

DRAFT Private Sector Housing Renewal Strategy

2016-2021

Introduction

This document sets out the Council's strategy for dealing with housing conditions within the district. It acknowledges the need for housing renewal and aims to demonstrate how this need will be met over the next 5 years.

Based on evidence recently gathered, the Private Sector Housing Renewal Strategy 2016-2021 identifies key areas that require resources to bring about improvements. This will replace the previous housing renewal strategy.

Housing within Chichester District

Our location as part of the South Downs National Park and proximity to London make the district an extremely desirable place to live, consequently there is a very high demand for housing.

Unfortunately, this demand has pushed house prices up beyond the reach of local households earning typical rural wages, which has placed a tremendous pressure on the private rented sector.

The availability of affordable and suitable housing has also been affected by:

- The Right to Buy;
- Strict planning controls restricting opportunities for new housing developments in rural areas;
- Reductions in housing stock as cottages are converted to holiday lets or second homes;
- Under-occupied family housing, and;
- An increasing aging population requiring accommodation to meet their physical and medical needs.

Additionally there are a number of recent government proposals which will have a direct impact on the districts affordable housing stock:

- The proposals to extend the Right to Buy policy to housing association tenants, and;
- Reduction in the levels of public grant, together with the proposals to reduce registered provider rents, both of which restrict the registered housing provider's ability to develop new affordable rented housing.

The proposed extension to the Right to Buy scheme further emphasises the Government's intention to increase the number of property owners, who will subsequently become responsible for the maintenance of their property at their own expense.

The importance of a suitable, safe, healthy home

It has long been acknowledged that poor housing has a direct link on health and mental wellbeing and this has been shown in several research papers over the years, which have highlighted the central role the home plays in improving health and reducing inequality.

A suitable, safe, settled, home is the cornerstone on which individuals and families build a better quality of life, access the services they need and gain greater independence. In contrast poor housing causes inequalities to multiply which negatively affect long-term physical and mental health. The health effects of poor housing disproportionately affect vulnerable people including older people living isolated lives, the young, those without a support network and adults with disabilities.

In particular cold homes with poor energy efficiency and high fuel costs make it difficult for many to maintain a comfortable home environment. A cold home has a significant impact on health and increases the risks of cardiovascular, respiratory and rheumatoid diseases as well as worsening mental health conditions. Furthermore cold homes are a significant contributor to the level of excess winter deaths in the UK every year. On average, there are around 25,000 excess winter deaths each year in England with 10% being attributable to fuel poverty and approximately 20% are linked to the coldest quarter of homes.

Disappointingly after significant improvements to the energy performance of the UK's housing stock through a whole range of government backed schemes, in 2015 there are still 2.35 million households in fuel poverty. Households are considered to be in fuel poverty if they have required fuel costs that are above average (the national median level) and were they to spend that amount they would be left with a residual income below the official poverty line. This is referred to as the Low Income High Costs indicator.

Why is Private Sector Housing Renewal needed?

In 2010 the Building Research Establishment (BRE) demonstrated the correlation between poor housing and health when it published the results of a research project which sought to quantify the cost of people living in poor housing in England to the National Health Service. BRE gathered information and evidence from the English Housing Survey on the risk of a home incident occurring and its likely impact on health, measured through the Housing Health and Safety Rating System (HHSRS), combined with information from the NHS on treatment costs. At that time it was estimated that the NHS was spending approximately £600m per annum on the first year of medical treatment for those living in the poorest housing in England where no improvements to the property were made.

In 2015 BRE updated their model to use a wider definition of 'poor housing' to include all 'sub-standard' housing and treatment and care costs were calculated beyond the first year. Furthermore information was gathered from the 2011 English Housing Survey and 2011 indicative NHS treatment costs. The conclusion of their research now estimates the cost to the NHS of all homes with significant health and safety hazards in England at £2.0 billion per annum. To put this in to context,

the cost to the NHS of substandard housing compared with other common health hazards suggests that poor quality housing has a similar impact on health as smoking or alcohol.

Aside from poor quality housing, unsuitable housing that fails to meet an individual's medical needs can be just as damaging and costly to public services. It is vitally important that accommodation for these members of our communities is suitable, or can be made appropriate with disabled adaptations at a reasonable cost.

Local Issues

Housing Renewal has a key role in the delivery of several of the Council's strategies and local policies including:

- **Corporate Plan 2015-2018**

The Corporate Plan sets out the Council's four key priorities for the District including the following:

- Improve the provision of and access to suitable housing.
- Support our communities.
- Manage our built and natural environments.
- Improve and support the local economy

Improving the provision of and access to suitable housing, and ensuring housing is fit for purpose is fundamental to delivering these priorities. Private sector housing renewal plays an invaluable part in achieving our priorities whether it be through the facilitation of disabled facilities grants or providing financial assistance to landlords and homeowners to improve their properties.

- **Housing Strategy 2013-2018**

The priorities for action contained within the Housing Strategy include making the most effective use of the existing stock. This is vitally important at a time when the demand for housing is so high. In particular by focussing on improving and maintaining the condition of the existing stock, private sector housing renewal ensures empty properties and those living in unsatisfactory conditions are kept to a minimum. Additionally by working closely with housing colleagues we can ensure those with specific housing needs, including those who require a smaller home or one with disabled adaptations, are able to occupy a property which is suitable for them and meets their needs, thereby freeing up much needed larger family homes.

- **Homelessness Strategy**

The District Council's Homelessness Strategy 2015-2020 focuses on the need for working collaboratively with other departments and organisations to fulfil the Council's homelessness duty. The Environmental Housing team will play a pivotal role in ensuring a good supply of quality housing is available within the stock, included adapted properties.

- **Local Plan**

The recently confirmed Chichester Local Plan 2014-2029 acknowledges the sharp increase in student numbers, and the effect this has had on the private rented sector. Whilst we are unable to influence these numbers directly, this strategy looks to ensure accommodation available to this sector is safe and of a good standard.

Local Housing Conditions

In accordance with the requirements of the Housing Act 2004, local housing authorities are required to regularly review housing conditions within their districts. In March 2015 Chichester District Council commissioned the BRE to undertake a desktop housing stock modelling exercise on its behalf to assess the condition of the stock within the district.

There were a number of significant findings which are summarised below:

- *1844 dwellings in the private rented sector have category 1 Housing Health and Safety Rating System (HHSRS) hazards equating to 22% of properties in the private rented sector.*
 - *The highest concentrations of fuel poverty in the private sector stock are fairly evenly distributed across central and northern parts of the district. Higher levels of excess cold are also concentrated in these areas; furthermore the levels of excess cold in Chichester District are high compared to the national averages.*
 - *14% of the private sector stock in Chichester has a category 1 hazard for Excess cold compared with 7% in the rest of England as identified by the English House Condition Survey 2011.*
 - *The highest concentrations of all HHSRS hazards in the private sector are found in the wards of Bury, Rogate and Wisborough Green and generally in the central and northern parts of the district. The more urban areas of Chichester and Selsey have relatively lower levels of hazards.*
 - *The average SimpleSAP rating for all private sector dwellings in Chichester is 51, which is worse than England (55). For the owner occupied stock in Chichester the figure is 52 and for the private rented sector it is 49. SimpleSAP is a simplified version of the standard assessment procedure for assessing the energy efficiency of a dwelling. It provides a numerical score for energy efficiency with 0 being the worst and 100 the best.*
 - *The total cost of mitigating category 1 hazards in Chichester's private sector stock is estimated to be £27.1 million.*
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Strategy for dealing with Private Sector Housing Renewal

In order for this strategy to achieve meaningful outcomes, it is essential that the Council forms sustainable relationships with a variety of partners including:

- Private Sector Landlords

In a District where house prices are out of reach for a large proportion of local people, the value of the private rented sector cannot be under-estimated as landlords provide an invaluable supply of affordable accommodation for many. The concern, however, is that the standard of accommodation in this sector is rather poor, with 22% of dwellings having a category 1 housing health and safety hazard. It is, therefore, fundamental that the Council invests time and funding, and engage with landlords to bring about improvement.

- Higher Education Institutions

In recent years the educational establishments within the District have expanded at a considerable rate, which has positively contributed to the local economy. The University of Chichester in particular has invested heavily in new halls of residence to provide accommodation for all first year students, which has seen empty buildings within the city brought back in to use. The increase in students has, however put pressure on an already over-subscribed private rented sector, and in order to reap the financial rewards landlords who are able to house students are choosing to do so, instead of housing families. Unfortunately we are unable to influence landlords with regards to the tenants they choose, however we will as a Council strive to ensure the accommodation provided is of a good standard.

- Citizens Advice Bureau (CAB)

In their position of advising the public of their rights and responsibilities the Council will work in partnership with the CAB to raise the awareness of legislative changes to tenants. In a time where resources are stretched it is key that the Council encourages a 'self-serve' culture by providing tenants with the tools to question and challenge their landlords. It is hoped that this will bring about improvements to the housing in this sector.

- Independent Living Service - West Sussex County Council Adult Services

The Independent Living Service provides assistance and support to those who need help to remain independent in their homes. The Council has always had a very good working relationship with the Occupational Therapists who make formal recommendations to the District Council for disabled adaptations to be undertaken. This relationship along with the housing team has ensured many disabled people have been rehoused to a more suitable property rather than adapting their existing home at a high cost.

Aside from Occupational Therapy, West Sussex County Council's budget for health and care is now held in one fund known as the Better Care Fund. This funding is available for external parties to bid for when developing new health related projects if it can be demonstrated that a reduction in hospital admissions can be achieved. As this funding is still in its infancy it is understood that the

criteria for applying for funding is particularly stringent, however, this could be explored in the future.

- West Sussex Fire and Rescue Services

The Council has always had a good relationship with the Fire Service, which has historically seen excellent joint working. However, in recent times, with extensive cuts from Central Government the size of the service has been reduced, we do however work to a joint protocol across Sussex which ensures that residential accommodation has appropriate measures to warn and protect occupiers should a fire occur.

- The Hyde Group

In 2001 the Council transferred all its housing stock to Chichester Community Housing, which subsequently changed its name to Martlet Homes. Since then there have been many changes and Martlet homes are now part of a large housing association known as the Hyde Group who own and manage approximately 5,700 within the District. Due to many reorganisations and relocation of posts to their London office many local relationships have been lost. We have, however been fortunate to retain a local Housing Adaptations Manager, who attends joint visits and meetings. The Council also has a Service Level Agreement with Hyde relating to the delivery of adaptations within their properties, which has seen them contribute 40% of the cost of all adaptations within their properties. It is vital this relationship is maintained and enhanced to ensure Council funding for adaptations can help a larger proportion of clients in the future.

- Your Energy Sussex

Your Energy Sussex (YES) is a partnership of 15 local councils and Carillion. Through the Energy Company Obligation funding provided by the Home Heating Carbon Reduction Obligation (HHCRO), YES work with local installers to provide a boiler replacement and insulation service to qualifying households on certain income-related benefits. This is open to homeowners and tenants in privately rented accommodation. YES also provide top-up funding to householders who do not qualify for full funding towards the cost of a boiler replacement. The availability of YES funding is discussed further on page 11.

- Rural Estate Landlords

In the north of the District a substantial number of dwellings are owned by large rural estate landlords and occupied by workers or past workers of these estates. The housing stock modelling survey identified that these properties are in areas where the poorest quality housing exists. These findings are not a surprise and have been reported in previous surveys; however history has shown it has been extremely difficult to build relationships with these landlords, who have their own policies for maintenance and repair. Officers rarely gain entry to these properties as tenants do not communicate issues to the Council due to the fear of retaliatory eviction. The new legislation proposed in relation to retaliatory eviction may encourage tenants to come forward, which will ensure landlords engage with us. Irrespective of this, the Council will try to build working

relationships with these landlords by informing them of the financial incentives available to improve their properties.

- Arun District Council

The Environmental Housing team has worked closely with colleagues within Arun District Council since 2007 in relation to the Landlord Accreditation Scheme, which has been successful with 444 accredited dwellings in the scheme as of 1 October 2015.

Aside from this, improving properties in relation to excess cold and reducing fuel poverty is also a priority for our neighbour, which provides the perfect opportunity to explore further partnership working. This would allow resources to be pooled; knowledge shared and bring a reduction in the overall costs of any project for Chichester District Council.

- Health Professionals

As has been highlighted a good standard of housing is vital to bring about health improvement. It is crucial therefore that we work in close partnership with as many health professionals as possible in the district so residents can be referred to us. In order to communicate the help we can offer it will be necessary to develop some informative literature to be given to all customer-facing services.

- Letting Agents & Property Managers

This sector has always proved challenging for inspecting officers when trying to build relations due to the reluctance to work with authority and the existence of unsatisfactory working practices. However with the advent of regulation to raise standards in this area, this is the perfect opportunity to work with letting agents and property managers to inform them of legislative changes and the financial help we can offer so this can be passed on to landlords, which will raise the standard of the properties being let. In June 2015 we re-launched our Landlords Forum in partnership with the National Landlords Association.

Strategy Priorities

Taking into consideration the main headlines of the housing condition report, local housing need and national policy the strategy will focus on the following priorities for action:

1. Improving the standard of accommodation in the private rented sector

The standard of the private rented sector within the district requires improvement and this picture is reflected across the country. The Government have begun to acknowledge this by introducing some legislative changes to aid tenants and provide them with increased security of tenure with further changes expected in the near future. The role of the Environmental Housing team will be to promote these changes to both letting and managing agents and tenants to ensure all are fully aware of a tenant's right to occupy a safe and well managed property.

- **Retaliatory eviction**

According to research conducted by Shelter it is claimed that over 213,000 renters across England have been evicted or served with an eviction notice in the last year because they complained to their landlord, letting agent or local authority about a problem in their home.

In response the Government is to introduce new legislation preventing landlords evicting tenants in response to local authority intervention about the condition of a property. In particular landlords will be unable to serve a no-fault 'Section 21' eviction notice for 6 months following the issue of a local authority improvement or hazard awareness notice relating to a health and safety matter.

- **The Smoke and Carbon Monoxide (England) Regulations 2015**

The Royal Society for the Prevention of Accidents reports that there are approximately 50 deaths per year and over 1100 hospital admissions annually as a result of carbon monoxide poisoning in the UK. Statistics show that residents of privately rented accommodation account for a much greater proportion of annual carbon monoxide incidents than that associated with any other housing sector. From 1st October 2015 all rental properties in England are required by law to have working smoke alarms installed on every floor and carbon monoxide alarms in every room with a solid fuel heating system.

- **Redress Schemes for Lettings Agents and Property Managers**

The Redress Schemes for Lettings Agency Work and Property Management Work (Requirement to Belong to a Scheme etc) (England) Order 2014 came into force on 1 October 2014 and places new enforcement responsibilities on local authorities to ensure all letting and managing agents are members of a government backed Ombudsman scheme. The new requirements will ensure tenants and leaseholders have a clear defined route to report complaints about poor working practices to an approved body, giving increased protection against unscrupulous agents.

- **Changes to Energy Performance Certificate (EPC) legislation expected in April 2016**

Almost 10% of England and Wales' 4.2m privately rented homes currently fall below an 'E' energy efficiency rating. The Government have decided to introduce changes to EPC regulations, which will mean that from 1 April 2016, tenants living in properties with a very poor energy rating (F & G) will have the right to request to make energy efficiency improvements to their homes and landlords will be unable to unreasonably refuse.

Additionally from April 2018, landlords will be required by law to ensure their properties reach an energy efficiency rating of at least Band "E" and those failing to comply will be prohibited from renting out their properties.

The Council's strategy for improving the Private Rented Sector – Landlord Accreditation

Historically the Council has been proud to have an ethos of engaging and encouraging landlords to work with us to improve their properties, rather than using formal enforcement action which can be

costly and time-consuming. This policy has been extremely successful and has seen nearly 400 landlords voluntarily joining our Landlord Accreditation scheme bringing their properties up to the standard set by the Council. The scheme has facilitated the development of successful working relationships with a great number of landlords and new applications are being regularly received. The scheme has given landlords the tools and confidence to successfully self-regulate throughout a 5 year accreditation period, resulting in the number of justified complaints associated with accredited properties being extremely low.

To date the scheme has primarily focussed on student landlords; however in recent months word of the scheme has spread to private landlords who have been applying to join the scheme. It is acknowledged that the focus must now turn to these landlords through advertising and raising the awareness of tenants to the Landlord Accreditation scheme and the Council's internal lettings agency, Homefinder. Through encouraging landlords to let their properties including empty properties through the Homefinder scheme, more accommodation will be available at the local housing allowance. It will however be vital to continue to provide a financial incentive to encourage these landlords to engage with the Council, and by forming good working relationships with them we can work towards bringing about meaningful improvements in the private rented sector.

Details of the Landlord Accreditation Assistance scheme are set out in appendix 1.

2. Reducing the level of hazards in the private sector stock

Since the introduction of the Housing Health and Safety Rating system under the Housing Act 2004, the way in which property inspection is undertaken has changed to a risk assessment based methodology. If hazards including excess cold, damp and mould, fire and electrical safety are considered to be a serious category 1 hazard the Council has a duty to take appropriate action. In addition until recently it has been necessary for the Council to report to government on the number of properties that have been made 'decent' but this has now ceased. A decent home is one which is wind and weather tight, warm and has modern facilities.

The previous private sector renewal strategy offered financial assistance in the form of a Home Trust Loan facilitated by Parity Trust to homeowners who required works to meet the requirements of both the Housing Act and the Decent Homes Standard. However, unfortunately since its introduction in 2006 the Home Trust Loan has had limited success, which has resulted in high running costs. This includes the Council providing 75% of the capital of each loan, subsidising the interest rate and paying £8000 in annual membership fees.

The feedback that has been received has focussed on resident's apprehension of taking on credit later in life. Furthermore those that are in the greatest financial need have been assessed as unable to support a loan so this option has not provided a satisfactory resolution. In cases where a customer has been deemed ineligible for a Home Trust Loan, the Council has provided the finance to pay for the required works on the condition that monies are repaid when the property is sold.

The Council's strategy for reducing the levels of hazards in the private sector – Home Repair Assistance

With budgets under increasing pressure it is necessary for the Council to prioritise the financial help it offers homeowners, who are fully responsible for the maintenance of their own property. The financial help given must be targeted at those in most need and where the most serious category 1 health and safety hazards exist. Furthermore in the case of disabled clients where it is not possible to offer grant funding for adaptations if a serious hazard is present, help would be offered.

By offering finance to remedy serious category 1 hazards only, it is hoped homeowners with numerous home repairs that may not be serious enough to attract funding will reconsider whether they can feasibly remain in their property, or whether it would be sensible to move to a more suitable, manageable home.

Details of the Home Repairs Assistance scheme are set out in appendix 1.

3. Decreasing the high level of fuel poverty and excess cold

The housing stock condition modelling exercise identified that 14% of dwellings in the private sector stock in the district had a category 1 hazard for excess cold compared with 7% in England, as identified by the 2011 English House Condition Survey. Furthermore the level of fuel poverty seen in the private rented sector in Chichester district stands at 22%. The concentration of these homes are particularly prevalent in the central and northern parts of the district, which is thought to be due to the existence of larger, older homes where little work has been done by the occupiers and landlords to improve energy performance. Furthermore it's acknowledged that there are significant challenges associated with improving the energy efficiency of older homes as many are deemed hard-to-treat. In order to bring about notable improvements in this area it is vital the Council develops a strategy which provides adequate resources for delivering a package of energy efficiency works to alleviate fuel poverty and keep homes warm.

Before developing a strategy to tackle these issues, it would be prudent to identify the principal challenges the Council will face based on previous knowledge of this sector. From experience, one of the main difficulties has been identifying the poorest properties and encouraging those residents in most need to come forward. Aside from this it has also been hard to offer a form of financial assistance, which is attractive.

Previously the strategy for dealing with cold homes has focussed on the use of Landlord Accreditation Assistance for landlords and Home Trust Loans facilitated by Parity Trust for homeowners. Even though the preference is to encourage landlords to become accredited many choose not to engage with the Council and similarly with Home Trust Loans, these have proved unattractive to many homeowners.

To begin to tackle the lack of efficient and affordable heating systems in these homes it is necessary to commit financial resources to this area of work to develop an appealing package of measures with least financial burden.

As already mentioned the Council is part of a partnership consisting of 15 local councils and Carillion known as Your Energy Sussex (YES) and their aim is to work with householders to create energy efficient buildings thereby saving money and cutting carbon emissions. Therefore before offering householders any monetary support from the Council, YES will assess whether other sources of funding are available whether it be through a government scheme, the energy companies or YES themselves.

Unfortunately as a result of regular government reviews and changes to legislation YES's funding is frequently changing, which means there is often uncertainty around what help they can offer. Furthermore their focus has been on the provision of solar panels, solar PV and large scale projects in urban areas where they can demonstrate economies of scale. Nevertheless they are committed to signposting homeowners to funding schemes including ECO (energy company obligation) for energy efficiency improvements and providing top-up funding for those who do not qualify for the full cost of a boiler replacement. However a large gap in the funding has been identified which would impact on the residents of Chichester. An example is that there is no funding available for those who have no form of whole-house heating system at all and the YES top-up funding will only meet the cost of a replacement boiler excluding radiators and pipework meaning there is often a shortfall in monies.

The Council's strategy for reducing fuel poverty and ensuring homes are warm in the private sector – Chichester Warm Homes Initiative

Partnership working will hold the key to ensuring this local project is successful, not only will it ensure that projects are operated at the lowest cost and all funding streams are utilised but will also ensure valuable referrals are made.

It is envisaged that the Council's existing Energy Visiting Officers will deliver the initiative which would require them to identify qualifying residents whether it be in answer to an advert or a Social Services or Health referral and visit them at home to identify the required works.

Officers would then liaise with YES to exhaust all funding options before Council funding would be considered. The financial assistance provided by the Council would be in the form of a 0% loan, which would be repaid on sale of the property. The total cost of providing a whole-house heating system and thermal insulation is estimated to be approximately £5000 so this would be the maximum amount available to homeowners. In the case of landlords they must pay the first £1000 before being eligible for £4000 thereafter.

Details of the Chichester Warm Homes Initiative are at appendix 1.

4. Providing adaptations to meet the medical needs of our residents

The provision of mandatory disabled facilities grants will continue to be administered by the Environmental Housing team in accordance with the relevant legislation, the aim being to continue to maximise the effectiveness of Disabled Facilities Grants, an aim of the Housing Strategy.

However, in order to ensure this is as efficient as possible we will continue to put resource into ensuring clients are living in a property which best meets their medical need at the lowest cost. This will be achieved by ensuring the links with housing are strengthened to ensure all disabled clients are given adequate advice and support if it is necessary to move to a more suitable home. For example if a customer is under-occupying their property and agrees to move to a smaller home, which could be adapted more easily and at a cheaper cost, funding would be available to help with removal costs.

Also when clients are planning to move to a more suitable property, officers from the Environmental Housing team will continue to attend feasibility visits to advise prospective tenants on the limitations of properties in relation to adaptations, to try to ensure the home they choose will meet their needs for the future.

In the case of Hyde tenants who require adaptations but are residing in a property with a category 1 hazard for overcrowding, there is no simple solution. It is often impossible to find them a more suitable property, which is large enough and can be easily adapted. In these instances the funding already allocated to extending these properties will continue to be used as before. In these cases the Council will provide a maximum disabled facilities grant of £30,000 plus a maximum of £35,000 to allow the property to be extended. In such cases the Hyde Group will provide matched funding of up to £65,000.

The importance of Disabled facilities grants cannot be under-estimated as for many they have a life-changing effect by ensuring a householder with medical needs can remain at home. This not only reduces the burden on hospital admissions but also gives individuals a sense of independence and contributes towards their overall well-being.

The Council's strategy for providing adaptations to meet the medical needs of our residents

The Council will continue to work with its partners to ensure that we provide cost effective adaptations that fully meet the needs of the clients. The objective is to ensure that the client can live independently in a home that meets their needs for as long as possible.

The details of the disabled facilities grant scheme are set out in appendix 1.

Work plan

Action	Start Date	Partners
Promote Landlord Accreditation and Homefinder to private landlords	1 April 2016	Private Sector Landlords Letting Agents & Property Managers Rural Estate Landlords
Promote changes in legislation to landlords and tenants	1 April 2016	Private Sector Landlords Citizens Advice Bureau Higher Education Institutions Rural Estate Landlords
Develop and implement the Chichester Warm Homes Initiative	1 April 2016 with scheme to be in place by 1 October 2016	Private Sector Landlords Letting Agents & Property Managers Health Arun District Council Health Professionals Your Energy Sussex
Continue to facilitate Disabled Facilities Grants and monitor provision through the Disabled Adaptations Strategy Group	1 April 2016	Hyde Housing West Sussex County Council Adult Services Homemove Team
Introduce Home Repair Assistance	1 April 2016	Health Professionals Citizens Advice Bureau

Resources

Scheme	Budget 2016-2021 (Figures in £,000)	Source of funding
Landlord Accreditation and Home Repair Assistance	686	Existing budget
Disabled Facilities Grants	3,675	Existing Budget
Home Extensions to reduce overcrowding	139	Existing budget
Chichester Warm Homes Initiative	300	200 from first phase equity loan scheme (subject to Cabinet approval) 76 from Low Carbon Fund (subject to Grants and Concessions Panel approval) 24 to be vired from care and repair budget

The stock modelling survey identified the cost of mitigating category 1 hazards in Chichester's private sector stock is estimated to be £27.1 million. Unfortunately the amount of investment required to tackle these hazards does not reflect the amount of resource available, it is therefore essential that the amount of financial assistance available to residents is suitably prioritised. Furthermore the importance of partnership working cannot be emphasised enough as this may bring additional resources, which would ensure the Council's limited funds are supplemented.

Appendix 1

Financial Assistance

1. Improving the standard of accommodation in the private rented sector - Accreditation Assistance

Assistance is available to landlords applying to join the Landlord Accreditation Scheme in order to ensure their properties meet the scheme standards. The assistance will be 50% of the cost of the works up to a maximum of £4,000 throughout a 10 year period. Should the landlord for any reason be refused membership of the accreditation scheme or have their membership revoked within 5 years then the total amount of assistance will be repaid.

Financial assistance will also be available to landlords with empty properties who will receive 100% of the cost of works up to a maximum of £10,000 throughout the 5 year accreditation period. However it will be a requirement for these properties to be let through the Council's Homefinder scheme.

Applicant Qualification Criteria

- Applicants must be at least 18 years old;
- Applicants must be freeholders (owner in fee simple absolute) or leaseholders with at least 10 years to expiry of lease, and with responsibility for carrying out eligible work; and
- Applicants must be landlords who have applied to join the Chichester Landlord Accreditation Scheme.

Property Qualification Criteria

- The dwelling must have been built or converted more than 10 years before application date;
- The works must not be those which could be subject to an insurance claim;
- The dwelling must not be owned by a Registered Social Landlord, a local authority, or any other public body; and
- In the case of empty properties, the dwelling must have been empty for a minimum of 12 months.

Eligible Works

- The eligible works are those required to ensure the property meets the minimum accommodation standards for the Chichester Landlord Accreditation Scheme.

Maximum Amount of Assistance

- The maximum amount of assistance will be 50% of the cost of the works up to a maximum of £ 4,000 throughout a 10 year period or,

- In the case of an empty property 100% of the cost of the works up to a maximum of £10,000 throughout the 5 year accreditation period provided that the property is let through the Council's Homefinder scheme.

Pre-completion Conditions

- All eligible works must be satisfactorily completed within one year of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the Council.
- The applicant must retain a qualifying interest in the property during the course of the works.
- Landlords must ensure all works required to meet the Council's minimum standards are carried out.
- Only one application shall be made per property to be accredited.
- All approval conditions will be a local land charge.

Post Completion Conditions

- The landlord will remain a member of the Landlord Accreditation Scheme for 5 years. Should the landlords application to join the Landlord Accreditation Scheme be refused / revoked the full amount of assistance shall be repaid.
- The landlord must throughout the 5 year accreditation period conduct regular property checks to ensure the standards are maintained.
- All assistance will be repayable on sale of the dwelling if the sale occurs within 5 years of the certified completion date of the eligible works.

2. Reducing the level of hazards in the private sector stock – Home Repair Assistance

Assistance is available to owner-occupiers and long leaseholders in financial hardship to enable them to remedy category 1 hazards in their property. Home Repair Assistance consists of a loan with no interest charged, up to a maximum of £30,000, which is repayable on sale of the property.

Applicant Qualification Criteria

- Applicants must be at least 18 years old;
- Applicants must be freeholders (owner in fee simple absolute) or leaseholders with at least 5 years to expiry of lease, and with responsibility for carrying out eligible work;
- Applicants must have owned and occupied the property for at least one year as their only or main residence; and
- Applicants must EITHER be in receipt of a means tested benefit, Disabled Living Allowance or Personal Independence Payment
OR
- The household income is less than £20,000 pa and the applicant has less than £16,000 in savings.

Property Qualification Criteria

- The dwelling must have been built or converted more than 10 years before application date;
- The works must not be those which could be subject to an insurance claim; and
- Category 1 hazards must have been identified at the property.

Eligible Works

- The eligible works are those required to remedy all category 1 hazards in a dwelling.

Maximum Amount of Assistance

- The maximum amount of financial assistance available is £30,000.
- The Council must be satisfied that where the assistance provided does not cover the full cost of the eligible works the owner has financial arrangements in place to meet the full cost of the works.

Pre-completion Conditions

- All eligible works must be satisfactorily completed within one year of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the Council.
- The applicant must retain a qualifying interest in the property during the course of the works.
- All approval conditions will be a local land charge.

Post Completion Conditions

- Properties must remain as the applicant's only residence until sold.
- Householders shall ensure the property is covered by suitable buildings insurance.
- All assistance will be repayable on the sale of the dwelling or if it is no longer used as the applicants only residence

3. Decreasing the high level of fuel poverty in the private rented sector and excess cold in the private sector stock – Chichester Warm Homes Initiative

Assistance is available to homeowners and private tenants who have low income and a modest amount of savings and landlords when the work will benefit a vulnerable tenant. Funding would be available to provide an EPC (for homeowners only), a whole-house efficient heating system with thermal insulation for those who have been referred by the Home Energy Visiting Officers.

Applicant Qualification Criteria

- Applicants must be at least 18 years old;

- Available to landlords and homeowners (owner in fee simple absolute) or leaseholders with at least 10 years to expiry of lease, and with responsibility for carrying out eligible work;
- Available to private sector tenants except excluded tenants (those with a resident landlord)
- Owners/tenants must EITHER be in receipt of a means tested benefit, Disabled Living Allowance or Personal Independence Payment
OR
- Owners/tenants must have less than £16K in savings and an income of less than £20K per annum;

Property Qualification Criteria

- The dwelling must have been built or converted more than 10 years before application date;
- The works must not be those which could be subject to an insurance claim;
- The dwelling must not be owned by a Registered Social Landlord, a local authority, or any other public body;

Eligible Works

- Funding is available for the cost of an Energy Performance Certificate (EPC) (for homeowners only), a whole-house, efficient heating system with thermal insulation where a category 1 hazard for excess cold exists OR the occupier is experiencing fuel poverty and occupies a property with an EPC rating of F or G.

Maximum Amount of Assistance

- Assistance would only be available for those who do not qualify for other forms of funding including ECO funding or Your Energy Sussex top-up funding.
- Owners would be eligible for the full cost of the required works, up to a maximum of £5K.
- Landlords must pay the first £1K and the remaining £4K would be funded by the Council.

Pre-completion Conditions

- All eligible works must be satisfactorily completed within one year of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the Council.
- The applicant must retain a qualifying interest in the property during the course of the works.
- Only one application shall be made per property.
- All approval conditions will be a local land charge.

Post Completion Conditions

- Owner occupiers are required to repay the financial assistance on sale of the property.
- In order to encourage landlords to work with the Council the conditions attached to their assistance would only require repayment if the property was sold within 10 years of approval being issued. Throughout the 10 year condition period, the property must remain tenanted.

4. Mandatory Disabled Facilities Grant

- Mandatory Disabled Facilities Grants will be administered as per existing legislation and will be available to the current legally specified maximum amount subject to the statutory terms and conditions.