



CHILTERN DISTRICT COUNCIL

Private Sector Housing Strategy

May 2006

Contents

	Preface	1
1.0	Background	2
2.0	The Local Context	3
3.0	The Wider Context	7
4.0	Setting the Policy Priorities	8
5.0	Meeting the Objectives	11
6.0	Consultation	17
7.0	Resources	19
8.0	Partnership Working	20
9.0	Monitoring and Review	21

Appendices

1. Action Plan 2006/07 and Decent Homes targets
2. Housing Financial Assistance Policy
3. Housing Enforcement Policy
4. HMO Policy

Preface

This strategy and the accompanying policies map out the way forward for the renewal of privately owned housing in Chiltern District. It contributes to the Community Plan and overall Housing Strategy, prepared in 2002. It also contributes to the objectives of:

- the Community Safety Strategy (addressing crime and the fear of crime),
- the Home Energy Conservation Plan, (improving domestic energy efficiency)
- the Every Child Matters agenda
- the Bucks Local Area Agreement and
- the Community Development and Revitalisation Action Plan (helping to improve the social, economic and environment wellbeing of the area).

The Strategy is divided in to several parts: firstly a consideration of the local setting and both the local and national policies designed to improve private sector housing, secondly a consideration of the local priorities and the policy tools which are to be used to secure private sector renewal by the provision of advice, loans, grants, and other assistance, and finally the consultation involved in developing the strategy, the partnerships required to deliver the improvements to private sector housing, the level of the available resources and how the policy will be monitored and reviewed.

Appendix 1 details the annual Action Plan 2006/07 designed to implement the strategy

Appendix 2 details the policy for giving financial assistance

Appendix 3 details the council's Housing Enforcement Policy

Appendix 4 details the council's HMO policy

This strategy can be viewed free of charge at the Council Offices. It is also available on the Internet at www.chiltern.gov.uk where it can be downloaded in .pdf (Acrobat) format or in word (for people with sight problems to enlarge) and can be made available in Braille, on tape, in large print and a variety of minority community languages on request.

Questions, comments or complaints about this strategy

To continually improve this strategy, we welcome any queries, comments or suggestions. If you would like to know more about this strategy and the accompanying policies, contribute to its ongoing development, help monitor its implementation, or if you have a complaint about the strategy, you should set out any comments in writing and send to:

Director of Planning and the Environment,
Chiltern District Council,
Council Offices,
King George V Road,
Amersham,
Bucks
HP6 5AW.

Or email: housingandcommunity@chiltern.gov.uk

All comments will be carefully considered and we will also give a written reply. Where appropriate, we will also contact you to discuss the views that you have put forward.

1.0 Background

It is known that poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. Some home owners, particularly the elderly and most vulnerable, do not have access to the necessary resources to keep their homes in good repair.

Furthermore, the private rented sector plays an important role in providing housing for those who cannot afford to buy in the area and cannot obtain for social housing. Accordingly, a safe and healthy private rented sector is a fundamental element in developing a balanced housing market which meet the housing needs of the district.

Local Authorities have an important role to provide assistance in these areas. To this effect Local Authorities have a statutory duty to regularly review the condition of the housing stock in their area and develop appropriate interventions.

Local authorities have extensive powers to intervene where they consider housing conditions are unacceptable. Interventions include:

- enforcement activity (eg serving notices on owners to repair, demolish or close hazardous dwellings);
- licensing of the private rented sector
- compulsory purchase orders (eg for empty homes);
- Management Orders (for HMOs and Empty dwellings)
- renewal areas;
- Disabled Facilities Grants
- Housing Assistance powers

With effect from 6 April 2006, these interventions are extended and updated by the Housing Act 2004 which (amongst other matters) introduces a new method of assessing housing conditions (the Housing Health and Safety Rating System) and mandatory licensing of high risk Houses in Multiple Occupation.

From 18 July 2002, the Regulatory Reform (Housing Assistance) Order 2002 and the associated government guidance ("Housing Renewal Guidance", 2002) repealed much of the existing legislation governing the provision of housing grants and replaced it with a new wide-ranging power to provide assistance for Housing Renewal. In order to provide assistance, authorities must prepare and publish a policy for giving housing assistance.

The purpose of this document is to set out the authority's strategy to improve housing conditions in the private sector and more specifically to outline its policies in respect of giving Housing Assistance under the Regulatory Reform (Housing Assistance) Order 2002 and undertaking Enforcement Activity and Licensing of HMOs under the Housing Act 2004.

2.0 The Local Context

In order to assess the priorities for action and to target resources effectively, a clear understanding of local housing conditions and needs is required. This section sets out the district's private sector housing position. Information has been drawn from a number of sources including:

- Chiltern House Condition Survey and Energy Audit 2003
- Chiltern and South Bucks Housing Needs Survey 2002 (and 2004 update)
- Chiltern and South Bucks BME Housing Needs Survey 2005
- Census 2001 and Indices of Multiple Deprivation 2000
- Consultation and focus groups
- Routine housing inspections

2.1 Chiltern District

Chiltern District is located approximately 25 miles north west of London and covers approximately 19,635 hectares, much of which is countryside falling within the London greenbelt and the Chilterns Area of Outstanding Natural Beauty.

There are approximately 36,000 dwellings in the district, 4,916 of which are owned by Chiltern Hundreds Housing Association. Of the remainder, 80.9% of the stock is owner occupied, 4.3% are private rented. The predominant build type is detached, semi-detached or terraced with 15% being built pre-1919.

At the time of completing the Housing Needs Survey in 2001, average house prices for a one bedroom property in the district ranged from £99,000 to £127,000 and the average rent ranged from £550 to £650 per month (range depending upon sub area of the district). Since that time, average property prices are considerably higher with the Land Registry indicating the average price for a terraced property to be £221,000 and a semi to be £296,000. Average prices across the district are £380,000.

2.2 Population/Demographics

The overall population in the district is approximately 89,300. Around one third of the population live in the main towns of Chesham and Amersham, with the other main settlements being the Chalfonts (Chalfont St Peter, Chalfont St Giles and Little Chalfont), Prestwood, Great Missenden, Holmer Green and Seer Green.

Census 2001 indicates that 4.5% of the population is made up of black and minority ethnic groups, largely from Pakistan, India and Asia.

The Census 2001 indicates that 22.3% of the population in the district are over 60, and projections indicate that numbers of people aged over 65 are set to rise by 4000 in the next 5 years. 7.6% of the population are over 75.

2.3 Socio-Economic Factors

National wealth indicators confirm that Chiltern District is a very affluent area. Average gross income in the district is £38,105 per annum (Housing Needs Survey), though this varies considerably across tenures. The average level of savings is £6500, although 28% of people have savings of less than £1000.

Owner-occupiers with no mortgages have significantly lower incomes than those with a mortgage although savings levels tend to be higher. Pensioners and lone parent households have income and savings levels significantly below the district average. The House Condition Survey identified, however, that 26% of households had combined incomes of less than £10,000. 4.5% were claiming income support and 11.8% received Council Tax Benefit.

The House Condition Survey also identified that the majority of respondents (87.8%) had equity levels in excess of £100,000, indicating that substantial levels of finance were trapped in the housing market.

The DETR Index of Deprivation for 2000 highlighted that only 1 ward in the local authority was in the top third of the most deprived wards in the country. However, these figures mask the fact that there are also several pockets of deprivation amongst the more affluent areas. Nearly one in six children are living in families which received the minimum income guarantee. However in the most deprived ward that figure is nearer 45% of children in child poverty. In respect of housing deprivation Asheridge Vale, Newtown, Townsend and Pond Park are amongst the worst 25% in the country

2.4 Housing Needs

The Housing Needs Survey identified a need for 610 affordable housing units each year, revised to 421 in the 2004 update. The lack of affordable housing in the district is of particular concern for local people, key workers, young people and first time buyers. The private rented sector is the main option to those who cannot afford to buy in the area but do not qualify for social housing.

The survey of the needs of black and minority ethnic groups in 2005 indicated a need to increase the supply of larger (4 bed plus) houses, to alleviate overcrowding.

2.5 House Conditions

Fitness

The 2003 House Condition Survey estimates that 3.9% of dwellings are unfit (based on the definition contained in the Housing Act 1985). The main cause of unfitness is considered to be serious disrepair and dampness. Inadequate food preparation or bath/wc facilities are also causes of unfitness, but to a much lesser extent. The highest levels of unfitness were found in the private rented sector (11.9%). No properties owned by Registered Social Landlords were found to be unfit.

The level of unfitness is lower than the national figure of 7.5%, but is greater than that previously reported. This indicates that even in a buoyant housing market people can be placed at risk of ill health through inadequate housing provision.

Serious disrepair is considerably more widespread than unfitness at 10.8%. This includes items such as defective gutters, rotten windows, defective rendering, and chimney repairs, without attention they will over time contribute to the level of unfitness.

The majority of the unfitness was identified in the pre-1944 stock, with the highest concentrations in Chesham and The Chalfonts area.

The survey also estimates that the cost to tackle unfitness and the most urgent repairs is in the region of £56 million. The estimated average cost to make an unfit dwelling fit for habitation is £9820.

The research also revealed that there is a link between older people on low incomes and unfit or defective housing. People living in unfit housing are more likely to have lower levels of savings, although the vast majority, especially the over 60s, have high equity levels.

Decent Homes Standard

Additional analysis of the data, estimates that there are approximately 8700 non-decent private sector homes in the district. The survey indicates that most houses fail

the decent homes standard on the grounds of disrepair, but almost equal numbers fail on thermal efficiency.

The latest English House Condition Survey estimates that 37% of vulnerable people (people claiming income or disability related benefits) occupy non-decent housing. It is estimated that there are 5363 vulnerable households in the Chiltern District, based on the House Condition Survey. This means that the number of **non-decent homes** in Chiltern **occupied by vulnerable people** is estimated to be approximately 1984 as at October 2003.

Housing Health and Safety Rating System

The House Condition Survey conducted in 2002/03 included a brief assessment of a selection of hazards under the Housing Health and Safety Rating system, to assess the likely impact of the system. The survey identified hazard 'scores' for 27% of dwellings, but just 7.6% of homes contained unacceptable hazards (Band C or above). This is in line with national averages. Hazards were more frequently identified in houses built pre 1919 and the interwar stock and houses in the private rented sector. The main hazards identified were falls on levels and falls on stairs, accounting for almost 75% of all hazards identified.

2.6 Energy-Efficiency and Fuel Poverty

The House Condition Survey estimates that the average energy rating of dwellings in the district is slightly better than the UK average (SAP of 52, NHER of 5.8). 5.2% of dwellings were assessed as having poor energy efficiency rating, the majority of these being in the private rented sector. The analysis also shows that 38% of properties with a poor energy rating are occupied by people over 60.

Almost 70% of homes require cavity wall insulation and loft insulation tops ups. Further substantial energy efficiency improvements could also be achieved in 87% of properties by installing a new combi or condensing boiler.

Fuel poverty arises when households need to spend more than 10% of their income to achieve a satisfactory heating regime. The House Condition Survey estimates that 14% of households in Chiltern are likely to be at risk of fuel poverty. The Housing Needs survey indicated that the average income of lone parents and single pensioner households in the district was such that they were more likely to experience fuel poverty.

The survey also identified residents with cold related illness, such as heart disease (8.9%), respiratory illness (14.5%) and stroke (2.07%), which can make people more vulnerable to cold and damp conditions, are more likely to be housed in properties which are unfit or in disrepair.

2.7 Health and Disability

The 2001 Housing Needs survey estimated that 3846 households in the district include one or more persons with special needs (mostly frail elderly and/or physically disabled). The House Condition Survey identified that 31.8% of household contained at least one person who classed him/herself as disabled or infirm. Such households were found to have a much lower gross income compared to non-special needs households and were much less likely to be able to afford required adaptations. Health and mobility problems were identified as one of the most common reasons why existing housing was unsuitable and can lead to residents facing homelessness.

The House Condition Survey identified that there is a potential demand for adaptations from 1,100 households. The majority of improvements needed are small adaptations such as handrails, shallow steps, and showers. The estimated cost of providing these adaptations is £4 million. The properties requiring improvement are generally occupied by residents aged over 60 and were required as a result of general frailty rather than any specific medical condition or disability.

2.8 Empty Property

The House Condition Survey did not identify a serious problem with vacant dwellings, with long term empty homes accounting for only 0.26% of dwellings in the district. The Council's Empty Property Strategy identifies that at any one time there are around 250 long term empty homes which could be used to provide much needed accommodation in the area. The authority had 194 long term empty properties in the private sector as at 1 April 2005.

2.9 Houses in Multiple Occupation

The House Condition Survey estimated that there were very few HMO properties in Chiltern district (0.1% of dwellings) though this figure is not reliable because of the very small sample size of this type of dwelling. Council records indicate that there are around 80 HMOs (based on the Housing Act 2004 definition). Of these only 6 are known to require a licence under the mandatory licensing rules. Regular routine inspections indicate that most HMOs are well managed and in a reasonable condition.

2.10 Crime and Security

The Housing Needs survey identified security improvements as one of the most commonly required improvements. 4.2% of residents have been burgled and 18.1% of properties do not have secure windows, according to the House Condition Survey

3.0 The Wider Context

The Private Sector Housing Strategy must reflect the national and regional housing priorities, taking account of links to other local and corporate strategies, as well as addressing the specific local issues evidenced by the House Condition Survey and other information sources. This section outlines the key national and local strategies to which this strategy will contribute.

3.1 National and Regional Housing Policy

The Private Sector Housing Strategy forms an integral part of the Council's wider Housing Strategy which in turn is aligned to national and regional housing priorities. This strategy aims to contribute to the national objectives of improving the quality of the housing stock and ensuring low income households in particular, have the opportunity of a decent home.

The 2002 Spending Review set a target to "increase the proportion of private housing in decent condition occupied by vulnerable groups" by 2010.

The private sector housing service is committed to responding to wider government policy developments including health, Agenda 21, social exclusion, Supporting People, Every Child Matters, equal opportunities, human rights, the Enforcement Concordat, Best Value and Comprehensive Performance Assessment.

3.2 Local Strategies and Corporate Priorities

Among the key priorities in the Chiltern Community Plan 2002 are tackling crime reduction, protecting the environment and providing affordable housing. The services delivered via the strategy will contribute to all these objectives whilst targeting vulnerable groups with health related schemes e.g. older and younger people.

One of the key objectives of Chiltern District Council, which feed into the Community Plan, is to promote a vibrant, safe and healthy community. The private sector housing strategy sets out actions which contribute to achieving this objective.

The Housing Strategy Statement sets out eight strategic housing priorities for the period 2002-05. This Strategy is being updated in 2006, but the key priorities which relate specifically to private sector housing activities are still relevant, namely:

- Aim to ensure that all residential accommodation is in good repair and promote the provision of good quality private rented accommodation.
- Promote housing related schemes that target improvements to the health and well-being of local communities.
- Aim to ensure that adequate housing and support services are provided for persons with support needs

The Private Sector Housing Strategy aims to reflect all of these priorities.

The Housing Strategy Statement and consequently the Private Sector Housing Strategy link to a number of local strategies within the District and across the County as a whole, which have a direct impact on housing issues in the area. These include

- The Community Development and Revitalisation Plan
- The Affordable Warmth Policy
- Empty Homes Strategy Statement
- Chiltern Community Safety Strategy 2003-05
- County Older People's Strategy
- Bucks Local Area Agreement (LAA)
- Every Child Matters

4.0 Setting the Policy Priorities for Private Sector Housing

Based on the evidence about local house conditions and the priorities identified in national and local policy, the Council has selected five key objectives for the Private Sector Housing Strategy for the period 2006-2010 (subject to annual review). This section sets out the objectives and gives brief details of why each issue has been selected and how the objective will contribute to related Corporate and local strategies.

Key Objectives of the Strategy
<ol style="list-style-type: none">1. To ensure private sector housing meets the Decent Homes Standard, in order to reduce accidents and ill health2. To ensure the housing stock is suitable to meet the needs of disabled and older residents3. To promote and encourage the provision of good quality private rented accommodation and to maximise the use of existing accommodation, including empty properties.4. To improve energy efficiency of dwellings in the district, and ensure affordable warmth is available to all residents.5. To promote and support housing related schemes that target reduction in crime levels and fear of crime

4.1 Objective 1: To ensure private sector housing meets the Decent Homes Standard, in order to reduce accidents and ill health

As well as there being a government target in relation to Decent Homes, the House Condition Survey has identified that 7.6% of dwellings contain 'Category 1' hazards, and elements of disrepair affect 11% of the private sector housing stock. Whilst this is not greater than the national average and the majority of disrepair is not serious, Chiltern District Council considers that it is unacceptable for residents to occupy poor housing. Non-decent housing conditions can have a major impact on health and wellbeing. Disrepair such as uneven floor surfaces, dangerous electrical wiring can lead to accident or injury. Cold and damp housing can have a major impact on illness such as heart disease, stroke and respiratory illness.

The Council has set an annual programme in order to meet the government's Decent Homes targets in the private sector. Details are contained in Appendix 1.

By addressing health and safety hazards and disrepair in housing, this strategy will contribute to one of Chiltern's key aims and objectives of promoting a Vibrant, Safe and Healthy Community, and also support the wider objectives of the Housing Strategy, the Community Plan, the Bucks Local Area Agreement, the Children and Young People's Plan and the CDRAP in helping to promote health and well-being of residents, both young and old.

4.2 Objective 2: To ensure the housing stock is suitable to meet the needs of disabled and older residents.

In Chiltern District, 1,100 households are living in unsuitable housing as a result of health or mobility problems. People are at risk of accidents if they are living in

unsuitable housing which needs adaptation, for example, where ramps, a stairlift or level access bathing facilities are needed. The provision of small improvements and adaptation can reduce the risk of accidents and long term illness and prevent the risk of homelessness.

This objective contributes directly to the key aims of the Housing Strategy, as well as addressing a key cross cutting theme of the Community Plan. It will also assist in meeting the targets set out in the LAA to speed up hospital discharges and to enable people to remain in their own homes for as long as possible.

By enabling children and young people with disabilities to be healthy, stay safe and achieve economic well-being, this objective will also contribute to the Every Child Matters agenda.

4.3 Objective 3: To promote and encourage the provision of good quality private rented accommodation and to maximise the use of existing accommodation, including empty properties.

The Housing Needs Survey highlights the lack of affordable housing in the district, particularly for local people, key workers, young people and first time buyers. The provision of safe and affordable private rented housing is essential for those unable to access either social housing or owner-occupied accommodation. The House Condition Survey indicated that private rented housing was more likely to contain Category 1 hazards or be in disrepair and have poorer energy efficiency rating.

The provision of low cost private rented accommodation may involve the use of Houses in Multiple Occupation. Whilst providing a valuable source of accommodation for young people, (who are most likely to be in need of affordable private rented housing) such properties may put their occupants at greatest risk of fire. Actions to ensure adequate fire precautions are maintained will be a key feature of enforcement activity and financial assistance.

Whilst vacant dwellings have not been identified as a major concern in Chiltern, given the demand for accommodation, it is important that empty homes are brought back into use as quickly as possible.

This objective reflects one of the key aims in the Housing Strategy; it also reflects national policy to promote a healthy private rented sector and links directly to the Council's Empty Property Strategy.

4.4 Objective 4: To improve energy efficiency of dwellings in the district, and ensure affordable warmth is available to all residents.

Energy efficiency is not only of concern from an environmental point of view, but cold homes can also have a major detrimental impact on health. The House Condition Survey identified that 70% dwellings require energy efficiency improvements and that 14% residents are likely to be experiencing fuel poverty.

The government's Fuel Poverty Strategy includes a commitment to end fuel poverty by 2010. The Home Energy Conservation Act strategy requires that Chiltern returns a 30% improvement in domestic energy efficiency by 2006 (based on 1996 levels). Whilst targeting activity at those at risk of fuel poverty one of the key aims of the Council's Affordable Warmth Strategy is to raise energy efficiency standards across the district as a whole. This objective reflects these targets.

As the private rented sector has been shown to have the poorest energy efficiency standards, intervention may be required to ensure this sector in particular meets decent home standards.

4.5 Objective 5: To promote and support housing related schemes that target reduction in crime levels and fear of crime

The fear of crime and distraction burglary in properties occupied by older people is a concern of residents as well as a recognised risk within the Community Plan and Community Safety Strategies. Whilst not a serious problem in Chiltern District insecure and empty properties can often be a target for vandalism or drug taking.

This objective will assist in meeting the targets set down in the Community Safety Strategy, and the Community Plan and work towards the wider goal of community cohesion.

5.0 Meeting the Objectives: Housing Assistance Policies

The Government recognises that public funds cannot improve the majority of private sector housing. The guidance accompanying the Regulatory Reform Order requires local authorities to consider how private funds can be accessed to improve dwellings.

The nature of the housing market in Chiltern means that poor quality and defective housing is likely to be repaired over time, as mortgage lenders will require new purchasers to complete essential works and those who buy property as an investment will inevitably carry out repairs. In such cases, the Council's role will be limited to that of enabler, by providing advice on maintenance, employing builders, ways of raising funding etc.

The House Condition Survey identified that owners of defective properties often had high levels of equity. Owners with significant capital available in their property should generally be expected to make use of it to fund work. There are, however, a number of areas where this approach will not always be appropriate and where more direct intervention and assistance from the Council will be essential.

More vulnerable groups, especially older people, families on low incomes or people with disabilities may require greater levels of assistance in undertaking repairs and adaptations. The level of assistance will vary depending on ability but will range from providing advice to full support, including funding, through all stages of the improvement work.

The Council's role in the private rented sector will range from advice and encouragement to enforcement. Direct financial assistance may also be appropriate where this will address health and safety issues or lead to the provision of additional units of affordable accommodation.

This section sets out the range of policy tools and targets for action, which the Council will undertake during the period 2006/10 in order to meet the objectives set out in Section 4.0 above. The two key priority areas which these tools will target are vulnerable people (people on low incomes, older people and people with disabilities) and the private rented sector. The targets for 2006/07 are summarised in the Action Plan in Appendix 1.

Private Sector Housing Policies
--

To meet the objectives of the Private Sector Housing Strategy, the Council will:

- | |
|---|
| <ol style="list-style-type: none">1. Provide advice and information to all residents on home maintenance, home energy efficiency, standards in the private rented sector, other housing related services and returning empty homes to use.2. Support schemes providing practical support to older and vulnerable people, including the Home Improvement Agency and the Handy Van scheme.3. Provide financial assistance to priority groups, in the form of grants and loans.4. Use its enforcement and licensing powers where appropriate. |
|---|

5.1 Providing information and advice to all residents

5.1.1 Encouraging Home Maintenance

The government is keen for local authorities to promote and reinforce the message that owner-occupiers are responsible for the maintenance of their homes. The authority will participate in schemes and promotion activity which raise awareness of maintenance issues and help overcome the difficulties people experience in carrying out home maintenance.

The following initiatives will be available for all residents and will be targeted at grant enquirers who do not qualify for assistance and at specific communities in the areas where the House Condition Survey indicates maintenance is required:

- **Maintenance Guide.** A booklet 'Guidelines for Looking after your Home' has been produced in partnership with the other district councils in Bucks. This will be reviewed and reproduced in a more comprehensive form for promotion and distribution to all enquirers.
- **List of Builders:** One of the perceived difficulties in undertaking maintenance work is finding a reliable and competent builder. The Council is often asked to make recommendations. A list of local builders has been prepared which will be issued to general enquirers together with more general information and advice on choosing a builder. Development and extension of this list of builders will be investigated in conjunction with Building Control, Trading Standards and the Home Improvement Agency. The government's "Trustmark" scheme will also be promoted.
- **Funding Information:** A leaflet providing some basic information on the possible sources of raising funds to pay for repairs will be produced and distributed to all grant and general enquirers. The leaflet will include contact details of independent financial advisors and local financial institutions.

<p>Anticipated Outcomes: Improved awareness of maintenance issues and increased performance of maintenance tasks. This will directly assist in meeting objectives 1 and 4.</p>

5.1.2 Raising Energy Efficiency Standards

The Council has published a Home Energy Efficiency Report which sets down the strategy for improving domestic energy efficiency in the district by 30% by 2006. In addition the Council has prepared an Affordable Warmth Policy which aims to reduce fuel poverty in the district by raising energy efficiency standards and maximising the funding available for energy efficiency improvements and fuel.

Many of the activities to be undertaken through these policies to raise energy efficiency standards involve providing advice and information to residents to promote and encourage energy efficiency improvements. These include

- **Energy Efficiency Advice** Specialist energy efficiency advice is provided directly to residents by Milton Keynes Energy Agency, who also operate Cocoon, a scheme which advises on grants and discounts for energy saving measures, for example using the Warm Front or Fuel Supplier (EEC) schemes. Specialist independent advice on Renewable Energy technologies is available to residents through Solar Savers, TV Energy and the National Energy Foundation. The council will promote these sources of advice through the Chiltern Chronicle, the website, leaflet points and other promotional opportunities such as events, mailouts and advertising.

- **Better Homes Better Health.** This scheme was originally set up in partnership with South Bucks and Wycombe District Councils and the PCT using HECAAction funding to deliver heating and insulation improvements into the homes of those who are most at risk from illness associated with cold and damp homes. The project has been continued as part of the core services of the Home Improvement Agency who give advice to all clients on energy efficiency improvements and assist with obtaining financial assistance to carry out required works through grants or loans.
- **Education and Publicity.** Articles on climate change and energy efficiency will continue to be published on a regular basis in the Chiltern Chronicle. The Council will also participate in national promotional events such as Energy Efficiency Week and Warm Homes Week. Milton Keynes Energy Agency assist in providing presentations each year to various groups. The Website will be kept updated with information on energy efficiency and current offers and grants available to residents.
- **Affordable Warmth Coordinator:** An officer working across the county assists in the promotion of schemes to reduce fuel poverty, including insulation grant and discount schemes. The post also raises awareness of fuel poverty and provides training to front line staff of a range of agencies.

Anticipated Outcomes: Improvements in the SAP ratings of dwellings in the district and reduction in the number of households living in fuel poverty. Meets objectives 1 and 4.

5.1.3 Improving Standards in the Private Rented Sector

Advice and information about standards in the private rented sector is available on the council's website, for both landlords and tenants.

The Council has established a Landlord's Forum to encourage improvements of the private rented sector. The Forum will meet twice a year to discuss issues of concern to private sector landlords, to disseminate information and to share good practice.

Anticipated Outcomes: Assist in the provision of good quality housing in the private rented sector. Meets objective 3.

5.1.4 Referrals to Other Services

The **Single Assessment Home Safety Check** is a method to provide information to vulnerable residents about a range of services which are available to improve safety at home. This not only allows information to be provided to clients about other services which will assist them, but also enables referrals to be made to the Council for housing related services.

Anticipated Outcomes: Assists client to access services which address a range of housing related services which address safety and security. Meets objective 1, 2, 4 and 5.

5.1.5 Returning Empty Properties to Use

The Council's Empty Property Strategy includes giving advice and information to owners of long term empty dwellings on how to return the property back to use.

Anticipated Outcomes: Assists in maximising the use of existing accommodation and often secures improvements to defective housing. Meets objectives 1 and 3.

5.2 Practical Support for older and vulnerable people

5.2.1 Home Improvement Agency

Home Improvement Agencies (HIAs) assist people of all income levels who are over 60 or disabled, through the process of having works carried out to their home. This can include preparing schedules of works, finding a suitable builder or an architect to prepare drawings, or help with completing loan or grant application forms. The role of an HIA can also be extended to include home maintenance checks, energy audits and welfare benefit checks. A HIA may also be able to assist clients with accessing other sources of funding for home improvements and adaptations such as charitable funding or commercial loans.

A Home Improvement Agency is considered essential in supporting the authority in meeting its objectives in relation to private sector housing by increasing capacity and broadening the skills base and services available to residents.

A successful bid was made to the ODPM in 2004 for funding to extend the Wycombe Home Improvement Agency operated by Anchor Staying Put across the districts of Chiltern and South Bucks. The authority will continue to support the Home Improvement Agency from the capital resources allocated for housing renewal.

<p>Anticipated Outcomes: Improved access to house repairs, adaptations and improvements for people who are over 60 and/or disabled. Assists in meeting objectives 1, 2, 4 and 5</p>
--

5.2.2 Southern Bucks Handy Van Scheme

Help the Aged operate a security based Handy Van scheme in Chiltern, Wycombe and South Bucks Districts providing security improvements and smoke detectors, free of charge, to persons aged 60 and over and on a limited income. The authority will continue to provide financial support to this scheme in the period 2006/07.

<p>Anticipated Outcomes: Reduced risk of death and injury from fire and reduced risk of becoming a victim of crime. Will assist in meeting objectives 1,4 and 5.</p>

5.2.3 Southern Buckinghamshire Safer Homes Scheme

Anchor Staying Put currently operates this scheme which carries out minor repairs, install security improvements, handrails, stair gates and smoke detectors in the homes of those most at risk from accident, fire, crime or the fear of crime. Works are carried out at a subsidised cost of £10 per hour plus materials. The scheme has funding to continue to December 2006, though a funding package is being sought to enable continuation of services in the longer term.

<p>Anticipated Outcomes: Reduced risk of death and injury from fire and falls and other accidents in the home and reduce risk of becoming a victim of crime. Will assist in meeting objectives 1,4 and 5.</p>
--

5.3 Financial Assistance – Grants and Loans

5.3.1 Loans

This authority is committed to encouraging home owners to take responsibility for maintenance by investing their own capital in improving the physical structure of their property. As outlined previously, many residents have access to savings and equity in their homes, and as the council's resources to assist with housing renewal are

limited, the possibility of raising private finance through loans or equity release must be considered for all persons in the first instance.

The provision of loans is a highly specialised area, and the authority does not intend to provide loans or financial advice directly, but will suggest residents contact their normal lender or another agency that can provide independent financial advice. Whilst this will be appropriate for most people, vulnerable people will require additional support and advice in raising funding. Furthermore, the ability to access a loan will depend on income levels and is only likely to be feasible for certain client groups.

Provision of a secure equity release scheme and/or a low cost loan product is required for those who are excluded from commercial lenders and unable to access funding from any other sources. There will be a cost implication for Council to make this service available through a third party. The authority intends to continue to research the availability and demand for loans for repair and adaptation works, and evaluate a range of loan providers, including House Proud and the Wessex Investment Trust.

In the meantime, the Council will continue to offer a range of repayable 'grants', to enable landlords and people on low incomes to access the equity in their dwellings to carry out essential repairs and improvements to meet the Decent Homes Standard. The assistance is to be re-branded as an equity loan. The offer of an equity loan will only be made following an options appraisal which will consider individual circumstances to ensure that is it the best course of action.

The full policy for giving loans is contained in Appendix 2 – Housing Financial Assistance Policy. The availability and maximum amounts will be reviewed annually. As resources are limited, equity loans will only be approved where financial resources permit. Where resources have been fully committed in any one year, a waiting list will be set up. A priority system will operate in the event that a waiting list is required.

Anticipated Outcome: Encourages owner's to take responsibility for home maintenance and increase the success of schemes which may otherwise have faltered due to lack of funding and helps to lever in private funding for housing renewal. The Options Appraisal process will ensure that the use of accommodation is maximised. Assists in meeting objectives 1, 2 and 3.

5.3.2 Grant Assistance

The recent stock condition survey confirms that people aged over 60 and or on low incomes are most likely to occupy unsatisfactory housing. To provide a safety net for those most in need, grants will continue to be available for the most vulnerable people to assist with works of essential repair, adaptation and the provision of energy efficiency measures.

The approval of Disabled Facilities Grants (DFG) is mandatory for the purposes outlined in the Housing, Grants, Construction and Regeneration act 1996. The continued growth in demand for DFGs and the increasing costs of providing adaptations gives rise to a need to consider alternative solutions to a mandatory DFG. To encourage best use of existing housing stock and to make the most efficient use of DFG funding, a discretionary Relocation Grant will be developed to assist a person to move to a more suitable dwelling where the required works are likely to cost more than £25,000 (the current maximum grant).

The provision of fire precautions in Houses in Multiple Occupation (HMOs) can be expensive and does not add to the value or rental income of the property, but is a requirement to ensure the house is safe for the number of occupants. In many cases, HMOs are used to provide accommodation for staff as part of an employee package for low paid jobs such as carers or catering staff. In such cases, landlords do not have rental income available to fund the necessary works. HMOs provide valuable

low cost accommodation, especially for young people, and the Council is keen to ensure that this accommodation is retained. Accordingly, grants will also be offered for landlords to assist in providing fire precautions and improved amenities in HMOs.

The full policy for giving grants is contained in Appendix 2 – Housing Financial Assistance Policy. The availability and maximum amounts will be reviewed annually. As resources are limited, discretionary grants will only be approved where financial resources permit. Where resources have been fully committed in any one year, a waiting list will be set up. A priority system will operate in the event that a waiting list is required.

<p>Anticipated Outcomes: The provision of grants will assist in providing adaptations, improving house conditions and providing affordable warmth and thereby reducing accidents, ill health and the risk of crime. Accordingly, the grant policy will contribute to meeting all objectives of this strategy.</p>
--

5.4 Enforcement and Licensing

The Council is granted extensive enforcement powers in several Acts of Parliament to secure improvements in houses in disrepair. It is recognised that the decision to take enforcement action of any kind is significant and can affect the owners and the occupiers of properties.

It is for this reason that the Council has developed a Housing Enforcement Policy which will make sure that people who own property and are regulated by the Housing Section know what to expect from its officers. It will also make sure that decisions taken by Officers are consistent. The Council has already adopted Central Government's Concordat of Good Enforcement and the Housing Enforcement Policy builds on the principles of good enforcement practice set out in the Concordat.

The Housing Enforcement Policy is contained in Appendix 3.

One of the key targets for enforcement action are Houses in Multiple Occupation, as nationally these tend not only to house some of the most vulnerable people but also contain some of the worst housing conditions. Accordingly, a separate policy in relation to HMOs has been developed and this is contained in Appendix 4. This document includes the council's policy for licensing of HMOs.

<p>Anticipated Outcomes: Ensure the provision of minimum standards in the private rented sector. Meets objective 3.</p>
--

6.0 Consultation

The strategy and related policies have been influenced by consultation with both statutory agencies and residents. The consultation consisted of the identification of need and available resources through the House Condition and Housing Need Surveys incorporating a social-economic assessment, mail-out questionnaires to the Local Strategic Partnership and 1500 residents in 2003 (260 replies), and the use of a focus group involving 12 residents. Annual feedback from existing customers, of housing grants, the Better Homes Better Health scheme and Chiltern and South Bucks Handy Van has been used to develop this policy.

Findings from public consultation indicate that there is general support for the proposed objectives of the Private Sector Housing strategy. The majority of respondents agree that grant assistance should only be provided if it is means tested, and that it should be repayable. There was less agreement on whether interest should be charged, or whether grant should only be available as a top-up to private finance. On the question of private funding, the majority of respondents were strongly in favour of providing information on loans and the development of secure equity release schemes. Most agreed that prior advice from an Independent Financial Advisor would be required in conjunction with this service.

On other issues, most respondents were in favour of encouraging and developing home maintenance, and supported the idea of a Home Improvement Agency. With regards to enforcement, while the majority on the whole agreed that the Council should take enforcement action, there was a mixed response as to whether this should apply to owner-occupiers.

A focus group drawn from a random sample of residents identified three top priorities for private sector housing – the Handy Van, Home Maintenance and Grant Assistance. One of the key messages arising from the discussions was that publicity and promotion of services needs to be improved.

Subsequent consultation carried out in March 2005 with members of the Disability Focus Group produced a very limited response, but suggested that the schemes were generally known.

The table below summarises the main outcomes of the consultation and the actions taken or proposed in response.

Consultation undertaken in relation to Enforcement and HMO Licensing is outlined in the relevant policy documents.

Outcomes of Consultation	Actions Taken/Proposed
1. Home maintenance should be encouraged	Guidelines to be reviewed and promoted Internet links made to DIY websites List of Builders has been reviewed and updated
2. Support for Home Improvement Agency	<ul style="list-style-type: none"> • Bid made for ODPM funding
3. Handy Van should be promoted	Team meetings with referral agencies Promotion at older persons groups Local media campaigns Internet and leaflet distribution
4. Grant assistance should be provided after a means test and repayable on death/sale	<ul style="list-style-type: none"> • Grants to be targeted at people on low incomes • Repayment conditions under consideration

Chiltern District Council Private Sector Housing Strategy

5. Information on loans, secure equity release and independent financial advice	Loan provider to be investigated Contact list of Financial Advisors to be developed
6. Improve publicity of all types of assistance	Information on website to be altered and extended
7. Produce documents and publicity in large print and on tape for blind and partially sighted.	Materials to be made available on tape.

7.0 Resources

7.1 Capital

The Council's own Capital Programme funds both Disabled Facilities Grants (DFGs) and the housing renewal programmes. The government provides a 60% Government contribution towards the cost of DFGs, up to a maximum allocated amount. In addition, Paradigm Housing Group have agreed to contribute £90,000 towards mandatory DFGs for their tenants in 2006/07.

For the period 2006/07, the anticipated capital resources will be as follows:

	2006/07
Housing Renewal*	145,000
Disabled Facilities Grants**	433,000

* Amount subject to capital programme agreement. Figures include support provided to agencies to deliver financial or other housing assistance

**Figures include £240,000 government contribution and £90,000 from Paradigm Housing Group

The level of capital resources for financial and other assistance in future years will be subject to an annual review of the Council's overall capital programme, the allocation of resources by the government and the agreement of Paradigm Housing to continue to support DFGs. Should the demand for expenditure for Housing Renewal or Disabled Facilities Grants be greater than the above level, a waiting list will be applied.

A proportion of the Housing Renewal capital will be used to support core costs of agencies providing assistance under this policy e.g. a Home Improvement Agency and a loan provider. Such support will allow additional private resources to be used to deliver private sector renewal.

7.2 Partner Organisation Resources

In addition to the resources contributed to the DFG programme by Paradigm Housing Group (as outlined above), a number of private sector housing activities are undertaken in partnership with other organisations, which draws in external resources.

The Home Improvement Agency receives £70,000 per annum funding from Supporting People, and a further £50,000 pa from two other District Council partners. A £30,000 grant from the Primary Care Trust has also supported the HIA service.

Contributions of £75,000/year to support the core cost of the Handy Van and Safer Homes schemes are being provided by a wide range of partners from voluntary groups, fire service, police, social services, health care and the district councils.

Buckinghamshire County Council's Access & Systems Capacity Grant is providing funding of £35,000 per annum to support an Affordable Warmth co-ordinator working countywide.

7.3 Private Resources

A key aspect of the private sector housing strategy is the leveraging in of private funding towards house repairs and adaptations.

As a specific measure to lever in private funding it is estimated the equity loan repayment condition will attract approximately £10,000 per annum, (subject to improved uptake of the assistance). In addition the other activities are estimated to directly deliver approximately £45,000 of private funding into private sector renewal. For example, uptake of discount schemes for insulation measures, and chargeable repairs under the Safer Homes scheme. These figures are estimates and will be reviewed on an annual basis.

The potential for drawing in private funding will be increased if a loan scheme is set up.

8.0 Partnership Working

The Council is committed to effective partnership working and participates in a range of partnerships to assist in achieving the aims of the private sector housing strategy.

Partnership/Group/Scheme	Partners	Objectives of Partnership
Joint Housing Adaptation Group	District Councils of Bucks Bucks County Council Occupational Therapy Service	To identify good practice and new ways to improve the delivery of housing adaptations.
Affordable Warmth Steering Group	District Councils of Bucks Bucks County Council Milton Keynes Energy Agency	To deliver the Local Area Agreement to reduce Fuel Poverty and to manage the joint Affordable Warmth Co-ordinator role.
Home Improvement Agency Advisory Group	Anchor Trust District Councils of Southern Bucks Bucks County Council	To deliver, monitor and develop the Home Improvement Agency Service
Handy Van and Safer Homes Steering Group	Anchor Trust Help the Aged District Councils of Southern Bucks Bucks County Council Primary Care Trust Thames Valley Police Bucks Fire & Rescue Service Paradigm Housing Group	To deliver, monitor and develop the Handy Van and Safer Homes schemes
Single Assessment Home Safety Check	Anchor Trust Help the Aged Bucks County Council Occupational Therapists Thames Valley Police Bucks Fire & Rescue Service Paradigm Housing Group Trading Standards Pensions Service	To develop and implement the Home Safety Check as a method for referring vulnerable clients to services to improve their safety at home.
Bucks Housing Officers Group	Bucks District Councils Milton Keynes Council	To share information, good practice and to develop consistent policy approach to private sector housing issues To monitor Decent Homes targets
Disabled Facilities Grants	Occupational Therapists Paradigm Housing Group Bucks County Council	To deliver housing adaptations for disabled people

The Council also works with agencies such as the Occupational Therapists, Milton Keynes Energy Agency, Bucks Fire & Rescue, on a day to day basis in relation to service delivery.

9.0 Monitoring and Review

This strategy and related policies will come into force on 16 May 2006 and will remain in effect until 2010.

The strategy will be reviewed annually to consider how well targets have been achieved, whether any amendments are required and to set targets for the coming year. The Home Energy Conservation Act report will also be considered as part of this review.

Any revisions shall be agreed by the Council and published in advance of any such revisions coming into force. The Council shall also utilise consultation with users of the service to identify needs and expectations for future services.

It is recognised that regular stock condition and housing needs surveys, in addition to ongoing research into the circumstances of local housing markets, demographic trends and socio-economic factors, will be necessary to effectively monitor the outcomes of the policy. To assist the review of the strategy a stock condition survey will be undertaken every five years.

Progress in meeting the stated objectives will be assessed with reference to the Action Plan in Appendix 1 and the following Performance Indicators and targets:

Indicator	Annual Target
No. of Completed adaptations for disabled people	45
Grant Customer satisfaction	95%
Handy Van security works completed	200
No. of residents advised on energy efficiency	1000
Annual % improvement in energy efficiency (LBVPI)	2%
No. of empty properties brought back into use (BV64)	10
No. of non-decent homes occupied by vulnerable people made Decent	67

Grant applications and housing complaints are also subject to performance monitoring criteria and citizen's charter targets which are monitored and reviewed annually.

Detailed information on housing renewal activity and performance is prepared and published annually through a report to Council's Executive.