

**Draft**

**North Wiltshire District Council  
Housing Renewal Strategy 2006- 2009**

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## Foreword

I am delighted to present the North Wiltshire District Council's Housing Renewal Strategy 2006 to 2009.

Poor housing conditions have a major impact on the health and well-being of residents, this may be properties that lack essential facilities or services, homes that are unsuitable for an occupant's disability and homes that cause people's health to suffer due to living in cold, damp housing. North Wiltshire District Council is committed to improving housing conditions in the District, in particular for the most vulnerable members of the community.

This Strategy provides information on our recent performance in delivering private sector housing services, identifies the resources we have, sets out our priorities for improvement over the next three years and, more importantly, how we will achieve them.

The strategy has been developed through a process of extensive research and wide consultation with stakeholders, Members, partner organisations and the wider community. It is also very much a working document; it will be reviewed regularly and updated on an annual basis.

To enable the Council to continue to improve its services to the community I would welcome your comments on this strategy and our future housing priorities.

Olivia Thomas  
Lead Member for Housing  
North Wiltshire District Council

This document is available in larger print other formats on request. It is also on the Council's website, which is speech enabled using the free Browseloud download from the Councils homepage.

# Introduction

Grant aid for rural housing was first introduced in the 1920s and extended to urban housing in the 1949 Housing Act. This grant aid has been used to achieve a number of different renewal objectives over the years but the forms of assistance were under central Government control until the introduction of the Regulatory Reform (Housing Assistance) Order 2002 (RRO). This has given Local Authorities the power to tailor the assistance available to meet local needs.

It is clear that there has been a major shift in Government thinking in regard to Private Sector Housing Renewal, firstly through the introduction of the Regulatory Reform Order 2002 and, more recently, in the enactment of the Housing Act 2004.

There has also been a move away from a property fitness standard to the Housing Health and Safety Rating, and the Decent Homes standard.

It is the Government's belief that everyone should have the opportunity of a decent home, due to the effect that poor quality housing can have on the health of the occupants and the quality of life in the area. The Government's view is that, while it is primarily the responsibility of private sector owners to maintain their own property, some owners, particularly the elderly and most vulnerable, do not have the necessary resources to repair or improve their homes.

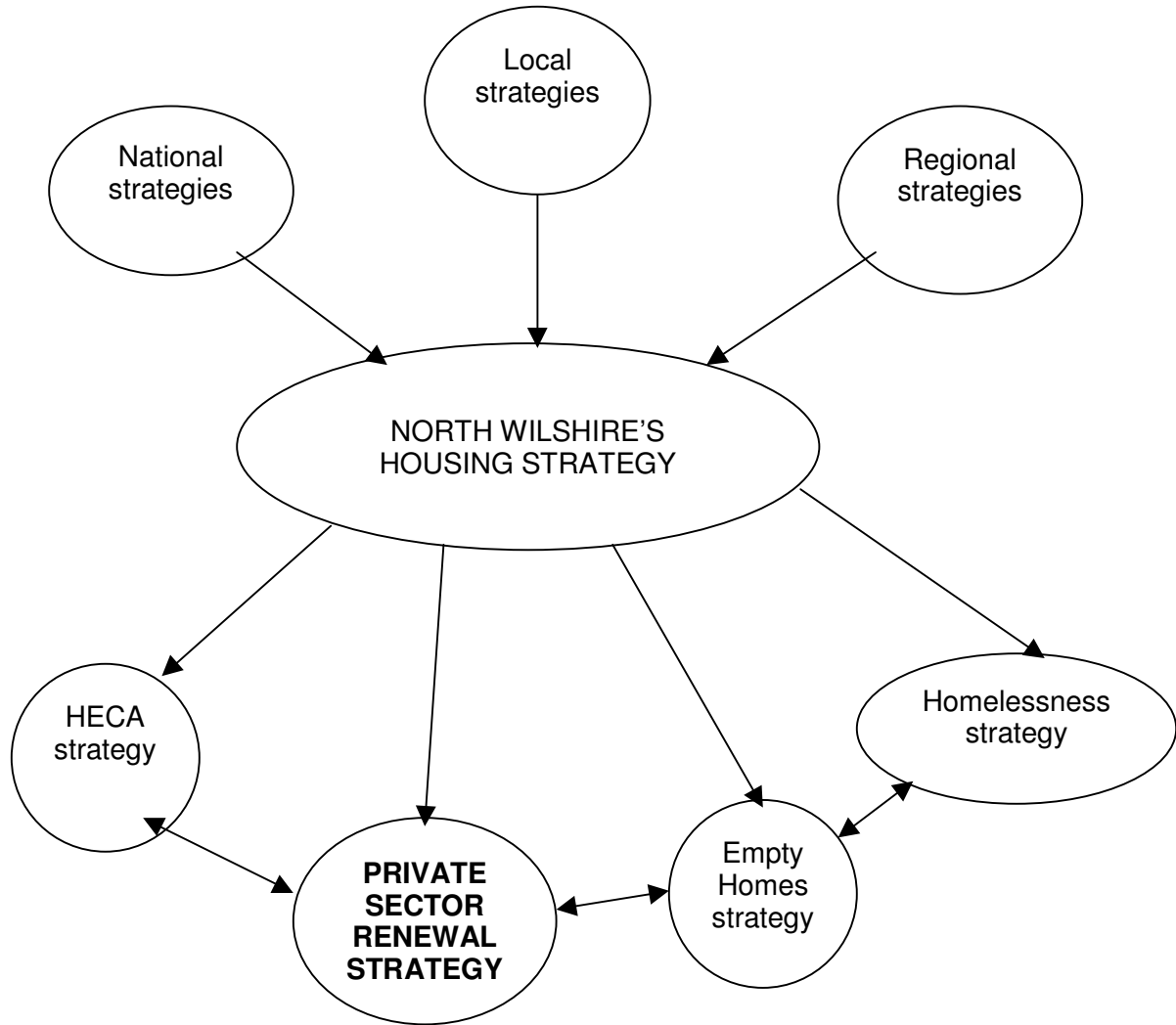
Since 1996 Local Housing Authorities have also been under a statutory duty to provide grant assistance to enable disabled residents to adapt their homes in order that they may live independent and dignified lives. They now also have the power to provide additional assistance to augment the mandatory assistance.

This strategy, which is underpinned by the private sector renewal policy, sets the priorities for assistance provided by North Wiltshire District Council,

# Executive Summary

To be added

# Corporate Context



The Housing Renewal Guidance 2002 suggests that the Community Strategy should be the starting point for determining policy priorities and acknowledges the impact of housing renewal programmes on a wide range of corporate objectives within the strategic context. These are: -

- Social & Health Care Strategies, particularly those enabling people to remain within their own home and the key role of Home Improvement Agencies play in the context of the local Supporting People Strategy through which they have been funded from 2003/2004.
- Employment and broader economic regeneration strategies – stressing the importance of regeneration linked to economic future.
- Equal Opportunities and diversity strategies – to reflect the needs of all members of the community

- Strategies to tackle crime and antisocial behaviour – supporting cross tenure working including the establishment of landlord forums.
- Fuel poverty and energy efficiency strategies – linked to Agenda 21
- Planning and land use strategies – setting out a long-term framework for the physical renewal and retention of the authorities housing stock including empty homes strategies and the reuse of land and buildings.

Policy priorities should be reviewed regularly and may be client based; area based; property based sector based or based on themes depending on the needs identified.

### **Community Strategy**

North Wiltshire has developed its Community Strategy through the North Wiltshire Local Strategic Partnership (LSP), a forum consisting of partners from local government, other public services such as Health and the Police, voluntary & community groups, housing associations, young people and the business sector. The LSP identified a vision for North Wiltshire featuring 8 critical areas for the social, economic and environmental well being of the District.

The key areas are:

- Social Care & Health
- Countryside
- Housing & the Built Environment
- Economy
- Transport
- Crime & Community Protection
- Education, Skills & Learning
- Culture

### **The Strategy for Wiltshire 2004-2014**

The Wiltshire Strategic Board produced a strategy to make Wiltshire “a County fit for our children”. The Wiltshire Strategic Board is the County’s Local Strategic Partnership (LSP) and this plan is the community strategy. The strategic board uses 8 policy themes which broadly mirror those of the District’s LSP. One of the policy themes is housing and the built environment. culture

The Wiltshire Strategic Board works closely with the District’s LSP and with community area partnerships sharing broad objectives to reduce duplication. One of the key ways identified in meeting the housing need is to make best use of existing private sector housing stock.

**The Housing Strategy** sets the following focus points for improving existing housing.

- Focus grant funding on ensuring that those most in need are able to live in decent housing. The Council in partnership with the other

Wiltshire Councils is exploring providing assistance through other alternatives such as loans and equity release.

- Energy efficiency promotion to meet HECA (Home Energy Conservation Act) targets
- Working with partners to meet the Government aim to make all homes decent

Its five options for improving the private sector are listed below,

Option 1 - Care & Repair (Home improvement Agency)

Option 2 - Energy efficiency

Option 3 - Making Best Use of Available Resources

Option 4 - Implementing the Housing Act 2004

Option 5 - Making Best Use of Existing Stock

The **Economic Regeneration strategy 2005-2008** guides the economic regeneration of North Wiltshire District Council. An essential part of the economic regeneration strategy is to ensure that our communities are sustainable and the Housing Team is keen to ensure that residents of North Wiltshire have access to a decent home and that there are equal opportunities for all to access housing services.

In **The Community Safety Strategy** one of the key priorities for the North Wiltshire Community Safety Partnership is to make people feel safer. The Housing Team is working closely with partners from other agencies to make North Wiltshire a safer place to live. This has amongst its targets to improve partnerships with voluntary and statutory organisations and to make best use of all resource available to fight crime. In terms of private sector renewal this is by ensuring that the North Wiltshire Handy Person Scheme will provide home safety checks for vulnerable people, especially the elderly

The Council produced its first **Homelessness Strategy in July 2003** and has already reduced, and in many cases avoided, the use of Bed & Breakfast accommodation for homeless families.

Bringing empty properties back into use links in with this by increasing the provision of alternatives to the use of Bed & Breakfast.

The regional strategy raises the particular challenges in this area of the country of accessing home ownership for many people and therefore the need for alternative tenures.

### **Equality and diversity**

Using the standards set by the **Commission for Racial Equality** (CRE), the District Council is currently undertaking an assessment on all aspects of services across the Council to ensure that they comply with the CRE's statutory standards. This involves an overview of all of the services and a programme to implement appropriate measures that promote good practice, eliminate discrimination, and ensure equal opportunities.



The District Council implemented a **Race Equality Scheme** on May 31<sup>st</sup> 2002, which included an action plan to deliver the requirements of the Racial Equality Amendment Act 2000. The Racial Equality Council for Wiltshire is assisting the District Council in this process. From this analysis, the Council will be able to identify any specialist Black and Minority Ethnic housing needs and will use this information to inform future developments.

The Council subscribes to EITI, a telephone interpreting service line available for clients whose first language is not English.

BME communities make up 1.7% of the population of North Wiltshire (National Census 2001, ONS). This population is spread fairly evenly over the district with no concentrations of people from ethnic minorities.

# National, Regional and Local Priorities

## The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

This has repealed much of the prescriptive legislation governing the provision of renewal grants to homeowners and introduced a new wide-ranging power for Local Authorities to provide assistance for Housing Renewal.

The 'Order' contains a new general power to provide assistance for housing renewal. Assistance may be provided for repair, improvement and adaptation of housing. It may also be given for demolition of a dwelling and help with rebuilding costs or to provide alternative accommodation in any location where this supports the improvement of living conditions in its area. The provision of alternative accommodation may be made available where the authority proposes to purchase the existing accommodation or where the provision represents a better alternative compared to repairing, improving or adapting the existing property.

Local authorities may provide assistance in the form of Grants (linked to means testing), loans or equity release. Authorities may also provide loans via third parties, e.g. commercial lenders, housing associations or it may itself or with other authorities establish or support a special purpose vehicle (SVP) designed to administer "not for profit" schemes of financial assistance for housing renewal; or a combination of both.

Before using these powers North Wiltshire District Council must publish a policy on how it intends to use them. The Private Sector Renewal Policy is set in the context of this Strategy, which sets out the key priorities for the policy and relates them to the wider picture.

### **Sustainable communities**

In February 2003 the Government launched its Sustainable Communities Plan, a comprehensive programme to improve people's homes, neighbourhoods and quality of life. The plan set out a vision to meet housing need in sustainable communities. The Council is committed to building sustainable communities and achieving a balance between economic, social and environmental objectives through community planning and the Community Strategy, the Community Safety Strategy, the Regeneration Strategy, the emerging Local Plan and the Housing Strategy, which has been assessed as fit for purpose.

### **Decent homes targets in the private sector**

Following **the Housing Green Paper 2000**, the main essence of the Government's Housing Policy Statement, "Quality and Choice" was to ensure a decent home for all. The criteria for a Decent Home is:

1. That it meets the current statutory minimum standard for housing,
2. It is in a reasonable state of repair,
3. It has reasonably modern facilities and services and

4. It provides a reasonable degree of thermal comfort.

In 2000 the Government set a target that all social housing should reach the decent homes target by 2010. In 2003 it extended the target to include vulnerable households in the Private Sector. The target set was that 70% of vulnerable households should live in Decent Homes by 2010.

Vulnerable households have been defined as those in receipt of at least one of the principal means tested or disability related benefits.

The Council is committed to these objectives and works closely with partners in social housing, and planning and building control, to ensure that this target will be met.

### **The Housing Act 2004**

This received Royal Assent on 18th November 2004. This is a major piece of legislation, which deals in the main with housing standards and conditions in the private sector. The aim of the Act is to create a fairer housing market for all those who own, rent or let residential property, while protecting the most vulnerable households in the community. This Act will have an important impact on how Housing Renewal will be carried out within North Wiltshire in the future. The main provisions of the act are:

- **Housing Health & Safety Rating System (HHSRS)**  
This Act replaces the existing Housing Fitness Standard with the Housing Health and Safety Rating System. The Housing Fitness Standard is based on criteria first introduced 80 years ago. Its replacement by the new Housing Health & Safety Rating system represents an important shift in thinking from a system that primarily deals with the physical condition of the property to one which is concerned with the risk posed to the occupants by the condition of the property. On the 6<sup>th</sup> April this change came into force. The funding which was set aside for making properties fit in the past will now be targeted to properties to ensure that they are free of category one hazards under the new HHSR system.
- **Eligibility For Disabled Facilities Grants**  
The eligibility for Disabled Facilities Grants has been extended to include all those occupying caravans as their only main residence.
- **Licensing of House in Multiple Occupation.**  
The Housing Act introduces a mandatory scheme to license all properties of 3 stories and above that are rented to more than one household and contain at least 5 occupants.
- **Interim & Final Empty Dwelling Management Order**  
These orders enable the Local Authority to take over the management of empty properties as determined by Residential Property Tribunals. An interim order can only be used with the consent of the owner, while a final order can be made without the consent of the homeowner

Since the introduction of **The Housing Grants, Construction and Regeneration Act 1996** local Authorities have a statutory duty to provide grant aid to disabled people to adapt their homes in order to meet their needs. Councils were also encouraged to provide discretionary grant for home improvements. **The Regulatory Reform order 2002** extended assistance to include advice, loans and equity release, while still retaining the mandatory disabled facilities grant.

**The Home Energy Conservation Act 1995 (HECA)** requires all local housing authorities to identify and implement practicable and cost effective measures to improve energy efficiency in all homes by 30% by 2010 based on 1996 figures.

Affordable warmth is the ability to heat your home to an adequate level for household comfort and health without incurring financial hardship. Significant improvements have been achieved since 1996 and continue to be achieved through a combination of grant assistance, advice and partnership working with **Wiltshire Energy Advice Centre**. As of March 2005 there has been an overall improvement in energy efficiency in residential accommodation of 17.5%.

In order to ensure that all residents of the district have an opportunity to live in a warm and healthy home the Council works with and partially funds Wiltshire Energy Efficiency Advice Centre.

**The Homelessness Act 2002** sets out the legislative framework for assisting homeless households and the allocation of social housing. One of the main requirements of the Act was that all Local Authorities should produce a Homelessness Strategy focused on:

- The reduction in the use of Bed & Breakfast accommodation for families
- Increased support for people in temporary accommodation
- Increased emphasis on preventing homelessness.

The **Regional Housing Strategy** highlights the rise in homelessness and use of temporary accommodation.

### **Supporting People Strategy**

Supporting People is a partnership between Wiltshire County Council, the 4 District Councils, 3 Primary Care Trusts and the Probation Service.

The 5-year Strategy was recently submitted to the ODPM, following approval by the Partnership Board. It sets out 5 strategic priorities for housing related support services in the county. These are:

- Enabling people to live independently and in their chosen home setting for as long as possible.
- Using floating support instead of accommodation based services to break the automatic link between a tenancy and support and provide as much flexibility and choice as possible.

- Linking with our partners and other agencies to provide housing related support packages as part of integrated services
- Provide preventative housing related support services to minimise crises such as hospitalisation, institutional care, homelessness, social exclusion and re-offending
- Work with housing authorities, housing providers and voluntary agencies to ensure vulnerable people are supported to access housing advice and suitable accessible housing of their choice

# Partnership Working

The Housing Renewal Guidance 2002 advocates working with local partners and looks at a range of partnerships, many of which currently exist within the Council, and suggests some new partnerships which reflect the changing financial regime introduced by the Regulatory Reform Order on Housing Renewal.

Partnership working must lie at the heart of any renewal strategy. North Wiltshire District Council recognises that its objectives cannot be delivered in isolation. We work with a variety of organisations to ensure that housing and related issues are addressed in order to deliver the priorities identified in its strategies. We are therefore fully committed to partnership working and have worked hard to establish effective joint working for the benefit of the community. Within the area of Housing there are a number of key partnerships that link specifically to housing renewal. These are:

## **Whole Systems Management Group**

This district-wide group meets quarterly and is comprised of all the partners that are involved in the disabled adaptation process. This includes Council Grant Officers, Occupational Therapists, Client Agents, and Care & Repair - the Home Improvement Agency. The purpose of the group is to streamline the disabled adaptation process and ensure that all parties are working together to achieve the best outcome for the client.

It is a forum for addressing:

- 1) complex cases
- 2) delays in any part of the process
- 3) best practice and innovations
- 4) issues relating to available resources.

## **Strategy for older people**

One of the recommendations made following the Joint Inspection of Older People's Services in Wiltshire which took place in June/July 2005, was that Wiltshire County Council should develop a county-wide strategy for older people that involved health, social care and housing. The process for developing an older people's strategy group is now underway and is leading in developing the strategic approach to services to meet the needs of all older people. This strategy will be developed alongside the Community strategy "A County Fit for Our Children".

## **Housing Renewal Officer's Group**

This group meets on a six weekly basis and is comprised of Private Sector Housing Principals / Managers from Swindon BC and each of the Wiltshire District Councils.

The group meets to discuss all areas of Private Sector Renewal including;

- 1) New Legislation
- 2) Pressures on resources
- 3) Bench marking exercises
- 4) Best practice
- 5) Possibility of cross-county projects.

Currently the group are involved in:

- A. Exploring the possibility of setting up a county wide Loan & Equity Release Scheme
- B. Joint working on HMO (Houses in multiple occupation) licensing.
- C. New Health & Safety Rating System and other elements of the new Housing Act 2004.

### **HECA GROUP (Home Energy Conservation Act)**

The partnership evolved following the introduction of the Home Energy Conservation Act 1996. The main focus of the group is to provide advice and assistance to residents of Wiltshire and Swindon on improving energy efficiency in the home and helping to reduce fuel poverty.

North Wiltshire District Council works with other Wiltshire Councils and Wiltshire Energy Efficiency Advice Centre. Their role is to provide all residents with free and independent advice on how they can make their homes more energy efficient while at the same time ensuring that their fuel bills are kept to a minimum. They also refer people towards national grants and discounted schemes available. As part of the HECA obligations, local authorities must also report on their activities to tackle fuel poverty and a local Affordable Warmth Strategy has been developed by HECA partners, health professionals and agencies such as Age Concern.

### **NWDC Internal Energy Group**

This partnership is a new initiative set up in January 2006 by Council officers with the purpose of highlighting what the Council does in promoting energy efficiency in the district. The group involves officers from Housing, Planning, Building Control and Environmental Services

Although in its infancy, the group have mapped out an initial matrix of the council's involvement in promoting energy efficiency and some basic objectives.

### **Empty Properties Group**

This Wiltshire-wide group meets quarterly to share good practice regarding empty homes. In particular, due to the limited availability of grant assistance, this group focuses on exploring innovative methods for encouraging owners to bring their properties back into use. The work of the group has been instrumental in setting up a Rent Deposit Scheme

### **Private Sector Leasing Scheme.**

North Wiltshire District Council launched this scheme, in partnership with Westlea Housing Association and Sarsen Housing Association, in early 2004 and we now have over 30 appropriately sized, self-contained properties for use as temporary accommodation throughout the District. This initiative not only ensures that homeless households have a better quality of life while waiting for permanent housing, but also makes considerable savings on Bed & Breakfast and Housing Benefit expenditure.

### **Local Strategic Partnership and Community Plans**

The District Council has been working in partnership with other organisations and community groups to identify what the people of North Wiltshire want and need and where actions and improvements are needed. The Community Partnerships team has produced five Community Plans and an over-arching Community Strategy. Eight key areas have been identified as vital to the social, economic and environmental well being of the District. All five Community plans identified the need for new affordable housing as a key area.

### **Community Safety Partnership**

The North Wiltshire Crime and Disorder Partnership is made up of public and private agencies each playing their part to reduce crime and disorder in North Wiltshire, in partnership with local communities. The partners include the North Wiltshire District Council, the police, fire and health services, criminal justice and probation services, the Chamber of Commerce, the Youth Offending Team and the Drug Action Team. The Housing Team is working closely with partners from other agencies to make North Wiltshire a safer place

### **Wiltshire & Swindon Home Improvement Agencies**

By working in partnership with local authorities, Social Services and Health Authorities, Wiltshire & Swindon Home Improvement agencies help older and disabled people to live independent lives by giving advice, improving their homes and making them more suited to their needs. The Agencies meet a variety of needs and create new services for the community. Ridgeway Care & Repair provides a co-ordinated service across North Wiltshire, West Wiltshire and Kennet.

### **Housing Association Liaison Group**

This group, consisting of representatives from Registered Social Landlords, Voluntary Organisations and the Supporting People team and led by the District Council, meets twice yearly to discuss current housing issues, including nominations and lettings, access to support, housing benefit, housing renewal, disabled adaptations, energy efficiency and community safety issues.

### **Housing Advice**

The Council currently has a contract with the Citizens Advice Bureau, (CAB) to provide housing advice that is free and independent. This service is available throughout the district through the CAB's offices in Chippenham and Calne. There are also surgeries in Corsham, Malmesbury and Wootton Bassett and, if necessary, home visits can be arranged.

Under the terms of this contract the CAB provide housing advice and assistance, debt counselling for rent or mortgage arrears and representation in Court for possession and eviction proceedings. They also assist and support clients who have requested a review of their homeless decision.

Following a review of the Advice Service it was decided by the Council Executive on the 20<sup>th</sup> April 2006 that the service would be brought back in house. Although the contract was due to end in January 2006 it has now been extended to September



2006. This is to allow the Council to develop an implementation plan for the transfer of service which will ensure minimum disruption to clients.

### **Supporting People**

We contribute to the countywide Supporting People programme and have been closely involved their strategic review of services for example, the review and development of Home Improvement Agencies, to include, for the first time, a Home Improvement Agency in West Wiltshire. This has ensured that every resident in Wiltshire now has access to the services of a Home Improvement Agency.

### **Affordable Warmth steering group**

This group was established to work with the community, health, voluntary and statutory agencies to eradicate fuel poverty in Wiltshire & Swindon. It has produced the Affordable Warmth Action Plan and continues to ensure that the aims, tasks and targets are achieved.

### **Care and Repair Steering Group**

The steering group monitors the work of the home improvement agency in terms of the current service it provides to local people, what opportunities there are to expand or improve these services and future funding issues.

It is made up of officers from care & repair, local Members, council officers, and representatives from the voluntary sector & clients.

### **Disabled Facilities Options group**

Made up of representatives from Social services, Housing and the voluntary sector the purpose of this group is to ensure that options other than grant aid are explored effectively, and that all parties involved in the disabled adaptation process especially the disabled client are aware of the different means of resolving their issues.

The group is initially focusing on:

- 1) Setting up an effective process for moving clients to more suitable accommodation rather than providing large scale adaptations such as house extensions.
- 2) More efficient ways of using existing resources.  
Investigating use of modular buildings and ramps rather than just conventional extensions
- 3) Drawing up a more user friendly guidance leaflet on the disabled adaptation process for members of the public.

## Local issues, Needs & Expectations

Identifying local issues, needs and expectations within localities is a vital step in establishing robust policies and the Housing Renewal Guidance 2002 recommends the following as the minimum requirement: -

- Stock condition data, including energy efficiency
- Knowledge and understanding of the local housing market
- Details of the prevailing social and economic conditions, including fuel poverty
- Profiles of the age and health of the local population
- Data indicating demographic changes and trends

Having established the National & Regional Priorities, it is important to look at the local situation in order to establish the key Housing Renewal Priorities for residents of North Wiltshire while at the same time making best use of available resources. This is based on evidence from:

- ◆ Stock Condition Survey 2003
- ◆ Housing Needs Survey 2005
- ◆ Census 2001 & National Statistics
- ◆ Consultation

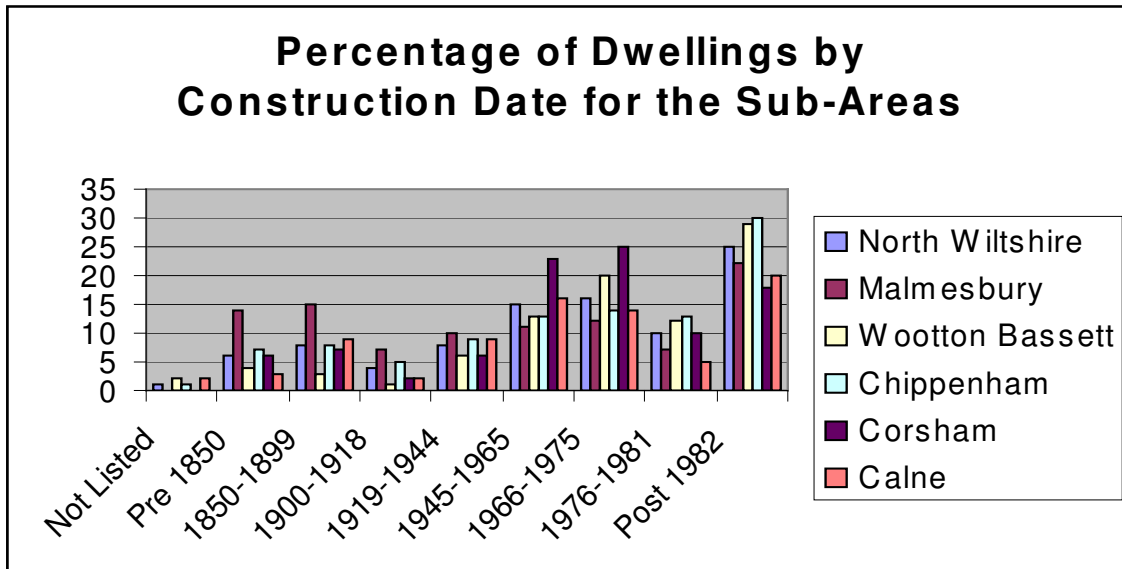
### Housing Stock Condition Survey

Stock condition surveys, as a means of identifying housing stock condition, have long been recognised as an essential part of housing strategy development. The government undertakes a national five yearly house condition survey and imposes a statutory duty on councils to review conditions annually.

A house condition survey allows the Council to monitor its housing strategy and policies in the light of legislative and other related changes. It allows the Council to review its strategy for meeting the requirements of HECA.

The survey results identify the extent of existing problems in the housing stock and indicate the level of resource needed to make an impact.

This survey was carried out internally using staff employed by the Council, during 2003/4. It included the production of a sample of 1500 property addresses and all properties were sub-defined into the five established areas of the District. 1025 addresses were visited in total and this figure is used as a basis for analysis.



Across all sub areas the predominant property age is for post 1982 dwellings with the exception of Corsham where property was predominantly built during the 1945 to 1975 period. The majority of the earliest property is found within the Malmesbury sub area. Across the district as a whole, only 18% of dwellings are pre 1919.

Traditional houses, accounting for 90.0% of the stock, dominate North Wiltshire's stock. The remainder of the stock in North Wiltshire comprises of a mix of non-traditional build and flats. The profiles for the sub areas almost exactly mirror the profile for the District as a whole.

The dwelling building type profile for terraced, semi-detached and detached alone, as categories, is similar across the sub area analysis with some exceptions. The detached form is dominant in across all areas and highest in Malmesbury at 44% and lowest in Calne at 23%. Terraced homes are the next dominant forms and are highest in Chippenham at 31% and lowest in Wootton Bassett at 22%. . The highest occurrence of purpose built flats are found in Chippenham at 9%.

### Condition

The report estimated that 1060 properties were unfit for human habitation in accordance with the relevant statutory provisions accounting for 2% of total housing stock in North Wiltshire. This compares favourably figures given by the office of the ODPM of 4.1 % for the South West and 4.8% for England and Wales in April 2004.

On further assessment 7.6% (4028) of properties although not unfit were identified as seriously defective and on the borderline of descent into unfitness.

The table shows the distribution of unfitness by tenure and indicates that the majority of unfit dwellings across the district are in owner occupied properties (1.6%).

Rates of Unfitness by Tenure(%)  
(Source –North Wiltshire District Council SCS)

	Unfit	Defective
RSL	0	18
Owner Occupied	16	44
Privately Rented	5	8

The incidence of unfitness in the owner occupied sector in North Wiltshire is 1.6%, which is well below the 6.0% identified at national level. Similarly, whilst at less than three times the rate for owner occupation (North Wiltshire), the rate of 0.5% in the private rented sector is also well below that identified at national level (19.3%). There was no incidence of ‘unfitness’ in the RSL stock.

From the findings, there is a need to deal with poor housing in the owner occupied sector, as this is, by distribution, where most of the poor housing is concentrated.

The most striking feature is that the overall findings for “unfitness” and “defective”, as stand-alone issues, reveal that from an examination of the entire age band profiles that the housing stock in general is good in North Wiltshire.

Sub area summaries based on unfitness and defective premises may provide the Council with a basic measure to show the distribution of housing problems within the District. However indications are that the spread of defective and unfit dwellings is across the areas in the District and there is no evidence for the introduction of area based strategies.

In the District £15.9 million is needed to remedy unfitness, including associated disrepair. The average cost to deal with unfitness and associated disrepair equates to £15,000 per unfit dwelling.

The majority of respondents (40%) would use savings to fund works. Only 5.3% would consider using the equity in their home to finance such works whilst 11.4% would take out a loan. It is notable that only 2.7% would consider applying for a grant to finance such works.

In considering that 55% of home owners have equity in their homes greater than £50,000, it is surprising that not more would consider using this equity to fund works.

The ratio between grants and loans leads to the conclusion that most home owners would prefer access to loans rather than applying for grant aid from a local authority.

### **Decent homes**

In terms of meeting the decent homes standard it was established that approximately 1555 vulnerable households live in non decent homes, accounting for 36.2% of the total number of vulnerable households in the District. The Council envisages meeting the national target of 70% of vulnerable households living in decent housing by 2010.

### Empty properties

The Stock Condition Survey 2003 estimated 620 empty dwellings (1.17%) in the district. They were distributed amongst those awaiting sale (0.29%), those being modernised (0.39%), those being newly vacant (0.29%), those being mid term vacant (0.10%) and those classified as being long term vacant (0.10%). It is worth noting that those awaiting sale, those being modernised and those newly vacant comprise the major share of vacant dwellings across the district. The mid and long-term vacant dwellings comprise just 0.2% of the district stock total.

Recent figures from Council Tax confirm that there are 671 empty homes in the District of which 486 have been empty for more than 6 months. Further analysis of this figure will be a key action for the Empty Homes Strategy.

### Security.

The provision of safe, warm and affordable housing and to support and meet the needs of vulnerable people as a priority is already highlighted in our Housing Strategy.

Whilst security issues are generally treated as the householder's responsibility, as part of the survey, we gathered information through "face to face" interviews coupled with the observations of the surveyors, to determine the extent of security provision or otherwise in the pipeline. The occurrence of security measures in the stock reveals existing provision. The % figures are not mutually exclusive.

**Occurrence of Security Measures. - % of Stock/Element.  
(Source –North Wiltshire District Council SCS)**

Security Element	% of North Wiltshire
Strong external door	82.9
Deadlock on front door	63.5
Door viewer	33.4
Door chain	25.8
Secure windows	76.1
Burglar alarm	10.9
Fanlight over front door	9.6
Burgled last 3 years	3.0
Car crime	5.0

Improvements to doors/windows are clearly self-evident and are linked to the most popular elements of self-improvement (elements which are also perceived by householders to improve the visual quality of their homes).

It is estimated that 3% of households, have been burgled in the last three years and 5% of households have suffered from crime to their car (whilst parked at home in the usual place).

Key points:

The House Condition survey reveals:

- 57.5% of North Wiltshire residents have lived in their home for more than five years.
- It is estimated that some 2.4% of all households are in receipt of Income Support, 3.9% Housing Benefit, and 4.2% of Working Family Credit.
- 12% of households interviewed included a person with a disability or long-term illness. This compares favourably with the findings of the District Wide Needs Survey 2005.
- Household crime in North Wiltshire is low and security measures to doors and windows are high at 82.9% and 76.1%

### **Heating and energy efficiency**

Since April 1996 there has been 17.5% energy saving in North Wiltshire, this is a significant step towards our target of 30% energy saving by 2011.

North Wiltshire DC helps fund the Wiltshire Energy Efficiency Advice Centre as part of its HECA strategy. Through them the “Health Through Warmth” scheme is funded that aims to assist people whose health is suffering as a result of their cold, damp housing.

- In 29.7% of homes hot water is provided by combination or multipoint heating, whilst only 0.5% of gas boilers and 1.4% of oil boilers are condensing boilers.
- Only 1% of hot water cylinders lack insulation and the majority (51.8% have insulation of over 25mm.
- The most common form of primary and secondary heating is by gas (43.7%), with electric heaters being present in 7.4 % of homes.
- 31.7% of homes have loft insulation of less than 150mm, and only 11% of homes with cavity walls have cavity wall insulation.

This indicates that there is a continuing need to promote improvements to insulation in homes and identifies the need to improve energy efficiency across the District.

### **District Wide Housing Needs Survey 2005**

In December 2004, the District Council, in partnership with Swindon Borough Council, commissioned Fordham Research to undertake a District wide housing needs survey.

The study was designed to assess the future requirements for both affordable and market housing. The survey identified a number of key findings. These included:

- There is an estimated shortfall of affordable housing in the district of around 780 units per year.

- The greatest shortfall is in one and two bedroomed properties in the Chippenham sub-area.
- It would be difficult to justify an affordable housing target below 40% and a threshold above 10 dwellings
- At most 40% of the affordable housing should be for shared ownership with the remainder social rented.
- In the owner occupied sector there is an overall shortfall of provision, which is most acute for two-bedroom accommodation with a surplus of four bedroom accommodation.
- 11.1% of households contain people with support needs with over half of those households having a physical disability.

### Tenure

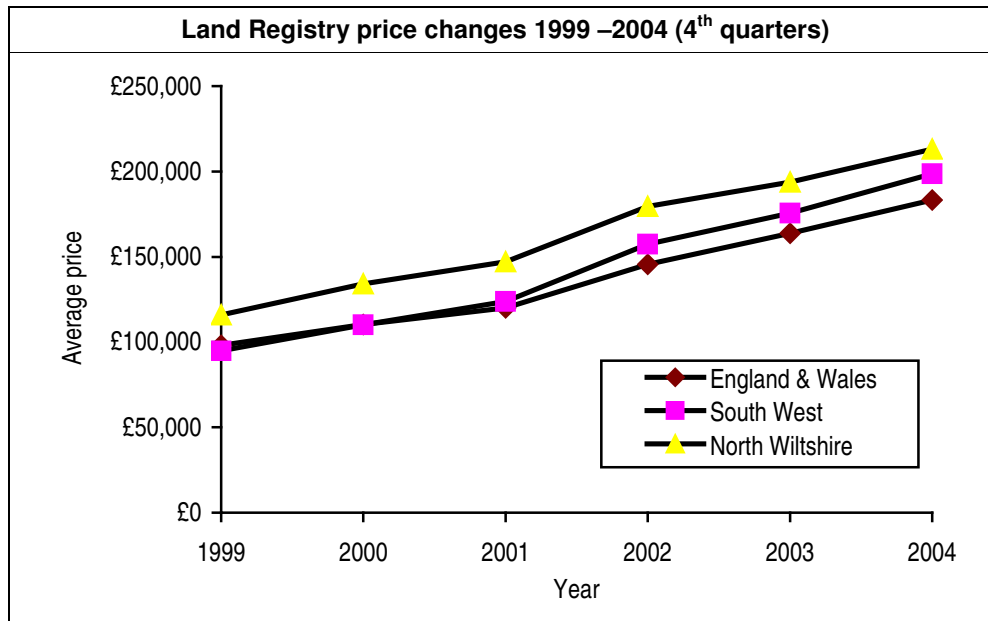
Through the District Wide Needs Survey it is estimated that around 78% of households are currently owner-occupiers with around 13% living in the social rented sector.

Number of households in each tenure group		
Tenure	Total number of households	% of households
Owner-occupied (no mortgage)	16,664	31.1%
Owner-occupied (with mortgage)	24,924	46.6%
RSL	6,676	12.5%
Private rented	5,236	9.8%
<b>TOTAL</b>	<b>53,500</b>	<b>100.0%</b>

### House Prices

With an average increase of 4.27% in house prices in the South West in the past year (source: The Land Registry), buying a property on the open market for local households has become increasingly difficult.

Prices in North Wiltshire rose by 83.6% in the period 1999 to 2004. This is slightly below the rate of increase observed both nationally and regionally. However, the average property price in North Wiltshire in the 4<sup>th</sup> quarter 2004 was around 16% higher than the average for England & Wales.



Using information gathered from the district-wide housing needs survey in May 2005, it was established that the lowest price for a two bedroom house in the district was £127,000

The household income needed to purchase such a house would be £43,793 per year. This is calculated by dividing the price of the property by 2.9 ( A household containing more than one adult is not eligible for a mortgage if the household income multiplied by 2.9 is less than the cost of the mortgage requirement)

The survey estimates that mean annual gross household income (including benefits) in North Wiltshire is £34,951. However, the average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the District average.

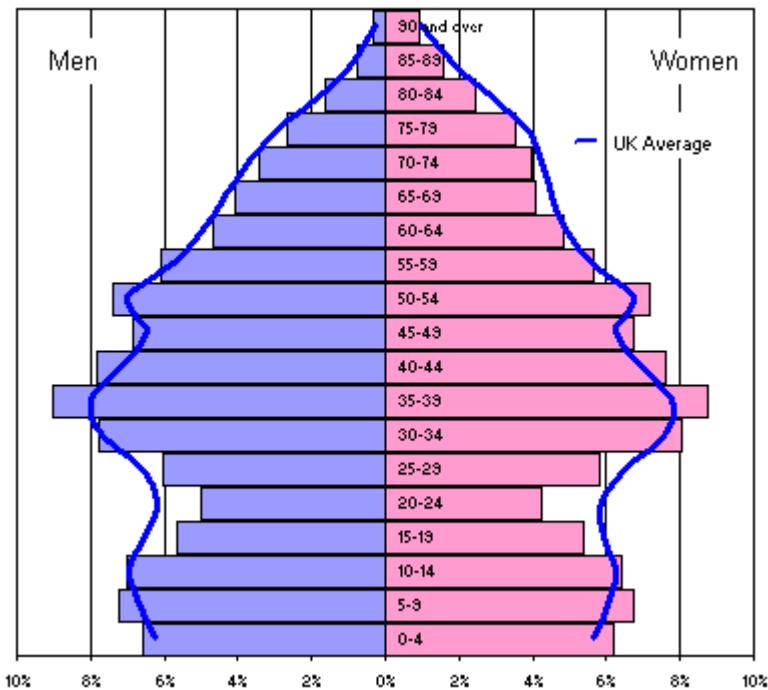
Council area	Average price	% of England & Wales
North Wiltshire	£212,988	116.2%
Cotswold	£278,707	152.0%
Kennet	£236,695	129.1%
Bath & NE Somerset	£234,920	128.2%
South Gloucestershire	£182,881	99.8%
West Wiltshire	£179,299	97.8%
Swindon	£156,368	85.3%
South West	£198,693	108.4%
England & Wales	£183,306	100.0%



## Census 2001 & National Statistics

### Age and health and demographic trends

#### Adaptations



Source Census 2001

The age profile for North Wiltshire is very similar to the average for England and Wales. It has notably fewer 15-29 year olds and more 30-54 year olds. The older population in Wiltshire is projected to increase faster than the South West as a whole. Currently one third of North Wiltshire's population is aged 50 or over and by 2031 that population is projected to increase by 37%. This would tend to show a continuing demand for disabled adaptations as this section of the population ages.

	North Wiltshire	South West	England and Wales
General health: Good	73.9	68.9	68.6
General health: Fairly good	20.0	22.6	22.2
General health: Not good	6.1	8.5	9.2
People with a limiting long-term illness	13.9	18.1	18.2
People of working age with a limiting long-term illness	9.6	12.7	13.6
Households with one or more person with a limiting long-term illness	27.3	33.1	34.1

**Percentage of resident population in each group, April 2001 (National statistics)**

Health is in general better than average in North Wiltshire.

Disabled facility grants play a major role in enabling people with disabilities, in many cases the elderly and infirm, to remain living in their own homes and to retain their independence. They are an important contributor to “Care in the Community” and as the only mandatory grant within the renovation grant system are given priority. The majority of adaptations fall into four categories:

- Stairlifts and lifts which are the most common adaptation and have an average cost of approx. £2,500.00.
- Bathroom adaptations to provide level access showering facilities at an average cost of approx. £3,700.00.
- Ramps to provide access to dwellings, with an average cost of approx. £750.00.
- Extensions to provide ground floor living accommodation i.e. bedrooms, bathrooms and water closets at an average cost of around £20,000.00.

Demand is increasing year upon year as the age profile of the population increases. The budget for this work has been increased over the last 5 years. A prioritisation system has been introduced to manage demand, and consultation is taking place with the child health team about early referral of cases to allow some prediction of funding for future years.

**Black and Ethnic Minorities**

	North Wiltshire	South West	England and Wales
Ethnic Group - Percentages; White	98.2	97.7	91.3
Ethnic Group - Percentages; Mixed	0.7	0.8	1.3
Ethnic Group - Percentages; Asian or Asian British	0.4	0.7	4.4
Ethnic Group - Percentages; Black or Black British	0.3	0.4	2.2
Ethnic Group - Percentages; Chinese or Other Ethnic Group	0.4	0.5	0.9

**Ethnicity: percentage of resident population in each group, April 2001 (National Statistics)**

The percentage of the population from Black and Ethnic Minorities is much lower than average. There are no concentrations of people from ethnic

minorities in any specific areas and therefore, at this stage, there are no implications for area based work

The closest centre for refugee dispersal is Swindon, which had 20 refugees at the end of 2005.

## **Consultation**

Consultation with the community on the Council's priorities is essential in order to ensure that they are effective in addressing the needs of the District. We have taken every opportunity to consult and involve our partners in the development of our Housing Renewal Strategy 2006– 2009.

Opportunities to become involved in the consultation process have been advertised in "Improving North Wiltshire", a newsletter sent to every home in the District, on the Council website and by email to all elected Members of the Council.

In addition, members of the housing team attended the 5 Area Committees to discuss the Housing Strategy and invite members and any residents present to vote on housing priorities.

The Housing Team also produced more detailed topic papers on: Affordable Housing, Sustainable Communities, Homelessness & Housing Advice, Private Sector Housing and Allocations and Choice Based Lettings. These were sent to Parish Councils, District Councillors, Registered Social Landlords, Statutory and Voluntary Organisations and other teams within the Council. The topic papers were also available on our website.

### **These were some of the comments that we received:**

"There is a need for more low cost housing for purchase. This doesn't need new build but options to purchase existing first time buyer properties"

"Schemes to encourage those in the wrong sized housing (ie underoccupied) to move on"

"High energy efficient housing that exceeds the current minimum specifications by a considerable margin"

"We are not in the business to provide an inheritance for people's families"

As a result of this consultation we now have a clear idea of the community's views of housing priorities in North Wiltshire:

<b>Rank</b>	<b>Priority Area</b>
1	Providing new affordable housing
2	Homelessness prevention
3	Empty homes

4	Housing with support
5	Home ownership
6	Disabled facilities grants
7	Energy efficiency
8	Sustainable communities
9	Improving existing housing
10	Establishing housing need
11	Housing advice
12	Choice based lettings

This feedback reinforces the consultation undertaken for the Community Plans, which also identified affordable housing as a key area of concern throughout the District. However, it also clearly identifies the importance the public place on disabled adaptations, energy efficiency, improving existing homes and empty homes.

In March 2006 a consultation paper entitled “Consultation on Private Sector Renewal was made available to residents, members and partner organisations as a further opportunity to voice their opinion on what the key priorities for housing renewal should be for 2006-09

### Age Concern – Beyond the Immediate

This 18 month research project led by Age Concern and funded through a number of partners including the Supporting People Partnership, aims to address the needs of the over 50 population in Wiltshire. Phase 1 of the report, which looked at existing research data, was published in January 2005. This information will be used as the basis for Phase 2 of the project, which will concentrate on questionnaires and individual interviews. The findings of this project will be invaluable in informing our priorities for services for older people.

### Survey population

	Survey	2006 Pop est
Age 50- 54	12%	17%
Age 55-59	18%	19%
Age 60-64	18%	16%
Age 65-69	17%	13%
Age 70-74	12%	11%
Age 75-79	10%	10%
Age 80+	13%	13%

46% of the survey respondents were male, with 56% female. This is line with the 2001 Census of the Wiltshire population. As shown in the table , the age profile is slightly different compared with the population estimate for 2006 with 50-54 year olds under-represented and 60-69 year olds over-represented in the survey. Otherwise there is a good match between the survey response and the population. The final report will have weighted data to compensate for sample and response bias.

65% own their houses outright, 22% have an outstanding mortgage. 13% rent: 3% from their district council; 6% rent from a housing association; 4% from a private landlord.

Over 70% have lived in their current home for over 10 years and 40% for over 20 years. 57% live in villages or rural surroundings and 40% live in towns.

38% indicated that they might not move home in the future – 62% gave reasons why they might

- Garden too big to maintain was a significant factor (25%)
- Followed by house too difficult or expensive to maintain (20%)
- 19% said they would move to release equity
- Only 10% said that they would move to be closer to family and friends
- And slightly fewer (9%) said they would move to supported or sheltered housing

9% said they would move to be nearer amenities or with better access to public transport – more than said they would move to a safer or quieter neighbourhood (3%)

Over one in three people – 35% - said they had no plans to make changes to their home. Of the 65% who had or might think about doing, the commonest change already made was having a downstairs toilet or bathroom (33%) or making alterations to reduce DIY - UPVC windows etc (28%).

Of the possible changes, slightly more (8%) were likely to consider easier bathroom access (eg walk in shower) or the installation of a home emergency or medical alarm

	Done	Might do
Downstairs toilet / bathroom	33%	4%
Downstairs bedroom	11%	2%
Easier bathroom access	15%	8%
Stair lift	3%	7%
Home emergency alarm	4%	8%
Reduce DIY	28%	5%
Energy efficiency	15%	4%

8% would like help or advice about their future housing needs.

94% said that they wish to maintain their independence for as long as possible.

Older people were asked which aids they would like to use to help them with mobility or greater independence:

- Memory aids: 4.5%
- Mobility aids: 2.9%
- Personal use aids: 3.3%
- Home technology aids: 5.7%

**What changes have we made following consultation?**

<b>Consultation</b>	<b>Feedback</b>	<b>Changes made</b>
Housing Renewal Strategy	<p>Importance of advice identified</p> <p>There should be a greater emphasis on sustainable development</p> <p>Issues in supporting older people</p> <p>Need to do more to address the needs of minority groups</p> <p>Grant monies should be recycled</p>	<p>Improve quality of advice on maintenance and energy efficiency</p> <p>Set up an internal Energy Group to promote and co-ordinate energy and sustainability issues across the Council.</p> <p>Will continue to work in partnership with Housing Associations, Supporting People and the voluntary sector to assess and address the needs of older people</p> <p>New action to assess the needs of minority and hard to reach groups</p> <p>Grant Terms and Conditions amended in Policy</p>
Age Concern – Beyond the Immediate	Results of the research has identified a growing older population with increasingly higher expectations.	We will continue to work with partners to address the housing needs of older people including working with Westlea Housing Association to develop their Older Persons Housing Strategy and working with Supporting People on their review of services for older people.

# Resources

The Council's Capital Strategy aims to ensure that capital investment provides optimum benefit to the people of North Wiltshire in accordance with its vision, aims and priorities.

The table below shows the expenditure on grants over the last six years.

	Year	Disabled Facilities Grant (DFG)	Renovation Grant	Small Works	Total
Budget Amt	2005/06	£780,000	£70,000	£50,000	£900,000
Actual Spend	2004/05	£536,000	£69,000	£57,000	£662,000
Actual Spend	2003/04	£469,000	£92,000	£99,000	£660,000
Actual Spend	2002/03	£333,000	£73,000	£93,000	£499,000
Actual Spend	2001/02	£423,000	£91,000	£134,000	£648,000
Actual Spend	2000/01	£350,000	£108,000	£135,000	£593,000

Every year the Government repay an element of actual expenditure on Mandatory Disabled Facilities Grant to the Local Authority.

Table below shows the government rebate against the overall spend on mandatory disabled Adaptations since 200/01.

Year	Total Spend on Disabled Adaptations	Less Rebate from Government	Difference
2005/06	£780,000	£201,000	£579,000
2004/05	£536,000	£170,000	£366,000
2003/04	£469,000	£180,000	£289,000
2002/03	£333,000	£180,000	£153,000
2001/02	£423,000	£240,000	£183,000
2000/01	£350,000	£134,000	£216,000

The Council is aware that, with the success of other national policies such as Care in the Community (i.e. the move away from institutionalised care to care being provided in the home) plus an ageing population, the need for such adaptations is likely to increase in the future. In December 2005, following the national review of disabled adaptations the Government removed means testing for parents/guardians of disabled children. A further factor to be taken into account is that local Health and Social Service Authorities have been told that they need to make significant savings in their budgets

Combining the above issues it is clear that there is going to be even greater pressure on the District's future disabled adaptation budget.

To counteract the pressure on the capital budget, the Council has instigated a number of alternative measures.

These include:

- ❑ Close working with all the parties involved in the DFG process ie Social Services, Housing Associations & the District Council to ensure best use of resources available.
- ❑ Working with the Home Improvement Agency Care & Repair to secure procurement discounts
- ❑ Supporting the setting up of a separate property register detailing adapted properties and allocating them accordingly.
- ❑ Supporting and encouraging the recycling of stairlifts.
- ❑ In cases where large scale adaptations might be necessary, working on alternative ways to help disabled households such as moving to more suitable accommodation that would only require small adaptations.
- ❑ Looking to use modular building technology instead of the conventional extensions that can be re-used when no longer required by the initial client.
- ❑ Working with the Local Plans team to look at how future housing developments can incorporate design and space standards to ensure new housing can be easily adapted.

The Council welcomed the change in funding for Private Sector Housing Renewal from borrowing approval to capital grant as of 2006/07. The Capital Funding of £446,000 will be essential to the Council's ability to meet its housing renewal targets especially in the area of Decent Homes.

### **Funding for Housing Renewal from 2003/2008**

	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09
	SPEND	SPEND	Budget	BUDGET	PLANNED	PLANNED
Disabled Facilities Grant	469,000	536,000	780,000	650,000	650,000	650,000
Other Discretionary Assistance	191,000	126,000	120,000	447,000	400,000	400,000
<b>Total</b>	<b>660,000</b>	<b>662,000</b>	<b>900,000</b>	<b>1097,000</b>	<b>1050,000</b>	<b>1050,000</b>

Although it is anticipated that a similar level of assistance will be available in 2007/08 & 2008/09, budgets are reviewed on an annual basis and any changes in national or regional funding would need to be considered at this time.

In addition to the above funding, Westlea Housing Association, the largest social housing provider in the district, has provided approx £50,000 on an annual basis for small adaptations. Working in partnership with the Council, it is linking its planned maintenance programme to requests from its tenants for adaptations. As part of its asset management programme Westlea are building up a profile of all adapted & adaptable properties to ensure that when these properties become vacant that these are allocated to households that need adaptations.



## Energy efficiency

North Wiltshire helps fund the Wiltshire Energy Efficiency Advice Centre as part of its HECA strategy. Through them the “Health Through Warmth” scheme is funded that aims to assist people whose health is suffering as a result of their cold, damp housing.

Council Funding For

- ◆ The Home Improvement Agency (Care And Repair to provide advice and assistance to Local residents in terms of Housing Renewal).
- ◆ Wiltshire Energy Efficiency Centre to promote awareness advice,

Organisation	Spend 2003/04	Spend 2004/05	Spend 2005/06	Budget 2006/07
Care & Repair Core Grant	£31,600	£31,920	£32,400	£33,170
Care & Repair Handyman Service	£10,000	£10,100	£10,250	£10,500
Wiltshire Energy Efficiency Advice Centre	£5,500	£5,500	£5,500	£5,500

## Human Resources

The District Council currently employs 1 Principal Private Sector Housing Officer and 1.6 full time equivalent Private Sector Housing Officers. Elected Members recently approved the restructure of the Housing Team to include a further full time Private Sector Housing Officer for whom recruitment has begun.

# Priorities

## **The themes from our strategic priorities fall into five main areas**

1. Improving existing homes
2. Assisting people to live independently in their home
3. Affordable warmth (energy efficient homes)
4. Bringing empty properties back into use.
5. Improving conditions in the Private Rented sector

## **Improving Existing Homes**

At national level this links in with the Sustainable Communities Plan. The Council is committed to building sustainable communities and achieving a balance between economic, social and environmental objectives through community planning and the Community Strategy, the Community Safety Strategy, the Regeneration Strategy, the emerging Local Plan and the Housing Strategy.

In 2000 the Government set a target that all social housing should reach the decent homes target by 2010. In 2003 it extended the target to include vulnerable households in the Private Sector. The target set was that 70% of vulnerable households should live in Decent Homes by 2010.

Vulnerable households have been defined as those in receipt of at least one of the principal means tested or disability related benefits.

In North Wiltshire it is estimated that within the private sector 1555 or 36.2% of vulnerable households live in non -decent homes. In order to achieve the government target of 70% of vulnerable households living in decent homes by 2010 the Council will need to target resources to improve 270 properties (or 55 per year). The Stock Condition Survey 2003 estimated that 1060 properties were unfit for human habitation in accordance with the relevant statutory provisions accounting for 2% of total housing stock in North Wiltshire. On further assessment 7.6% (4028) of properties although not unfit were identified as seriously defective and on the borderline of descent into unfitness.

The Council is committed to improving homes in the District and works closely with partners in social housing, and planning and building control, to ensure that this target will be met.

The Housing, Grants, Construction and Regeneration Act 1996 and the Regulatory Reform Order 2002 has given the Council the power to relate financial assistance to regional and local priorities.

We will offer assistance to bring properties up to Decent Homes standard. This may be through a Decent Homes grant or through the alternatives below.

Individual circumstance may dictate that not all homeowners will wish to have their properties brought up-to the Decent Homes Standard. It maybe that the cost of works will exceed the grant value and the person cannot afford the

excess or where extensive works will mean major disruption to their daily lives.

In order to provide for such cases the Council will continue to offer assistance in the form of a Renovation Grant to bring the property to a minimum standard that will be free of Category 1 hazards (see Appendix 1).

In some cases repair of a property may not be affordable within the limitation of grant aid or equity release, or may not be practical for the applicant. In these cases, we will be offering relocation assistance, to enable them to move to accommodation of a decent standard and allow repair of the original property through the private market.

In North Wiltshire, many older owner-occupiers lack the finance to fund necessary home improvements but have considerable equity in their properties (as evidenced by the District Wide Housing Needs Survey). In addition to this, the Council is aware that the provision of grants for housing renewal is not sustainable in the long term. The Private Sector Housing team is therefore working in partnership with neighbouring authorities to explore equity release and national loan schemes. We will be providing assistance to access these options.

We also improve housing through our enforcement policy, where there is a direct contravention of legislation, defect or condition affecting the health safety or welfare of any person. Currently this is by enforcing the standard set by the Housing Health & Safety Rating system and where appropriate encouraging the higher standard set by Decent Homes.

### **Assisting people to live independently in their home**

Since the introduction of the Housing Grants, Construction and Regeneration Act 1996 Local Authorities have a statutory duty to provide grant aid to disabled people to adapt their homes in order to meet their needs. Councils were also encouraged to provide discretionary grant for home improvements, The Regulatory Reform Order 2002 extended assistance to include advice, loans and equity release, while retaining the mandatory disabled facilities grant.

The District Wide Needs Survey 2005 identified that:

- 11.1% of households contain people with support needs with over half of those households having a physical disability.
- A large amount of these households contain frail elderly people, and of these over 40% have more than one disability and nearly 20% of these had a mental health problem.

The analysis shows that these households have also experienced difficulty maintaining their homes. The results show that households containing someone with support needs are more likely than other households in the District to have problems with maintaining their houses.

In 2005/06, 103 households were provided with grant assistance to carry out work to adapt their properties. The Council will continue to provide a high level of assistance in this area. We will also provided discretionary assistance to

help fund adaptations where works exceed the mandatory grant limit. This may be through equity release or through grant aid. In cases where an adaptation of a property is not considered reasonable and practical we will offer assistance with relocation.

There has been a history of working with and supporting Home Improvement Agencies (HIAs) in the District dating back to 1997, when Anchor Staying Put first began providing a HIA service.

Following Government guidance, which was aimed at having one HIA covering the whole of a county, Wiltshire's home improvement services were re-organised in April 2004. This reorganisation introduced an economy of scale that ensured that the services of a home improvement agency were available to all residents within Wiltshire.

At present Ridgeway Care & Repair is responsible for the provision of services in Swindon, Kennet, West Wiltshire and North Wiltshire Districts while Anchor Staying Put covers the south of the County.

In the summer of 2004, Anchor Staying Put and Ridgeway Care & Repair established a unique partnership to ensure a consistent service across the county. Council officers meet with the Home Improvement Agencies on a monthly basis to review case progress, explore new ideas and discuss any complaints or difficulties that may occur. The aim is to ensure both the Council and HIA services compliment rather than duplicate each other and that households will see a noticeable decrease in poor housing and a corresponding increase in health within the district.

The HIA is committed to supporting people in their own homes and has achieved real success (figures relate to 2005) in areas such as:

- ❑ Completed 288 home safety checks
- ❑ Completed 900 benefit checks (to ensure all households are receiving their full benefit entitlements)
- ❑ Accessing private sector finance to fund repairs and adaptations where maximum council grant does not cover the full costs approximately 5 cases.
- ❑ Made 41 referrals to the Bobby Van for home security.
- ❑ Made 58 referrals to Warm Front – for installation of heating and insulation measures.
- ❑ Assisting 50 vulnerable clients through the grant process thereby freeing up council officers to process and approve applications in addition to progressing other private sector issues.

Added to this the HIA operates a very successful handy person scheme where vulnerable private sector households can get small but essential repairs completed for a small charge.

**Affordable warmth (energy efficient homes)**

This links with the decent homes standard of “providing a reasonable degree of thermal comfort”.

There are also links to the Home Energy Conservation Act 1995 (HECA) this requires all local housing authorities to identify and implement practicable and cost effective measures to improve energy efficiency in all homes by 30% by 2010 based on 1996 figures.

North Wiltshire District Council works in partnership with the other Wiltshire Councils and the Wiltshire Energy Efficiency Advice Centre. Their role is to provide all residents with free and independent advice on how they can make their homes more energy efficient, thereby keeping their fuel bills to a minimum. They also refer people towards national grants and discounted schemes available.

As part of the HECA obligations, local authorities must also report on their activities to tackle fuel poverty and a local Affordable Warmth Strategy has been developed by HECA partners, health professionals and agencies such as Age Concern.

Affordable warmth is the ability to heat your home to an adequate level for household comfort and health without incurring financial hardship. Significant improvements have been achieved since 1996 and continue to be achieved through a combination of grant assistance, advice and partnership working with Wiltshire Energy Advice Centre. Since March 2005 there has been an overall improvement of 17.5% in energy efficiency in residential accommodation in North Wiltshire.

The council takes its role in terms of energy efficiency and HECA 1995 seriously and realises that improvements in this area are both vital to the future of our environment and the health and wellbeing of some of our most vulnerable households.

Although we refer requests for grant aid to Warm Front we will in some cases, where the cost exceeds their limit, provide top up funding to enable the work to be carried out.

North Wiltshire District Council has formed an Energy Group to ensure that, in all areas of the Council’s work, the national aim of reducing climate change and promoting energy efficiency is addressed.

The council continues to use other resources such as the website and its news letter “Improving North Wiltshire” to promote energy efficiency within the District. The council also monitors progress within the social rented sector.

**Bringing empty properties back into use**

The Homelessness Act 2002 sets out the legislative framework for assisting homeless households and the allocation of social housing. One of the main

requirements of the Act was that all Local Authorities should produce a Homelessness Strategy focused on:

- The reduction in the use of Bed & Breakfast accommodation for families
- Increased support for people in temporary accommodation
- Increased emphasis on preventing homelessness.

The Regional Housing Strategy also highlights rising homelessness and the use of temporary accommodation.

The Council produced its first Homelessness Strategy in July 2003 and has already reduced, and in many cases avoided, the use of Bed & Breakfast accommodation for homeless families.

Bringing empty properties back into use links in with this by increasing the provision of alternatives to Bed & Breakfast.

The Council is committed to bringing empty homes back into use. With over 1300 households on the Housing Needs Register, even one long-term empty property represents a considerable waste of resource. The Stock Condition Survey 2003 estimated that there were approximately 620 empty properties in the district. In the past the Council has relied on the provision of grant assistance, together with the Rent Deposit and Private Sector Leasing Schemes, to achieve its target. However, in the future it intends to be more proactive in:

- providing advice and assistance to owners of empty properties.
- using legislation such as Empty Dwelling Management Orders (once the guidance and advice has been provided by government)
- looking at more creative ways to help owners dispose of empty properties such as selling to a Housing Association, or a first time buyer, particularly in a situation where the present owner cannot afford to fund necessary repairs.

The Council is currently reviewing the Empty Homes Strategy for North Wiltshire and aims to have a draft completed by June 2006.

### **Improving conditions in the Private Rented sector**

In the past, the Council has tended to be more reactive than pro-active in the area of licensing homes in multiple occupation and enforcing fitness standards due to limited resources in terms of staff and finance. In order to ensure that a more pro-active approach could be taken in terms of enforcement, the Council transferred this function to the Environmental Services team in February 2005.

The Housing Act 2004 introduced a mandatory scheme to license all properties of 3 stories and above that are rented to more than one household and contains at least 5 occupants. These are known as Houses in Multiple Occupation (HMOs)

Unlike some of its neighbours such as Swindon & Bath, North Wiltshire DC has a small number of properties that can be classed as HMOs under the new legislation. It is estimated that there are between 5 and 10 licensable HMO's in North Wiltshire. However, the Council is aware that the monitoring of HMOs within the District is of prime importance to ensure that the accommodation is of a fit standard and is managed in a proper manner for the benefit of the people who live there. The Council will continue to work with the other Wiltshire authorities to ensure best practice in this area and will use its powers of enforcement where necessary.

In the new policy grant assistance will be made available to landlords of Houses In Multiple Occupation for works required by the Council to improve the safety, and welfare of tenants.

The Housing Act 2004 has introduced a new fitness standard called the Housing Health and Safety Rating System. This represents a shift away from inspecting the condition of the property to one of assessing the dangers/risks within the property for a particular client. Both Housing and Environmental Services have been working hard to ensure that staff are properly trained in order to implement the new legislation as enacted on the 6th April 2006.

Despite initial results from the Stock Condition survey showing a low level of unfitness (approximately .5% in the private rented sector) the Council intends to use its powers of enforcement and provide assistance in the form of Decent Home Assistance and Small Works grants to improve the condition of properties within the District.

# Private Sector Renewal Policy- Options

**The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 encourages Local Authorities to use a range of options for delivering the Council's priorities in private sector housing renewal.**

**These are:**

## **Option 1**

### **Grants to owner/occupiers**

Grants will be made available where it is considered that they are the most appropriate form of assistance. Their main advantage is that they provide an effective means to help vulnerable homeowners to repair and maintain their homes. However, grant aid is limited and the budgets available cannot match the need in this area. Grants can also contribute to a "grant dependency culture".

Grants can be targeted by means testing and can have conditions requiring repayment on disposal of the property. In this way grant funds can be recycled to help them stretch further.

Grants remain particularly appropriate for minor items of work where the cost of arranging loan finance cannot be justified or where the financial circumstances of the applicant for example, low income and low home equity, make other forms of financial assistance inappropriate.

## **Option 2**

### **Grants to Landlords**

Grants can be awarded to landlords where this is seen an appropriate tool in securing improvements to the Private Rented Sector. They can effectively complement enforcement action, in particular for improving tenants' safety and welfare issues or for encouraging the re-use of long-term vacant property.

## **Option 3**

### **Loan Assistance**

This consists of assisting owners to fund the cost of works themselves by way of a loan. This is appropriate, based on the evidence of our needs survey, as many house owners possess considerable equity in the value of their homes. House price rises over recent years (Average house price in 2004 was over £200,000) have left many owners sitting on a valuable asset. For those who have been in the housing market for some while and have little or no mortgage outstanding, this constitutes considerable unused equity.

For most people this equity is not "released" until their home is sold when it is no longer required. But for those owners who are "Cash Poor" but "Equity Rich" it can be used to secure loans for any necessary repairs and adaptations, even in cases when the owners are unable to meet the cost of regular repayments.

Although there have been commercially provided Equity Release schemes around for some while, these are often not available to all those who might



benefit from such assistance. In particular those homeowners above a certain age or below a certain income may be precluded from such schemes.

Under the powers confirmed by the Regulatory Reform Order, Local Authorities are able to provide financial assistance in the form of a loan. They can do this themselves or by way of facilitating access to a third party provider. Loans secured against the equity held in a property can take a number of forms:

**Interest Bearing Repayment Loan** - Conventional secured loans with interest being charged alongside repayments payable over a set period.

**Interest Only Loans** - Secured loans where borrower only pays the interest charged on the amount borrowed. Capital is repaid on the sale of the property.

**Zero Interest or “Equity Release” Loans** - No interest is charged over the period of the loan but this is “wrapped up” with the capital to be paid on the sale of the property.

An obstacle to many vulnerable people taking out such loans is the fear that they could lose their homes should they either be unable to continue making payments or – in the case of an Equity Release loan – should there become negative equity over the period of the loan. Any loan scheme being offered therefore has to be credible and secure, with clients receiving proper advice as to the suitability of any loans. Clients will be referred to the Home Improvement Agency to assist them through the process.

However we recognise that the current financial market place cannot meet the needs of the majority households who need housing renewal or adaptation assistance, particularly elderly low income groups. We therefore intend working in partnership with other local authorities to explore equity release and national loan schemes.

#### **Access to equity release loans**

Grants can be offered to help facilitate equity release loans, for example: -

- Small grants may be offered to cover the setting up costs of a loan.
- Grants up to a capped limit may be used to encourage use of loans for more extensive schemes.
- Grants may be offered for certain key priority works on the provision that loans are obtained to fund the remainder.
- Grants can be used as a safety net for those who are precluded from obtaining loans.
- Loans can be offered to extend the scope of a Mandatory Disabled Adaptation Grant

#### **Option 4**

##### **Supporting Purchase and Relocation**

Financial assistance can be provided to enable the purchase of and move to more suitable accommodation. This is particularly appropriate where repair

may not be affordable within the limitations of grant aid or equity release, or repair may not be the most appropriate action for the occupier, for example: -

1. A disabled person's home cannot, by reason of its size or design, be adapted adequately to meet their needs.
2. An occupier of unfit property who is vulnerable may prefer to move to more suitable or appropriate housing.
3. The cost of moving to more suitable accommodation is less than the cost of adaptation or renovation.

In principle it is proposed that assistance should be given on the following basis:

- As an alternative to other forms of eligible assistance. (eg Mandatory Disabled Facilities grants or grants to remedy housing unfitness).
- Assistance to be means tested.
- Level of assistance should not exceed the level of grant deemed appropriate for alternative adaptation or repair (or a proportion thereof).
- Assistance to cover all specified costs of moving (house sale and purchase) together with any necessary additional cost in obtaining more suitable housing.
- Should not include costs deemed as "betterment" unless this is appropriate to enable an adaptation.
- Assistance in all cases to be discretionary.

### **Option 5**

#### **Advice and Education**

The District Council will continue to raise awareness by providing advice and publicity in order to help property owners to understand their responsibilities and the benefits of keeping their homes in good repair.

The Council intends to do this by utilising the Council's website, public newsletters and events, new information leaflets and through partner organisations.

In addition to this we are involved in local campaigns to promote energy efficiency and conservation measures and will continue to work with Wiltshire Energy Advice Centre to further this aim.

Local Home Improvement Agencies have a key role in implementing this Housing Renewal Strategy. With the assistance of Care & Repair we aim to provide support to applicants by helping them through the process of making an application for assistance and ensuring that they employ reputable builders to carry out the work.

### **Option 6**

#### **Enforcement**

It is not normally regarded as appropriate to force owner-occupiers to carry out repairs unless the condition of their property is materially affecting third

parties. We would instead work with the owner and any other appropriate agencies to try and help enable repairs to be carried out. It is seen as essential, however, to ensure that owners, or their agents, of rented property maintain it in a safe and habitable condition. We will continue to take formal action, where appropriate, in cases where the condition of a property is affecting the health, safety or welfare of any person.

**Performance in terms of the previous Strategy**

<b>Performance</b>	2002/03	2003/04	2004/05
<b>Definition</b>	Actual	Actual	Actual
Number of dwellings adapted for disabled households with grant assistance.	30	70	75
Number of grants or loans provided to assist the repair/ improvement of dwellings in the district.	Different criteria applied	77	29
No of small jobs completed by the handy person	No Data	144	288
No of empty properties brought back into use (BVPI 64)	1	14	8
HECA % improvement in energy efficiency in residential accommodation in each year.	1.93%	5.42%	1.46%
Referrals to Warm Front to enable energy saving measures to be installed in residents homes	N/A	115	180

## Assistance Available

As a result of the priorities, the budget available and using appropriate policy tools available, North Wiltshire District Council will provide assistance for the following purposes:

- (i) To enable the improvement and repair of properties, including mobile homes and houseboats towards the Decent Homes Standard.
- (ii) To adapt a property to the meet the needs of disabled occupants.
- (iii) To acquire or assist a move to alternative accommodation where the existing accommodation is unsuitable for adaptation or improvement.
- (iv) To bring empty properties back into use.
- (v) To improve the energy efficiency and safety of accommodation.
- (vi) To access loans or equity release schemes.

All assistance provided is means tested to ensure that the limited funds available go to those who most need it. A summary of the assistance types is detailed below. The full detail on eligibility and assistance available can be found in the appendices.

Type of assistance	What it is for	Eligibility	Aim to fulfil:
<b>Mandatory Disabled Facilities Grant)</b>	To provide access & independence for disabled people within their homes	People who are registered disabled or registerable where works are eligible. Means Tested	Statutory duty under the Housing Grants Construction & Regeneration Act 1996.
<b>Discretionary Adaptation Assistance</b>	Where works exceed mandatory DFG and clients have no other way of funding costs. top-up of DFG,	Households eligible for Mandatory Disabled Facilities Grant.	Regulatory Reform Order 2002. Additional assistance without which mandatory adaptations could not go ahead
<b>Relocation Assistance</b>	To provide an alternative to those living in poor housing or where adaptations are not practical due to cost or property layout	Households eligible for Mandatory DFG Assistance & Renovation Grant Assistance	Regulatory Reform Order 2002.
<b>Small Works Grants</b>	Essential repairs to improve the living conditions of vulnerable households.	Owner Occupiers, Tenants, on means tested benefits	To assist in reaching the Statutory HECA Target & National Decent Homes target as well as providing for essential Health & Safety repairs.
<b>Decent Homes Assistance</b>	To improve the standard of homes to the national Decent	Owner Occupiers & Tenants/ Means Tested.	To reach the Decent Homes Target by improving 270 properties

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	Homes standard.		by 2010
<b>Access to Equity release Loan</b>	To access alternative assistance where works exceed grant limit	Owner Occupiers	Regulatory Reform Order 2002 To provide a wider form of assistance to residents than just grants.
<b>Landlords Assistance</b>	To ensure that tenants live in warm and safe conditions	Landlords of Houses In Multiple Occupation	Housing Act 2004 To help improve Housing Standards in the Private Rented Sector.
<b>Empty Homes</b>	To assist owners to bring empty properties back into use	All owners of properties vacant for more than 6 months	To achieve National BVPI 64 and to increase housing supply available for letting at affordable rents.
<b>Renovation Grant</b>	To bring properties up to a habitable Standard (free of category 1 hazards)	Owner Occupiers, Tenants. Means Tested	Housing Act 2004 To improve Housing conditions for the most vulnerable.

Full details of this assistance are available in our Private Sector Renewal Policy document, this policy also runs alongside our enforcement policy.