specific HMO requirements.

- Private rented property and in particular HMOs are often a source of housing for younger people, those with chaotic lifestyles, minority groups and vulnerable households who are hard to reach and often live in poorer conditions. We will endeavour to identify these groups using our HMO database and sources such as Housing Benefits, Planning, Education and Social Services.
- Working with the Housing Options Team to facilitate access to the private rented sector for vulnerable and homeless households.

**c) HMO licensing.** Houses in Multiple Occupation (HMOs) cover most types of accommodation where there are groups of people living together who do not constitute a family and where these people share some kind of amenity or common entrance. HMOs attract specific attention because of the high level of health and safety risks that can be concentrated in this category of accommodation. Under the Housing Act 2004, it is mandatory to license specific HMOs of three or more storeys with five or more occupants and for the Local Authority to keep a register of the licensed properties. Ryedale has relatively few HMOs at approximately 90, of these only a very small number have been identified as being eligible for mandatory licensing, although a few more may be located via our proactive HMO inspection programme.

The license lasts for five years and a fee is charge to cover administration costs. The fee for Ryedale has been determined as part of county wide collaborative working.

The license considers the property condition, occupancy and management and whether the license holder and/or manager of the HMO is a 'fit and proper person'. It specifies the maximum number of occupants and include conditions relating to:

- The management of the HMO including control of anti-social behaviour of residents or visitors;
- Its condition (eg hazards under the HHSRS), its contents (eg furniture) and amenity standards;
- Requirements to take remedial work/action within a specified timescale.

Licenses can be revoked if there has been a significant breach of the conditions, a change in circumstances of the license holder/manager, or a change in usage/occupancy. Where possible the Council will work with landlords to assist them to meet the conditions, however the legislation provides a number of tools, including management orders and improvement notices to ensure the property is

managed responsibly and safely for the benefit of occupants and neighbouring occupants/land owners.

Local Authorities can extend licensing to cover small HMOs which are causing problems due to poor management. Such additional licensing schemes are administered under the same conditions as the mandatory scheme. As part of the proactive inspection programme Housing Services will gather evidence as to the types of properties or occupancy that are of highest risk and use this to establish any case for additional licensing. Before such a regime was implemented, we would first:

- Ensure there is sufficient evidence to support the view that additional licensing is required and that this action would significantly reduce risk to tenants.
- Ensure all key stakeholders and partners are consulted.
- Obtain official approval for extending licensing by the Secretary of State.

The Housing Act 2004 also allows local authorities to introduce selective licensing schemes for any type of privately rented property, to deal with areas of low housing demand (or likely to become so) or other areas suffering from anti-social behaviour. The Private Sector Condition Survey 2008 and the Housing Market Assessment 2007 show no evidence that such a scheme is necessary in the district.

**d) Enforcement action.** As discussed previously the Council will endeavour to encourage and facilitate landlords in maintaining and managing their properties by offering advice and financial assistance as appropriate. However, it is recognised that situations are likely to arise where the authority will need to have recourse to enforcement action to deal with properties that fall below acceptable standards. Where an HHSRS assessment determines that category 1 hazards are present in the property, the authority is obliged to take action. For category 2 hazards, the Council has discretionary powers.

In addition to provisions relating to the HHSRS, a range of other enforcement legislation is available to enable improvement of the private rented sector including provisions relating to harassment and illegal eviction of tenants, HMO management and mandatory licensing.

## **Aim Two**

### **To enable households to live independently in their homes for longer.**

The Government is committed to the promotion of independent living, to support disabled people to live their lives as fully as possible and have choice and control over the way in which their care is delivered. The Government hopes to introduce Individual Budgets during the course of this strategy to empower disabled residents to choose the services they consider will best serve their needs. This is a radical shift from a welfare system that has treated disabled people as dependent, passive recipients of 'care'.

Disability is most prevalent in the older age groups. With current demographic changes towards an ageing society, there will be increasing pressures and demands on the current services. This contrasts with the relatively static resources the Council has to meet this need. As a result, the strategy will build on the existing mandatory provision of Disabled Facilities Grants (DFGs) by seeking ways of obtaining better value for money and improving the service in line with the Government DFG review of 2007.

#### **1. Assisting elderly and disabled resident to achieve independent living**

Our main focus to help elderly and disabled residents to achieve independent living, is to facilitate the provision of home adaptations such as stair lifts, level access showers and ramps. Home adaptations have the advantage of providing long term value for money by reducing costs associated with residential care, home care and stays in hospital. They also improve the mental and physical quality of life for both the recipients and other family members/carers by offering dignity and autonomy in familiar surroundings.

However, in some instances relocation to a more suitable property may be appropriate and by partnership working the Council will try and assist disabled occupiers find a home more appropriate for their needs.

Many disabled and older residents feel unable to remain in their homes due to its general condition and worries about ongoing maintenance. In addition to adaptation and relocation activities, Housing Services will assist residents to resolve repair issues.

Independent living will be achieved by offering a combination of:

- a) financial assistance
- b) advice and advocacy

**a) Provision of financial assistance** in the form of grants will vary according to resources and priorities. The financial assistance procedures will be reviewed during the first year of this strategy to establish ways to reduce waiting times and make the service more cost effective. Referrals for assistance are all through the Occupational Therapy Team within Adult and Community Care and prioritised according to need. The range of assistance includes:-

- **Disabled Facilities Grant (DFG)** up to £30,000 aimed at disabled or elderly residents regardless of tenure, to enable them to gain better access to their home, move around freely or use the essential facilities within the home. These mandatory grants are provided in accordance with the Housing Grants, Construction and Regeneration Act 1996 and are means tested (except for children).

- **Home Repair Grant** up to £5,000 non means tested for disabled or elderly residents who require relatively simple adaptations.
- **Handyperson Scheme** for small scale, simple adaptations.

**b) Provision of advice and advocacy** will be in partnership with the HIA and Occupational Therapy Team. The HIA will encourage and facilitate households with a disabled member to achieve independent living and improve the safety and quality of their homes.

Specifically we will:-

- Update and distribute information guides on adaptations together with the availability of advocacy and financial assistance from the Council.
- Compile a list of 'approved' contractors which will be monitored and updated on a six monthly basis.
- Support the register of adapted Housing Association property in the district.
- Support the 'Handyperson Scheme' to carry out minor repairs/DIY tasks for elderly or disabled residents.
- Provide signposting to a welfare rights advisor to enable service users to maximize their income and get assistance with benefit claims and appeals.

## **Aim Three**

### **To increase the supply of good quality private sector accommodation and maximise its contribution towards the provision of affordable housing**

The Ryedale Housing Strategy Action Plan encourages housing providers to supply decent, affordable accommodation and good housing management practice across all tenures. At a time when affordable housing supply is failing to keep up with demand, the private sector has a key role to play in increasing available accommodation, through:

1. Reducing the number of empty residential properties and obsolete storage/commercial space
2. Opening up access to private rented housing for groups in housing need and those who are vulnerable.

#### **1. Reducing the number of empty residential properties/obsolete storage/commercial space**

Bringing empty properties back into use can provide additional affordable housing of all types and tenures and at the same time improve environmental conditions. It addresses a range of housing, environmental, community safety and regeneration issues.

Empty homes are defined by the Government as “transactional” and “non-transactional”. A “transactional” empty property is one that is temporarily vacant because of a process that will result in the re-occupation or demolition of the property. It is recognised that transitional vacant dwellings are an essential feature of the housing market.

Non-transactional vacant dwellings are likely to be vacant for longer periods, and may not be actively marketed. Dwellings that are vacant for over six months are classified as long term. Homes that are occupied for part of the year such as holiday homes or student accommodation are classed as second homes and are excluded from the definition. Investment, inheritance and mobility holdings are often viewed as second homes but are classed as empty properties.

Council Tax records inform the Empty Homes Database concerning the number of long term empty dwellings in the district. On the 1<sup>st</sup> April 2008 there were a total number of 319 such properties which equates to 1.5% of the total private sector stock. This compares favourably with the national figure of 1.6%.

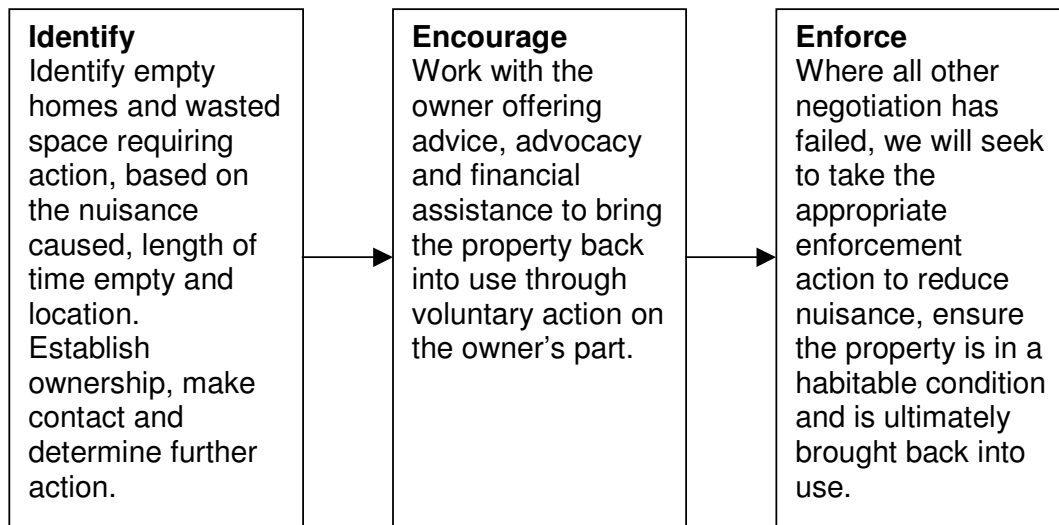
Analysis of the Empty Homes Database has shown that empty properties are distributed evenly across the district regardless of the length of time they have been vacant, indicating that localised market failure is not a significant causal factor.

The condition of a property has a considerable impact on the length of time it remains empty. The majority of homes vacant for over two years are likely to be in a poor state of repair or lacking in amenities. From this it is clear resources should be targeted to assist in the improvement of the condition of such properties to facilitate bringing them back into use via a sale or let.

In addition to empty residential property, there are a number of under utilised 'storage' areas over or adjacent to commercial premises and other redundant non-residential buildings. Whilst many are suitable only for commercial use due to their location and construction, a significant proportion could provide affordable residential accommodation. Where commercial use is not viable, conversion to residential accommodation will be encouraged.

Our starting point is to work with the property owner where possible. There are many reasons why properties become empty, some of which can be sensitive and it is important to be understanding of all different situations. However, owners should know that while we would prefer to work with them, non-action is not an option. By owning a property they have a responsibility for it and must act accordingly.

The strategy follows three simple steps:



### a) Identify

Empty homes and long term commercial/storage premises suitable for conversion to residential accommodation are initially identified via Council Tax records and notification from members of the public, to form the Empty Homes Database. The Empty Homes Working Group, consisting of representatives from Environmental Health, Planning, Building Control, Council Tax, Legal and Housing has been established to exchange information, trace owners and contact them to discuss the best way to bring their property back in use.

### b) Encourage

There are three options available to owners:

- to rent the property out
- to sell the property, or
- to live in it themselves.

How quickly they are able to do any of this will generally depend on the condition of the property. We can carry out inspections and will advise on the assistance available based on individual circumstances.

### Advice and Advocacy

- **Letting the vacant property** – Our Housing Options Officer (Private Sector) can provide advice on housing standards, good management practices, setting up tenancies and finding suitable tenants for the property, including nominations from our waiting lists. If the owner prefers to let through a managing agent, we can arrange this through a Service Level Agreement we have with a local lettings agency.
- **Selling the vacant property** – Through our Landlords' Forum we have contact with local landlords and property developers who may be interested in buying empty properties and vacant commercial premises/sites. If the owner prefers to sell through a managing agent, we can supply information on local agents, their typical costs and the services they provide.
- **Improving the property condition** – Housing Services can provide advice and guidance on housing standards – how to meet the Decent Homes Standard and the availability of financial assistance. We can also provide information on improving the appearance of the property and reducing anti-social behaviour prior to bringing it back into use, clearing rubbish, removing vermin and securing the premises.
- **Conversion/change of use** – Empty space over shops, redundant town centre office accommodation, former schools, traditionally constructed commercial buildings or other vacant facilities may lend themselves to conversion to some form of accommodation. Development Control can advise on the planning implications of a change of use for such premises and the opportunity to develop associated land with new housing. For these types of buildings and sub-division of single vacant dwellings, financial assistance and advice on housing standards is available from Housing Services.

### Financial Assistance

We also provide financial assistance in the form of grant subject to available resources and priorities. Their availability will be promoted through local forums, mailings, websites and publications to increase the uptake. The range of assistance includes:-

- **Empty Property Grant** up to £15,000, available to owners of residential properties that have been vacant for a minimum of six months and are in need of modernisation (excluding decoration).

### **c) Enforce**

Although the Council will endeavour to encourage and facilitate owners of empty properties to bring them back into use, it is recognised that the authority will have to undertake enforcement action to deal with certain properties. A combination of housing, environmental health, planning and building control legislation will be used

if necessary to either improve the visual appearance, safety and security of a building, pending its re-occupation, or to force the owner to bring it back into use.

## **2. Improved access to private rented housing for those in housing need or who are vulnerable**

The Housing Market Assessment completed in 2007 showed an acute shortage of affordable accommodation. Demand for rented accommodation is high and RSL stock which is let at affordable rents is in very short supply. There is a similar situation for private rented property. In addition there are significant barriers to prevent access to private rented accommodation for many groups. Through partnership working we aim to open up the private rented sector to vulnerable households not just to reduce the shortage of affordable housing, but to increase tenants' level of choice in living in an area of their preference, with schools and community services that best suit their needs.

- **Housing Options Team** – A Housing Options Officer (Private Sector) has been employed as part of the Housing Options Team. As mentioned previously, this officer will work with a local lettings agency in order to help those in housing need access the private rental sector. In addition, they work closely with landlords and tenants to resolve any problems that may otherwise result in the tenant being given notice to quit.
- **Rent Deposit Scheme** – A major barrier to private sector tenancies is the rent deposit, particularly for vulnerable households. A rent deposit scheme exists to provide deposits for households in housing need/homeless when they sign up to an assured shorthold tenancy. Households are given help to find suitable accommodation and offered support to maintain their tenancy.
- **Bond Scheme** – Prospective tenants often have difficulties in providing a bond or damage waiver to the prospective landlord. The Council's Bond Guarantee Scheme will underwrite a bond for a landlord affording the tenant the opportunity to save the bond during the first few months of the tenancy.
- The **Empty Property Grants** and **HMO Grants** have nomination rights attached to the grant conditions. This allows the Council to nominate prospective tenants for five years following completion of grant aided works – such nominations will come from the housing waiting list or from information we hold in relation to individuals who have an identified affordable housing need.

## Glossary

**BME:** Black and ethnic minority groups.

**BVPI:** Best Value Performance Indicator, performance measure of local authorities set by the Audit Commission.

**Category 1 Hazard:** Under the HHSRS, scores in excess of 1,000 are banded A, B or C and classified as category 1 hazards. Councils have a duty to take action for category 1 hazards. Hazards scoring 999 or less are classified as category 2 and Councils have discretion to take action.

**CLG:** Communities and Local Government Department.

**Decent Homes** The Government's agenda for raising the minimum standard of housing. See Appendix A for details.

**Empty Home:** A property that has been left vacant for at least six months.

**Fuel Poverty:** Where at least 10% of a household's income is spent on warming their home or meeting energy needs.

**HHSRS:** Housing Health and Safety Rating System, enacted by the Housing Act 2004 replaces the former fitness standard as the primary method of assessing housing conditions. A dwelling is assessed for hazards that may present potential harm to occupants, visitors and passers by, across 29 categories. Individual hazards are given a score by reference to a prescribed method of calculation to indicate their severity.

**RHIA:** Ryedale Home Improvement Agency provides advice and assistance with adaptations, improvements and repairs for older and vulnerable people.

**HMO:** House in Multiple Occupation, covers most types of accommodation where there are groups of people living together who do not constitute a family and where these people share some kind of amenity or common entrance.

**IMD:** Index of Multiple Deprivation, Government measure of income, employment, health, disability, education, skills and training, living environment and crime deprivation at small area level. It produces a national ranking.

**OT:** Occupational Therapist, assess clients' needs for disabled adaptations.

**SAP:** Standard Assessment Procedure, this is the Government's main measure of energy efficiency. It is an index expressed on a scale of 1 (highly energy inefficient) to 120 (highly energy efficient) based on annual space and water heating costs. (Please note the Government has now amended the range to 0-100).

**Vulnerable Households:** Government definition of households who are in receipt of one of the following means-tested or disability related benefits:- Income Support; Income-based Job Seekers' Allowance; Housing Benefit; Working Families' Tax Credit; Disabled Persons' Tax Credit; Disability Living Allowance, care component; Disability Living Allowance, mobility component; Industrial Injuries Disablement Benefit; War Disablement Pension; Attendance Allowance; Pension Credit; Child Tax Credit.

## Contact Information

More information on the services discussed in this strategy can be found by contacting:

Housing Services  
Ryedale District Council  
Ryedale House  
Malton  
North Yorkshire

YO17 7HH

Tel. 01653 600666

Email: [housing@ryedale.gov.uk](mailto:housing@ryedale.gov.uk)

Website: [www.ryedale.gov.uk](http://www.ryedale.gov.uk)

## Appendix A Housing Standards

### The Housing Health & Safety Rating System (HHSRS)

The Fitness Standard has been replaced with an evidence based risk assessment process called the Housing, Health and Safety Rating System (HHSRS) as defined by the Housing Act 2004.

The purpose of the HHSRS is not to set a standard but to provide a method of grading the severity of threats to health and safety in any dwelling. However, dwellings with category one hazards are regarded as not meeting the minimum level for housing. The HHSRS assesses 29 broad categories of housing hazard associated with or arising from:

Excess cold	Excess heat	Biocides	Fire
Falls on the level	Falls on stairs	Falls associated with baths	Falls between levels
Damp/mould growth	Carbon monoxide	Radiation	Electrical
Noise	Lead	Asbestos	Entry by intruders
Crowding and space	Explosions	Water supply	Food safety
Personal hygiene Sanitation/drainage	Flames/hot surfaces	Domestic hygiene	Structural failure
Volatile organic compounds	Uncombusted fuel gas	Collision/entrapment	Poor ergonomics
Inadequate lighting			

Two key tests are then applied to each hazard identified at the property:

- Compared to the average for the type and age of building, what is the likelihood of a dangerous occurrence as a result of this hazard?
- Compared to the average for the type and age of building, what would be the severity of the harm caused?

Based on the risk to the potential occupant who is most vulnerable to that risk, a calculation is then made using the likelihood (probability) of an occurrence over the next 12 months and the severity of the harm, to generate a hazard score.

Scores are divided into 10 bands (A to J). Band A is the most serious and J the least serious. Hazards which fall into bands A to C are Category 1 hazards and those in bands D to J classed as Category 2 hazards.

The hazard score does not dictate the action to be taken, but the Council has a duty under the Housing Act 2004 to take action of some kind if a Category 1 hazard is identified in a property, and a power to take action to deal with Category 2 hazard.

## Overcrowding/space and room standards

Overcrowding and space is principally assessed using the HHSRS however reference is still made to the room and space standards in the Housing Act 1985 which are still in force but are widely considered to be at the margins of acceptability (ODPM 2004). The rooms and space standards are contained in tables 1 and 2 below which detail the aggregate floor areas for all rooms available as sleeping accommodation in a dwelling and the respective permitted number of people who may sleep in them. Whichever is the lesser of the two standards applies. Children under one year of age do not count. Children between the ages of one and ten count as half a person and people aged ten and over, of the opposite sex (apart from adults living together as partners) are prohibited from sharing the same room.

Table 1: The Room Standard

Number of rooms	Number of persons
1	2
2	3
3	5
4	7.5
5 or more	2 for each room

Table 2: The Space Standard

Floor area of room	Number of persons
110 sq. ft. or more	2
90 sq. ft. or more but less than 110 sq. ft.	1.5
70 sq. ft. or more but less than 90 sq. ft.	1
50 sq. ft. or more but less than 70 sq. ft.	0.5

## Decent Homes Standard

The Decent Homes Standard is the minimum standard for all social housing and whilst not enforceable, is used as the national measure for sustainable private housing. Therefore, we will use it as the target standard for homes in the district when offering financial assistance.

The definition of a decent home is one that meets the four following criteria:

**a) It meets the current minimum standard for housing**

Dwellings below this standard are those defined as having category one hazards under section 2 of the Housing Act 2004.

**b) It is in a reasonable state of repair**

Dwellings which fail to meet this criterion are those where either:-

- one or more of the key building components\* are old and, because of their condition, need replacing or major repair; or
- two or more of the other building components are old and, because of their condition, need replacing or major repair.

**c) It has reasonably modern facilities and services**

Dwellings which fail to meet this criterion are those which lack three or more of the following:-

- a reasonably modern kitchen (20 years old or less)
- a kitchen with adequate space and layout
- a reasonably modern bathroom (30 years old or less)
- an appropriately located bathroom and WC
- adequate insulation against external noise (where external noise is a problem)
- adequate size and layout of common areas for block of flats.

**d) It provides a reasonable degree of thermal comfort**

This criterion requires dwellings to have both effective insulation and efficient programmable heating.

It should be noted that, whilst dwellings meeting criteria b, c and d are likely also to meet criterion a, some category one hazards may remain to be addressed. For example, a dwelling meeting criterion d may still contain a category one damp or cold hazard.

\* Key building components are the external components plus internal components that have potential safety implications and include: external walls; roof structure and covering; windows/doors; chimneys; central heating boilers; gas fires; storage heaters; plumbing and electrics.

## **Standards relating specifically to Houses in Multiple Occupation**

### **a) Housing Health & Safety Rating System (HHSRS)**

All Houses in Multiple Occupation (HMOs) will be assessed under the HHSRS for the presence of hazards both within individual self contained flats and lettings, and shared facilities such as bathrooms and kitchens, and common parts such as entrance halls, yard/garden areas and outbuildings. The guidance issued by the department for Communities and Local Government details how the likelihood and harm outcomes, for example for personal hygiene, will be affected by sharing and the degree of that sharing.

### **b) Management of HMOs Regulations**

These regulations have been made under the Housing Act 2004. They outline the general duties and responsibilities both managers and occupants of HMOs are under.

### **c) The HMO Licensing Standards Regulations**

For larger specified HMOs subject to mandatory licensing, there are additional standards which must be considered before a license is granted. The regulations define the amenities and fire precautions which should be present to determine the maximum number of occupants in the HMO.

**APPENDIX B**  
**DISABLED FACILITIES GRANT**

## **MANDATORY DISABLED FACILITIES GRANT**

### **Purpose of Disabled Facilities Grants**

The main purpose of disabled facilities grants is to improve the dwellings of disabled people so that it is easier for them to use their properties. This may mean enabling disabled people to be more able to care for themselves or making it easier for carers to look after a disabled person(s).

Circular 17/96 specifies the types of works that fall into the scheme as follows:

- **Facilitating access and provision** - these include works to remove or overcome any obstacles that prevent a disabled person moving freely into and around the dwelling and enjoying its use. The presumption is that a disabled person should have reasonable access into his/her home, to its main habitable rooms and to the bathroom or shower room. Grants for stair-lifts are given under this section.
- **Making a dwelling or building safe** - it is considered inappropriate to be prescriptive on the particular works that might be carried out under this section as the specification will depend on circumstances. However, they may include improving a lighting system, providing an enhanced alarm system or adapting the dwelling to minimise the risk of danger where a disabled person has behavioural problems that occasionally cause him to act in a boisterous or violent manner damaging the dwelling, himself or other people.
- **Room usable for sleeping** - the provision of a room usable for sleeping may be considered if the adaptation of an existing room or the access to that room is unsuitable.
- **Bathroom** - a disabled person should have access to a wash-hand basin, a WC and a shower or a bath (or if appropriate, a shower and a bath). This section may be used to provide these facilities and/or facilitate their use.
- **Facilitating preparation and cooking of food** - this section allows the council to offer disabled facilities grant to adapt kitchens to enable a disabled person to cater independently. It should be noted that where another family member does most of the cooking and preparation it would not normally be appropriate to carry out full adaptation of the kitchen.
- **Heating, lighting and power** - this section provides for the provision or improvement of a heating system to meet a disabled person's needs. Heating will not normally be provided in rooms that the disabled person does not use and the installation of a full central heating system should only be considered where the well-being and mobility of the disabled person would otherwise be affected. In addition this section allows for the adaptation of heating, lighting and power controls to make them suitable for use by a disabled person.
- **Dependant residents** - disabled facilities grant may be given for works to enable a disabled occupant to improve access and movement to, from and within the dwelling in order to care for another person who normally resides there.

- **Common parts** - disabled facilities grant may be given for works to facilitate access to a dwelling through the common parts of a building.

### **Eligibility**

In all cases it is necessary that the works specified in a disabled facilities grant scheme will meet the needs of the disabled person. For this reason it is essential that close liaison is maintained with the social services authority. The Circular details the roles and responsibilities of both social services and housing services, but in general terms social services will determine the needs of the disabled applicant and housing services will determine whether it is reasonable and practicable to carry out the proposed works.

In practice this means that grant applications will normally be accompanied by an identification of needs statement from North Yorkshire County Council, Adult and Community Care.

Disabled facilities grants are available for owner-occupiers and tenants. The circumstances in which each of these groups of people may be eligible for grant are set out in the 1996 Act and the Circular. This section summarises these rules but in any situation where there is doubt as to eligibility reference must be made to the two main documents.

- **Owner-occupiers** - may apply for disabled facilities grants subject to a test of financial resources. There is no prior qualification period and the property does not have to have been a dwelling for at least 10 years. Whilst there is no grant condition requiring repayment of the grant an 'owner's certificate' must accompany the application.
- **Tenants** - may also apply for disabled facilities grants subject to the conditions above and the provision of a 'tenant's certificate'. In addition, the landlord of the dwelling should provide an 'owner's certificate' unless it is considered to be unreasonable to require him/her to do so.

### **Amount of Grant**

The amount of grant offered to applicants will depend on the result of their test of financial resources calculation but is subject to a maximum of £30,000.

Occasionally applications are received from disabled people whose conditions are degenerative and in these cases it may be anticipated that further adaptations may be required in the future. The 1996 Act provides for this situation by allowing Councils to reduce the amount of an applicant's contributions by the amount that was contributed on any previous application. This means if the second application is made during the period of the notional loan assumed for the first application (10 years for owners and 5 years for tenants), then the amount of the second contribution should be reduced by the amount that the applicant contributed to the first adaptation. Thus if an applicant contributed £8,000 towards an adaptation and then made an application for further works towards which the contribution was £10,000 the second

contribution would be reduced by the amount of the first leaving a contribution of £2,000.

### **Test of Resources**

Applicants for disabled facilities grants are subject to an assessment of their financial resources to determine what, if any, contributions they should make towards the cost of the works.

The relevant person(s) for the purposes of a disabled facilities grant who would be subject to such a test are:

- ❖ the disabled occupant for whom the works are to be undertaken; and
- ❖ his/her spouse or partner; or
- ❖ the parent(s) of the disabled occupant who is less than 18 years of age.

This definition of a relevant person recognises that other members of the household do not benefit from the provision of adaptations for a disabled occupant.

### **Grant Conditions and Repayment**

DFG will be provided for the only or main residence of an applicant. Recent legislative changes have been introduced whereby, if an applicant disposes of their interest in the property in respect of which grant has been paid, there may be a requirement to repay all or part of the grant. Any such liability will be identified at the time of grant approval.

## **APPENDIX C**

### **HOME REPAIR GRANT/ HOME REPAIR LOAN**

## **HOME REPAIR GRANT/ HOME REPAIR LOAN**

The Home Repair Grant and Home Repair Loan have been developed in order to attempt to ensure that private sector owners/occupiers and tenants (with repairing obligations) who have limited finances at their disposal have the opportunity to access funding in order to carry out repairs, improvements or adaptations to their home. The two schemes take account of local needs and local funding constraints, the maximum amount currently available being £5,000. The range and scope of works for which assistance is available are the same for both schemes, it is the eligibility criteria that vary and as such will determine which form of assistance is the most appropriate.

### **Eligibility**

- Be aged 18 or over on the date of application.
- Live in the dwelling as their only or main residence or care for an elderly (aged 60 or over) disabled or infirm person.
- Have an owner's interest in the dwelling or be a tenant (with repairing obligations) of the dwelling, alone or jointly with others; or occupy the dwelling under an exclusive occupation granted for life or a period of more than five years.
- Have a duty or power to carry out the works in question.
- Where an applicant lives in a mobile home or houseboat they must satisfy a three-year qualifying period.
- Properties must be over 10 years old.

### **Home Repair Grant only:**

- If under 60 years of age, to satisfy the vulnerability criteria in relation to the receipt of benefit.
- If over 60 years of age to satisfy the vulnerability criteria or be on a low income.

### **Home Repair Loan:**

- If under 60 years of age, to be on a low income.
- If over 60 years of age to be not in receipt of one of the principal means tested benefits.

In the case of tenants, the Council would expect tenants to first approach their landlord for assistance as it is most likely that the landlord, rather than the tenant, would have the repairing obligation for the property. In the case of tenants, financial assistance would not be considered for any element of work for which the landlord has such an obligation. Repayment conditions (see later) would also not be applicable in the case of applications from tenants.

## Eligible Works

### a) Repairs

The grant is intended for small to medium sized works of repair, which will secure the basic fabric of the property from wind and rain and/or to protect the occupants from danger. Typical examples are as follows: -

- **Roof** - Works to make a roof weatherproof e.g. broken or missing roof slates or tiles perished and missing pointing, defective lead to soakers, flashings and aprons, chimney pots that require re-bedding, rotten fascia boards and soffits, leaking defective rainwater guttering and down pipes.
- **Windows/doors** - To make weatherproof. Where components can be overhauled satisfactorily this will be the option considered. Replacement will occur only where a unit is beyond reasonable economic repair, or where there is insufficient ventilation to a room. Any replacement units will incorporate suitable energy efficient materials/structure and crime prevention locking systems.
- **Dampness** - To eradicate rising or other forms of dampness e.g. by provision of DPC, remedial external pointing etc.
- **Heating** - Home repair Grant is not available for the routine servicing of appliances or for the conversion to a different fuel type. The only exception would be in the case of solid fuel. If a heating system is dangerous, obsolete or beyond repair grant aid will be considered. For gas appliances a report from a CORGI Registered installer will be required, which will be used to determine the nature of works required.

If the required work could be covered by way of another Government funded grant, i.e. Home Energy Efficiency Scheme (HEES) or Warm-front and the applicant fulfill the eligibility criteria then a referral to that scheme will be made in the first instance. Only if works are of an urgent nature and unreasonable delay would occur through a referral to another grant provider will an application for a Home Repair Grant be considered. Financial assistance is not available for the replacement of portable appliances.

- **Electrical Safety** - wiring that is suspected of being unsafe or wiring which is old will be considered for grant aid. In appropriate circumstances and where a report has been obtained from a competent electrical contractor (for example a member of the National Inspection Council for Electrical Installation Contracting) full rewiring of properties may be eligible under Home Repair Grant. Partial rewires will also be eligible in some cases - normally only wiring and fixtures to the main structure of a property will rank for grant assistance: outbuildings, garages, and add-on porches etc. are excluded.
- **Structural Defects** - Remedial works may be considered providing there is a report from a suitably qualified surveyor/engineer detailing the problem and specifying the necessary works.

- **Timberwork** - for the treatment or replacement of timberwork affected by wet rot, dry rot or woodworm.

b) Security Measures

Grant aid will be available for small-scale security measures for individuals who have a fear of, or who have suffered incidents of crime.

Such works could include: door chains, improved/additional door locks, spy holes, window locks, etc.

c) Adaptation Works

Assistance will be available for smaller scale adaptation works to assist a disabled person as an alternative to a DFG. The necessary identification of need statement from the welfare authorities will still be required.

Any financial assistance provided through the Home Repair Grant/Home Repair Loan Schemes will be registered as a charge against the property on the local land charges register.

This principle ensures that some local authority financial resources are recycled at some point in the future and maximises the amount of assistance that the local authority can offer to local residents within its limited resources.

It will be a condition of Home Repair Grant that if a relevant disposal is made, the owner will be required to repay the Grant in full to the Council (if disposal is within five years of completion of the works).

It will be a condition of a Home Repair Loan that the loan will be repaid in full upon the applicant no longer holding an interest in the property. There are no time limits attached to this condition to repay the amount of loan awarded.

Applicants will be notified of the relevant repayment provisions that will apply at the time of formal grant approval.

**APPENDIX D**  
**EMPTY HOMES GRANT**

## **EMPTY HOMES GRANT**

The purpose of this grant is to facilitate the Council's strategy of bringing empty properties into use, ideally as affordable rented housing, to make a contribution to the provision of affordable housing in an area where new development opportunities are limited.

The Council commissioned a Housing Market Assessment in 2007 which identified a major lack of affordable housing within the district. It is intended to review the Empty Property Strategy in order that, where possible such properties may be brought back into occupation and make a useful contribution towards addressing housing need. The provision of grant aid will assist this process.

The following grant assistance will be available: -

### **Empty Homes Grant**

The grant will be awarded to assist the owners of empty properties in undertaking renovation or repair work to make the premises habitable. Energy efficiency measures such as condensing boilers, insulation, etc. may also be considered.

Grant assistance will be available at the rate of 50% of the cost of eligible works subject to a maximum grant of £15,000

The grant applicant will be required to enter into a five year agreement with the Council which will require that: -

- (a) The property will be available for rent for the period of the agreement at an affordable rent level.
- (b) The Council be provided with 100% tenancy nomination rights for the period of the agreement.

Failure to comply with these requirements will result in a demand for the repayment of grant monies. Such repayment will be reduced by one fifth for each full year which has elapsed since completion of the works.

These conditions will be registered as a charge in the local land charges register and will be binding on any person who is at the time being an owner of the dwelling.

**APPENDIX E**

**ENERGY EFFICIENCY GRANTS**

## **ENERGY EFFICIENCY GRANTS**

This grant has been developed to try and address in part the issue of fuel poverty amongst the more vulnerable members of the local community. The assistance available will cover a range of measures to improve insulation measures and improvements to heating systems.

### **Eligibility**

#### **(a) to secure improvements to insulation measures:**

- To be over 60 years of age on the date of the application.
- The works are required to alleviate fuel poverty.
- If under 60 years of age, to be in receipt of one of the following benefits:
  - Child Tax Credit (with an income of less than £15,050)
  - Council Tax Benefit
  - Disability Living Allowance
  - Disablement Pension
  - Housing Benefit
  - Income based Job-Seekers Allowance
  - Income Support
  - War Disablement Pension or
  - Working Tax Credit

#### **(b) to secure improvements to heating systems:**

- The property to be in Council Tax Band A, B or C and
- The applicant to be in receipt of one or more of the following:
  - Child Tax Credit (other than the family element)
  - Council Tax Benefit
  - Disability Living Allowance
  - Housing Benefit
  - Income Support
  - War Disablement Pension or
  - Working Tax Credit
  - Industrial Injuries Disablement Benefit
- To be over 60 years of age on the date of the application.

### **Eligible Works**

#### **1. Improved Insulation Measures**

- Energy Efficiency Advice
- Energy efficiency light bulbs
  
- Insulation to the roof space
- Draught proofing to windows and outside doors
- Cavity wall insulation
- Insulation to the hot water cylinder

## **2. Improvements to Heating Systems**

- Provision of gas, electric, oil or other central heating system with boiler and up to five radiators including all valves and pipe work
- Repairs to the existing heating system
- Conversion to or alteration of a solid fuel open fire or stove

### **Applications**

The Council will not entertain an application for Energy Efficiency Grant Assistance unless the following are submitted to the Council:

- A fully completed Ryedale District Council Energy Efficiency Grant application form.
- At least one estimate from a contractor for the eligible works.
- A utility bill showing both your name and the address of the property to which the application relates or other evidence that you live at the property.
- In the case of an owner's application, the application must also include a completed certificate of "owner-occupation" signed by the applicant, or in the case of a tenant's application, a "tenant's certificate" relating to that dwelling.

In a case of a tenant's application please provide confirmation of the landlords consent to carry out the proposed works.

### **Approval**

The Council will notify you in writing if your application for Energy Efficiency Grant Assistance has been successful. The written notification will take the form "Notice of Approval for Energy Efficiency Grant" for the said dwelling.

The works must not begin until you have received a copy of the above-mentioned Notice of Approval. Grant will not normally be paid if you or anyone acting on your behalf begins work before you receive the Notice of Approval from the Council. An exception may be made where the Council is satisfied that there are good reasons for beginning the work before the application was approved, however confirmation in this respect must still be sought from the Council.

In approving an application for Energy Efficiency grant, the Council may require as a condition of the grant that the eligible works are carried out in accordance with any specification it decides to impose. A further condition of grant aid is that the eligible works are carried out within twelve months from the date of approval of the application. The period may however be extended by the Council if it thinks fit, particularly where it is satisfied that the eligible works cannot be or could not have been carried out without carrying out other works which could not have been reasonably foreseen when the application was made.

### **Amount of Grant**

Grant will be available at the rate of 100% for qualifying works subject to a maximum grant of £2,700 for improved insulation measures and £4000 for improvements to heating systems (oil systems only).

**Payment**

Payment of grant will only be made against an invoice, demand or receipt for payment for the eligible works, which is acceptable to the Council. Grants will be paid directly to contractors and will be subject to the completion of the works to the satisfaction of the Council.

**APPENDIX F**

**HOUSES IN MULTIPLE  
OCCUPATION (HMO) GRANT**

## **HOUSES IN MULTIPLE OCCUPATION (HMO) GRANT**

The main purpose of this grant is to improve conditions in houses in multiple occupation in order to render them fit for occupation having regard to the number of occupants. This means grants may be provided for the following works: -

- Provision of appropriate fire safety provisions and means of escape from fire.
- Provision of adequate preparation, cooking and food storage facilities.
- Provision of adequate washing and toilet facilities.
- Provision of necessary repairs and improvements.

It is not the purpose of this strategy to determine the precise nature of the necessary works. It is expected however, that following completion of a grant scheme an HMO will meet the standards laid down in circular 12/92 and the standards published by the Chartered Institute of Environmental Health.

These grants will only be available to owners of HMOs and, as with other landlord applications, the Council has a wide discretion as to the amount of grant it wishes to offer. The amount will depend on the circumstances of each case and will be determined by the Housing Services Manager. The maximum amount of grant which will be available is 50% of the cost of all eligible works subject to a maximum grant of £10,000.

As with other forms of landlord grants, these properties should make a valuable contribution to the provision for affordable housing for local people.

The grant applicant will be required to enter into a five year agreement with the Council which will require that: -

- (a) The property will be available for rent for the period of the agreement at an affordable rent level.
- (b) The Council be provided with 100% tenancy nomination rights for the period of the agreement.

Failure to comply with these requirements will result in a demand for the repayment of the grant monies. Such payment will be reduced by one fifth for each full year which has elapsed since completion of the works.

These conditions will be registered as a charge in the local land charges register and will be binding on any person who is at the time being an owner of the dwelling.

**APPENDIX G**  
**DECENT HOMES LOAN**

## **DECENT HOMES LOAN**

The Decent Homes Loan is available to qualifying applicants in order to enable them to undertake a scheme of works which will enable their homes to meet the Decent Homes Standard. Although not enforceable, it is used as the national measure for sustainable private housing.

### **Eligibility Criteria:**

- Be aged 18 or over on the date of the application
- Live in the dwelling as their only or main residence
- Have an owner's interest in the dwelling, alone or jointly with others.
- Have a duty or power to carry out the works in question
- Properties must be over 10 years old
- If under 60 years of age, to satisfy the vulnerability criteria in relation to the receipt of benefit
- If over 60 years of age, to satisfy the vulnerability criteria in relation to the receipt of benefit or be on a low income.

### **Eligible Works**

All works which are required to be undertaken in order to ensure that the dwelling will comply with the following standards, will be eligible for a Decent Homes Loan.

- a) It meets the current minimum standard for housing  
Dwellings below this standard are those defined as having category one hazards under section 2 of the Housing Act 2004.
- b) It is in reasonable state of repair.  
Dwellings which fail to meet this criterion are those where either:
  - One or more of the key building components\* are old and, because of their condition, need replacing or major repair; or
  - Two or more of the other building components are old and, because of their condition, need replacing or major repair.
- c) It has reasonable modern facilities and services.  
Dwellings that fail to meet this criterion are those which lack three or more of the following:
  - A reasonably modern kitchen (20 years old or less).
  - A kitchen with adequate space and layout.
  - A reasonably modern bathroom (30 years old or less).
  - An appropriately located bathroom and WC.

- Adequate insulation against external noise (where external noise is a problem).
- Adequate size and layout of common areas for blocks of flats.

d) It provides a reasonable degree of thermal comfort.

This criterion requires dwellings to have both effective insulation and efficient programmable heating.

It should be noted that, whilst dwellings meeting criteria b, c and d are likely also to meet criterion a, some category one hazards may remain to be addressed. For example, a dwelling meeting the criterion d may still contain a category one damp or cold hazard.

- \* Key building components are the external components plus internal components that have potential safety implications and include; external walls, roof structure and covering, windows/doors, chimneys, central heating boilers, gas fires, storage heaters, plumbing and electrics.

### **Repayment Provisions**

Any financial assistance provided in the form of a Decent Homes Loan will be registered as a charge against the property on the Local Land Charges Register. The amount of loan approved will be repaid in full upon the applicant relinquishing their interest in the property. There are no time limits attached to this condition to repay the amount of loan awarded.

## **APPENDIX H**

### **HOME APPRECIATION LOAN SCHEME**

## **HOME APPRECIATION LOAN SCHEME**

The Home Appreciation Loan is available to owner/occupiers who meet the vulnerability criteria or who are receiving a mandatory Disabled Facilities Grant. It is targeted at those on lower incomes who do not have sufficient savings to finance essential works to their property by offering a loan which is secured through the equity they have in their property.

### **Eligibility Criteria:**

- Applicants must meet vulnerability criteria.
- The applicant must not be able to access or afford commercial borrowing
- The property must fail the Decent Homes Standard.
- The maximum value of a loan must not exceed 50% of the property value. The minimum loan amount is £2,000 and the maximum £30,000.
- The total of all borrowing secured must not exceed 70% of the property value.
- The loan will be secured as a legal charge against the property

### **Eligible Works**

All works which would be required to be undertaken in order to ensure that the dwelling will meet with the Decent Homes Standard (as listed under Decent Homes Loan, Eligible Works).

### **Repayment Provisions**

- The Home Appreciation loan becomes repayable on the transfer of the property i.e. if the property is sold or the owner dies.
- The applicant has the right to repay the loan in full at any time from their own funds should they wish to do so. There are no early repayment charges if the applicant chooses to make an early repayment, however they must repay the re-valuation fee for their property.
- When the loan is due for repayment, an independent re-valuation will be carried out on the property.
- The amount to be repaid will be based on the lower of the following:
  - The same percentage of the revised valuation of the client's home at the time the Home Appreciation Loan is redeemed or
  - The amount of the original loan at a fixed rate of 2.75% above the Bank of England base rate per year added to the accumulating new loan balance at the end of each year, for the duration of the loan.
- If the property has decreased in value or the value is unchanged, the maximum the applicant will repay will be the original loan amount,

not the original percentage borrowed, which takes account of the 'no negative equity' guarantee.

- When the loan is repaid, the legal charge on the property will be removed.