

APPENDIX 1

# Redditch Borough Council

## Private Sector Housing Strategy 2010-2015

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## Forward

I am pleased to introduce Redditch Borough Council's Private Sector Housing Strategy for 2010 – 2015. The Borough has a thriving private housing sector, and the council are pleased to be supporting private sector landlords, private tenants and owner occupiers to ensure standards are kept high.

Redditch Borough Council aspires to ensure that homes in Redditch are decent, safe and secure places for people to live in. We want households that are entitled to support to improve housing conditions, to be able to receive that support. We are committed to ensuring households are well insulated and fuel poverty is reduced. These objectives contribute to the wider corporate vision of the council which is; "Redditch is an enterprising community, clean and green."

This council is committed to achieving the objectives detailed in the Private Sector Housing Strategy. This Strategy will help both staff, Members, Stakeholders and the Public to see clear direction for the Council and assist in their understanding of their own role and responsibilities for shaping the future of private sector housing in Redditch.

A handwritten signature in black ink, appearing to read 'Brandon Clayton', written in a cursive style.

Councillor Brandon Clayton  
Housing, Local Environment and Health Portfolio Holder

## Executive summary

- Central Government recognises the importance of a thriving private sector, and looks to local authorities to support this. Redditch Borough Council has already developed some outstanding initiatives to improve conditions in the private sector. To continue to make a real difference the objectives outlined in the action plan of this strategy need to be implemented.
- The Central ward has the greatest need for action to improve properties. This is due to the high number and density of pre 1919 dwellings. Adjacent wards with similarly aged dwellings (Abbey, Lodge Park and Headless Cross and Oakenshaw) also give a high percentage and a strong need for future investment in the stock.
- Astwood Bank and Feckenham ward give the second highest output, and in the Building Research Establishment (BRE) stock modelling survey (2009) analysis this ward is higher than the national BRE average in **six** out of **nine** categories. This ward has highest percentage of SAP less than 35 (24%). Astwood Bank and Feckenham ward contains some of the oldest properties in the Borough. Pre 1919 dwellings are more difficult to insulate, and many are not connected to mains gas. These factors can contribute to excess cold in dwellings, a HHSRS Category 1 hazard. There are parts of this ward that are affluent with the likelihood of no need of financial assistance. However the BRE data (2009) states this ward has 573 dwellings (28%) with Category 1 hazards. The council has a duty to act in cases of Category 1 hazards. Due to the age of the stock it is likely that the hazard in this area is excess cold. And with 373 households (19%) in fuel poverty there is clearly a need for support in this area.
- Work is required to assist rural dwellings where householders are in *need* of assistance. Although there are a lower percentage of vulnerable households in this area, it doesn't mean that there aren't households requiring support.
- The council will work with the priority areas to promote grants to improve energy efficiency, disabled facilities grants and lifetime loans, including those aimed at HMO landlords.
- Work is needed to support private landlords to raise standards and access support in the form of advice and financial assistance that is available to them. In particular encouraging landlords to become accredited by the Midland Landlord Accreditation Scheme (MLAS).
- Private sector tenants, landlords and owner occupiers were surveyed about their priorities for private sector housing services, the results are:
  1. Provide assistance to low-income households on property maintenance and helping arrange subsidised loans.

2. Helping older people and people with disabilities live independently in their own homes by providing stairlifts, wider doorways, ramps etc.
3. Returning empty properties to use.

## Introduction

The majority of Redditch residents live in the private sector, either as owner occupiers or private tenants (71% owner occupier and 4% private tenants – 2001 Census). It is therefore important that the Council has a clear understanding of the issues relating to this sector and the condition of the stock.

**Chapter One** identifies the strategic drivers; national, regional and local that influenced this strategy.

**Chapter Two** gives a profile of private sector housing in Redditch and reports on the stock modelling survey findings produced by Building Research Establishment (BRE), carried out in April 2009.

**Chapter Three** reports on findings from consultation with residents. This information helped identify priority areas for Redditch Borough Council to focus on. It then details the **priorities** for this strategy. It will outline the key areas that have emerged from a review of the strategic context, stock modelling and through engagement with stakeholders.

**Chapter Four** details the current functions carried out by the private sector housing team, and identifies where we want to be in the future and how we can achieve this.

The appendices to this document include an action plan outlining the delivery of this strategy. There is also a progress report from the 2004 Private Sector Housing Strategy.

## Chapter 1: Private Sector Housing – a national, regional and local strategic priority

### National policy drivers

At a national level, the Government is committed to improve the quality of private sector accommodation and has introduced legislation and policies that affect the way the council delivers services in the private sector. These are summarised as follows:

#### ***Quality and Choice: A Decent Homes for All (2000)***

A green paper that introduced a new policy direction in terms of the Decent Homes Standard. It set national targets for social and private sectors for meeting the standard.

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

This emerged from 'Quality and Choice - A Decent Home for All' and introduced wide-ranging discretionary powers for local authorities to provide more flexible ways in addressing private sector renewal. The centre of the RRO is a policy view that homeowners have a basic responsibility to maintain their properties using their own resources. This has resulted in a shift in national policy from the use of grants to loan-based models of assistance.

The RRO places a mandatory duty on local authorities to adopt a strategy to assist homeowners to maintain and improve their homes.

#### ***The Housing Act 2004***

This is the most significant piece of primary legislation relating to private sector housing. It reinforces the link between housing and health and introduced a measure for assessing health and safety hazards. The Housing, Health and Safety Rating System (HHSRS) replaced the 'fitness' standard for housing. The Act also strengthens and increases the rights for private tenants. It introduced a system of tenancy deposit protection schemes, and most significantly a landlord licensing requirement for certain types of shared housing referred to as houses in multiple occupation (HMOs). Additional powers are also available under this legislation for councils to tackle empty properties, and to declare additional and selective licensing where there are problems associated with anti-social behaviour.

The 2004 Act places a number of mandatory duties on the Council which include:

- A duty to review the housing stock
- A duty to intervene where a Category One Hazard exists
- A duty to set up a Mandatory HMO licensing scheme and proactively seeks licensable HMOs
- A duty to issue Interim and Final Management Orders when appropriate

The Council also has the following discretionary powers:

- Power to deal with Category Two Hazards
- Power to set up an Additional Licensing Scheme
- Power to set up a Selective Licensing Scheme
- Power to issue Empty Dwelling Management Orders
- Power to issue Special Management Orders

There are additional mandatory duties placed on a local authority through legislation:

***Housing Grants Construction and Regeneration Act 1996 (HGCR 1996)***

- A duty to assist people with disabilities to enable them to live independently within their own home

***Home Energy Conservation Act (HECA) 1995***

- A duty to report on the standard of energy efficiency throughout the Borough

***The Housing Act 1996 as amended by the Homelessness Act 2002***

This requires local authorities to carry out and publish a homelessness review and formulate a homelessness strategy. Use of move-on accommodation and temporary accommodation in the private sector, as an alternative to bed and breakfast, is a component of the County Homelessness strategy.

***Planning and Compulsory Purchase Planning Act 2004 and the Fire Safety Order (2005)***

This Act introduced a new approach to how a local authority may acquire land and homes via powers of compulsory purchase orders for the purposes of assisting regeneration and development programmes.

The Fire Safety Order replaces many of the references to fire safety in other legislation such as the Fire Precautions Act, Licensing Act and Housing Acts with a simple, single order. It requires any person who exercises some level of control in premises to take reasonable steps in reducing the risk from fire and ensure occupants can safely escape. This entails greater partnership working between the fire service and local authorities in responding to fire and safety issues, particularly in the case of enforcing standards in the private rented sector.

***The Housing Green Paper, Homes for the Future: More Affordable, More Sustainable (2007)***

This sets out the government's policy proposals to remedy acute shortages of new affordable housing, through its home ownership and affordable housing programmes such as the National Affordable Housing Programme (NAHP) and the HomeBuy scheme. The paper advocates a need to reduce the number of empty properties and also reduce the number of people in temporary bed and breakfast accommodation.



Projected increases in the growth of the older (aged 60 or over) resident population , who will make up 48 per cent of the increase in the number of additional households by 2026, mean it's a major policy priority to ensure housing, health and care services are adequately joined up to respond to this demographic change. The importance of accessible homes and neighbourhoods that meet the needs of older people is contained in the '**National Housing Strategy for an Ageing Society: Lifetime Homes, Lifetime Neighbourhoods**'. The strategy also sets out targets and measures to increase the number of accessible homes to meet the future housing needs and aspirations of older people. Targets are also set for more homes to achieve the Lifetime Homes Standard, which is the current recognised design code for accessible homes.

Housing is an important factor in enabling vulnerable people to live successfully as part of the community. The right support plays vital role in helping people to keep their tenancies and in preventing homelessness. Housing-related support through the government's **Supporting People** programme is one of the main ways that vulnerable people, including older people are given the opportunity to achieve or maintain independence and a better quality of life.

#### ***The Criminal Justice and Immigration Act 2008***

This Act introduces the premises closure order which allows the police and local authorities to apply to magistrates' courts to close privately owned, rented, commercial and local authority premises at the centre of serious and persistent disorder or nuisance. This is an alternative if not appropriate to use an Interim Management Order.

#### ***The Protection from Eviction Act 1977 and the Housing Act 1988***

Local Authorities have the power to start legal proceedings for offences under the protection from eviction act. If the evidence justifies it then a local authority can carry out an investigation and prosecute.

The Government's commitment to raising the standards of the private sector is demonstrated in the aforementioned legislature. Central Government has taken a step further in its commitment to recognising the importance of the private sector, and commissioned a national review of this sector – ***The Rugg Review***. The findings of this review, published October 2008 are currently out to consultation, but are summarised below:

The independent review into the Private Rented Sector (PRS), headed by Julie Rugg of the University of York, recommends a new drive to improve the quality of the sector through:

- Introducing a light touch licensing system for landlords and mandatory regulation for letting agencies, to increase protection for both vulnerable tenants and good landlords.

- Introducing a new independent complaints and redress procedure for consumers, to help end long drawn out disputes.
- Tax changes to encourage good landlords to grow, including changes to stamp duty to encourage them to buy more properties.
- Looking at ways for the PRS to be more accommodating towards households on lower incomes, including considering more support for landlords prepared to house more vulnerable people.
- Local authorities taking steps to better understand the sector and support good landlords whilst tackling poorly performing landlords and promoting tenants' rights.

Redditch Borough Council in partnership with Homestamp<sup>1</sup> responded to the consultation of this document and look forward to how this will be progressed.

## Regional policy drivers

The national strategic drivers affecting private sector housing are translated at a regional level and summarised as follows.

### ***West Midlands Regional Housing Strategy (RHS) June 2005***

One of the core aims of this strategy is to see that the Governments' Decent Homes standards are met across all housing sectors including those in vulnerable circumstances in the private rented sector. The RHS encourages local authorities to:

- Work with financial institutions to develop schemes to allow those who wish to do so to mobilise capital tied up in their home.
- Work with businesses to continue to develop quality assure services to assist older people to maintain the fabric of their homes in the private sector. Demonstration projects should explore ways of offering a wider service and benchmark with other authorities in order to spread best practice in meeting the needs of older households.
- Vigorously pursue schemes to identify and assist vulnerable households in fuel poverty.
- Explore initiatives with private sector developers which bring private sector empty homes back into use. Look at grants to enable empty homes to achieve decent homes targets; which can then be let to homeless families.

The RHS expects local authorities to:

- Demonstrate they have a robust assessment to the extent to which vulnerable households in the private sector are housed in non-decent stock within their area and that they have a clear and effective strategy, within the context of their overall neighbourhood renewal strategy, to deal with this. All possible

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<sup>1</sup> Homestamp are a regional consortium of local authorities, landlord associations, police and fire services

sorts of funding sources should be explored in order to establish the most effective means of obtaining sustainable improvements.

### ***West-Midlands Kick Start***

The renewal of existing private sector housing in the RHS is prioritised under a programme known as **Kick Start**. The initiative aims to provide home improvement assistance to around 4,000 vulnerable/low income households to improve their home towards, or to, the Decent Homes Standard. Funding for Kick Start has been increased on the basis that this will be the main funding source for private sector decent homes.

The underlying principles of the Kick Start programme are based on:

- The need to work in partnership, pool resources and add value to scarce public resources through joint commissioning of key services.
- The use of loans as a replacement for grant funding when helping homeowners improve house conditions in the private sector.
- The use of home improvement agencies and the good practice of caseworkers to offer home options advice and secure the most sustainable package of solutions in response to the homeowners' needs
- The use of fully regulated financial advice and fund management services offering a range of loan products and operating consistently to meet the standards and conditions of potential private sector funders.
- The need to operate and develop local delivery arrangements towards rationalisation and capacity building, improving the capacity for service providers regionally.

### **Local policy drivers**

#### ***Worcestershire Sustainable Community Strategy and Worcestershire Local Area Agreement (LAA)***

The Worcestershire Partnership brings together local government, public services such as health, learning providers, police and probation, voluntary and community organisations and local businesses within Worcestershire. The work of the Partnership is based on a shared common purpose and good will.

Its vision is for "a county with safe, cohesive, healthy and inclusive communities, a strong and diverse economy and a valued and cherished environment".

#### ***Redditch Local Strategic Partnership (LSP)***

The vision of Redditch Partnership is for:

*Redditch to be successful and vibrant with sustainable communities built on partnership and shared responsibility. We want people to be proud that they live or work in Redditch*

Redditch Partnership brings together representatives from public, private, community and voluntary agencies to work together effectively to deliver a range of local projects, services and initiatives. Redditch Partnership aims to provide a leadership and governing role through sharing information, resources and effort to efficiently and effectively meet the needs and aspirations of local communities.

Redditch Partnership is responsible for producing and delivering the **Redditch Sustainable Community Strategy (2008)**. It has core themes, built around the same core themes of the LAA that are:



Communities that are safe and feel safe



A better environment – for today and tomorrow



Economic success that is shared by all



Improved health and wellbeing



Meeting the needs of children and young people



Stronger communities

### ***RBC Corporate Plan 2009-2012***

The Council's Corporate Plan has established a new vision for the development of Redditch which is:

*Our vision is for Redditch to be an enterprising community which is safe, clean and green.*

To underpin the delivery of the Council's priorities it is recognised that the Council needs to be:

- A well managed organisation that uses its resources effectively in order to achieve its priorities and values and delivers high quality services that meet the need of its residents and provide value for money.

Redditch's corporate plan has priorities that fit into the themes of the Sustainable Community Strategy and the Private Sector Housing Strategy will fulfil the objectives of the Corporate Plan.

### ***Redditch Housing Strategy Statement 2005 – 2009***

The councils' Housing Strategy Statement identifies four strategic priorities for the further development of housing. This includes:

- **Improving conditions in the private sector**
  - Carry out enforcement activity against landlords and householders to maintain housing conditions
  - Develop an Empty Homes Strategy
  - Improve financial assistance given based on hierarchy of assistance
  - Improved communication with private landlords

The Housing Strategy identifies the need to engage with private landlords to promote greater understanding of Housing Benefit regulations, increase the uptake of energy efficiency grants, identify issues of concern, help develop our policies regarding the private sector and to raise standards in the sector. This Private Sector Housing Strategy will help deliver these priorities.

### ***Homelessness Strategy – Working together to change lives and Homelessness and Housing Advice Review 2008***

In 2005 a Scrutiny review was undertaken by Members which looked at Homelessness Prevention. One of the findings recommended greater use should be made of the Private Sector in housing homeless households.

The Homelessness Strategy highlights that the private rented sector in Redditch is very small, less than half the national average. Re-let supply is therefore also low and an assessment has been undertaken to assess turnover relative to need levels. Over three years the survey data suggests that around 510 units a year become available, but 660 households require market rented housing, a shortfall of 150 units.

The Homelessness strategy sets local goals, those that are relevant to, and will be incorporated in this private sector housing are summarised here:

- Research and improve links with private sector landlords to prevent homelessness and overcome issues of access to this sector

Another goal identified by this Strategy is to encourage the best use of existing stock. One of the ways of doing this is tackling empty homes, this links into Redditch Borough Council's Empty Homes Strategy.

### ***Empty Homes Strategy May 2009***

Redditch Borough Council's Empty Homes Strategy launched in May 2009 aims to reduce the number of empty homes that are having a detrimental impact on the communities in which they are situated, and can potentially contribute to increasing the level of affordable housing in the Borough.

## **Housing Assistance Policy 2005**

Redditch Borough Council offers discretionary Lifetime Loans to homeowners and landlords.

- Grants for owner occupiers are limited up to a maximum of £10,000 per dwelling over a three year period<sup>2</sup>
- Interest free loans for landlords of HMOs are available up to the value of 50% of the work, subject to a maximum of £3,000 per unit of accommodation

### ***Worcestershire Home Improvement Agency (HIA) Review***

Redditch Borough Council in conjunction with the local authorities within the County are reviewing the Home Improvement Agency (HIA) as part of a move to have a countywide HIA. The HIA will look to join West Midlands Kick Start. Currently North Worcestershire Care and Repair Agency provide lifetime loans to the private sector to improve standards for vulnerable households and undertake Disabled Facility Grant (DFG) work on behalf of the Council.

Redditch Borough Council's private sector housing function is continually developing and has recently introduced new initiatives such as landlord accreditation, rent deposit guarantee scheme, a system on licensing HMOs and a strategy to bring empty properties back into use.

The Rugg review recommended that more support is needed for good landlords and this strategy recognises there is further room to develop in this area. The Rugg review also recommends that local authorities commit to promoting tenants rights, and this strategies' action plan sets out ways we can achieve this.

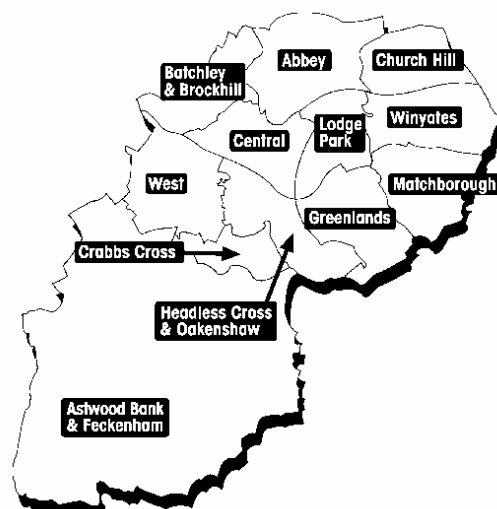
Although the role of the private sector housing service has grown, it is recognised that there are still areas that are underdeveloped. This strategy seeks to address these weaknesses and aims to give a clear direction of travel over the next five years. The next chapter gives a profile of the population and private sector housing stock in Redditch to illustrate areas requiring attention.

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<sup>2</sup> To qualify the homeowner must have an entitlement to an income related benefit with less than £6,000 in savings.

## Chapter 2 Profile of private sector housing in Redditch

### Issues in Redditch



Whilst the level of owner occupation in Redditch (71%) is above the national average, it is below the County average. In terms of owner occupation, more people in Redditch are purchasing their property with a mortgage than those who own their property outright.

There is a variation across the district, (illustrated in the table below) particularly Central with a high level of privately rented accommodation.

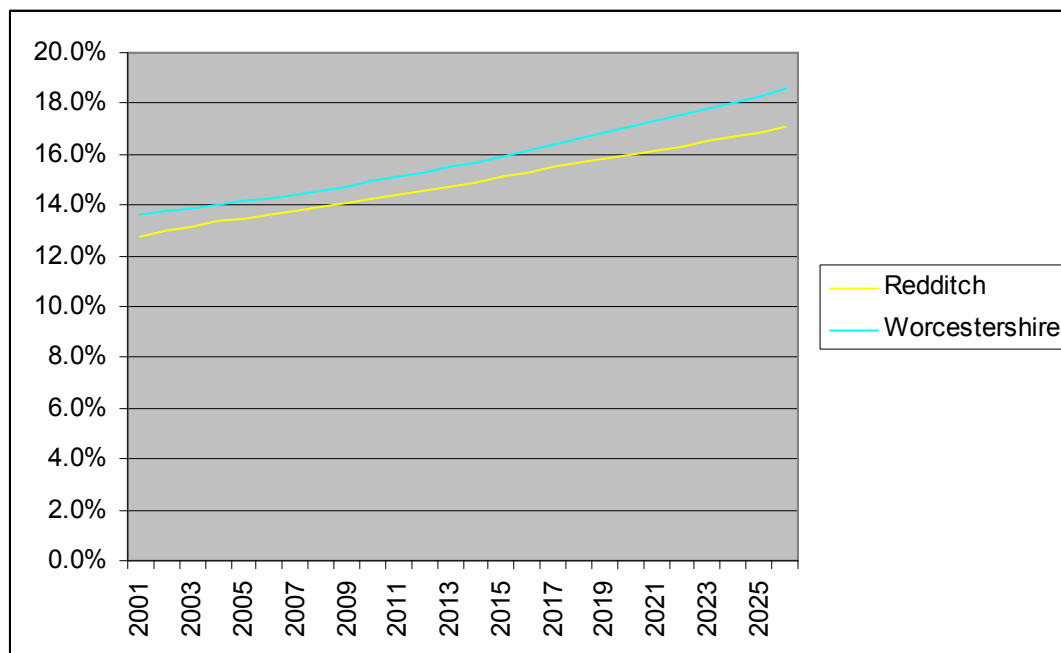
Percentage of Homes in each tenure , by Ward					
Ward	Owned	Private rent	Social rent	Other	Total No
Abbey	73%	4%	21%	3%	2,065
Astwood Bank and Feckenham	82%	5%	11%	3%	2,190
Batchley	49%	3%	44%	4%	2,724
Central	68%	13%	15%	3%	2,194
Church Hill	62%	2%	33%	3%	3,419
Crabbs Cross	86%	3%	9%	2%	2,280
Greenlands	63%	3%	32%	2%	3,166
Headless Cross & Oakenshaw	74%	5%	19%	2%	3,703
Lodge Park	67%	4%	25%	3%	1,976
Matchborough	73%	2%	22%	3%	2,316
West	85%	3%	10%	2%	2,212
Winyates	74%	2%	22%	2%	3,407
<b>Redditch Total</b>	<b>71%</b>	<b>4%</b>	<b>23%</b>	<b>3%</b>	<b>31,652</b>

Source:2001 Census

The Borough has two distinct areas within its boundaries of roughly equal size. There is the largely urban area of the north east which includes Redditch town centre (this area has 93% of the population) and the other essentially rural area to the south and west, including Astwood Bank and Feckenham (which has 7% of the population).

## Population Profile

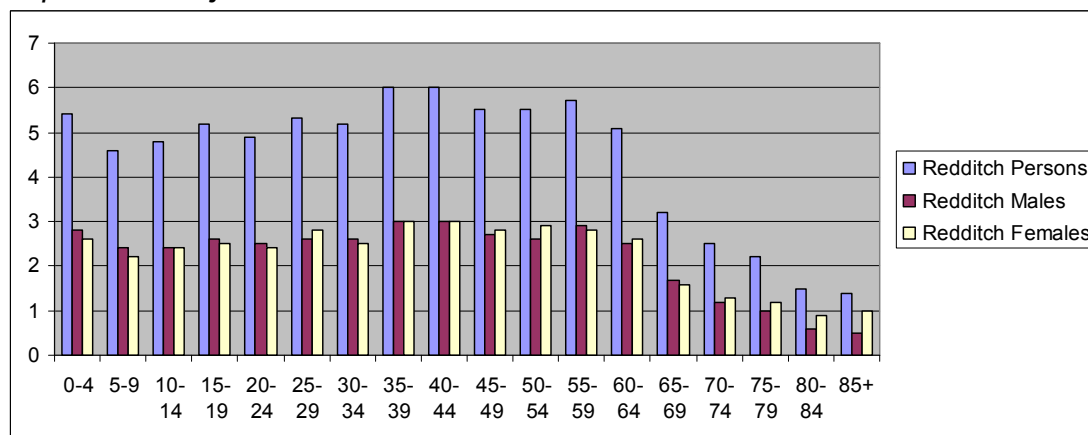
### Disability projections



Source: Research & Intelligence Unit, Worcestershire County Council

In line with the rest of the County, households that are affected by a member with a disability are projected to increase. Redditch is projected to rise from 14.1% in 2009 to 15% in 2015, over the life of this Strategy and to almost 20% in 2025. This indicates that more support will be needed.

### Population Projections



Official ONS Mid-2008 Population Estimates %

For Mid-2008 Redditch has an estimated population of 79,940. Projections indicate that by 2021, Redditch will have a significant section (over 30%) of the population over 65. This has implications on the development of housing stock in the borough

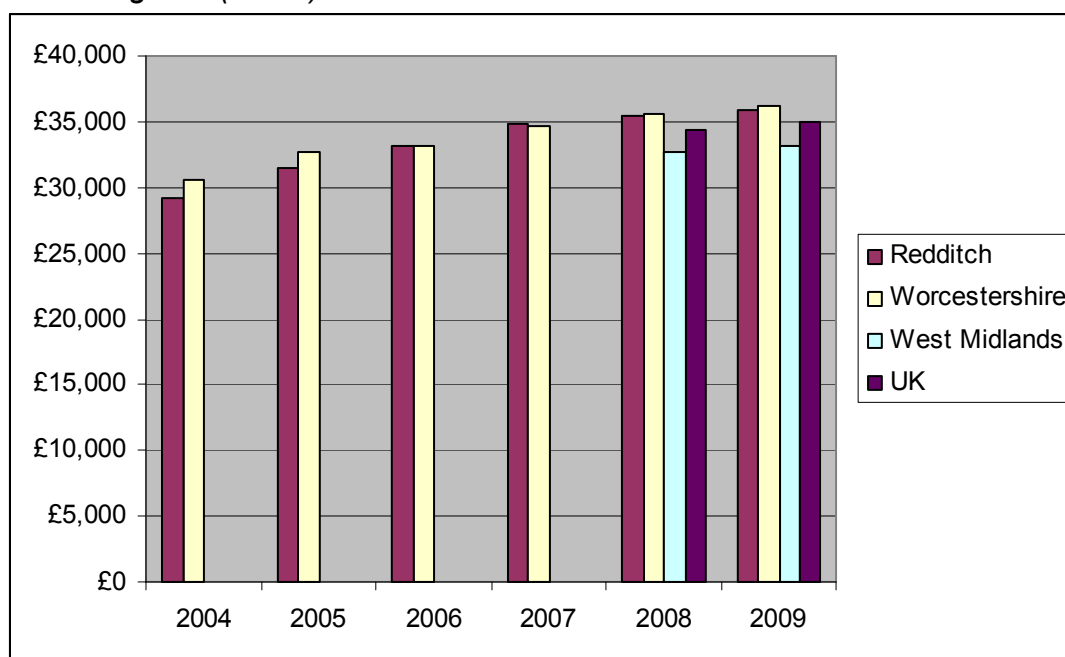


and emphasises the importance of having robust Private Sector Housing Renewal provisions.

### *Housing Need*

The South Housing Market Area assessment for 2007/08 indicates there is a 171 annual affordable housing shortage for Redditch. Some of this demand can be met using the private rented sector. Many landlords work with the council to support the demand for affordable housing, and do meet the decent homes standard. To ensure that properties do meet this standard Redditch Borough Council has developed a Property Accreditation Scheme to train and supports landlords.

### *Income figures (mean)*



Source: PayCheck, CACI.

The mean income figures for Redditch are slightly lower than the Worcestershire average, but higher than the West Midlands and the UK mean average.

### [Stock modelling survey](#)

Building Research Establishment (BRE) completed a stock modelling survey of Redditch private housing (all non-social) in April 2009. This stock modelling survey is a proven desk top method of surveying homes using national data sets. Their methodology can be found in appendix 4.

The research is broken down into the following categories:

1. Non decent
2. Inadequate thermal comfort
3. Housing Health and Safety Rating System (HHSRS) Category 1 hazards

4. Disrepair
5. Non modern
6. SAP less than 35
7. Fuel poverty
8. Vulnerable households
9. Vulnerable non decent

Definitions of these indicators can be found in appendix xx.

### Summary of BRE findings

The BRE data has enabled the council to identify the specific areas where resources to improve conditions should be targeted. The maps are shaded by **census output areas**<sup>3</sup>.

A summary of the data broken down into **wards** can be found on the spreadsheets overleaf. When looking at the figures broken down into wards, it is important to note particular streets extending across ward boundaries can create a high output, these are clustered together particularly in the central ward area, with similar types of properties that form the centre of Redditch.

The maps are of particular importance when analysing the data because it shows areas of housing type, extending across ward boundaries that give a similar output.

Central ward, with high density housing and high numbers of pre 1919 dwellings has the *highest percentage*<sup>4</sup> of dwellings in the following categories: non-decent dwellings, dwellings with inadequate thermal comfort, dwellings with category 1 hazards, dwellings in disrepair, non-modern dwellings, dwellings in fuel poverty, vulnerable households, vulnerable households living in non-decent accommodation.

Astwood Bank and Feckenham ward has the highest percentage<sup>5</sup> of dwellings with a SAP less than 35, scores worst (lowest) in vulnerable households living in decent accommodation, the *second highest* percentage next to Central of non-decent dwellings, category 1 hazards, dwellings in fuel poverty and dwellings in disrepair. This is again due to the age of properties in this ward.

On some of the maps for example dwellings with inadequate thermal comfort, if you look at Batchley most of the ward appears to be in good condition, but a particular output area gives a high percentage. Therefore even in wards where properties appear to be in good condition there are hot spots where future policy and resources

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<sup>3</sup> A census output area is a cluster of streets with the same unit postcode and they fit within ward boundaries. If a postcode straddles a ward boundary it's split into two output areas.

<sup>4</sup> BRE 2009 stock modelling survey

<sup>5</sup> BRE 2009 stock modelling survey

need to be directed to improve condition. This factor will be taken into consideration in action planning and must be considered in planning future grants schemes.

## BRE stock modelling findings

Ward	Dwellings (private)	Households (private)	% of dwellings							% of households		
			Non decent	Inadequate thermal comfort	HHSRS Cat. 1	Disrepair	Non modern	SAP less than 35	Fuel poverty	Vulnerable <sup>6</sup> households	Vulnerable non decent	
Abbey	1688	1647	31%	15%	20%	6%	1%	11%	13%	24%	9%	
Astwood Bank and Feckenham	2042	1968	41%	18%	28%	11%	1%	24%	19%	13%	7%	
Batchley	1633	1530	24%	15%	13%	6%	1%	6%	8%	25%	7%	
Central	1990	1868	48%	30%	35%	23%	4%	15%	22%	39%	16%	
Church Hill	2332	2276	25%	14%	14%	2%	0%	6%	10%	19%	4%	
Crabbs Cross	2104	2069	22%	10%	14%	4%	1%	7%	6%	14%	5%	
Greenlands	2311	2164	30%	18%	18%	6%	1%	11%	11%	27%	7%	
Headless Cross and Oakenshaw	3059	2997	31%	16%	18%	7%	2%	11%	10%	20%	8%	
Lodge Park	1518	1483	36%	21%	23%	11%	2%	11%	13%	28%	9%	
Matchborough	1836	1799	26%	15%	16%	2%	0%	7%	9%	22%	5%	
West	2062	1989	25%	12%	15%	5%	1%	8%	9%	13%	4%	
Winyates	2717	2676	25%	14%	14%	2%	0%	6%	8%	19%	4%	
Redditch	25291	24466	30%	16%	19%	7%	1%	10%	11%	21%	7%	
England	18053000	17496000	36%	17%	24%	8%	2%	13%	12%	18%	8%	

### Key:

Above national average

The BRE survey is a model based on national and local data sets. The table above is a summary of percentages, displayed by ward. The table overleaf is a summary by ward of numbers of dwellings or households. This is broken down further into census output areas on maps in the next section.

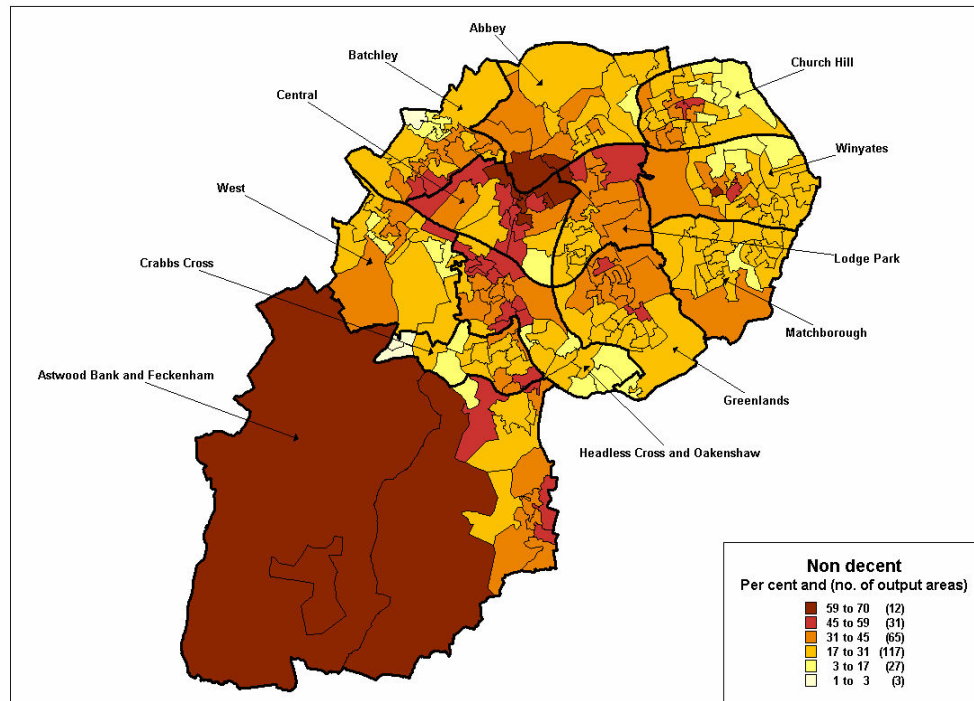
<sup>6</sup> A definition of vulnerable used here uses the definition used by the CLG in its 2006 EHCS report. This included households who were in receipt of means tested and disability based benefits.

## BRE data using numbers of households or dwellings

Ward	Dwellings (private)	Households (private)	Non decent	Inadequate thermal comfort	HHSRS Cat. 1	Disrepair	Non modern	SAP less than 35	Fuel poverty	Vulnerable households	Vulnerable non decent
Abbey	1688	1647	521	253	342	107	20	186	211	394	156
Astwood Bank and Feckenham	2042	1968	829	368	573	218	20	494	373	259	133
Batchley	1633	1530	392	246	213	92	24	102	119	378	113
Central	1990	1868	954	595	692	453	84	297	407	727	298
Church Hill	2332	2276	573	315	325	53	6	147	236	440	96
Crabbs Cross	2104	2069	464	217	286	81	12	141	134	292	95
Greenlands	2311	2164	697	415	426	129	17	263	244	580	153
Headless Cross and Oakenshaw	3059	2997	961	477	551	206	55	343	286	587	236
Lodge Park	1518	1483	550	323	351	160	24	162	188	422	128
Matchborough	1836	1799	486	275	286	42	4	134	153	399	86
West	2062	1989	506	239	314	108	11	158	174	259	78
Winyates	2717	2676	672	384	373	66	5	170	203	509	109
<b>Redditch</b>	<b>25291</b>	<b>24466</b>	<b>7606</b>	<b>4109</b>	<b>4734</b>	<b>1716</b>	<b>283</b>	<b>2598</b>	<b>2729</b>	<b>5246</b>	<b>1682</b>

## Non Decent dwellings

*Definition: To qualify as a 'Decent Home' a dwelling must satisfy four criteria, these are: 1) meeting the current statutory minimum standard for housing, 2) being in a reasonable state of repair, 3) having reasonable modern facilities and services, 4) providing a reasonable degree of thermal comfort. Non Decent dwellings would be failing in one or more of these four areas.*



Two wards have higher than the national BRE average of 36%. Central ward has the highest percentage of non decent dwellings at 48% (954 dwellings). The second highest is Astwood Bank and Feckenham ward at 41% (829 dwellings). Lodge Park ward is the same as the national BRE average at 36% (550 dwellings), all other areas fall below the level of the national BRE average.

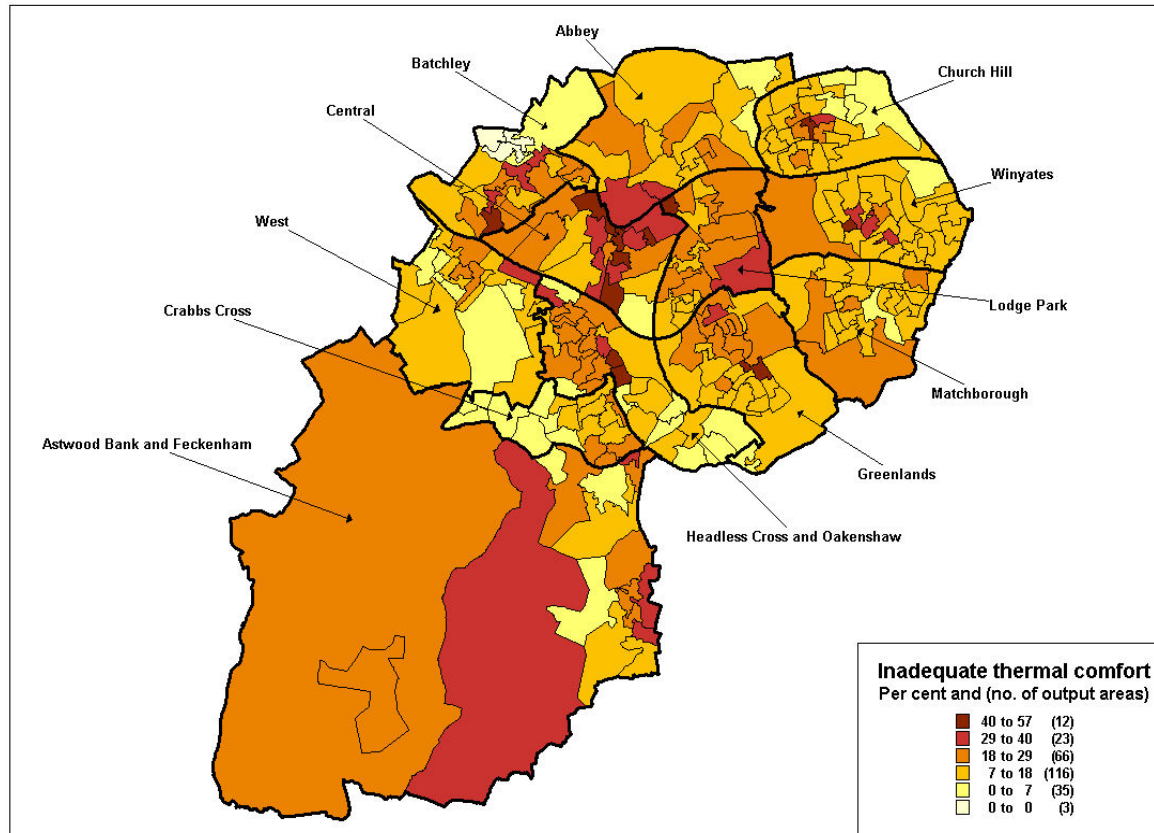
These two wards with the highest percentage of non-decency have older properties than the rest of the borough. The Central ward has a high number of private rented dwellings and many pre 1919 properties converted into houses in multiple occupation (HMO).

Due to the ribbon development of the town centre in the 19<sup>th</sup> century, some issues of non decency as detailed extend on the fringe of the Abbey and Lodge Park wards.

Parts of Feckenham and Astwood Bank have some of the oldest dwellings in the borough, this impacts on the findings.

Part of central Winyates ward is a hot spot that gives a high output for non decency, this area consists mainly of council housing, but with quite a high level of right to buy. This indicates that the now privately owned properties are not decent and the owners may be in need of assistance.

## Dwellings with Inadequate Thermal Comfort



*Definition: A dwelling is required to have both efficient heating; and effective insulation to meet standard for adequate thermal comfort.*

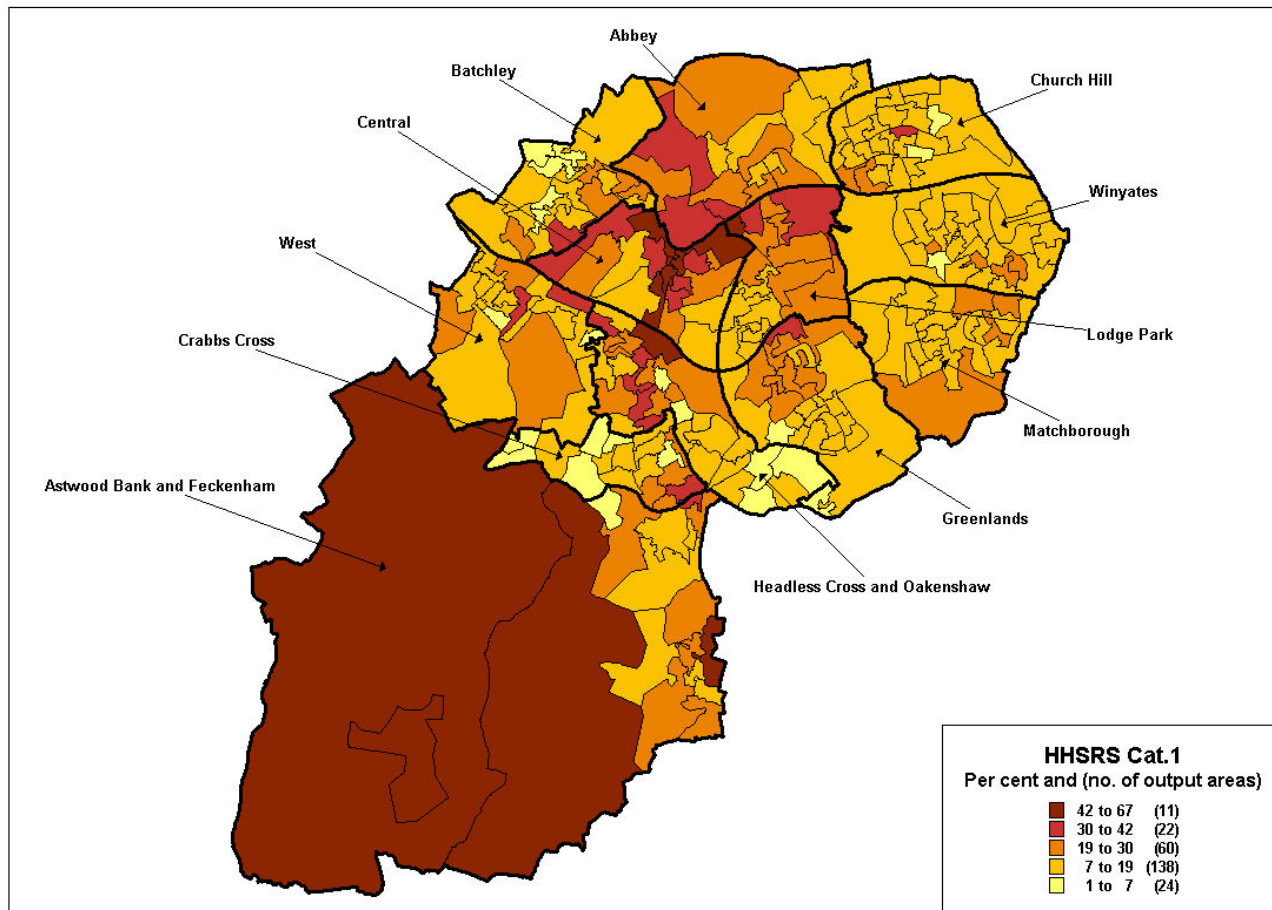
The area with the highest percentage of inadequate thermal comfort is Central ward with 30% (595 dwellings) in this category. There is a vast number of pre 1919 dwellings with typically difficult to insulate solid walls. Again the pre 1919 dwellings in the central area rate the poorest in this category, this being due to the age of the dwellings.

Lodge Park ward is the second highest with 21% (323 dwellings). Astwood Bank and Feckenham ward and Greenlands ward are at 18%, both higher than the national BRE average of 17%.

Analysis indicates some of the district centre town dwellings are hot spots, this is could be flats with difficult to insulate flat roofs.

## Dwellings with HHSRS Cat 1

*Definition: The HHSRS assesses 29 categories of housing hazard (e.g. damp, excess cold, crowding and space). A hazard rating is expressed through a numerical score, those with scores above 1000 are rated as having Category 1 hazards.*



The ward with the highest number of Category One hazards is Central ward with 692 (35%), followed by Astwood Bank and Feckenham ward with 573 (28%). This compares to the national BRE average of 24%. Again this is attributed to the age of the stock.

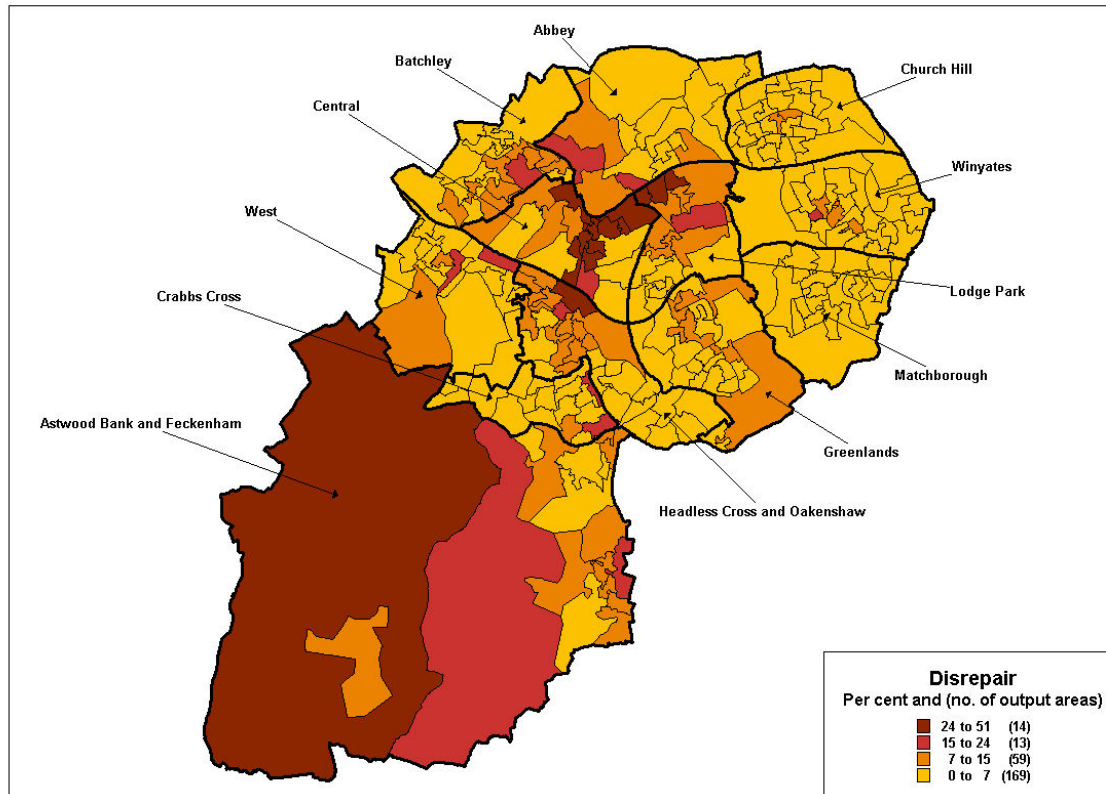
Areas giving a high output in this category are the ribbon development dwellings in Mount Pleasant which are pre 1919. Feckenham and most of Astwood Bank (in particular the High street area that includes Evesham Road and Feckenham Road) have a high percentage of dwellings with Category 1 hazards.

It is likely that in Central ward and Astwood Bank and Feckenham ward that the cause of the category 1 hazards is excess cold due to the age of the dwellings. Promotion of grants to improve insulation and services to vulnerable households in this area is required.



## Dwellings in Disrepair

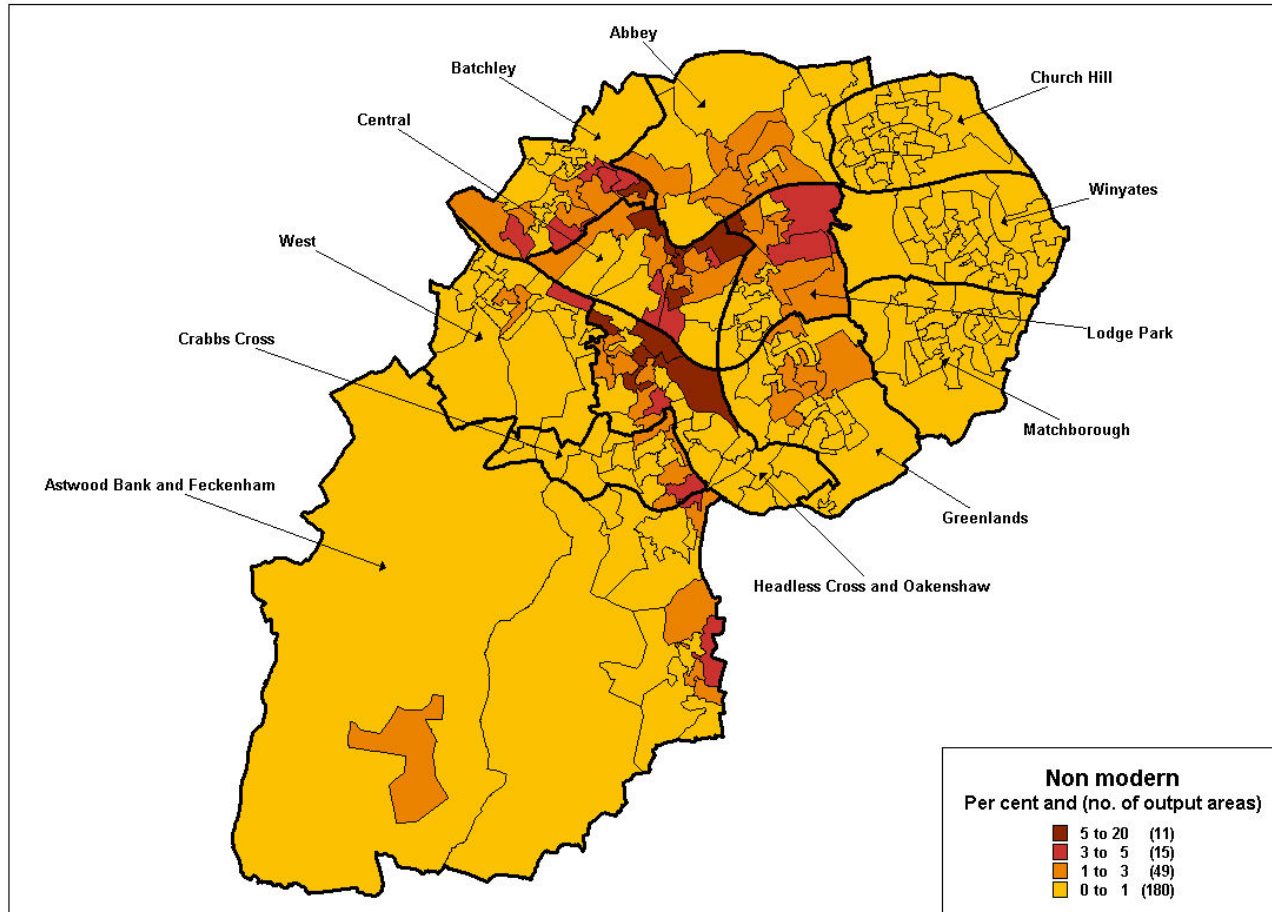
*Definition: The condition of components are measured against their expected component lifetimes to measure disrepair. For example wall structure – 80 years, external doors – 40 years. To qualify as being in ‘disrepair’ the component must have over a set % in disrepair, e.g. wall structure requiring replacement of 10% or more or repair 30% or more.*



Central ward has the highest level of disrepair at 23% (453 dwellings) compared to Redditch as a whole at 7%. There is a considerable margin between central and the second highest level of disrepair. The second joint highest both with 11%, and above the national BRE average of 8% are Astwood Bank and Feckenham ward (218 dwellings) and Lodge Park (160 dwellings).

Again the level of disrepair in these wards can be attributed to the high number of pre 1919 dwellings.

## Non-Modern Dwellings

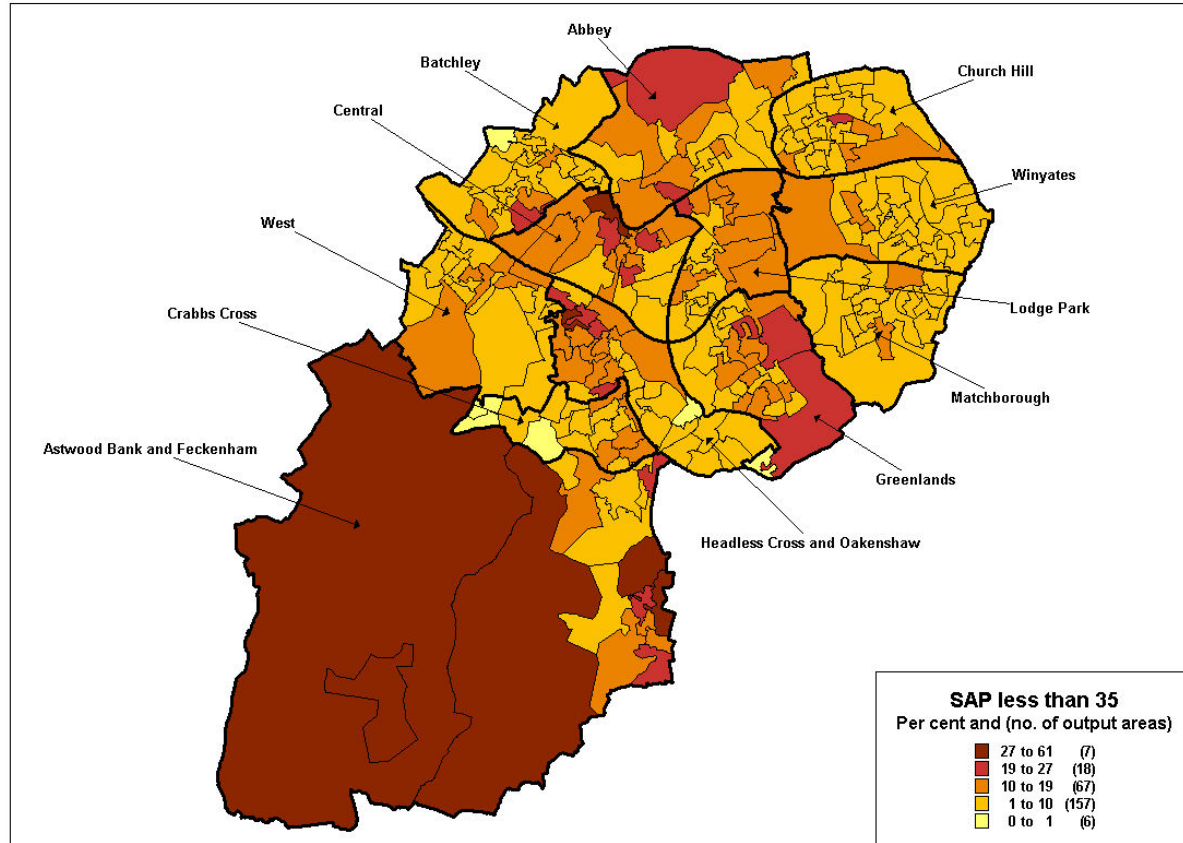


*Definition: A dwelling is considered non-modern if it lacks three or more of the following facilities;*

- a kitchen which is 20 years old or less
- a kitchen with adequate space and layout
- a bathroom which is 30 years old or less
- an appropriately located bathroom and WC
- adequate noise insulation
- adequate size and layout of common entrance areas for blocks of flats.

The highest percentage of non-modern dwellings is in Central ward with 4% (84 dwellings), again considerably higher than the rest of Redditch and the only ward above the BRE national average of 2%. This is again due to the higher proportion of private rented and pre 1919 dwellings in this area.

## Dwellings SAP less than 35

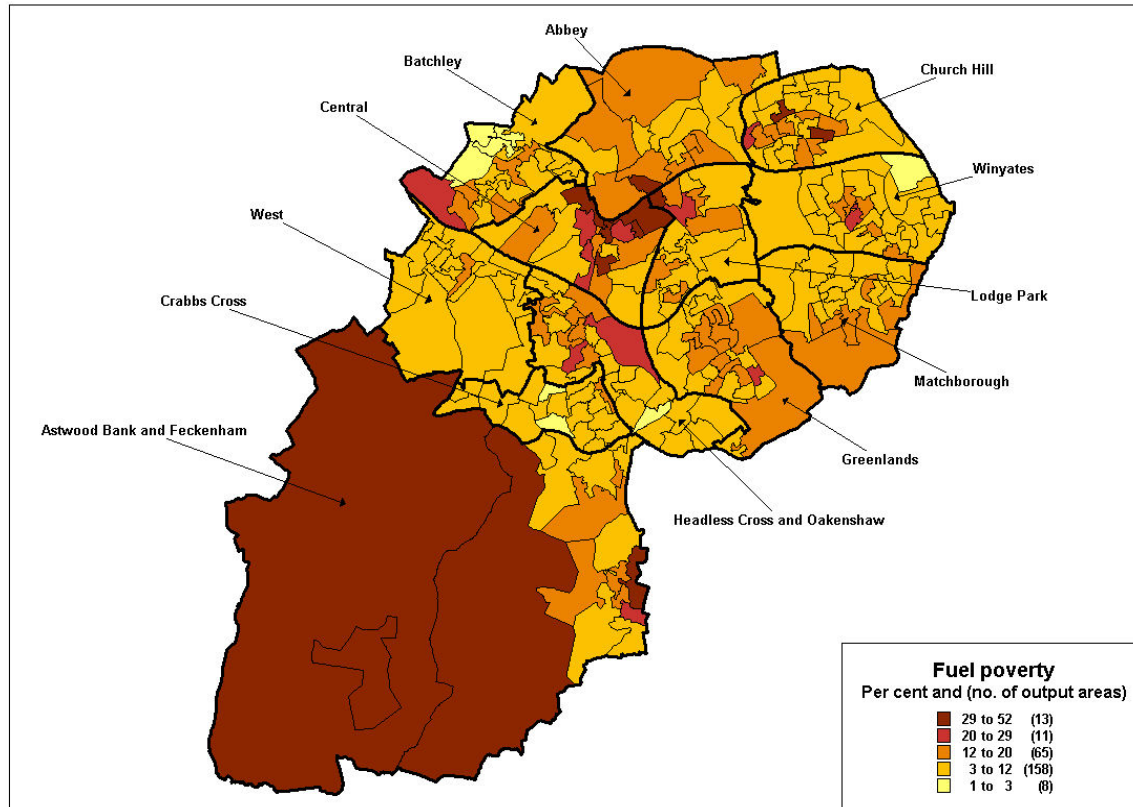


*Definition: SAP is the Government's standard methodology for home energy cost ratings. SAP ratings allow comparisons of energy efficiency to be made, and can show the likely improvements to a dwelling in terms of energy use. A SAP rating runs from 1 (very inefficient) to 100 (very efficient).*

Redditch has two wards with a SAP rating less than 35 and is above the national BRE average of 13%. These are Astwood Bank and Feckenham with 24% and Central with 15%.

These wards have a very high number in this category, most likely due to the high number of pre 1919 dwellings that are hard to insulate and heat, and a high number of households in fuel poverty.

## Households in Fuel Poverty



*Definition: A household is said to be in fuel poverty if it needs to spend more than 10% of its income on fuel to maintain an adequate level of warmth (usually defined as 21 degrees for the main living area, and 18 degrees for other occupied rooms).*

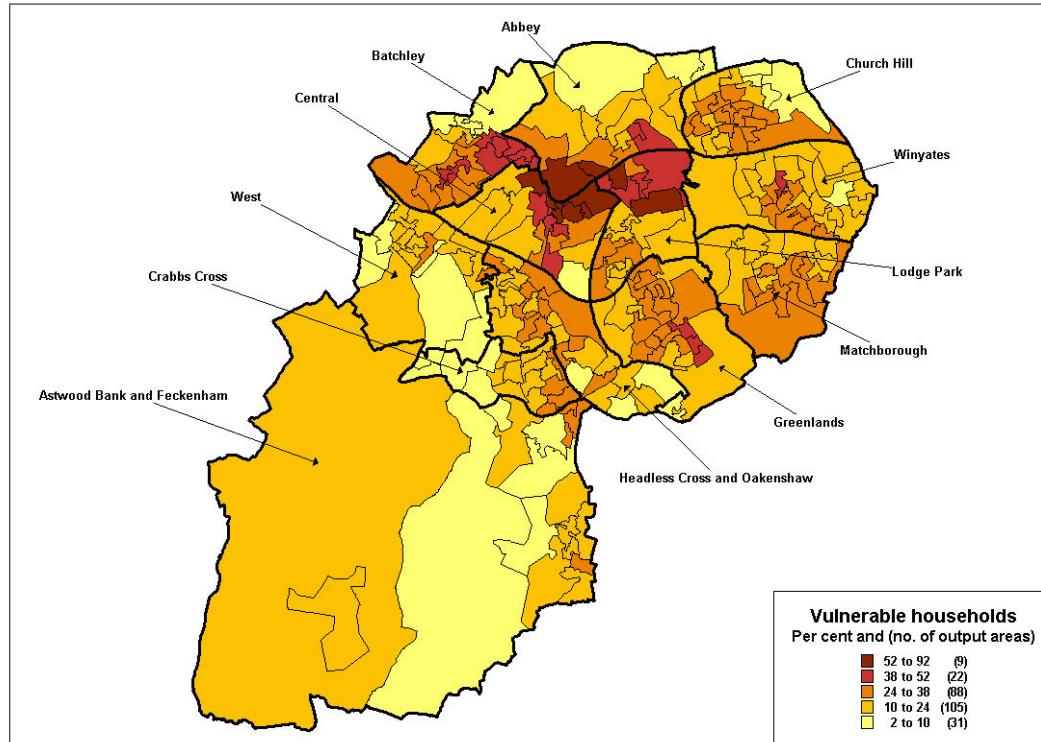
There are four wards with above BRE national average (12%) fuel poverty. Central ward has 22%, (407 dwellings) in fuel poverty. This is because it has the highest level of vulnerable households (see next section) and this combined with typically hard to insulate properties puts them in fuel poverty.

The next highest is Astwood Bank and Feckenham ward with 19% (373 dwellings). This ward, as well as having many older properties it also has properties without mains gas, making energy more expensive therefore increasing fuel poverty.

Other areas with high output of fuel poverty are parts of Church Hill, Abbey and Lodge Park wards.

## Vulnerable households

*Definition: Vulnerable households are defined as those households in receipt of means tested or welfare related benefits. A full list can be found in appendix 3*



Central ward has a very high percentage of vulnerable households at 39% (727 households). There is a considerable margin between this ward and the second highest ward - Lodge Park with 28% (422 households).

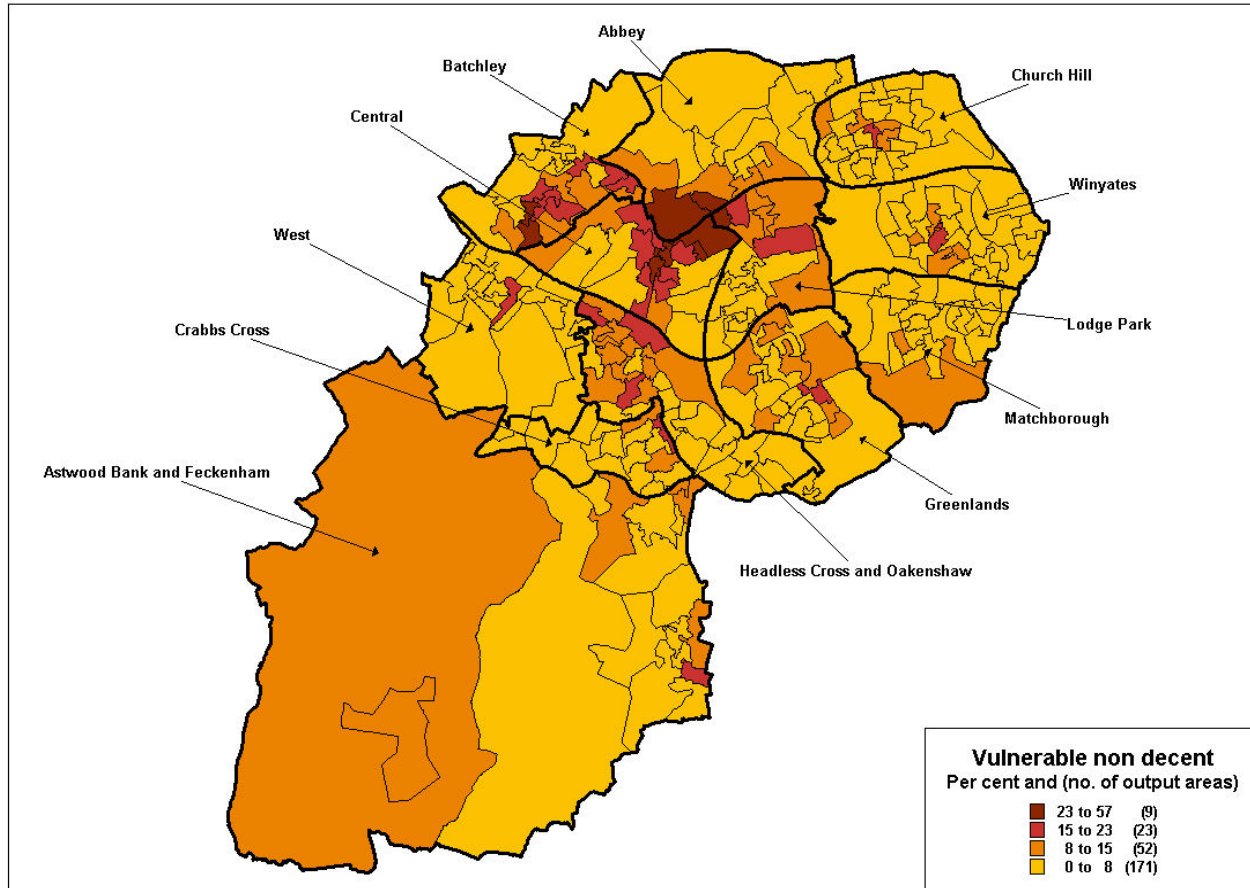
Most wards (except for except for Crabbs Cross, Astwood Bank and Feckenham, and West) in Redditch are above the BRE national average (18%) for percentage of vulnerable households.

The highest output is from the pre 1919 dwellings in the town area, extending across ward boundaries (Central, Abbey and Lodge Park); an area with a high percentage of private rented accommodation compared to the rest of Redditch. This is another indicator that resources should be targeted towards vulnerable households privately renting or owner occupiers in this area.

Astwood Bank and Feckenham ward have a very low percentage of vulnerable households – 13% (259 households), this is the lowest percentage of vulnerable households per ward in the borough (joint with West ward). This indicates that private households in this ward are less likely to require assistance with improving their properties.



## Vulnerable non decent



*Definition: vulnerable households (see previous definition) living in non decent dwellings (see non-decent definition).*

The town centre wards (Central (16%), Abbey (9%), Lodge Park(9%)) give the highest output of vulnerable non decent households. With Central ward the highest at again at 16% (298 households). The BRE national average is 8%. Parts of Batchley also have a high percentage of vulnerable households living in non decent accommodation, although the overall percentage of for this ward is low at 7%.



## Summary

The Central ward has the greatest need for action to improve properties. This is due to the high number and density of pre 1919 dwellings. Adjacent wards with similarly aged dwellings (Abbey, Lodge Park and Headless Cross and Oakenshaw) also give a high percentage and a strong need for future investment in the stock.

Central ward has the highest percentage in **eight** out of the **nine** categories examined by BRE;

- Non-decent (48% of dwellings),
- Dwellings with inadequate thermal comfort (30%),
- Dwellings with HHSRS Category 1 hazards (30%),
- Dwellings in disrepair (23%),
- Non-modern dwellings (4%),
- Households in fuel poverty (22%),
- Vulnerable households (30%),
- Vulnerable non decent (16%),

In the SAP less than 35 categories Central ward has the second highest percentage of 15% of dwellings, which is still higher than the national BRE average of 13%. It is the only ward to have a higher than the BRE national average non modern rating. The area that features most frequently in this ward is the ribbon development of properties stretching across Mount Pleasant where there is a high proportion of pre 1919, and three-storey buildings. Poor condition is strongly linked with the age of a dwelling, its use as a HMOs and the private rented sector, with this type of dwelling feature highly in this area. Redditch has above national average numbers of HMOs, the majority of these are located in the central area of the borough (wards including Central, Abbey, Lodge Park)

Astwood Bank and Feckenham ward give the second highest output, and in the BRE analysis is higher than the national BRE average in **six** out of **nine** categories. This ward has highest percentage of SAP less than 35 (24%). This ward ranks *second* highest in percentage of;

- Non-decent dwellings (41%),
- Dwellings with HHSRS Category 1 hazards (28%),
- Dwellings with disrepair (11% - joint with Lodge Park),
- Households in fuel poverty (19%),

This ward has the *third* highest percentage of dwellings with inadequate thermal comfort (18% - joint with Greenlands).

Astwood Bank and Feckenham ward contains some of the oldest properties in the Borough. Pre 1919 dwellings are more difficult to insulate, and many are not connected to mains gas. These factors can contribute to excess cold in dwellings, a



HHSRS Category 1 hazard. There are parts of this ward that are affluent with the likelihood of no need of financial assistance. However the BRE data (2009) states this ward has 573 dwellings (28%) with Category 1 hazards. Due to the age of the stock it is likely that the hazard in this area is excess cold. And with 373 households (19%) in fuel poverty there is clearly a need for support in this area.

The North Worcestershire Care and Repair Agency give a very small number of grants to Astwood Bank and Feckenham. This may be due to fewer households being in receipt of qualifying benefits. There may be households in this ward that are eligible for council tax benefit for example that aren't claiming. Promotion of benefits lifetime loans, grants to improve insulation and other available support needs to be carried out in Redditch's rural areas.

## Conclusion

Based on the evidence of the BRE stock modelling data this strategy recognises there are significant issues in older areas of the borough, and hot spots in part of the former new town areas. Resources and policies should be focussed towards the areas of most need, these being the older dwellings that are situated in Central and adjacent wards (Lodge Park and Abbey).

Work is also required to assist rural dwellings where householders are in *need of* assistance. Although there are a lower percentage of vulnerable households in this area, it doesn't mean that there aren't households requiring support. Particularly as there are a high number of households (373 households – 19%) living in fuel poverty in this area.

The council will work with the above priority areas to promote grants to improve energy efficiency, disabled facilities grants and lifetime loans, including those aimed at HMO landlords. Work is needed to support private landlords to raise standards and access support in the form of advice and financial assistance that is available to them. In particular encouraging landlords to become accredited by the Midland Landlord Accreditation Scheme (MLAS). This not only educates private landlords on required standards and best practice, but a benefit of being accredited by MLAS allows them to access grants for free loft and cavity wall insulation.

After the BRE data had been analysed the Housing Strategy team carried out a snap shot survey of private sector housing in the borough. This has helped to obtain residents priorities, and in conjunction with the BRE data, and the national, regional and local policy drivers will shape this strategies action plan. The strategic priorities are explained in the next chapter.

## Chapter 3

### Strategic Priorities for the future Redditch's Private Sector Housing

The process for establishing the strategic priorities for has been reached through examining the national, regional and local policy drivers, the BRE stock modelling data, and a snap shot survey. The results of the snapshot survey are outlined below.

#### Consultation with residents, homeowners and landlords

A snapshot survey took place during summer 2009 using face to face contact with customers, Redditch Borough Council's website and a postal/email survey of private tenants, landlords and owner occupiers to see which private sector housing services are seen as priority.

The survey asked respondents to select, **two** private sector housing services that they consider important for Redditch Borough Council to provide residents of Redditch.

There were 70 responses to the survey. It was mainly private tenants (57%) that responded, followed by owner occupiers (33%) then landlords (10%). Five respondents live outside of the borough, the remainder live in Redditch.

The response to this consultation prioritised the services in the following order:

	<b>Service</b>	<b>%</b>
1	Assistance to low-income households on property maintenance and helping arrange subsidised loans	<b>17</b>
2	Returning empty properties back to use	<b>16</b>
2	Helping older people and people with disabilities to live independently in their own homes by providing stairlifts, wider doorways, etc	<b>16</b>
3	Advice on reducing energy use and combating fuel poverty	<b>15</b>
4	Enforcing minimum house condition standards	<b>12</b>
5	Licensing of private landlords to encourage better standards of property management	<b>10</b>

6	Help with finding reputable builders	5
7	Advice to private landlords	5
8	Protecting private tenants from harassment from their landlords	3

This survey shows that residents' top priorities are:

- Assistance to low-income households on property maintenance and helping arrange subsidised loans
- Returning empty properties back to use
- Helping older people and people with disabilities to live independently in their own homes by providing stairlifts, wider doorways, etc
- Advice on reducing energy use and combating fuel poverty

The top priority; that respondents want the council to provide is assistance to low-income households on property maintenance and helping to arrange subsidised loans. This is reflected in the BRE data, households do need assistance to improve decency, reduce fuel poverty and improving thermal comfort. There is an opportunity to explore further assistance, in the form of loans using Black Pear (Worcestershire Credit Union), for those households that don't meet the criteria for the council's lifetime loans scheme, but are unable to access a loan to fund household maintenance through a bank.

This survey also highlights that private sector residents back the council's commitment to bringing empty properties back to use.

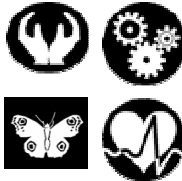




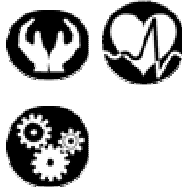
The BRE findings are also mirrored in this survey with 15% of respondents prioritising advice on reducing energy use and combating fuel poverty. The BRE research found that Central and Astwood Bank and Feckenham wards have a combination of 780 households in fuel poverty. The research finds that Redditch as a whole has 2729 dwelling in fuel poverty.



















### **Merging priorities from research**

The findings have been categorised in the following priority areas:

- 1. Improving housing conditions in the private sector**
- 2. Support and advice to private sector tenants and vulnerable households**

The table overleaf lists the priorities and shows from which process they have derived. It also links their relevance to the key themes in the Sustainable Community Strategy and Corporate Plan.

	Strategic Priority	Source	Sustainable Community Strategy Objective	Corporate Objective
1	<b>Improving housing conditions in the private sector</b>			
	<ul style="list-style-type: none"> <li>Fully implement Redditch Property Accreditation Scheme (PAS)</li> </ul>	Snap shot survey BRE data 2009 Housing Act 2004 Protection from Eviction Act 1977 Housing Act 1988 Homelessness Strategy West Midlands Regional Housing Strategy 2005 – key objective		Enterprising Community Safe Clean and Green
	<ul style="list-style-type: none"> <li>Develop a systematic approach to the inspection of licensable HMOs and the reissues of licenses</li> </ul>	Housing Act 2004		Safe Clean and Green
	<ul style="list-style-type: none"> <li>Returning empty properties back to use (Implement the Empty Homes Strategy)</li> </ul>	Snap shot survey RBC Housing Strategy 2005 Homelessness Strategy Empty Homes Strategy 2009 Housing Act 2004 West Midlands Regional Housing Strategy 2005		Enterprising Community Safe Clean and Green
	<ul style="list-style-type: none"> <li>Target areas with greatest need of support to improve thermal efficiency and fuel poverty</li> </ul>	Snapshot survey BRE data 2009 West Midlands Regional Housing Strategy 2005 HECA 1995		Enterprising Community Clean and Green
	<ul style="list-style-type: none"> <li>Investigate what assistance can be given to off grid properties in rural areas.</li> </ul>	BRE data 2009 West Midlands Regional Housing Strategy 2005		Enterprising Community Clean and Green
	<ul style="list-style-type: none"> <li>Provide assistance to low-income households on property maintenance and helping arrange subsidised loans and help older people and people with disabilities live independently in their own homes</li> </ul>	Snap shot survey BRE data 2009 Decent Homes RRO 2002 HGCR 1996 West Midlands Regional Housing Strategy 2005 Disability projections		Enterprising Community Safe Clean and Green

	<ul style="list-style-type: none"> <li>Explore and implement database system for recording PSHT work</li> </ul>	<p>Housing Act 2004 Housing Strategy KLOE</p>		<p>This is required to support the work carried out within the Private Sector Housing Team and underpins all of these objectives.</p>
<b>2</b>	<b>Give support and advice to private sector tenants and vulnerable owner occupiers</b>			
	<ul style="list-style-type: none"> <li>Promote available grants lifetime loans and support schemes to Central (inc older style properties), Astwood Bank and Feckenham.</li> </ul>	<p>Snap shot survey BRE data 2009 West Midlands Regional Housing Strategy 2005</p>	 	<p>Clean and Green Enterprising Community</p>
	<ul style="list-style-type: none"> <li>Identify vulnerable private sector households, and promote energy efficiency grants, lifetime loans, and support</li> </ul>	<p>Snap shot survey BRE data 2009 West Midlands Regional Housing Strategy 2005</p>	   	<p>Clean and Green Enterprising Community</p>
	<ul style="list-style-type: none"> <li>Work with Redditch Credit Union or similar to develop a savings scheme for low income households to pay for home improvements</li> </ul>	<p>Snap shot survey BRE data West Midlands Regional Housing Strategy 2005 HGCR 1996</p>	 	<p>Enterprising Community</p>
	<ul style="list-style-type: none"> <li>Develop a proactive approach to liaising with and educating private tenants</li> </ul>	<p>West Midlands Regional Housing Strategy 2005</p>	   	<p>Safe Enterprising Community</p>
	<ul style="list-style-type: none"> <li>Develop a policy and procedure for dealing with harassment and illegal eviction</li> </ul>	<p>West Midlands Regional Housing Strategy 2005 Protection from Eviction Act 1977 Housing Act 1988</p>	 	<p>Safe</p>
	<ul style="list-style-type: none"> <li>Develop a policy and procedure for taking action in cases of serious ASB in privately rented property under the Criminal Justice and Immigration Act 2008</li> </ul>	<p>Criminal Justice and Immigration Act 2008</p>	 	<p>Safe Enterprising Community Clean and Green</p>
	<ul style="list-style-type: none"> <li>Produce tenants handbook</li> </ul>	<p>West Midlands Regional Housing Strategy 2005 Protection from Eviction Act 1977 Housing Act 1988 Homelessness Act 2002 Homelessness Strategy 2008</p>	 	<p>Safe</p>

## Analysis of Priorities

### **Improving housing conditions in the private sector**

The majority of the population live in the in private sector either as owner occupiers or as private lets. The BRE data has helped the Council to identify which particular areas of the borough require support in improving conditions. The snap shot survey highlights that residents prioritise services that seek to improve conditions in the private sector, particularly:

- assistance to low-income households on property maintenance and helping arrange subsidised loans,
- returning empty properties back to use,
- helping older people and people with disabilities to live independently in their own homes by providing stairlifts, wider doorways, etc and
- advice on reducing energy use and combating fuel poverty.

It is well established that decent housing is an important factor of a healthy and socially stable population. Redditch PAS seeks to improve housing conditions in the private rented sector so that vulnerable households are not being put at risk.

### **Support and advice to private sector tenants and vulnerable households**

By educating private tenants, they will be more empowered to manage private tenancies better, and make more of a positive contribution to their community, and be less likely to become homeless, in rent arrears and other debt. This strategy sees that this council has a responsibility to ensure that households that are entitled to assistance to improve their homes get that assistance. The council provides support in the form of lifetime loans for home owners on qualifying benefits. In addition there are those households not in receipt of qualifying benefits and on a low wage unable to access loans or mortgages, but still need support to finance essential property maintenance. An objective of this strategy is to develop a scheme that addresses this gap.

### **Summary**

This strategy commits to delivering these priorities and the private sector housing team will:

- Intervene where housing conditions are statutorily unacceptable to ensure residents live in safe, healthy homes and,
- Provide education, information and support services to compliment the enforcement of legislation.

## Chapter 4: Private Sector Housing Services

### Where are we now?

#### What work are we doing now in the private sector?

There are staff working in four sections at Redditch Borough Council whose prime function is working with the private sector housing. They are located in Environmental Health, Housing Strategy, Care and Repair, and Housing Options.

#### Housing Options

The Homelessness Prevention Officer situated in Housing Options provides specialist advice regarding Assured Shorthold Tenancies and offers a mediation service between tenants and landlords with the aim of preventing homelessness. This post also manages the rent deposit scheme.

The table below shows how many priority need cases are being housed in the private rented sector.

<b>Households assisted in the private rented sector</b>	2005/06	2006/07	2007/08	2008/09
Priority need cases assisted with the private rented sector no deposit			22	21
Priority need cases assisted with the private rented sector with a deposit	5	26	15	37
<b>Total</b>	<b>5</b>	<b>26</b>	<b>37</b>	<b>58</b>

The use of the private rented sector for priority need cases is growing. The council has a responsibility to ensure the homes they are housed in are decent. The plan is to roll out Redditch Property Accreditation Scheme for vulnerable applicants.

The Housing Options Service is being enhanced via the Communities and Local Government Trailblazer Grant. This Trailblazer Programme includes projects that are to have a benefit to private sector tenants and owner occupiers, these include:

- Use Pod technology to tackle Overcrowding and Disability
- Information Packs for Offenders and Tackle Financial Exclusion
- Specialist Rent Deposit Scheme for Socially Excluded
- Shared House for Singles on Benefits
- Housing Options, Employment, Education, Benefit Link worker

#### North Worcestershire Care and Repair Agency (HIA)

The Care and Repair Agency is partly funded by a Supporting People contract and is currently undergoing a countywide review. A summary of the Agency has been included, but does not form part of the review of the private sector housing function.

### What's happening operationally?

The Housing Surveyor and the Environmental Health Practitioner from the Environmental Health service currently carry out the tasks below relating to the private housing sector.

<b>1. Multi-occupied houses (HMOS, licensable and non-licensable)</b>	
1.1	Development of HMO licensing and re-licensing procedure for Redditch Borough Council
1.2	Proactively seeking licensable HMO's
1.3	Inspection of HMO's and issuing schedules of work to ensure compliance with the Housing Act 2004
1.4	Processing HMO lifetime loan applications, inspecting work and issuing lifetime loan payments in relation to these applications
1.5	Inspection of licensable HMO's to ensure that landlords comply with license conditions and to give general advice on regulations
1.6	Drawing plans for means of escape
1.7	Processing licence applications
1.8	Carrying out HHSRS inspections of all licensed HMO's, as required under Part 1 of Housing Act 2004
1.9	Proactively identify non-licensed HMO's and seek to prosecute landlords for non-compliance where appropriate

<b>2. General housing condition</b>	
2.1	HHSRS inspection of homes in the private sector based on complaints from the public regarding property conditions and as per requests from Housing Options
2.2	Dealing with complaints from the public about property conditions, inspecting and issuing notices where applicable
2.3	Dealing with housing prosecution cases under appropriate acts e.g. Housing Act 2004

<b>3. Grants and lifetime loans</b>	
3.1	Processing HMO lifetime loan applications, inspecting work and issuing lifetime loan payments
3.2	Dealing with grants enquiries for energy efficiency

<b>4. Additional Inspections</b>	
4.1	Completing immigration inspections and reports, these are looked at primarily from the viewpoint of overcrowding under the Housing Act 1985, although there is an element of HHSRS inspection involved.

<b>5. Energy Efficiency</b>	
5.1	Promoting home energy efficiency
5.2	Dealing with grant enquiries for energy efficiency
5.3	Produce the annual home energy conservation report



### What's happening strategically?

These roles are currently carried out by the Housing Policy Officer from the Housing Strategy service.

1.	Service development
1.1	Development, implementation and communication of strategies within private sector housing (e.g. empty homes)
1.2	Development, implementation and communication of private sector housing policies and procedures (e.g. Interim Management Orders)

2.	Energy efficiency
2.1	Development and implementation of microgeneration technology scheme
2.2	Promotion of energy efficiency to the private sector
2.3	Delivery of the Warmer Worcestershire project

3.	Working to raise standards in private sector housing
3.1	Development and education of staff and landlords on new policies
3.2	Developing and delivering training programme for colleagues and private sector landlords
3.3	Development and co-ordination the landlords' forum and newsletter
3.4	Development of private sector housing web pages
3.5	Communication of legislation affecting the private rented sector using leaflets, mail shots and Redditch Landlords' Forum.
3.6	Development and promotion of landlord accreditation scheme to private landlords and tenants
3.7	Development and promotion of Redditch property accreditation scheme
3.8	Work with partners (LA, police, fire service, Community Safety Partnership) to promote and share best practice and develop new initiatives in the private rented sector (e.g. Homestamp, MLAS)

### Harassment and Illegal eviction

The Housing Policy Officer has also dealt with the investigation of reported cases of harassment and illegal eviction. In a period of six months a few cases have been investigated, and in 4 of these cases the tenant left the private landlord because they believed when the landlord told them to 'get out by tomorrow' they had no other option.

This indicates there is a need for educating private tenants, or prospective private tenants on their rights and responsibilities. The production of a private tenants' handbook and the provision of training would work to achieving greater understanding from landlords and tenant empowerment, and less homelessness applications.

## North Worcestershire Care and Repair Agency

The key aim of the Agency is to help homeowners and private tenants remain safe, secure, comfortable and independent in their own homes by providing information and assistance if the house needs repairs, adaptations or improvements. The Agency is non-profit making and receives money from local government and other sources to operate the service. The Agency operates:

### 1. Disabled Facilities Grant (DFG)

This is a mandatory grant for people with disabilities for essential adaptations to give better freedom of movement into and around their home and to access essential facilities within it. Where necessary it can also provide the essential facilities themselves.

#### Who qualifies?

Anyone who has a disability or someone living with them who has a disability and requires adaptations to their property can apply. You must either be the owner of the dwelling, or be a private tenant and be able to provide the Local Authority with the necessary owners or tenants certificate. Confirmation from the owner that they are happy with the work being undertaken within their property is also required.

### 2. Lifetime Loans

Lifetime Loans are discretionary loans for essential repairs, improvements and minor adaptations to a dwelling or mobile home. It is given in the form of an interest free loan, that is repaid when the ownership of the property changes.

#### Who qualifies?

You must be a homeowner aged 18 or over, and have lived in the property for at least three years. You must have an entitlement to an income related benefit with less than £6,000 in savings.

Qualifying benefits include:

- Income support
- Income based Job Seekers Allowance
- Working Tax Credit
- Housing Benefit
- Council Tax Benefit
- Pension Credit

## Expenditure

Grant	2005/06	2006/07	2007/08	2008/09
Disabled Facilities Grant	£281K	£320K	£399K	£460K
Minor Works/Lifetime Loan	£78K	£95K	£189K	£163K

Care and Repair: Grant expenditure

## Progress report from Private Sector Housing Strategy 2004

The table at Appendix 2 is an updated version of the action plan from the existing Private Sector Housing Strategy (2004). The last two columns indicate whether the objective was completed, with an explanation where necessary, and whether any further action is required.

Some of this action plan has been implemented including the HMO licensing system for higher risk HMOs. To date 50 HMOs have been licensed, 9 are in the process of becoming licensed, and it is thought that there are a further 20-30 HMOs requiring licensing. This objective was achieved by using extra resources from the Regional Capital Housing Pot.

A successfully achieved objective has been the reestablishment of the Landlords' Forum, which is growing in popularity. The Forum has recently been accompanied by 'Ahead of the Game' the Redditch Landlords' Newsletter which goes out to in excess of 400 landlords. The Forum has been a useful aide in promoting the Midland Landlord Accreditation Scheme (MLAS). This Midland wide scheme has accredited almost 1000 landlords including 21 operating in Redditch.

However some areas still require work, and due to lack of resources some objectives, including those given a high priority are yet to be fulfilled:

**1. To have a Private Sector Housing Team with adequately and appropriately skilled staff**, given a high priority has not been completed. Lack of staff resources has impacted on the delivery of 2004 Strategy's Action Plan. A review of the private sector housing function is still required, is still considered to be a high priority.

**3. A new systematic approach to inspection and enforcement in the private sector**, this was given a *high* priority and has not been completed. This strategy still recognises this as high priority and it is in the action plan.

**5. An accreditation system in partnership with local landlords**, given a *low* priority. A scheme has been developed, however is yet to be fully implemented. Phase one of this scheme – MLAS – training and development of landlords has been implemented. Phase two – the property accreditation scheme is pending introduction.

**6. A formal approach to returning Empty Properties back to use**, given a *medium* priority has been developed, but is yet to be fully implemented.

**8. An agreement with a specialist financial provider to offer a range of equity release and similar financial packages**, given a *medium* priority wasn't completed due to the Financial Service Authority requirements in local authorities providing financial advice regarding equity release. What has been developed are lifetime loans and the current review of the HIA which will introduce the Kickstart scheme. For those households experiencing financial exclusion and not eligible for lifetime grants the action plan seeks to develop a scheme with the Credit Union to

encourage households to save, then be in a position to borrow money for home improvements.

These objectives some modified still need to be met. The implementation of the accreditation scheme has been upgraded to a high priority because the scheme has been developed and approved by council and the risk of not completely rolling this out has an impact on vulnerable households.

## Where do we want to be?

The evidence tells us that we should be working on the following:

### **A. Priorities from consultation**

The top three priorities from the survey of private sector tenants, landlords and owner occupiers are:

1. Provide assistance to low-income households on property maintenance and helping arrange subsidised loans.
2. Helping older people and people with disabilities live independently in their own homes by providing stairlifts, wider doorways, ramps etc.
3. Returning empty properties to use.

The existing private sector housing team and the Care and Repair Agency are already working to meet these priorities, but can expand these, such as looking at ways of supporting households that don't qualify for lifetime loans, and ensuring the existing schemes operated by the council are publicised in the best way possible.

### **B. Priorities emerging from research**

- Operating a proactive service, with a systematic approach that concentrates on areas identified by BRE research as in greater need. A strategic approach to inspection that moves away from the current complaint led approach.
- Devise a system to complete the HHSRS inspection of licensed HMOs
- Identify other multi-occupied properties which are non-licensable and investigate a procedure for ensuring compliance with requisite standards.
- Develop a targeted approach using the BRE data for the promotion of grants schemes for energy efficiency and lifetime loans for properties in need of repair.
- Work with landlords that own pre 1919 properties in the town centre areas to ensure that the buildings are as energy efficient as possible.
- Develop a policy and procedure to protect private tenants from harassment and illegal eviction from their landlords.

- Investigate providing assistance to low-income households on property maintenance and helping arrange subsidised loans. Look at developing a scheme with Black Pear (Worcestershire Credit Union).
- Promote lifetime grants to vulnerable households so that these households are aware of assistance available to them for home improvement works.

### C. Building upon existing resources

It is recognised at all tiers of Government that local authorities need to work alongside landlords to encourage better standards of property management. Using the Redditch Property Accreditation Scheme (PAS) this council can achieve this goal. The scheme has a two tier approach to accrediting landlords. The first stage is about training and continuous professional development of the private landlord and the second stage is about ensuring property standards meet the decent homes standard. Redditch Borough Council utilise the Midland Landlord Accreditation Scheme (MLAS) for the first stage, and to date have 21 landlords, that operate in the area are MLAS approved.

The Redditch PAS has not yet been implemented, and it is proposed that a pilot is run on the second stage to test the resource requirements. Once this scheme is fully functioning the aim is that all private sector referrals of vulnerable applicants would be to Redditch PAS properties.

The private sector housing team currently deal with complaints from private tenants on unfitness, overcrowding and harassment and illegal eviction.

	07/08	08/09
Unfitness & Overcrowding	55	29
Harassment & Illegal Eviction	1	5

Note: due to the current system of recording complaints, not all incidents are reported above, these figures give an indication. The Housing Options team deal with a number of private landlord/tenant disputes in which they intervene and prevent homelessness.

### Conclusion

Central Government recognises the importance of a thriving private sector, and looks to local authorities to support this. Redditch Borough Council has already developed some outstanding initiatives to improve conditions in the private sector. To continue to make a real difference the objectives outlined in the action plan at Appendix 1 now need to be implemented.

## Appendix 1 Action Plan

1. Improve housing conditions in the private sector								
What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome?	What would success look like?	Comments
1.1 Fully implement Redditch Property Accreditation Scheme	<b>HIGH</b> The council relies heavily on the private landlords for housing applicants. Once implemented this scheme would ensure that vulnerable housing applicants are housed in decent private sector homes.	<b>Stage 1 April 2011</b>  <b>Stage 2 April 2011</b>  <b>Stage 3 April 2020</b>	Private sector housing team	Existing Resources	1. Ensure 100% of landlords used by Hsg Options are MLAS accredited  2. Staff resources in place to operate Redditch PAS – admin and inspections carried out by PSHT  3. Ensure that 75% of vulnerable applicants housed in the private sector are housed in Redditch PAS properties	April 2011 Only use MLAS accredited landlords in Hsg Options  April 2011 have the staff in place to properly administer and inspect the PAS.  By April 2020 use PAS properties for 75% of vulnerable referrals	In 10 years have 75% of vulnerable referrals living in decent homes	Scheme already developed and agreed by council, this now needs to be fully implemented

What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome ?	What would success look like?	Comments
1.2 Develop a systematic approach to the inspection of licensable HMOs and the reissue of licenses	<b>HIGH</b> This is a legal requirement under the Housing Act 2004	<b>April 2011</b>	Private Sector Housing Team	Use data of existing licensed HMOS and CT records to ensure licenses in place. Then set plan for renewal process.	<ol style="list-style-type: none"> <li>1. Look at hot spot areas as identified by BRE survey</li> <li>2. Complete the HHSRS inspection of licensable HMOs (5 year period)</li> <li>3. Devise a system to check licence conditions and re-inspect HMOs. Self assessment for MLAS landlords</li> <li>4. Have system for proactive inspection</li> </ol>	To have a system in place for proactively identifying licensable HMOs	To have licensed 90% of projected licensable HMOs	Local authorities have a mandatory duty to licence and proactively seek licensable HMOs
1.3 Fully implement the Empty Homes Strategy	<b>HIGH</b> Essential housing resources could be wasted without delivering the empty homes strategy	<b>April 2011</b>	Private sector housing team  Housing Enabling Officer	Existing Resources	<ol style="list-style-type: none"> <li>1. Have a dedicated role within an existing job dealing with empty homes.</li> <li>2. Set up a system of recording and monitoring progress.</li> <li>3. Targeted approach e.g. tackle dwellings with 2-3 bedrooms or with finance outstanding, links to mortgage rescue</li> <li>4. Work with private landlords/RSLs to bring empty homes back into stock</li> </ol>	Bring 90 empty homes back into use by 31 <sup>st</sup> March 2011		The strategy has already been approved by council. Bringing back empty homes into use has many benefits including: Reducing pressure on housing waiting list Reducing anti-social behaviour Utilising a wasted resource

What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome ?	What would success look like?	Comments
1.4 Target areas with greatest need of support to improve thermal efficiency and fuel poverty	<b>HIGH</b> Central ward has a very high level (30%) of dwellings with inadequate thermal comfort and 22% in fuel poverty.	<b>April 2013</b>	Private Sector Housing Team Care and Repair Act on Energy	Existing Resources	Use the Warmer Worcestershire data combined with the BRE stock modelling data to identify streets in greatest need	National Indicators 186, 187 and 188	Achieved LAA NI target	
1.5 Investigate what assistance can be given to off grid properties in rural areas.	<b>LOW</b> Properties off mains gas can be expensive to heat	<b>April 2012</b>	Private sector housing team	Existing Resources	1. Identify which properties are off gas 2. What schemes are available through suppliers (Eon scheme)? 3. What are other LAs doing? 4. Investigate external funding opportunities	National Indicators 186, 187 and 188	To have assisted in reducing the fuel bills for 10% of properties in these areas.	



What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome?	What would success look like?	Comments
1.6 Provide assistance to low-income households with property maintenance and helping arrange subsidised loans. Help older people and people with disabilities live independently in their own homes	<b>High</b>	<b>Ongoing</b>	HIA	Existing HIA resources, Kickstart funding	Complete HIA review	To deliver support services to qualifying Redditch households	Qualifying households to be given assistance where needed	
1.7 Explore and implement database system for recording PSHT work	<b>High</b> The current database(s) for recording is ad hoc. Uses 4 different computer systems, it doesn't show a true relection of complaints, inspections and work carried out within this team	<b>April 2011</b>	Private sector housing team	Existing Resources	1. Investigate what systems other LAs use – BDC 2. Assess RBC needs 3. Get quotes 4. Report findings with recommendations 5. Implement new system	To have suitable IT system for recording and reporting on Private sector housing inspections, actions etc. The system should be suitable for recording HHSRS inspections	PSHT to be trained on system. The system should allow the team to record and analyse all types of complaints and inspections	

## 2. Give support and advice to private sector tenants and vulnerable owner occupiers

What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome ?	What would success look like?	Comments
2.1 Promote available grants, lifetime loans and support, schemes to Central (pre 1919 properties), Astwood Bank and Feckenham.	<b>HIGH</b> These two wards have the poorest stock condition	Ongoing	Private sector housing team Care and Repair	Existing Resources	1. Use BRE data to identify areas in greatest need. 2. Design promotional campaign e.g. work with Local/Village shops, Parish Council meetings, landlords Forum	An increased take up of lifetime loans and energy efficiency grants from residents in pre 1919 dwellings	To get maximum take up on loans and grants schemes	
2.2 Identify vulnerable private sector households, and promote energy grants, lifetime loans, and support.	<b>HIGH</b> Not all vulnerable households take advantage of the support available to improve property condition and reduce fuel poverty	Ongoing	Private Sector Housing Team Care and Repair	Existing Resources	Obtain data from CT records for those households in receipt of CT benefit and then promote lifetime loans to these households.	An increased take up of lifetime loans and energy efficiency grants from those deemed as vulnerable (in receipt of qualifying benefits)	To get maximum take up on loans and grants schemes	Commenced by Care and Repair Oct 09
2.3 Work with Redditch Credit Union or similar to develop a savings scheme for low income households to pay for home improvements	<b>MED</b> Households that are financially excluded from banks and/or don't have enough	April 2011	Private sector housing team Care and Repair	Within existing resources	1. Get data from C+R on applicants that didn't meet criteria for Lifetime loans. 2. Look at hot spot areas on BRE maps, particularly former RTB, identify areas in greatest need 3. Explore funding opportunities to kickstart savings plan with CU 4. Develop and get scheme	To have 10 low-income households on savings scheme for the purpose funding of property maintenance	To have assisted 3 households with subsidised loans for home improvements	Easily achieved with minimum resource

	income to pay to repairs and not on qualifying benefits for lifetime loans would benefit from assistance from the CU				approved 5. Produce promo through website and target areas of highest need			
2.4 Develop a protocol with the Police for taking action in cases of serious nuisance in privately rented properties under the Criminal Justice and Immigration Act 2008	<b>LOW</b> If a case arises where action under this act is appropriate it would help if a protocol had been agreed with the Police	<b>April 2012</b>	Private sector housing team	Existing Resources	1. Research Criminal justice and immigration Act 2008? 2. What are other Las doing? 3. Consultation with Police and relevant officers 4. Agree protocol with the Police	To have agreed policy and procedure in place	For relevant officers to be trained in new policy and procedure so that if situation occurs where appropriate to use, officers confident to take this cause of action.	

What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome?	What would success look like?	Comments
2.5 Develop a proactive approach to liaising with and educating private tenants	<b>MED</b> The Council assists many vulnerable tenants that have had bad experiences in the private rented sector	April 2012	Private sector housing team  Housing Options Link Worker  Reddi centre	Existing Resources	1. Develop training and guidance for private tenants and YMCA tenants looking to move into private sector to incorporate budgeting and tenants rights and responsibilities 2. Produce leaflets/booklets available on RBC website 3. Link to a private tenants passport/accredited tenants scheme	A reduction in complaints from private sector tenants	A better understanding by private tenants of their rights and responsibilities resulting in more tenancies sustained, greater financial stability, less debt, a thriving private sector and less homeless applicants Vulnerable young people being more equipped to manage any tenancy, including private sector	
2.6 Develop a procedure for dealing with harassment and illegal eviction	<b>MED</b> Councils have power to start legal proceedings under the relevant legislation. There is currently no corporate system in place for dealing with such cases.	October 2011	Private sector housing team  Housing Options	Existing Resources	June 2010 to have central reporting system in place on shared drive, used by trained staff in OSS/HO/PSHT April 2011 to have policy and procedure approved October 2011 to have completed training on new procedure	Procedure to be implemented and staff involved to have been trained by Oct 2011	Staff, private landlords and tenants to have been trained in how to deal with situations of possible harassment and illegal eviction.  This should result in greater landlord knowledge, tenant empowerment and less homeless cases.	

What will we do?	Priority	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome?	What would success look like?	Comments
2.7 Produce tenants handbook	<b>MED</b> Private tenants and landlords would benefit from guidance on rights and responsibilities with local support information.	October 2010	Private sector housing team	Budget for printing required – within existing resources	1. Produce document in consultation with tenants, landlords, YMCA, Housing Options 2. The Homestamp Read this First booklet	October 2010 have document ready for distribution	Every tenant going into private accommodation through RBC to be used with a handbook Every MLAS landlord to distribute these at sign up Handbook available on website for download Handbook used as a training tool for YMCA and Inspire project CAB and YMCA to stock handbook	This is easily achieved within existing resources