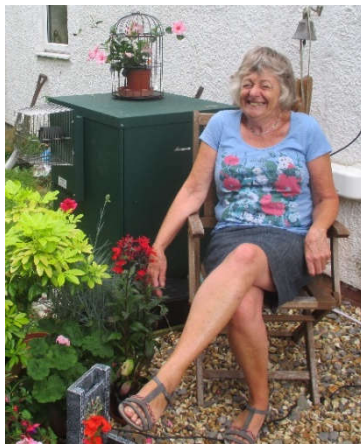


The South Gloucestershire Council

Private Sector Housing Policy 2018 – 2023

HELPING TO ENSURE SAFER, WARMER and HEALTHIER HOMES



EXECUTIVE SUMMARY

HELPING TO ENSURE SAFER, WARMER and HEALTHIER HOMES

The quality of a person's home has a substantial impact on their quality of life; a warm, dry and secure home is associated with better health and better wellbeing. In addition to basic housing requirements, other factors that help to improve wellbeing include the security of tenure and making home modifications for those with disabilities.

Housing is a key determinant of health, and poor housing conditions continue to cause preventable deaths and contribute to health inequalities. Inadequate housing conditions such as overcrowding and unaffordability will all have an adverse effect on public health and exacerbate health inequalities. Deficiencies found in a home can lead to health problems, which in turn can influence community stability, crime, environmental issues and increase costs for health care providers. Improved health brings wider benefits for everyone; increased productivity and tax revenue and reductions in welfare payments.

Most residents in South Gloucestershire (90%) live in properties which are privately owned or privately rented. This is called the Private Sector. It is often incorrectly assumed that the council has little assistance to offer homeowners, private landlords and private tenants. We aim to break down this misconception and promote the work of our Private Sector Housing Team which supports occupants to understand and achieve the benefits of a warm, safe, healthy home by providing assistance to those most in need. Adapting, repairing or improving a property will have an overall effect of increasing personal health and wellbeing as well as preventing accidents in the home.

Our policy builds upon the good work that has been carried out in South Gloucestershire for many years; maintaining vital partnerships with local organisations to produce positive results. It draws together a variety of schemes and initiatives which ensures that our residents, particularly those who are least able to help themselves, can adapt, improve and maintain their homes to improve the quality of their life.

A range of policy tools are available to us such as; providing advice and signposting to other agencies, financial assistance and enforcement action. Free advice is offered to both owner occupiers, landlords and tenants regarding housing repairs, making adaptations, improving home energy efficiency, letting accommodation and reusing empty properties. Financial assistance is offered through mandatory grants and other discretionary low interest loan products. All enforcement action is undertaken following the Environment and Community Services Enforcement Policy, only after all informal avenues have been exhausted will we proceed with legal action to ensure improvements are made to a hazardous rental property to protect the occupants.

Initiatives within this policy have been developed to meet the government's wish to ensure funds are recycled and to target those most in need. Warm, safe and suitable housing is a fundamental need for a healthy life and through creative solutions such as combining loan funding with grants to repair a property, we can improve an occupant's health and wellbeing.

Our Private Sector Housing Officers aim to help occupiers ‘future proof’ their homes through grant and loan work, therefore, reducing the need for any further assistance, saving resources by not undertaking repeat visits and preventing occupants from being forced to leave their home and community when their property no longer meets their needs. This spend to save concept underpins our grant and loan assistance, utilising our resources in the most effective way but also contributing towards lowering hospital admissions and therefore reducing the National Health Service and social care budget.

This document provides an overview of why our work in private sector housing is so important for our residents and details the services that the team can provide. Case studies are provided to show case how our schemes make a difference.

Individual policies for each of our schemes are found in the appendices.



Cllr Heather Goddard

Executive Member for Communities and Tourism

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Chapter 1 – Introduction

1.1 Background

There is a long established, recognised relationship between poor housing and poor health. In Victorian times, diseases such as tuberculosis, cholera, and typhus were known to be associated with insanitary, cold, damp and overcrowded housing which led to the continual development of public health and housing legislation designed to improve housing conditions.

Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) requires the council to produce a policy for any housing renewal assistance that can be provided by the council's Private Sector Housing Team. This Order repealed much of the housing renovation grants regime of the previous Housing Grants, Construction and Regeneration Act of 1996 but left in place the requirement to provide mandatory disabled facility grants and discretionary grant duties.

This policy details the assistance available under the Regulatory Reform Order 2002 in the form of grants, loans, indemnities, guarantees, labour, and materials to owner occupiers, landlords or tenants in either the private or social sector. It will outline our work and the assistance we provide to help meet the Council Strategy 2012/16 aim of "Achieving the best for our residents and their communities, ensuring South Gloucestershire will always be a great place to live and work". Our work supports the vision of the South Gloucestershire Health and Wellbeing Board of 'an integrated system that empowers the individual to remain independent and well for as long as possible'.

A healthy home must be of sound structure and free of hazards, provide adequate facilities for sleeping, personal hygiene, the preparation and storage of food and be an environment for comfortable relaxation, for privacy and quiet, and to provide the facility for social exchange with friends, family and others. Making modifications and improvements to a home, can lead to enhanced health that not only benefit the individual but also bring wider social and economic benefits (The Marmot Review, 2010). This policy will outline what assistance is available through the Private Sector Housing Team to help repair, maintain and improve homes in our area. It will explain the eligibility criteria and conditions attached to any assistance provided.

It is the government's view that primarily, private sector home owners are responsible for maintaining and improving their own property, although, it does recognise that some owners, particularly the elderly and most vulnerable, do not have the necessary resources to repair, improve or adapt their homes (ODPM, 2003). With this in mind, our approach is to focus on improving the housing conditions of the most vulnerable people first. The policy will also detail how the council will use the enforcement and licensing powers of the Housing Act 2004 to improve the residents of South Gloucestershire's health, safety and wellbeing.

1.2 Housing and Health

The assistance we offer is vitally important to help improve the health of South Gloucestershire residents. This is because the condition of a person's home can have a negative impact on their health and their wellbeing. Health inequalities arise from differences in the social and economic conditions in which people live. These in turn influence a person's behaviour and lifestyle choices and their risk of illness. This inequality is driven by a complex range of factors in which inadequate housing is a major component.

Poor housing conditions, overcrowding and unaffordability will all have an adverse effect on public health and wellbeing and exacerbate health inequalities. Those at greatest risk from the effects of inadequate housing are those who are vulnerable because of their age (children under 15 and older people) and occupants who suffer from a disability or have existing ill health. There is notable evidence that poor housing conditions result in educational under achievement, with children in better quality homes gaining a greater number of GCSEs, A levels and degrees (Friedman, 2010).

Housing condition, heating type, and tenure will all influence a home's energy efficiency and the occupant's ability to afford adequate heating. For example, improving energy efficiency in the home will help to prevent excess winter deaths¹ each year by helping to ensure homes are adequately heated, through reduced heat loss and improved heating systems. A study by Age UK found that around 2 million elderly people are so desperately cold that they are going to bed when they are not tired and a similar number have moved into one room to keep their energy bills down (Age UK, 2013).

Both our population and housing stock is ageing and in the future there will be more people with complex long-term conditions, requiring a combination of health and social care services (Better Care, 2015). In South Gloucestershire, 28% of private households included a resident aged 65 or over, this is higher than the average for England (25%). Older people spend 70-90% of their time in their homes (Centre for Policy on Ageing, 2002) so will require suitable, comfortable and secure housing to retain independence and a quality of life and wellbeing. We will need to adopt new ways of working to help support people in their homes as they age, in partnership with their friends and family, the local community, voluntary sector and other agencies.

The House of Lords Select Committee 'Ready for Ageing' Report (2013) recognises that by providing a warm environment or through making adaptations to prevent falls, investment in housing can reduce hospital admissions. If preserving independence is to be a central goal, through a more integrated health and social care system, appropriate and safe housing will become increasingly important (House of Lords, 2013). This highlights the importance of services such as ours which help people to adapt their homes to enable them to remain at home, living well for longer.

1.3 Policy Aim

To provide a clear framework of the assistance available to home owners, landlords and tenants through both proactive and reactive interventions carried out by the Private Sector Housing Team which support the provision of safe, suitable, warm and healthy homes for our residents.

1.4 Policy Outcome

Through implementing this policy, we will help to improve the health and wellbeing of residents, in particular those who are vulnerable by improving housing conditions and administering adaptations, helping to make South Gloucestershire a better place to live.

¹ Excess winter deaths are the number of people whose deaths were registered between December and March, compared with the numbers for the previous three months and the following three months (ONS, 2015). This is usually a premature death or one that occurs before the average life expectancy for a person of a particular demographic category.

1.5 Policy Objectives

1. To improve housing conditions through advice, accreditation, financial assistance, and enforcement.
2. To help people remain in their homes for longer through administering disabled facilities grant adaptations (DFGs) and Care Act 2014 grants.
3. To meet our licensing requirements for Houses in Multiple Occupation (HMOs).
4. To improve housing choice by providing adaptations, improving housing standards and assisting owners of empty homes to bring their properties back in to use.
5. To work with partners to achieve our common goal of safe, suitable, warm housing for everyone.
6. To improve the energy efficiency of homes, helping to reduce fuel poverty and encourage energy conservation and ensuring homes are more resilient to extreme weather and temperatures to protect the health and well-being of occupiers.
7. To help reduce costs to the National Health Service (NHS), social care providers and to society as a whole by preventing accidents and illness caused by unsuitable housing conditions.

1.6 Partnership Working

Addressing poor housing conditions can prevent a wide range of illness and injury. However, healthy homes are a multi-sectoral responsibility, achievable only if all relevant sectors contribute; housing, public health, engineering and construction, social welfare, urban planning, and building management. The integration of housing, social care and the NHS is not a new concept and in recent years with the publication of The Marmot Review (2010) together with reduced government funding, this awareness is now at the forefront of private sector housing and public health protection. Increasingly, local authorities recognise the benefits that integrated services for vulnerable households can bring, enabling people to remain safe and well in their homes for longer. By working in partnership, there is great potential to increase the health of our residents through encouraging and assisting occupants to achieve safe, warm, healthy homes.

It has been recognised by central government that to fully address the health needs of the population, services need to become more integrated and there needs to be better communication between different providers. Housing is a key aspect of this. Better Care is a national program aimed at promoting a more integrated approach to health and social care services that the NHS and local authorities provide such as services for older people or those with long term conditions (Better Care Plan, 2015). In times of reduced resources and increased demand, integration and local co-ordination between services are vital. The Better Care concept highlights the need for the NHS, local authorities and their communities to work together more closely to deliver the joined-up services and support that people need. [South Gloucestershire's Better Care Plan](#) sets out how we will deliver a more integrated health and care system that places the individual at the centre of services and empowers them to remain independent and well for as long as possible.

To successfully achieve our aim and objectives, we work in partnership with a wide range of people and organisations, for example, neighbouring authorities, agencies, charities, community groups and local landlords. Strategic partnerships with our Public Health colleagues, HomeChoice, Enabling and other services across the council are fundamental to ensuring committed resources when developing interventions to improve health and wellbeing through improving housing.

Our work impacts on other council strategies for example, the council's Housing Strategy which recognises that housing and health are fundamental factors that impact public health. The work that is carried out within the private sector housing team will continue to be significant in contributing to the overarching main aim of the [Housing Strategy](#) to improve housing conditions and make homes

safer and warmer. Our work feeds into the council's Climate Change Strategy 2018-2023 and contributes to the action plans for delivering on increasing climate change resilience, reducing energy demand and promoting renewable energy. Improving our housing stock is fundamental to preventing excess winter and summer deaths one of the key risks to the UK population identified in the Climate Change Risk Assessment 2017. This work also is part of a wider West of England energy study that is currently being developed. We will respond to opportunities that arise from the delivery of these strategies.

1.6.1 External Delivery Partners

1.6.1.1 West of England Partnership²



To ensure consistency and share good practice we will continue to work within the [West of England Private Housing Partnership](#). We meet regularly with our colleagues through the Private Sector Housing Sub Group, Renewal Group and the Housing Health and Safety Rating System Group to discuss and plan ways to meet new legislative requirements and undertake regular consistency exercises to ensure all partnership authorities maintain a common approach to housing, property and the law in the region. This partnership runs an annual landlord expo and a regular landlord panel which provides valuable feedback from our local landlords and managing agents and enables us to keep landlords up to date with any legislation changes.



We have helped developed innovative schemes such as the [West of England Rental Standard](#) which provides a single badge of accreditation for landlords and letting or management agents in the private rented sector. This is a [voluntary set of realistic standards](#) for properties to encourage landlords to do more than meet the basic legal requirements, creating a 'kite mark' to assure tenants that a property and their landlord meet the standard. As a condition of using the West of England Rental Standard brand, the organisations accredited will be expected to train and accredit their member landlords and agents, monitor standards across the sector and promote and publicise the West of England Rental Standard to encourage wider participation.



The partnership group has also joined the ['No Use Empty'](#) initiative which offers free help and advice to owners of empty properties to help them investigate ways of bringing an empty property back into use to create much needed accommodation in South Gloucestershire. The website is full of information and contact details for people who [own an empty property](#), wish to [buy an empty property](#) or if you want to [report an empty property](#).

² Bristol, North Somerset, Bath and North East Somerset and South Gloucestershire

1.6.1.2 Severn Wye Energy Agency



We work in partnership with the [Severn Wye Energy Agency](#) who are an independent charity and not-for-profit company that provide practical expertise for more energy efficient and sustainable living. Together with the six Gloucestershire authorities we fund Severn Wye to administer our [Warm and Well](#) scheme, a free energy advice line to the general public and also other short term projects that provide energy efficiency improvements in the home.

1.6.1.3 Wessex Resolutions Community Interest Company



We work in partnership with the Wessex Resolutions Community Interest Company, a not for profit community investment company and 11 local authority members of the Wessex Loans Consortium. This was set up in 2004 to provide our Wessex Home Improvement Loan (WHIL) scheme which provides low cost loans to pay for essential repairs and adaptations to the homes of vulnerable people in the private sector. The Wessex Home Improvement Loan (WHIL) scheme was set up with the purpose of lending money rather than just giving grants so that the funding could be constantly recycled for use by other people in need. Over the last two years we have administered over £158,000 of loans to homeowners who would otherwise have found it difficult to finance essential home improvements to their homes.

1.6.1.4 Centre for Sustainable Energy (CSE)

The Centre for Sustainable Energy (CSE) is an independent national charity. We work in partnership with CSE to focus on reaching the over 50's age group and rural communities because these groups are not targeted under any other energy schemes. In addition, CSE offers advice on energy efficiency, benefits and switching tariffs to all households. These households are reached through community outreach events which target older groups and rural communities. Advice is also given on switching to a cheaper energy supplier and applying for the Warm Home Discount to help maximise household income. Through its other work CSE focusses on communicating the link between health and housing conditions, highlighting the impact that living in a cold damp home can have on the householder's health and wellbeing and stressing the importance of living in a warm, comfortable home. CSE targets vulnerable households by delivering talks to various health groups and to front line health workers. They also deliver school workshops to local children on energy efficiency and renewable technologies in the home because this is an effective way of promoting the message to parents. This work is targeted in wards where fuel poverty is greatest.

1.6.1.5 Local Housing Providers

We recognise that housing associations not only provide homes for many our residents in South Gloucestershire, but also play a major role in helping to improve the health of their tenants and the community. By working together with housing associations, we can utilise their local knowledge, experience and work in partnership to deliver a range of community-based services. Merlin Housing Society provide the highest amount of affordable housing in South Gloucestershire. We will continue to work closely with the housing associations and utilise the housing association protocol whenever necessary.

In an agreement with the council, Merlin have undertaken to fund aids and adaptations for their disabled tenants; up to £4000 per property until March 2021 to a maximum budget of £200,000 per year. This will reduce our officer time which can be utilised more efficiently to administer additional grants in the private sector and larger grants required in Merlin properties.

Case Study – Securing External Funding to Help Our Residents

The Private Sector housing team led on a successful consortium bid to secure a share of a £25 million Central Heating Fund competition open to local authorities across England. South Gloucestershire Residents living in fuel poor households without a central heating system were given the opportunity to have a free central heating system installed. It is estimated that households could save up to £1,000 a year as well as keeping their homes warmer by switching to a central heated system.

The funding was awarded by the Department of Energy and Climate Change (DECC) and delivered in partnership with the Severn Wye Energy Agency and five other local authority partners under the umbrella of our Warm and Well scheme. Central heating systems were available to those residents in the poorest energy rated properties (E, F and G SAP rated), who were on a low income and deemed to be in fuel poverty.

Within South Gloucestershire, the scheme provided 40 households with first time Central Heating, 30 of which were owner occupied properties and 10 in the private rented sector. Householders were given support on using their new central heating and on energy suppliers and tariff switching, and further support with insulation and energy saving advice was provided.

1.6.2 Internal Working Groups

1.6.2.1 Children and Adults Health Service

We work in partnership with Children and Adults Health Service, in particular the Occupational Therapists (OTs) that refer clients to us for grant assessments. We work closely with both the adult and children Occupational Therapists to ensure adaptations made to a person's home are practicable and reasonable and meet the person's needs. The Better Care Plan brings a renewed emphasis on helping people to stay at home, or get back home as soon as possible after a crisis. Now only coming to the forefront of many other councils' agendas, South Gloucestershire's Children's and Adults health have already funded an Occupational Therapist for the Private Sector Housing Team. This has been crucial in helping to develop better relationships, efficiency and ensuring that our customer needs are met in line with the provisions made available under the Care Act 2014, Regulatory Reform Order 2002 and Housing Grants, Construction and Regeneration Act 1996.

1.6.2.2 Occupational Therapy Technician Service

The Occupational Therapy (OT) Technician service is delivered across health and social care supporting people with physical and sensory impairments and older people to achieve their potential of independence within their homes. OT Technicians use carpentry, building, construction and a knowledge of disability to fit adaptations and make or install unique bespoke solutions. The Technicians have trade qualifications, they are experienced and highly skilled. They apply this knowledge and modify the fabric of a home; they also adapt furniture to promote safe and independent function. The service also assists people through rehabilitation programmes and by supporting care packages. The OT Technician service provides an invaluable contribution to the prevention and rehabilitation agenda across health and social care; deterring hospital/care admissions and supporting hospital discharge and enabling people to participate in their local communities. This

service is vital in assisting in the continuity of care to prevent problems escalating for both service users and their carers.

1.6.2.3 Public Health Service

The importance of the link between housing and health is recognised in the Joint Strategic needs assessment 2016. Working with our colleagues in Public Health we have already secured funding of £20,000 for 3 years to help continue the success of our Warm and Well home energy improvement project. Our work will help to achieve the Director of Public Health's priorities for improving the health and wellbeing of the population of South Gloucestershire by improving housing conditions and making homes warmer, positively impacting on our residents' health and wellbeing. We will assist South Gloucestershire's Health and Wellbeing Board to achieve the aims of the [Joint Health and Wellbeing Strategy 2017 – 2021](#) (JHWS) to improve the health and wellbeing of people living and working in the area and to decrease health inequalities. The JHWS was developed by considering all the key areas within the JSNA and using an assessment matrix to identify 4 priorities. The 4th priority is 'Maximise the potential of our built and natural environment to enable healthy lifestyles and prevent disease'. Whilst this is wide ranging it does include housing stating that 'warm, safe and secure accommodation is an important factor in enabling people to function well in other areas of life including school and work' (JHWS, 2017). Our continued work to assist residents to stay in their homes for longer will be fundamental in achieving South Gloucestershire Council's priorities for 'Happy, Healthy and at Home'.

1.6.2.4 Enabling Service - Home Choice

We work closely with The HomeChoice team who assess housing allocations and homelessness by providing information on overcrowding and housing repairs in rental properties. Our assessments enable HomeChoice to evaluate a tenant's banding on the Home Choice register. Our close working relationship can help reduce homelessness by alerting HomeChoice to situations where tenants may need to leave their properties due to poor housing conditions.

1.6.2.5 Community Safety

In some situations, we work with colleagues from the Anti-Social Behaviour and Community Safety Team on cross cutting cases where housing conditions and tenant and/or landlord behaviour negatively impact on the community.

1.6.2.6 HandyVan Service

South Gloucestershire's HandyVan team offer an extra pair of hands to South Gloucestershire residents to help make life easier, for example, carrying out small or larger jobs around the home and garden. There are subsidised rates for home owners and private tenants who are over 60 years old and/or registered disabled for Home Maintenance. Private Sector Housing Officers signpost eligible residents to the scheme for assistance at the subsidised rate.

1.6.2.7 First Contact

We make and take referrals from First Contact who help people aged over 60 years old to access services they may need to continue to live independently at home and to be more mobile. First Contact is a council run scheme that maximises the opportunities for agencies routinely visiting or meeting older people to complete a simple checklist to identify if a person will benefit from the other services offered. The referral is passed to us to enable the team to contact the older person directly and to deliver the appropriate services.

1.6.2.8 Environmental Policy & Climate Change

We work with the Senior Environmental Policy and Climate Change Officers on relevant policies and projects.

Case Study - Changing Lives by Working Together



Figure 1: A through floor lift

The Private Sector Housing Team received a notification from an Occupational Therapist (OT) in the 0-25 Service. A family living in a privately owned property were struggling with day to day tasks because their home was not suitable for their disabled children who both had a deteriorating neurological condition and were reliant on wheelchairs. The family home was not wheelchair accessible and this impacted on the children's development, independence and dignity as they had become unnecessarily dependent on their parents. Their parents were also at risk of injury as they were supporting the children with lots of additional moving and handling. Both children's emotional and psychological growth were being inhibited by the inaccessible home environment. An OT's assessment found that their home put the boys at considerable risk as they found it impossible to access the property, their bedrooms, bathroom and garden safely and independently. As both children had eligible needs, there was potentially £60,000 of disabled facilities grant funding available to fund adaptations to make the home safe and accessible. Soon after the assessment the

family were forced to sell their home. Fortunately, the Senior Housing OT within our team received a phone call from a local housing association giving her advanced notification that there was a 4 bedroom fully adapted wheelchair accessible house coming up to let. The housing association wanted to let the property as an adapted home given that there was a through floor lift in situ. Having an OT in our team means that when the housing provider approached her she could quickly identify a disabled household with a need for this type and size of property and therefore can match a family in need with an available property quickly. The Private Sector Housing Officer and the OT worked together to put a case to the council's Home Choice Housing Panel to fast track the family's application due to the children's' complex needs, and because the family had no prospect of being able to afford a new home or rent privately. The panel agreed that the family was not financially capable of accessing alternative accommodation. The evidence collated by us, the OT and our housing team OT resulted in the family being awarded 'priority banding'. The family moved in and the children now have a safe, secure and accessible home where they can grow in confidence and independence. This meant their mother did less hands-on care and could focus on being a 'Mum', the housing association has immediate income on the property as it avoided leaving the property empty whilst removing the adaptations to re-let the property. Our collaborative working with the Child and Adult Social Care Team, HomeChoice and Merlin Housing Association has reinforced working relationships, trust and partnership and promoted best practise. Complex, expensive, disruptive grant funded work to a new property the family would have moved to has been avoided, saving money in the Disabled Facilities Grant budget for another person who is in need.

1.7 Monitoring and Review

1.7.1 Monitoring

1.7.1.1 Housing Stock Modelling

In collaboration with our West of England partners we undertake stock condition modelling of our private sector homes. Our most recent BRE Stock Modelling exercise in 2017 has produced an integrated database providing dwelling level data analysis on household composition, category 1 hazards, Houses in Multiple Occupation (HMOs), empty homes and Energy Performance Certificate (EPCs) ratings. This data enables us to target our enforcement and support services to assist those who are most vulnerable first.

1.7.1.2 Disabled Facilities Grants Satisfaction Forms

Satisfaction forms are sent out to all clients who receive financial assistance from the team. Our figures from the last two years show that 97% of clients are satisfied with our service. Over 80% stated that they feel we have significantly improved their health and wellbeing by adapting their home. Comments such as *'this has changed my life'* and *'daily tasks are so much easier now'* are regularly received by our officers.

1.7.1.3 Performance Reporting

Performance is reported quarterly through the Housing Performance Monitoring Report, which is circulated to members. We report on performance in relation to; private sector dwellings made decent, private sector dwellings returned to occupation or demolished and homes adapted using disabled facilities grants.

Service Planning, Personal Development & Performance Reviews (PDPR's), 1-2-1s and Team Meetings
The team undertakes an annual service planning day, where past performance is reviewed, and team priorities are set for the year. The service plan is condensed into annual plans through the PDPR process where individual's priorities for the year are agreed, and which are monitored through monthly 1-2-1's with the Team Leader. 1-2-1's and 6 weekly team meetings provide an opportunity to amend practices and procedures and develop the service in response to changing demands.

1.7.1.4 Housing Health Cost Calculator

For the first time software from The Building Research Establishment (BRE) is available to enable us to quantify savings to the NHS and to society as a whole that we can make through our interventions. The Housing Health Cost Calculator (HHCC) is an invaluable tool for calculating the health costs of hazards in homes for example, falling on a stair case, and the savings made where these have been mitigated or significantly reduced. The calculator uses our information gained when inspecting properties to automatically produce an HHSRS (Housing Health and Safety Rating System) score. This is a hazard rating derived by assessing the effect of dwelling defects on occupiers, and is used to enforce minimum housing standards under the Housing Act 2004³. This enables us to show where up front spending and investment in homes can help to reduce costs for the NHS for treating illness and accidents caused by poor accommodation. The recent paper by the BRE, [The real cost of poor housing](#), measured the impact that the implementation of the HHSRS is having on our understanding of the hidden costs of poor housing and showed the cost to the NHS of poor housing in England was £2billion

³ Please refer to section 3.3.4.1 for further explanation on the Housing Health and Safety Rating System (HHSRS)

per annum. We have only recently started using this software so results are limited but we are already gaining a clear picture of where our interventions can have an impact on the NHS.

1.7.1.5 Corporate Complaints Procedure

We welcome and value our customer feedback so that we can improve the services we provide. Our compliments, suggestions and complaints procedure makes sure customers have the opportunity to tell us what they think. If they are dissatisfied with our service or if they have failed to receive a service, they are encouraged to let us know via the corporate complaints procedure. In the majority of cases on the receipt of a customer concern, an officer should be able to resolve it straight away or pass it onto someone who can. Every attempt will be made to resolve customer concerns as quickly as possible.

Customers can complain online, in person, by telephone, by letter or by completing one of our 'help us to get it right' feedback forms. Once we have received a complaint we will write to the complainant to acknowledge it and to let them know when they can expect a response. We will send a further letter with the name of the officer or manager who will be investigating their complaint, if this is not known when we send the acknowledgement. The council operates a 2-stage complaint process, with the option to escalate it to a 3rd stage of a member's panel. If following either stage 2 or stage 3 of the complaints procedure customers remain dissatisfied with the council's response, they can complain directly to the local government ombudsman. The ombudsman investigates complaints where it is believed that the council has done something wrong or failed to do something it should have done. The ombudsman can be contacted by using the details on their [website](#).

1.7.2 Review

Consultation with partners, colleagues and the public will help to evaluate if our policy is meeting its key priorities. This will also help to identify customer needs and expectations for future services could be provided when the policy is reviewed. We will continue to review the housing conditions in our area and undertake ongoing research into the circumstances of local housing markets, demographic trends and socio-economic factors to ensure effective use of resources and a targeted approach to the implementation of the policy.

The policy will be reviewed in full in five years and will be updated if significant changes in legislation, local policy or our budget occur.

Chapter 2 - National Drivers

The work carried out by our Private Sector Housing team is not only an important part of the work of the Environment and Community Service, but also part of a wider national policy set to protect, promote and improve public health through both enforcement action and by providing financial assistance. This chapter provides a summary of the most significant changes in recent legislation that will impact upon our work.

2.1 Improving Homes through Enforcement Action

The government supports a bigger, better and more professional private rented sector and expects tenants to receive good quality accommodation, and to have necessary repairs carried out within a reasonable time (DCLG, 2015.) Although the quality of privately rented housing has improved rapidly over the past decade, there are still a small number of rogue or criminal landlords who knowingly rent out unsafe and substandard accommodation (DCLG, 2015).

Although we always try to work informally with landlords, tenants and homeowners in the first instance, current legislation provides us with enforcement tools to help ensure essential improvements are made to properties. The main legislation that private sector housing utilise is the Housing Act 2004, as it can require both home owners and landlords to carry out works.

As part of the government's continued commitment to improving standards within the private rented sector, new powers have been introduced to protect tenants and target the small minority of landlords and property agents that knowingly rent out unsafe and substandard accommodation. New legislation such as the introduction of Banning Orders will force the most serious and prolific offenders to either drastically improve the standard of the accommodation they rent out, or to leave the sector entirely, helping us to take robust and effective action against rogue landlords who flaunt the law.

2.1.1 Significant New Legislation

2.1.1.1 Housing and Planning Act 2016

Together with speeding up the planning process and additional requirements for more starter homes, the Housing and Planning Act 2016 brings new powers to tackling 'rogue' landlords. Local authorities will gain the ability to ban private landlords with the introduction of banning orders⁴ and fixed penalty notices⁵. We are working with our West of England partners to try to achieve consistency when using these new powers. A database of rogue landlords and agents will assist authorities in England in carrying out their enforcement work. It will also introduce changes to the 'fit and proper person' test applied to landlords who let out licensable properties and allowing arrangements to be put in place to give authorities in England access to information held by approved Tenancy Deposit Schemes. One issue highlighted in the Act is the need for landlords to supply electrical safety certificates for all rental properties. However, this will require further regulation before it is a requirement or enforceable.

2.1.1.2 Extending the Definition of Mandatory HMO Licensing

Houses in multiple occupation (HMO) are subject to a mandatory license issued by the local authority if they are rented to 5 or more people who form 2 or more households and are at least three storeys

⁴ Will prevent an individual landlord or property agent from letting a house or engaging in letting agency or management work.

⁵ For certain offences as an alternative to prosecution.

high, with tenants sharing a toilet, bathroom or kitchen facilities. South Gloucestershire have 195 licensed HMOs and are seeing a steady rise in this form of accommodation. However, the Government are making the following changes to increase the number of properties subject to mandatory licensing:

- Remove the 'storey rule' so all houses, regardless of how many floors, with 5 or more people from 2 or more households will require a license. This will further enable local authorities to tackle poor standards and the problems seen in high risk smaller properties as the sector has grown.
- Extend mandatory licensing to flats above and below business premises, regardless of the number of storeys. Nationally, evidence shows there are more issues regarding poor housing standards in these types of properties.
- Set a minimum bedroom size of 6.52sq-m in line with the overcrowding standard set by the Housing Act 1985 to close a loophole recently created by an upper-tier tribunal ruling which is enabling some landlords to let rooms far too small for an adult to legally occupy.

This new legislation is due to come into force 1st October 2018 subject to parliamentary approval. BRE Stock Modelling (2017) has provided dwelling level data to indicate that an additional 230 HMOs are likely to fall under the new licensing regime.

2.1.1.3 The Deregulation Act 2015 and Retaliatory Eviction

The Deregulation Act 2015 introduces the concept of retaliatory eviction; where a tenant makes a legitimate complaint to their landlord about the condition of their property and, in response, instead of making the repair, their landlord serves them with an eviction notice. This new legislation which applies to new tenancies on or after 1st October 2015 (not "rollover" tenancies) and to all tenancies after 1st October 2018 after the initial three year period. For example, a tenant who complains about a broken boiler may find themselves served with a section 21 notice seeking possession of their property as the landlord evicts the tenant for complaining about the boiler. Due to the current housing crisis this is not uncommon and our officers do experience this whilst carrying out their roles under the Housing Act 2004. In addition, the Act introduces measures to ensure fairness for landlords, making the eviction process more straightforward in appropriate circumstances.

2.1.1.4 Immigration Act 2014 and the Right to Rent Scheme

The government is determined to clamp down on illegal immigrants living in the private sector and as such has now put the responsibility on to landlords to restrict illegal immigrants renting in the UK. The Right to Rent scheme requires landlords or agents to check the identification of all prospective adult occupiers in England from the 1st February 2016. Under the new rules, landlords who fail to check a tenant's 'Right to Rent' will face penalties of up to £3,000 per tenant. Where an adult occupier has a time limited right to remain, landlords and letting agents will need to conduct follow up checks twelve months from the initial check or at the expiry of the individual's right to be in the UK, whichever is the later. The landlords' code of practice can be found [here](#).

2.1.1.5 Energy Act 2011

The Energy Act 2011 through the Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 includes provisions to ensure that from April 2016, private residential landlords will be unable to refuse a tenants' reasonable request for consent to energy efficiency improvements, where a finance package, such as the Energy Company Obligation (ECO) is available. It is important to note that landlords are not required to contribute funding for any measures requested through the tenants' energy efficiency provisions. The tenant is responsible for organising the funding for

measures and ensuring that suitable funding is available before making the request. Domestic landlords in England and Wales are required to provide their tenants with a copy of a valid Energy Performance Certificate (EPC) for the property at the start of a tenancy (except for Houses in Multiple Occupation) and a tenant can consult the recommendations page of the existing EPC for advice on suitable measures. Copies of the EPCs are available online via the Domestic Energy Performance Certificate Register at www.epcregister.com.

Provisions in the Energy Act 2011 also provide for powers to ensure that from April 2018, it will be unlawful to rent out residential or business premises that does not reach a minimum energy efficiency standard (the intention is for this to be set at EPC rating E) therefore properties that are currently F or G will be unlawful to let. We are already promoting this to private sector landlords to ensure that any properties they may own will meet these future requirements. BRE Stock Modelling (2017) has provided dwelling level data to indicate that there are likely to be around 1000 properties (6%) that are classed as F and G and will therefore require improvement before lawfully let. These properties are being targeted by the Private Sector Housing Team to provide support and information to landlords to assist them in improving the property's energy efficiency rating.

Figure 2: Number and percentage of South Gloucestershire's private rented stock falling into each of the EPC

	South Gloucestershire		2012 EHS England
	Count	Percent	Percent
(92-100) A	1	0.0%	1.0%
(81-91) B	167	1.0%	
(69-80) C	6,635	38.5%	18.9%
(55-68) D	7,287	42.3%	46.2%
(39-54) E	2,084	12.1%	24.5%
(21-38) F	763	4.4%	7.0%
(1-20) G	276	1.6%	2.5%

2.2 Adapting Homes through Financial Assistance

2.2.1 Better Care Fund

From April 2015, the government has pooled funding streams (including £220m of DFG budget) to create the Better Care Fund (BCF) which requires the NHS and local authorities to work more closely together around people, placing their wellbeing at the focus of health and care services. One of the key aims of the BCF is to prevent people from being admitted into hospital or residential care (Foundations, 2015). This is the main source of government financial support for adaptations and it not only helps people to stay in their own homes for longer, it can also generate substantial financial savings. Research by Foundations found that for people who have had to move into residential care, those who had previously received a DFG on average moved just before their 80th birthday and stayed there for 2 years. Those people who had not applied for a DFG moved when they were 76 and stayed in residential care for another 6 years. With a residential care place costing around £29,000 per year, compared to an average DFG costing less than £7,000 as a one-off, this research highlights the major impact that adaptations can have for social care budgets as part of the BCF. With over £1.4bn spent

on DFGs over the last five years it could also explain why the number of care homes reduced for the first time ever in 2014 (Foundations, 2015).

2.2.2 The Care Act 2014 and Housing

The Care Act 2014 is very much geared towards preventative services, and is clear that housing and housing related support is a key element of this to meet the mounting demands caused by an ageing population. It also aims to improve quality of care by bringing a range of social care regulation and guidance under one legislative framework. The Act also looks to ensure that the social care system is based on the principles of prevention, early intervention, and is focused on an individual's well-being and ability to maintain their independence. The Act defines what the government means by 'wellbeing' and the suitability of living accommodation is now explicitly listed as part of the definition of wellbeing. The principle must underpin the functions of the local authority (LA) in addressing a person's care and support needs. Wellbeing should also shape the LA's broader strategic approach to universal service provision, providing opportunities to prevent or reduce a person's care and support needs. Our work is fundamental for those that are vulnerable or do not have the means to adapt their home to prevent illness and accidents and improve their health and wellbeing.

Chapter 3 - Our Services

3.1 Background

BRE Stock Modelling (2017) forms the basis of our policy and strategic direction to help focus our services and resources to where it is most needed. There are 114,934 dwellings in South Gloucestershire, with a residential population of 269,100;

- 75% of dwellings are owner occupied, a drop of 2% since our survey in 2012
- 15% are privately rented
- 10% are social rented housing

There has been significant growth in the private rented sector in recent years from 6% of the total stock in 2001 to 15% of the total stock in 2017 reflecting changes seen across England as a whole.

3.2 Services

We aim to respond to requests for a service within the established initial corporate response time of 5 working days whether the request is from a home owner or tenant seeking assistance. However, if the nature of a request for a service requires a more urgent response these may be prioritised on a risk basis.

During times of limited resources, we will risk assess and prioritise mandatory functions, for example, dealing with category 1 hazards and mandatory disabled facilities grants.

3.3 Funding for Home Adaptations (Appendices 1 – 6)

3.3.1 Purpose

To provide financial assistance through Disabled Facilities Grants (DFGs) and the Better Care Fund through the Regulatory Reform Order 2002, to enable essential property adaptations to meet the needs of an occupier with a health and/or disability issue. Adaptations can range from the installation of a small grab rail to building a tailored home extension.

3.3.2 Evidence of need

We understand that South Gloucestershire has an ageing population and as such we will contribute to adapting homes, ensuring they are safe, accessible and warm to enable occupants to remain in their own home for longer. The demand for adaptations to meet the needs of disabled residents is increasing steadily as the population ages. South Gloucestershire's head-of-household profile indicates a slightly older than average age profile with more heads of household aged over 65 years old (BRE, 2017). It is estimated that 40% of people living in private sector housing in South Gloucestershire are aged between 45 years and 64 years (BRE, 2017) and so, looking to the future, the need for adaptations could significantly increase if they remain in the area.

We know that over the last two years 62% of our DFG applications were for clients over 60 years old compared to only 10% of applicants who are aged below 20 years. Despite the relatively low number of children's applications, these cases are usually for major adaptations and therefore place a significant demand on the DFG budgets. In 2015/16, 10% of the grants awarded were for applicants aged under 20 with a total cost of £222,702. This equates to an average of £10,604 and 19% of the overall spend.

3.3.3 Health Impact

Promoting independent living and helping people to remain in their homes for longer brings enormous benefits, most importantly to the individual and the family's quality of life but also to the social and health care providers as the demand for their services reduces which in turn reduces costs to the NHS budget. We know our work, together with that of the Occupational Therapists (OT), results in dramatic improvements to the health and wellbeing of residents who have received funding for a home adaptation.

3.3.4 Assistance Available

Our work, together with the Occupational Therapists is vitally important to help people stay in their homes and live independently. Not only do our officers provide financial assistance they also provide advice and signpost clients to other services for example, to the Department of Work and Pensions (DWP) to ensure they are receiving any financial benefits they may be entitled to.

3.3.4.1 The Celestine Centre



We work in partnership with Merlin Housing Society and the Clinical Commissioning Group to provide a fully adapted exemplar home to showcase how we can adapt properties.

The Celestine Centre is a three bedroom property in Yate, where disabled service users and their families and carers can test out a variety of equipment and adaptations, such as, lifts and hoists, accessible bathrooms and a wheelchair accessible kitchen, before their own homes are modified to meet their needs. The property is also used for training of Occupational Therapists and housing staff and for client assessments.

The centre is also being developed as a 'hub', whereby people with Sensory Impairments can try out equipment and be provided with information and advice from our partners.

Figure 3: The Celestine Centre

3.3.4.2 Disabled Facilities Grants (DFGs)

To address the specific housing needs of residents with a health and disability issue, the provision of Disabled Facilities Grants (DFG) by local authorities remains mandatory (Appendix 1). Under the Housing Grants, Construction and Regeneration Act 1996 mandatory Disabled Facilities Grants (DFG) are issued subject to a means test (except for children under 20) and are available for essential adaptations to give people better freedom of movement into and around their homes and access to essential facilities for example, level access showers or through floor lifts. This grant is available to owner occupiers and tenants to help adapt their home to meet the needs of the disabled occupant.

In certain circumstances additional financial assistance is required to enable essential property adaptations to meet the needs of residents with a disability where other forms of mandatory funding are not sufficient, available or capable of meeting need. In these cases, we can utilise the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) together with additional funding provided by the government's Better Care Fund to design and administer innovative schemes to those in most need. Please refer to the policy appendices for details on our current schemes; Care Act Top Up Grant (Appendix 3) extended equipment warranties (Appendix 4), Discretionary DFGs (Appendix 5) and Moving On Grants (Appendix 6).



Figure 4: Before DFG Bathroom adaptation

Figure 4 and 5 show a bathroom before and after a DFG adaptation where the applicant could no longer get into their bath. Not only has this made life easier for the gentleman and his wife, it has significantly reduced his risk of falling whilst bathing.



Figure 5: After DFG Bathroom adaptation

3.3.4.3 Care Act 2014 Grants (DFCs) – (Appendix 2 and 3)



Figure 6: Recycled stair lift

Under the requirements of the Care Act 2014, local authorities must provide adaptations which cost £1,000 or less free of charge to an applicant in need. When administering these grants, we actively promote the use of recycled equipment such as recommissioned stair lifts, hoists, automatic toilets and modular ramps/steps/handrails. Putting a recycled stairlift in to someone's home under a Care Act grant rather than through the Disabled Facilities Grant is quicker and is significantly less costly.

We maintain lists of our recycled stock items and work with contractors to ensure our stock lists are updated and maintained when items are removed from homes when they are no longer needed. This is a simple and innovative process which enables us to supply recycled equipment at very short notice, usually installing such equipment within two weeks. We have an efficient process in place with our contractors, for example, on one occasion we were able to install a stairlift within 24 hours of the application due to the client's urgent need.

This policy not only brings benefits to the applicant but also brings further benefit to us financially as the cost of recycling a piece of equipment is only a fraction of the cost of purchasing new every time with the bonus that these items are readily available at short notice. If the equipment is maintained and up to standard we can recycle it more than once, hence further savings on each property it is installed in.

Case Study - Mandatory Disabled Facilities Grant

Miss G received grant funding to towards the cost of adapting her bungalow.

The funds enabled her to install a custom designed accessible kitchen and a level access shower room. Additionally, the grant funds covered installation of low threshold doors, modular ramping at the front and rear of the property.

Having been living with her parents our financial assistance and officer support throughout the grant process and property renovation enabled Miss G to move into her own home and live safely and independently. The following are extracts from the positive feedback we received from Miss G;



“Thank you for all your help in renovating my bungalow. I am delighted with it. It is great having my own space and the freedom to access my bungalow on my ramp and have access to every room. My kitchen allows me to cook and entertain for my friends and family which I love doing.

I've got so much more independence and this has led to me having more confidence and self-belief. I've been able to go to bed at night feeling safe in my surroundings. It's like a whole new home, its lovely...and it's mine!”



Figure 8: Adapted bathroom with level access shower and wall mounted chair



Figure 9: Automated front door with access ramping

3.3.4.4 Savings and Outcomes

In 2015/16 we funded 201 property adaptations through DFG funding, investing over £1.1million in South Gloucestershire's homes. Most adaptations provided by us are small scale works such as stairlifts, showers, ramps, handrails and door widening with 72% of adaptations costing less than £5000. We are seeing an increasing number of large scale works being carried out usually involving bedroom with bathroom extensions. These are mainly for disabled children and young people to provide ground floor accommodation to enable them to stay in their family home. The average cost of these larger scale schemes is around £35,000 however, costs are steadily rising.

3.4 Affordable Warmth

3.4.1 Purpose

To improve energy efficiency in the home and reduce the risk of fuel poverty and associated health problems by; raising public awareness, providing specific and appropriate advice to householders and making referrals into grant and discount schemes.

3.4.2 Evidence of Need

When considering assistance for energy efficiency improvements it is helpful to consider the SAP rating⁶ of a property. This will be influenced by the level of insulation, fuel type and heating & ventilation systems a property has. In South Gloucestershire, our average energy efficiency SAP rating in the private sector is 59 which corresponds to an EPC rating of D, this is better than the national average (57) and the South West (57) (BRE, 2017). Interestingly, when looking at SAP ratings by tenure properties in the private rented sector (63) have a better average rating than owner occupied homes (58) (BRE, 2017).

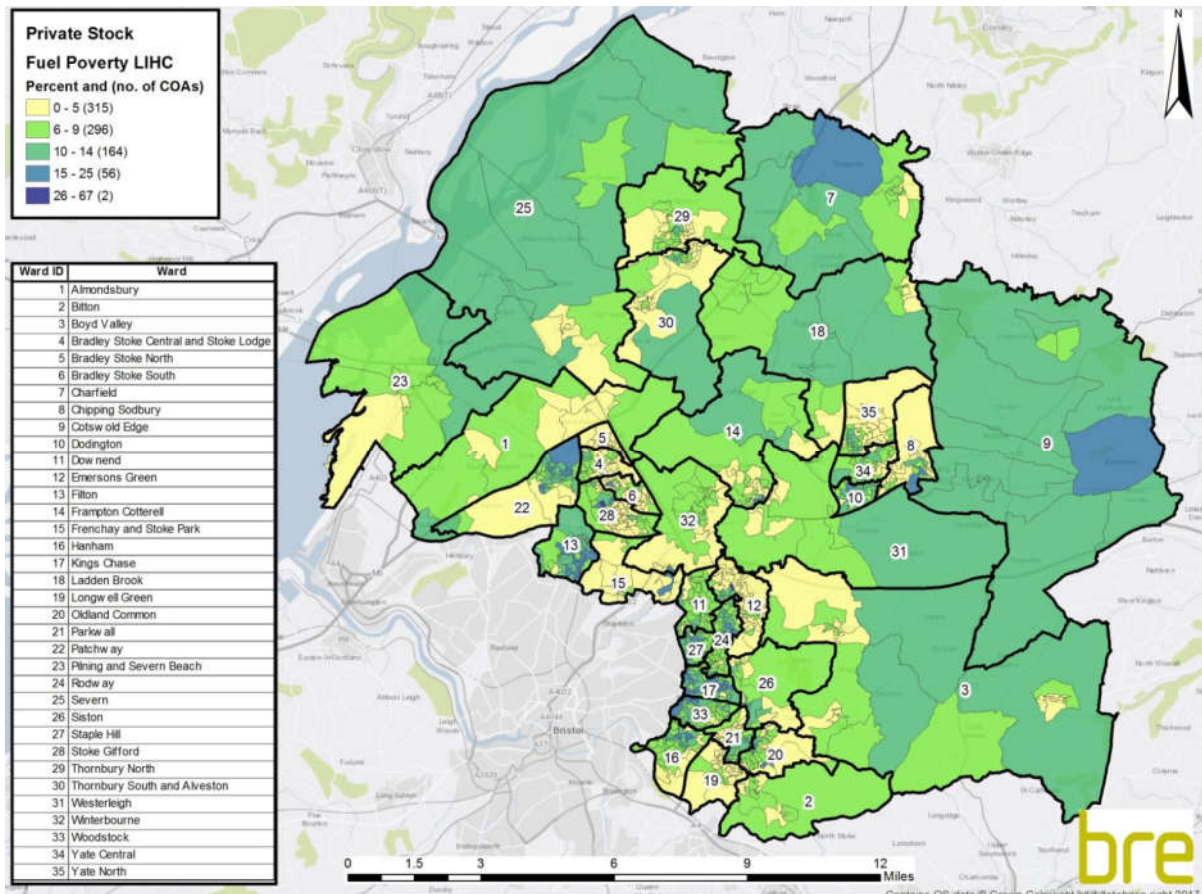
Fuel poverty⁷ is also a significant driver for this type of work. It is estimated that there are 7,956 fuel poor households in South Gloucestershire (BRE, 2017). This equates to 7% of all households in the district, which is below the South West rate of 9%. When focusing on tenures within the private sector stock it is estimated that 6% of owner occupied households are living in fuel poverty. Not unsurprisingly, there are more households in the private rented sector (11%) estimated to be fuel poor (BRE, 2017). Fuel poverty is distinct from general poverty: not all poor households are fuel poor, and some households would not normally be considered *poor* but could be pushed into fuel poverty if they have high energy costs. Fuel poverty is therefore an overlapping problem of households having a low income and facing high energy costs.

In South Gloucestershire, there are areas of higher concentrations of fuel poverty in both urban and rural areas (Figure 10). The wards with the highest concentrations overall are Cotswold Edge (11%), Severn (7%) and Ladden Brook (7%) of households are estimated to be fuel poor (BRE, 2017).

⁶ SAP is a calculation of how much heat, hot water and light is gained from a building per pound spent on fuel bills. A score is given to the property; 100 represents a highly efficient property and 1 a highly inefficient property.

⁷ A household is considered to be fuel poor if it has higher than typical energy costs and would be left with a disposable income below the poverty line (60% of the median income for 2013/14) if it spent the required money to meet those costs.

Figure 10: Percentage of private sector dwellings in South Gloucestershire occupied by households in fuel poverty (BRE, 2017)



3.4.2.1 Home Energy Conservation Act 1995 (HECA)

The Home Energy Conservation Act 1995 requires the council to promote energy conservation measures that we consider to be practicable, cost effective and likely to result in significant improvement in the energy efficiency of residential accommodation. Our [HECA report](#) identifies areas within South Gloucestershire that are likely to be fuel poor or properties that have a low energy efficiency rating of E, F or G on their energy performance certificate (EPC). We have used current data from the Department for Building, Energy and Industry Strategy (BEIS) on EPCs for South Gloucestershire properties to enable us to map areas in the district with residents who are at risk of fuel poverty. We have sent mail shots to these areas providing occupants with information on grants and other financial assistance that these residents may be eligible for, to help them improve the energy efficiency of their property.

The Energy Companies Obligation (ECO) requires energy companies to assist in the installation of energy efficiency measures in Great Britain to low income and vulnerable households or those living in hard-to-treat (HTT) properties. Under the ECO, energy companies are obliged to meet targets expressed as carbon or costs saved.

In January 2017, following the ECO: Help to Heat consultation, it was announced that there would be an 18 month extension to the current ECO2 scheme called [ECO2t](#). Of particular interest under ECO2t are properties with solid walls. An understanding of the ECO criteria is pivotal to building a local authority’s strategy for leveraging in finance to improve the energy efficiency of the stock.

3.4.3 Health Impact

Evidence shows the percentage rise in deaths in winter is greater in dwellings with low energy efficiency ratings. This is also linked to fuel poverty. Regardless of income, households face very different costs to achieve the same level of warmth, which is largely due to the varying energy efficiency of their homes.

Excess cold hazards⁸ can be caused by poor housing conditions or simply because an occupier cannot afford to adequately heat their home, therefore putting occupants at a greater risk of respiratory or a cardiovascular illness. Those most likely to be at risk of ill health from living in fuel poverty are families on low income, people over 60 and on low income, and long-term sick and people suffering from a disability. Research suggests those who live in fuel poverty may suffer from physical, mental and social health and wellbeing impacts. Living in sub-optimal indoor temperatures may substantially increase the risk of respiratory (influenza, pneumonia and bronchitis) and cardiovascular (heart attacks and strokes) conditions. Damp and mould is more likely to occur in cold, poorly insulated homes. Properties with damp and mould put occupants at risk, for example, children under the age of 14 are the most vulnerable to developing asthma.

Elderly occupants are most at risk to excess cold due to the prolonged periods of time occupants over the age of 85 spend in their homes. Research from the Marmot Review Team (2011) argues cold housing has a dramatic impact on the excess winter death rate. This rate is defined as the average number of deaths between December and March compared with the average for the rest of the year. An estimated 43,900 excess winter deaths occurred in England and Wales in 2014/15; the highest number since 1999/00 (ONS, 2015). From 2010 - 2013 this excess was 15.6% in South Gloucestershire, which is lower than the national figure of 17.4% (PHE, 2015).

3.4.4 Assistance Available

3.4.4.1 Affordable Warmth Scheme

We work with delivery partner, Severn Wye Energy Agency (SWEA) to improve energy efficiency in the home and reduce the risk of fuel poverty and associated health problems by raising public awareness. SWEA operate an advice line with qualified energy advisors providing customers with specific and appropriate advice and making referrals into grant and discount schemes for:

- Loft and cavity wall insulation
- Draught proofing measures
- Heating controls upgrades
- Heating improvements including replacement gas condensing boilers where the existing boiler is 15 years old or more, is defective and cannot be repaired
- Tariff switching advice and support
- Access to local Link to Energy installers
- Local and national grants to assist with heating and insulation upgrades
- Wessex Energy Loans for insulation, heating and renewable energy technologies

3.4.4.2 Enforcement in the Private Rented Sector

From 2018, landlords will be unable to let properties with an energy efficiency rating of band F or G. This legislation ensures the landlord is responsible for energy efficiency improvements to bring the property up to a minimum band E, otherwise it cannot be let. Further [guidance](#) is available.

⁸ Excess cold is a potential hazard that covers the threats to health from sub-optimal indoor temperatures. An indoor temperature at 21^{oC} is considered healthy.

Case Study – Making Homes Warmer and Saving Money



We helped the owners of an early 1970s mid-terrace maisonette with no heating system. They had installed some electric panel heaters as a 'quick fix' but soon realised this was an expensive way to heat their home. The flat roof had a leak, causing damp which exacerbated the heat loss in the property. When the family repaired the roof they used assistance through our Warm and Well scheme to insulate the roof and cavities at the same time. This scheme offers discounted cavity wall insulation. With assistance from a joint project called Target 2050 they installed an air to air heat pump. As an all-electric home, the reduction in electricity bills is significant.

£454 Saving
on fuel bills

Figure 11: Air to Air Heat Pump

"We are all feeling the benefits from the insulation and heat pump, especially my young son who no longer gets up in the morning complaining that it is cold."

Measures installed	Total cost	Annual CO ₂ saving (tonnes)	Annual fuel bill saving
Cavity wall insulation	£199	0.21	£65
Flat roof insulation	£2,995	0.83	£257
Air to Air heat pump	£2,232	0.42	£132
Total package	£5,426	1.46	£454

Figure 12: Cost and savings for measures installed

3.4.4.3 Savings and Outcomes

Between 2001 and 2015 the Warm and Well scheme has installed 12,046 measures improving a total of 8,297 properties with £1,660,000 saved on South Gloucestershire householder's energy bills, helping residents to afford to heat their homes to an appropriate level. Properties were improved through measures such as, cavity and solid wall insulation, loft insulation and heating work.

3.5 Home Repairs and Improvements (Appendices 7 – 9)

3.5.1 Purpose

To provide assistance in the form of grants, loans, advice, materials or to directly carry out work for the repairing, improving, extending, converting or adapting housing accommodation. Primarily, we will look to offer discretionary low interest and interest free loans to assist owner occupiers to undertake works of repair or replacement or improvement to their main living accommodation. This assistance is aimed at clients who would find it difficult to secure a loan at a competitive rate in the marketplace.

Loans are administered on our behalf by Wessex Resolutions Community Interest Company. Wessex Resolutions, works with 20 Local Authority across the South West. Established in 2003, loans have been developed to meet the needs of people requiring essential home improvement work and who may find themselves financially excluded from mainstream financial products. As a not for profit lender, Wessex Resolutions work with a range of clients to ensure any loan offered is the right solution to their home repair or improvement needs. Since the partnership began in 2003, the availability of

loans has grown and money can be lent to homeowners, landlords, empty property owners, park home owners, gypsy and travellers.

Assistance can be used for: -

- Roof repairs
- Remedial works for damp issues
- Boiler replacement and new boiler installation
- Replacement of rotten windows
- Energy efficiency improvements
- Electrical and plumbing work
- Updating unsafe kitchen or bathrooms
- Any other work that we assess as essential to improve an applicant's living conditions and therefore their health and wellbeing.

3.5.2 Evidence of Need

The social stock is generally better than the private sector stock across most indicators including SAP. Social stock tends to be more thermally efficient than the private stock partly due to the prevalence of flats, and partly due to being better insulated owing to the requirements placed on social housing providers, for example through the Decent Homes Programme⁹ (BRE, 2017). Within the private sector stock, the private rented stock is better than the owner occupied stock for all hazards, excess cold and fall hazards and worse for disrepair. This could be the case if there are more flats in the private rented sector since these types of dwellings tend to suffer less from excess cold due to the smaller external areas being exposed to the cold (BRE, 2017).

When considering housing renewal assistance, it is important to review the ability of the households to be able to fund any maintenance required to their property. Whilst it is the government's opinion that home owners should primarily fund works themselves, often financial assistance from our schemes is required for essential repairs. When considering our residents, we know that over 26,000 of private sector households are in receipt of at least one benefit and so are classified as vulnerable. Of these households, 26% are living in non-decent homes and so are the priority target group for private sector renewal activity.

Another consideration is the age profile of our households in South Gloucestershire. Older residents may be less able to carry out repairs and maintenance. These homeowners often have equity within their property but are less likely to afford repairs, especially with inflation and fuel prices squeezing disposable income. With little disposable income available to these types of households, our schemes are often the only way households can finance essential repairs, such as window and door replacements, boiler replacements or roof repairs to their homes.

3.5.3 Health Impact

The relationship between poor housing and poor health is widely recognised. In Victorian England diseases such as tuberculosis, cholera, and typhus were known to be associated with unsanitary, cold, damp and overcrowded housing. Deficiencies found in a home can lead to health problems, which in turn can influence community stability, crime, environmental issues and increase costs for health care providers. Improved health brings wider benefits for everyone; increased productivity and tax revenue and reductions in welfare payments.

⁹ There are 4 components to the Decent Homes Standard – HHSRS, disrepair, modernisation and thermal comfort. Further guidance can be found [here](#).

Although the problems of disease associated with Victorian England’s ‘slum’ living have thankfully now largely been eradicated there remains a significant number of health and safety hazards in the home. These hazards are compounded by the fact that England has one of the oldest housing stocks in the developed world and one of the lowest rates of housing replacement. Living in poor housing can lead to an increased risk of cardiovascular and respiratory disease as well as to anxiety and depression. Problems such as damp, mould, excess cold and structural defects which increase the risk of an accident also present hazards to health.

3.5.4 Legislation

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 governs the provision of private sector renewal assistance for householders to repair and improve their homes. A range of products are available to ensure that households on very low incomes can secure funding for essential works including capital repayment, interest only and interest roll up schemes. In the few cases where loan funding is not available, help and assistance is given to people about their housing options. Where category 1 hazards are identified and the owner is either unable to secure loan assistance or other funding to remedy the hazard, or is not prepared to do so a Hazard Awareness Notice will likely be served to ensure the homeowner is aware of the hazards at their home.

Currently, the schemes we offer are discretionary subsidised loans to assist:

1. Homeowners to undertake works to repair, adapt or improve the main living accommodation to make their property warmer, safer, healthier and more suitable for their needs.
2. Disabled Facilities Grant applicants to pay their means tested contribution.
3. Disabled Facilities Grant applicants to help fund Disabled Facilities Grant (DFG) eligible works more than the maximum DFG limit.

Case Study – Providing Loans for Home Improvement

Mrs H’s case was picked up by our Empty Homes Officer, who was investigating the property next door because it had been left empty for a considerable amount of time. Mrs H’s home adjoined the empty property and it suffered from historical damp problems. During a visit to assess the issues next door, our Empty Homes Officer discovered that Mrs H’s oil boiler was old and regularly broke down causing a lot of worry, upset and unnecessary expense for her. An engineer had told Mrs H that many of the boiler’s parts were now obsolete and recommended that she replaced it. We could help Mrs H through two separate loan schemes;

- 1) A Home Improvement Loan of £1332.00 for remedial damp proofing to her property, this covered all the cost works.
- 2) A Home Energy Improvement Loan of £1552 towards the total cost of £3533 to replace the boiler.

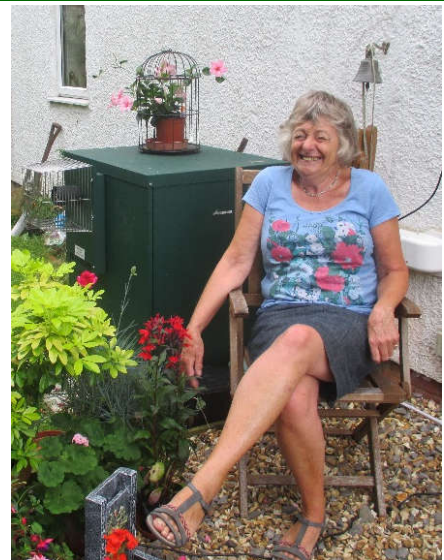


Figure 13: Mrs H and her new oil boiler

Mrs H was very pleased with the works and affectionately refers to her new boiler as her ‘Green Dragon’!

3.5.5 Savings and Outcomes

By utilising the Regulatory Reform Order, we can recycle our finances to help more and more people repair their homes making them warmer and safer. This is because loans are repayable either when

the property is sold or in small monthly instalments based on the applicant's ability to pay back the loan. Over the last two years we have administered over £158,000 of loans to homeowners who would otherwise have found it difficult to finance their home improvements. In the 2016/17 financial year to the end of February 2017, £57,000 worth of loans had been drawn down and £48,000 repaid.

3.6 Enforcement Action

3.6.1 Purpose

The Housing Act 2004 provides legislation for local authorities to enforce improvements to dwellings, placing a duty on the council to act if a significant hazard is identified to ensure the health, safety and welfare of tenants, homeowners and the public. While rogue landlords¹⁰ are not a significant problem in South Gloucestershire, and most of our compliance is achieved through advice and informal action, this legislation provides us with additional tools and powers for private sector housing enforcement should they be needed.

3.6.2 Evidence of Need

With the exception of a few landlords, South Gloucestershire's portfolio landlords have investment properties, and manage them to a high standard, working closely with the Private Sector Housing Team to achieve compliance. Predominately, we see a high standard of management and rental properties in a sound condition.

3.6.3 Stock Profile

For all stock, South Gloucestershire generally performs better than the England average. In particular for falls hazards (4% compared to 8%), the disrepair indicator (2% compared to 5%) (BRE, 2017). However, South Gloucestershire performs worse for excess cold (7% compared to 5%) (BRE, 2017). BRE (2017) estimate 13% of homes in the private sector have a category 1 hazard which is better than the regional figure of 16%. Although no longer monitored by central government, the decent homes standard is still a useful tool to demonstrate how healthy and modern our housing stock is. Non-decency of dwellings is more prevalent in private rented dwellings when compared to owner occupiers and traditionally, the private rented sector has some of the poorest condition properties. BRE Stock Modelling (2017) has provided dwelling level data to indicate that disrepair is found in 3% of properties in the private rented sector compared with 2% of owner occupied properties (Figure 14).

¹⁰ A rogue landlord is someone who knowingly flouts their obligations by renting out unsafe and substandard accommodation to tenants, many of who may be vulnerable (UKPGA, 2016).

Figure 14: Estimated numbers and percentages of dwellings meeting key criteria assessed by the Housing Stock Model (2017)

Indicator	Owner Occupied		Private Rented	
	No.	%	No.	%
No. of Dwellings	86,662	-	17,213	-
No. of Category 1 Hazards	11,819	14%	2,029	12%
No. of Excess Cold	6,530	8%	815	5%
No. of Fall Hazards	3,961	5%	755	4%
No. in Disrepair	1,535	2%	595	3%

N.B. the information on hazards refers to the number of dwellings with a hazard of the stated type. Because of this there is likely to be some overlap – for example, some dwellings are likely to have excess cold and fall hazards but this dwelling would only be represented once under ‘all hazards’. The number of dwellings under ‘all hazards’ can therefore be less than the sum of the excess cold plus fall hazards.

Focussing on the tenures within the private sector stock, the private rented stock is better than the owner occupied stock for all hazards, excess cold and fall hazards and worse for disrepair (Figure 15) (BRE, 2017). In the private rented sector 12% of dwellings are estimated to have a category 1 hazard compared to 14% of owner occupied dwellings. 5% of private rented properties in South Gloucestershire have a Category 1 hazard for excess cold, compared with 8% of owner occupied properties and 3% of social rented properties. (Figure 14).

Figure 15: Estimated numbers of hazards found in dwellings shown by tenure (BRE, 2017)



3.6.4 Health Impact

We know our most significant hazards in homes in South Gloucestershire are Excess Cold and Falls. Excess cold¹¹ is caused by poor housing conditions or because an occupier cannot afford to adequately heat their home (fuel poverty). Health impacts can be both direct and indirect. Falls and accidents are increasingly likely in a cold home due to occupants reduced mobility and often people are forced to make the choice 'heat or eat' due to fuel energy costs.

There are four types of fall hazards; a fall from a bath or shower, falls on a level surface such as a floor, or path, falls between levels and falls associated with stairs. Typically, the harm suffered from a fall is a physical impact type of injury. However, the health of an elderly person can deteriorate generally following a fall which can result in death within months of the initial fall injury. The cause of death can be cardio respiratory illness, including heart attack and pneumonia. Once an older person has had a fall it can impact on their self-confidence and can result in social isolation, an increased fear of falling again, depression and a reduced quality of life. After the age of 40 men are much more likely to die from a fall on stairs or steps in the home than women. In the age bands 40 to 64 and 75+, a man is almost twice as likely to die from a fall on stairs or steps at home than a woman.

The cause of a fall or slip can often be prevented, for example, the construction, evenness, slip resistance and maintenance of a floor all affect the likelihood and the severity of a person falling over. Prevention measures often are not expensive; installing a hand or grab rail, improving lighting to the area or laying a non-slip floor covering can be done for a few hundred pounds. Like the excess cold hazard there is a wider cost to society. For example, hospital admissions of casualties treated for accidents in the home are more than 2.7million each year, costing the National Health Service (NHS) over £45.6 billion (RoSPA, 2012).

3.6.5 Legislation

We will intervene in the private sector where it considers an intervention to be in the public interest. All enforcement action taken by us will comply with the council's enforcement policy which encompasses the principles of openness, proportionality, consistency, accountability, transparency and helpfulness. Where there is an imminent risk to health and safety the council will take action immediately as appropriate.

3.6.5.1 Housing Act 2004 - Housing Health and Safety Rating System

The housing health and safety rating system (HHSRS) is a risk-based evaluation tool used to identify and protect against potential risks and hazards to vulnerable¹² occupants' health and safety from deficiencies identified in dwellings. The HHSRS scoring system combines two elements: firstly, the probability that a deficiency (a fault in a dwelling whether due to disrepair or a design fault) will lead to a harmful occurrence (an accident or illness) and the spread of likely outcomes (the nature of the injury or illness). If an accident is very likely to occur and the outcome is likely to be extreme or severe (death or a major or fatal injury) as a result then the score will be very high; this is called a category 1 hazard. Less severe hazards are called category 2 hazards. There are 29 listed hazards but as our survey showed excess cold and falls are the most prominent in South Gloucestershire. A category 1 is the most serious and if found the council is required to act to ensure the hazard is removed or reduced. For example, a category one hazard could be identified in a home with a broken central heating system, no roof insulation or a steep stair case without any hand rails. Where appropriate, we will

¹¹ Excess cold is a potential hazard that covers the threats to health from sub-optimal indoor temperatures. An indoor temperature at 21o^c is considered healthy.

¹² Vulnerability is defined for each of the 29 hazards see guidance [here](#).

utilise other public health legislation to act on issues that cannot be dealt with under the Housing Act 2004 (Figure 16).

Where a category 1 hazard has been identified in a private rented property, the council will ensure the category 1 hazard is removed firstly by taking informal action unless there is an imminent risk to the health and safety of a vulnerable occupant. Additionally, if there is a history of failure to comply with informal or formal requests to meet minimum legal requirements then a formal approach may be taken in the first instance. If an informal approach does not encourage the landlord to mitigate the hazard, enforcement powers such as an Improvement Notice will be used to ensure any category 1 hazards are removed. In an owner occupied property, if a category 1 hazard is identified, the council will issue a Hazard Awareness Notice to notify the owner occupier of the dangers of not removing the hazard. For high scoring category 2 hazards, the council is given discretion on what action can be taken under the Housing Act 2004.

Figure 16: Alternative legislation available to help improve housing conditions

Local Government (Miscellaneous Provisions) Act 1976	
Section 16	Power of local authorities to obtain particulars of person interested in land.
Section 33	Restorations or continuation of supply of water, gas or electricity.
Environmental Protection Act 1990	
Part 3	Premises in such a state as to be prejudicial to health or a nuisance as provided for in section 79 (1) (a).
Building Act 1984	
Section 59	Drainage of a building
Section 76	Defective premises
Town and Country Planning Act 1990	
Section 215	Power to require proper maintenance of land
Public Health Act 36	
Section 83	Cleansing of filthy or verminous premises
Public Health Act 1961	
Section 17	Repair drain and public sewers
Anti-Social Behaviour Crime and Policing Act 2014	
Section 43	Prevent unreasonable behaviours having a negative effect on the local community to improve quality of life through Community Protection Notices

3.6.5.2 Enforcement Action - Category 1 Hazards

If a landlord has refused to address deficiencies in their property which constitute a category 1 hazard and where a duty exists to remove or reduce the hazard, we will take the most appropriate courses of action utilising powers under the Housing Act 2004:

- Serve an Improvement Notice (s.11 and 12)
- Make a Prohibition Order (s.20 and 21)
- Serve a Hazard Awareness Notice (s.28)
- Take Emergency Remedial Action (s.40)
- Make an Emergency Prohibition Order (s.43).

For Category 1 hazards (Bands A, B and C) an Improvement Notice will normally be an appropriate course of action, where works of mitigation are practicable. The council has a duty to provide a statement of reasons for their decision to take a particular course of enforcement action. This

statement will accompany every statutory notice or order served under Part 1 of the Act and relevant provisions of the 1985 Act.

From April 2017, a charge will be made against the landlord where non-compliance with informal action has led the council to serve a formal enforcement notice to ensure essential works are undertaken (Appendix 10).

Where a notice is not complied with we will consider pursuing a prosecution and works in default in line with our corporate enforcement policy. Although, we consider this a last resort and the team always try to work proactively with landlords we will prosecute landlords who flout the Housing Law.

Case Study – Landlord Prosecuted for Renting Unsafe Property

Landlords of a large property in Kingswood were fined almost £27,000 for breaching a number of regulations, including fire safety. The landlords were prosecuted for failure to comply with an Improvement Notice, including a category 1 fire hazard, and incurred fines and costs totalling £26,761.61. The Private Sector Housing department were asked to visit the property following complaints of disrepair and poor management by the tenants and the local Neighbourhood Beat Officer for the area. This property had been converted into 22 self-contained flats, which are occupied mainly by young couples and families. Several issues were identified including fire hazards, risk of falls, damp and mould. The landlord was contacted about these issues on several occasions, but no repairs were undertaken and the landlord failed to attend any meetings to discuss matters. Following inspections of the property, an enforcement notice was served, but none of the work required was satisfactorily carried out. For failure to comply with the fire hazard, the court imposed a fine of £15,000. For failure to comply with the repair hazards, the court imposed a fine of £10,000. In addition, the company must pay a victim surcharge of £170 and South Gloucestershire Council were awarded full costs of £1,591.61.

3.6.5.3 Enforcement Action - Category 2 Hazards

Category 2 hazards falling within one or more of the following criteria will be considered for formal action:

1. Still significant risk to health and safety of the occupant (such hazards are likely to be those rated at band D).
2. The defects/disrepair contributing to the hazard are such that if not dealt with in a reasonable amount of time, are likely to deteriorate to an extent that the hazard rating will increase.
3. The individual hazards, though of a minor nature, their cumulative effect is to render the property a serious risk to the health and/or safety of any occupier or resident to the property.

As with the policy for category 1 hazards, we will serve a statement of reasons with any notice served and consider prosecution and works in default for those notices that are not complied with.

3.6.5.4 Immigration Inspections (Appendix 11)

Prior to allowing entry clearance into this country, confirmation is sometimes required to determine whether the intended accommodation is in a satisfactory condition, and whether the property would become statutorily overcrowded by any additional person(s) proposing to live there. Although this is a non-statutory service, on request we will inspect the property and provide a report to the applicant to provide to the British High Commission detailing the suitability of the property. This service is chargeable.

Case Study – Reducing the Risk of Injury

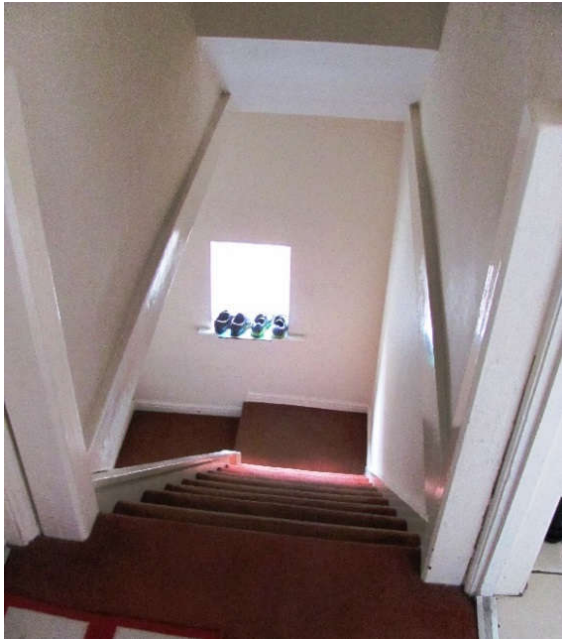


Figure 17: Falls on stairs category 1 hazard

This converted flat was assessed by one of our Private Sector Housing Officers to have a Category 1 hazard for falls on stairs. As the photograph shows the stairs are very steep and there is not a balustrade on either side to assist occupants or visitors down safely. After the visit, the officer contacted the landlord to discuss the issues with the stairs and the fact that if someone were to slip they would suffer a significant injury. The landlord agreed to install some guarding and a hand rail. This has now been costed using the Housing Health Cost Calculator. Before the balustrade was installed if someone were to fall down the stairs the average cost to the NHS to treat the injury they are likely to sustain is £303 which results as £758 cost to society as a whole. However, after the balustrade was installed (at a cost of £250) the cost to the NHS is reduced to £30 due to the less severe injury that would be sustained if someone fell with the guarding in place. This may not sound like a large saving, however, over the life time of the balustrade many serious injuries will have been prevented.

3.6.5.5 Savings and Outcomes

The BRE Trust aims to identify hazards in the home; measure their impact on the health and safety of the occupants; quantify the costs and benefits of reducing these hazards to an acceptable level. Research by the BRE suggest that the quality of people's housing has a similar impact on health as does smoking or alcohol (BRE, 2015). The BRE Trust report [The real cost of poor housing](#), highlights potential savings that could be made to the NHS of more than £600 million a year in direct treatment costs from dealing with the most pressing housing problems.

3.7 Licensing of Houses in Multiple Occupation (HMOs) (Appendix 12)

3.7.1 Purpose

The team offers guidance and support to existing landlords and landlords looking to move into the rental sector to help improve the condition, suitability and management of Houses in Multiple Occupation (HMO) to ensure tenants are not at risk and to reduce their potential impact on neighbouring properties.

HMOs that are shared by five or more persons, comprising of two or more households are currently subject to mandatory licensing under Part 2 of the Housing Act 2004. This is a statutory requirement



Figure 18: A House in Multiple Occupation

where a licence is issued based on the condition and suitability of the property for multiple occupation by a particular number of occupants and whether satisfactory management arrangements are in place. A licence is then issued with certain conditions attached as necessary to ensure the HMO is suitable and adequately managed. The government are currently in the process of reviewing the definition of a HMO. See 2.1.1.2 for further information.

3.7.2 Evidence of Need

The private rented sector has seen a growth in Houses in Multiple Occupation (HMO's). There were 840 (0.9% of total private sector housing stock) HMOs identified in South Gloucestershire in the 2011 stock condition survey, 60 of which were licensable¹³. BRE Stock Modelling (2017) has provided dwelling level data which indicates that this has grown significantly to 2290 HMOs. The number of licensable HMOs has now more than doubled to 167 over the last 5 years. It is therefore likely that the number of non-licensable HMOs in the South Gloucestershire area has also seen an increase.

Failure to effectively manage HMO's properly can also adversely affect the health and safety of tenants within the building and can have a wider impact on the local community in which they are located causing issues associated with anti-social behaviour or excessive waste accumulation and therefore pest control problems.

One reason for the increased need for shared housing is the new measures introduced under Welfare Reform act 2012. Probably one of the most significant aspects of the Act is 'The Benefit Cap' which limits the total amount of money people can claim from certain benefits if they are of working age. The cap only affected those people claiming Housing Benefit and as a result some people are awarded less money to put towards their rent. For instance, at present, a single private renter under the age of 35 is usually only entitled to housing benefit at the shared accommodation rate as per the local housing allowance. The age threshold was previously 25, but this was raised to 35 from 1st January 2012 under welfare reform measures, meaning that single people are expected to share until they are much older. An unintended consequence of this shift in policy coupled with high house prices and rents is that there is an increase in the number of Houses in Multiple Occupation (HMOs) as they are often the only source of accommodation for certain groups, such as single people under 35 who may not be able to afford other types of property. This has meant an increase in need for shared housing and as a result has affected our work in private sector housing.

We are finding more new build purchases being divided into shared housing and as a result our licensing of houses in occupations applications figures have increased. With the impact of Welfare Reform, the need for shared houses is set to increase. This, together with the introduction of licensing for two storey properties will mean we must ensure enough resources are available to meet the increased licensing demand to ensure their suitability for shared housing.

In 2015, we undertook indicative survey work of HMO properties in the Filton and Frenchay and Stoke Park wards. It gives an approximate indication of the situation that existed at that time. The survey was specifically undertaken to try and identify where our two storey HMO's are located in the two wards. Results for Filton showed approximately 353 (or 7.5% of domestic properties) are HMOs. The majority of HMOs are to the west of the University of the West of England and the Ministry of Defence, with the highest concentrations around Filton Avenue, Fifth and Sixth Avenue. Further properties were identified by the survey as 'possible HMOs' these were not included in the total figures as their status was unverified but this approximation of a further 35 properties needs be considered when looking at

¹³ Shared properties with 3 or more storeys and where 5 or more people reside are licensable under the Housing Act 2004

the Filton area. Results for Frenchay and Stoke Park ward show that approximately 164 (5.3% domestic properties) are HMO's. The majority of the HMOs in Frenchay and Stoke Park Ward are in a concentrated area to the south of the university. The outcome of the survey identified a future requirement for a programme of inspection to confirm more precise tenure types, management and property conditions.

3.7.3 Health Impact

HMO's generally provide a cheaper form of rented accommodation than renting a flat or a house as a single household. Therefore, they are one of the main forms of housing in the private rented sector for people on low incomes or living on benefits. They are often the only source of housing for certain groups, such as students, people on low income or foreign nationals. Tenants can be vulnerable because of their age, lifestyle, and nationality or immigration status.

Failure to effectively manage HMO's properly can adversely affect the health and safety of tenants within the building and can have a wider impact on the local community in which they are located. A HMO may present greater risks to occupants than houses occupied by single households. For example, nationally, 2% of all homes are HMOs and yet they have 38% of all house fires. The higher risk associated with HMOs has resulted in the introduction of mandatory licensing schemes. Licensing will ensure that those HMOs which present the greatest potential risk to tenants are those that are regulated the closest.

3.7.4 Legislation

A House in Multiple Occupation (HMO) is defined by the Housing Act 2004 as:

- A house or flat which is let to 3 or more unrelated tenants who share a kitchen, bathroom, or toilet. For example, properties let to students or bedsits; or
- a building which is converted into non self-contained flats; or
- a building which is converted entirely into self-contained flats and the conversion does not meet the standards of the 1991 Building Regulations and more than one-third of the flats are let on short-term tenancies.

All HMOs, regardless of whether they are licensable or not, are subject to legislation about how they are managed. There are two main pieces of management legislation; the first being the [Management of Houses in Multiple Occupation \(England\) Regulations 2006](#) and the second the [Licensing and Management of Houses in Multiple Occupation \(Additional Provisions\) \(England\) Regulations 2007](#).

If an individual fails to comply with the regulatory conditions it is a criminal offence with up to a £5000 fine if convicted. Private Sector Housing continue to inspect and offer advice to landlords of all licensable and non-licensable HMOs to ensure that adequate standards of repair and management are maintained across the district, with enforcement action taken as necessary in any HMOs to ensure compliance.

The mandatory licensing scheme under Part 2 of the Housing Act 2004 works together with the above regulations to ensure that vulnerable tenants in HMOs are protected. The Act provides the council with measures to ensure that landlords are encouraged to co-operate with licensing. If landlords are unwilling to, or are unable to meet the requirements of licensing, in extreme cases, local authorities can step in to manage properties.

Case Study – Providing Advice to Landlords

We supported a landlord in the Kingswood area through his refurbishment and licensing of a previously poorly managed property that was in disrepair. The renovation took four and a half months to complete, with the property now fully refurbished and offering a very high standard of accommodation and management for six tenants.



Figure 19: Front door to the HMO before and after refurbishment



Figure 20: Front bedroom before and after refurbishment



Figure 21: Living room before and after refurbishment

“Thank you for taking the time to visit our property, especially at such short notice. Talking to you has put our minds at rest regarding South Gloucestershire Council’s requirement for licensing; it is very helpful to have this clarification”

3.7.5 Savings and Outcomes

Through the mandatory licensing scheme, we are improving standards of HMOs. In 2015/16, the number of HMOs licensed increased by 86% when compared to figures for the previous year. There are now 167 licensed HMOs in the district, with 81% of HMOs in this period inspected and licensed within 6 weeks or less. HMO licensing fees are set at a level to cover the cost of administering the licensing scheme, and we are not allowed to use licensing fees to raise revenue or to deter landlords from providing this essential accommodation type. Our HMO licensing fees have been calculated as accurately as possible based on the time taken to administer a licence. Licence fees are reviewed annually.

3.8 Empty Properties

3.8.1 Purpose

Our empty homes service provides advice, support and assistance to property owners to help them bring their empty property back into use. We offer low interest financial loans to help owners carry out the necessary repairs to re let or sell a property. Similarly, our service is available to help those people living near to a problematic empty property which has a detrimental impact on the community.

3.8.2 Evidence Need

Only 0.3% of properties (400) in the district are left unfurnished and unoccupied for over 6 months¹⁴. Although, this is not a large amount they can still cause issues to the surrounding neighbourhood. The so-called ‘broken windows’ theory suggests that a small visible piece of damage to property which is not quickly rectified, attracts more damage and other more serious crime (Wilson and Kelling, 1982). It indicates to offenders that no-one cares about the area, or the property. It is then more likely the same property will become a target for vandalism. This will then spread through the community until the whole area slips into decline. Another theory, the Signal Crime Theory, suggests the visible presence of actual or impending crime (from serious crime to anti-social behaviour) can signal to residents that there is a crime or anti-social behaviour problem in their area. In this way, such crime affects not only the specific victims, but also the community at large who may become fearful of what is happening in their community (Innes, 2004a). In addition to the negative impact an empty property can have on an area they are also considered a wasted asset when there is such a large housing need in South Gloucestershire. There were 4,387 households on the housing register at July 2017. By reusing those properties left empty for a considerable amount of time, we can help, albeit in a small way, to address the unmet housing need and shortage of properties in the area.

3.8.3 Health Data

Many properties become long term empty due to the renovation works that are required before the property is reoccupied. Empty properties are likely to contain multiple category 1 hazards and are often among the poorest condition properties in the private sector.

¹⁴ We do not target those properties left empty for under six months because they are usually empty due to reasons such as, waiting for a sale to go through, probate to be granted or renovations to be completed. These owners can access advice and information through the website to help prevent the property from becoming a long term empty.

Hazards and deficiencies commonly associated with empty homes include; insufficient heating, inadequate sanitary provision, inadequate food preparation facilities, dangerous electrics and risk from structural collapse. Often left unsecured and open to access, longer term empty homes can have a significant impact on the local community. These effects include unsightliness, accumulations of rubbish causing pest infestations, even causing dampness to an adjoining property and most regrettably the devaluing of neighbouring properties. The impact of empty homes on neighbours' social and mental wellbeing that can be caused by these factors, often results in stress and an absence of a sense of well-being. This arises not just from the impact upon the visual amenity of their neighbourhood but also from the fear of crime and arson from trespassers accessing the property. As an empty property deteriorates it can become in such a state as to be prejudicial to health to residents in the neighbouring properties.

3.8.4 Legislation

In line with our corporate enforcement policy we will initially work with owners of empty properties to help them bring the property back into use. However, if it is in the public interest and causing a problem to the local community there are a number of enforcement actions that we can take. We will keep complainants informed of any progress, however the information we can disclose may be limited at times due to the Data Protection Act.

3.8.4.1 Housing Act 2004 - Formal Notices and Empty Dwelling Management Orders

As with occupied properties the Housing Act 2004 can also be used to serve formal notices such as an Improvement Notice, Prohibition Notice or Hazard Awareness Notices to advise an empty property owner of the hazards found at their property and ensure works are carried out remove this hazard.

The Housing Act 2004 also provides powers for the Empty Dwelling Management Order (EDMO) which can be used to take over the management of a residential property that has been empty for more than two years. They can only be used after all other voluntary options have been offered to the owner and been refused and there is no prospect that the property will otherwise become occupied. Any renovation costs, management costs and insurance costs must be recoverable from the rent over a period of 7 years otherwise any remaining balance would remain as a local land charge unless the local authority are prepared to proceed without being able to recover all its expenses. For many owners, the threat of an EDMO is sufficient to prompt action. This is the only legislation that guarantees the property is occupied.

3.8.4.2 Anti-social Behaviour, Crime & Policing Act 2014 – Community Protection Notices (CPNs)

Community Protection Notices are a new tool introduced in the Antisocial Behaviour, Crime and Policing Act 2014. Their purpose is intended to stop a person or a business continuing with conduct which unacceptably affects the community. They can be issued in circumstances where there are reasonable grounds to believe the subject's conduct:

- is having a detrimental effect on the quality of life of those in the locality,
- is unreasonable,
- the effect is of a persistent or continuing nature

If the council believes these grounds are met they can issue a written warning first, informing the perpetrator of the problematic behaviour and request that they stop doing said behaviour or carry out actions to remedy the problem outlining the consequences of continuing. Following this warning, if the situation does not change a Community Protection Notice (CPN) will be issued requiring the person to stop or take reasonable steps to avoid further anti-social behaviour. The CPN can allow the council to carry out works in default on behalf of a perpetrator or require ongoing maintenance of a property preventing recurring problems. If a breach of any of the requirements listed on the CPN is made, without reasonable excuse is a criminal offence and subject to a fixed penalty notice of £100 or prosecution with a maximum penalty of £2,500 for an individual or unlimited for a company.

3.8.4.3 Law of Property Act 1925 - Enforced Sale

This Act allows the council to force the sale of a property where there is a Local Land Charge outstanding on it. This could occur following failure to comply with a statutory notice, where works in default have been undertaken at the council's expense. It can be used for debts that are up to 12 years old. However, if known, the owner must be given the opportunity to repay the debt rather than forcing the sale. The council does not acquire the property; it is sold to a third party. Any outstanding charges against the property, including any mortgage, are paid following the sale and the money remaining (if any) is put into an account for the owner to claim.

3.8.4.4 Housing Act 1985 - Compulsory Purchase Orders (CPOs)

A Compulsory Purchase Order (CPO) is a forced sale of an empty property to the council which must be authorised by the Secretary of State and the council's relevant committee. Government policy states that CPOs should only be used as a last resort after the owner has been given every opportunity to carry out improvements either voluntarily or in compliance with statutory notices. The council removes ownership of substandard properties from owners unwilling or unable to improve them and sells them on to purchasers willing and able to bring the property back into use. Section 17 of the Housing Act 1985 gives local authorities the power to acquire properties through compulsory purchase to meet housing need. This allows CPOs to be made for providing much needed housing. Once the empty property is acquired by a CPO, we will sell the property on to a housing association or private sector landlord for refurbishment and either re-sale or rental, with the option of securing nomination rights. Once acquired it is important that properties are sold, refurbished and returned to residential use, not remain empty.

There are additional powers that the council can use through working in partnership with officers in Planning Enforcement, Environmental Protection, and Building Control. Such as the Town and Country Planning Act 1990 (section 215), Building Act 1984, Prevention of Damage by Pests Act 1949.

Case Study – Helping to Bring Empty Properties Back into Use - Community Protection Notices (CPN)



Figure 22: Before CPN action taken

Following the service of a Community Protection Warning Notice and subsequent lack of action taken by the owner of this empty property, we served a Community Protection Notice (CPN) to address the issues caused by the property being left empty and in disrepair for 5 years. The property was negatively impacting the immediate neighbours and the surrounding community because it was situated on a prominent corner plot in the area. There was a considerable amount of rubbish accumulation in the gardens and over grown vegetation affecting the boundaries and the dilapidated fences. The property had many boarded up windows and was known to be squatted on occasions. It

was a prominent eyesore in the community and causing stress to the neighbours; affecting their mental health and wellbeing as they were forced to live in constant fear of an arson attack.

Since the CPN has been served the owner is undergoing a complete renovation of the property in addition to meeting the requirements of the notice to improve the external appearance of the plot. It is anticipated that the property will be returned to a family home shortly.



Figure 23: Ongoing improvement following CPN action

3.8.4.5 Savings and Outcomes

It is important that the existing housing stock is used as effectively as possible. Given the level of housing need in South Gloucestershire, many people do not have access to a decent home. By refurbishing and bringing empty dwellings back into use, households who would otherwise be accommodated in housing that presents unacceptable health and safety risks, can be housed in a good standard of accommodation. This not only improves the individual properties condition but also helps to improve the standard of housing in the private sector as a whole. Additionally, reductions to the numbers of long term empty houses serve to increase any income that is allocated the council through the Government's New Homes Bonus initiative.

Chapter 4- Conclusion

Some of the most significant public health gains can be achieved by focusing on the most cost-effective improvements to the poorest housing, usually occupied by the most vulnerable people (BRE, 2015). The condition of a person's home can have a significant impact on their health and wellbeing. Poor housing conditions, overcrowding and unaffordability will all have an adverse effect on public health and wellbeing and exacerbate health inequalities. Deficiencies found in a home can lead to health problems, which in turn can influence community stability, crime, environmental issues and increase costs for health care providers. The private rented sector has a disproportionate number of the most vulnerable people and the poorest standard of accommodation.

The Private Sector Housing Team play a vital role in addressing poor housing, supporting occupants to understand and achieve the benefits of a warm, safe and healthy home by providing assistance to those most in need. We administer financial assistance through grants and loans, offer advice and guidance and where necessary take enforcement action to ensure property standards improve. Adapting, repairing or improving a property will have an overall effect of increasing personal health and wellbeing and preventing accidents in the home. Improved health brings wider benefits for everyone; increased productivity and tax revenue and reductions in welfare payments.

Improving our housing stock is an essential part of protecting the health and wellbeing of our population making warmth more affordable and reducing energy demand which helps reduce the economic disadvantage of high energy bills. Our policy will help to future proof housing as extreme temperatures and weather events become a more common occurrence.

4.1 Further Information

Enquiries regarding the Private Sector Housing Renewal Policy should be directed to:

SOUTH GLOUCESTERSHIRE COUNCIL
Environment and Communities Service
Council Offices
Badminton Road
Yate
BS37 5AF
Tel: 01454 868126
Email: psehousing@southglos.gov.uk

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Appendices

The following appendices detail our policies to enable us to deliver our private sector housing service.

To adapt quickly to funding and service development opportunities, any amendments required to this policy, where there is no cost to the council budget or reduction of service, will be delegated to the Head of Service for approval.

Appendix 1 – Policy: Mandatory Disabled Facilities Grant (DFG)

This is a **summary only** of the legislation relating to the conditions applying to grants made by the council under the Housing Grants, Construction and Regeneration Act 1996 and is intended as a **general overview, not a complete statement of the law.**

<p>Relevant Legislation</p>	<ul style="list-style-type: none"> • Housing Grants, Construction and Regeneration Act 1996 (as amended) • Disabled Facilities Grant (Conditions relating to approval or payment of grant) General Consent 2008. • Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
<p>Purpose</p>	<p>To provide financial assistance to enable essential property adaptations to meet the needs of residents with a disability.</p>
<p>Resources</p>	<ul style="list-style-type: none"> • Maximum statutory grant of £30,000 (subject to legislative change) • Funded by the Better Care Fund • Issued subject to a means test (except for applications for children with a disability)
<p>Eligibility</p>	<ul style="list-style-type: none"> • Available to applicants with a legal right to reside in the UK and whose only or main residence is in South Gloucestershire. • Applicants must have a qualifying owner's or tenant's interest in the property to be adapted. • A 100% grant will be payable if the applicant is in receipt of a qualifying means tested benefit including the discretionary use of Council Tax Reduction as permitted by the Regulatory Reform Order 2002. • The applicant's contribution amount payable is calculated on an applicant's income and capital and can sometimes result in the applicant receiving part grant or no grant at all. • Normally, applicants will be eligible following an assessment and referral from an Occupational Therapist indicating that the proposed adaptations are 'necessary and appropriate' to meet the needs of the disabled person. • Applications are accepted from all tenures including occupiers of houseboats, park homes and caravans. • Assistance will not be available to persons from abroad as defined in the Housing Benefit (General) Regulations 1987. • Applicants must be over 18. • In the case of children living in joint custody arrangements, where a disabled child has parents who are separated and the child lives for part of the time with both parents, arrangements may need to be made to provide for adaptations at both locations. Mandatory DFG is only available at the address which is the main residence of the disabled occupant as determined by the council. This will usually be at the residence of the parent receiving Child Benefit in respect of the disabled child.

<p>Eligible works</p>	<p>Adaptations for the benefit of the disabled person to provide;</p> <ul style="list-style-type: none"> • Access to and from the dwelling (including access to the garden) • Access to controls for heating, lighting and power • Suitable heating where none is present or where the existing system does not meet the needs of the disabled person • Access to a room used or useable for sleeping • Access to a room used or useable as the principal family room • Access to a suitably located bath or shower (or both) • Access to a suitably located toilet and wash basin • Access to facilities for the preparation and cooking of food by the disabled person • Making the dwelling safe for the disabled occupant and other persons residing there • Enabling the disabled resident to care for another person residing in the property, for when they have a caring responsibility. <p>• Grant cannot be given for works that have already been carried out.</p> <p>Adaptation works must be necessary and appropriate, reasonable and practicable. If one of these conditions of law is not met, a grant will not be given for that particular work.</p>
<p>Application</p>	<p>An application for Disabled Facilities Grant must be submitted on the council's application form and accompanied by the following additional information;</p> <ul style="list-style-type: none"> • Proof of property ownership • Proof of financial circumstances, as requested by the case officer. • Quotations for the works which are eligible for grant • Proof of national insurance number for the disabled person and partner and the applicant if the applicant is not the disabled person. • Evidence of building control approval, planning permission or listed building consent, if required • Completed grant condition/occupation certificate showing intended future occupation (for 5 years) and consent from landlords (for tenants) • Utilities bill or equivalent document to prove residence
<p>Fees and Charges</p>	<p>Reasonable agent fees and other preliminary or ancillary services and charges are eligible to be paid for under a grant.</p>
<p>Approvals</p>	<ul style="list-style-type: none"> • Applications must be approved or refused by the council within 6 months of receipt of a valid application. • Approvals remain valid from 12 months from the date of the grant approval. • Extensions of time can be considered on a case by case basis.

<p>Payment Provision</p>	<ul style="list-style-type: none"> • Payments will be made on completion of the works and provision of the relevant guarantees, certificates and approvals. • On confirmation by the applicant’s Housing Officer and Occupational Therapist that adaptation meets the applicant’s needs • Payment can be made directly to the contractor or agent. • Interim payments can be made if the amount paid does not exceed 90% of the total cost of the works • Any applicant’s contribution must be paid in full before any grant payments can be paid.
<p>Repayments</p>	<ul style="list-style-type: none"> • For any grant in excess of £5,000 the council may apply a charge of up to £10,000 against the property on the Local Land Charges register. The power to apply such a charge will be limited to cases where additional or extended accommodation such as bedroom, bathroom, kitchen or living accommodation has been provided, either wholly or in part by grant assistance, and where the market value of the property is considered to have been increased as a result of the adaptations. • The charge will apply for 10 years from the council’s certified date of completion of the grant-aided works. • Under certain circumstances, the council may decide not to recover the grant debt and this decision will be made depending on the circumstances of the applicant having considered – <ol style="list-style-type: none"> 1. the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant 2. whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment 3. whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or the disabled occupant of the premises 4. whether the disposal is made to enable the applicant of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require the repayment.
<p>Conditions</p>	<p>Applicants will be required to sign a certificate of future occupation to confirm that they intend to occupy the property for 5 years from the date of completion of the works, subject to health and other relevant circumstances.</p>
<p>Further information and Advice</p>	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p> <p>Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p>

<p>Appeals</p>	<p>A DFG panel can be convened at the request of the applicant or council’s officers assessing the application to review contentious DFG enquiries or where additional funding above the DFG maximum is required. The matter will be considered by the DFG Panel, consisting of senior officers from both housing and social care teams in line with the Delivery Housing Adaptations for Disabled People – A Good Practice Guide.</p>
<p>Complaints</p>	<p>The council’s corporate complaints procedure can be found here</p>

Appendix 2 – Policy: Mandatory Disabled Facilities Care Act Grants (DFC)	
Relevant Legislation	Care Act 2014 The Care and Support (Preventing Needs for Care and Support) Regulations 2014
Purpose	To provide community equipment (aids and minor adaptations) consisting of the provision of an aid, or minor adaptation to property, for the purpose of assisting with nursing at home or aiding daily living, or to prevent or delay the need for care and support. An adaptation is minor if the cost of making the adaptation is £1000 or less.
Resources	<ul style="list-style-type: none"> • Maximum of £1,000 grant • Funded by the Better Care Fund • Not means tested
Eligibility	<ul style="list-style-type: none"> • Adults meeting the eligibility criteria as specified in the Care Act 2014.
Eligible works	Aids or a minor adaptation to property, for the purpose of assisting with nursing at home or aiding daily living or to prevent/delay the need for care and support.
Application	<ul style="list-style-type: none"> • An application must be submitted via an Occupational Therapist/Assistant on the council's Care Act 2014 DFC form. • The application must be accompanied by consent from the landlord where the applicant is a tenant and quote(s) for the eligible works.
Payment Provision	On completion of the works, with any relevant safety certificates payment will be made directly to the contractor.
Repayable	The grant is not repayable.
Conditions	Subject to the applicant's private landlord or social landlord consenting to the works.
Further information and Advice	Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007
Complaints	The council's corporate complaints procedure can be found here

Appendix 3 - Policy: Disabled Facilities Care Act Top Up (DFC Plus)	
Relevant Legislation	<ul style="list-style-type: none"> • Care Act 2014 • The Care and Support (Preventing Needs for Care and Support) Regulations 2014 • Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
Purpose	<p>To provide community equipment (aids and minor adaptations) consisting of the provision of an aid, or minor adaptation to property, for the purpose of assisting with nursing at home or aiding daily living or prevent or delay the need for care and support.</p> <p>An adaptation is minor if the cost of making the adaptation is £1000 or less under the Care Act 2014 however, an additional discretionary amount of up to £1500 from Better Care Fund may be used to top up a DFC application.</p> <p>This additional funding to increase the DFC limit to £2500 will enable the council to deliver a care plan or preventative services that may quickly help or support a disabled person maintain or regain access to facilities needed in their own home.</p>
Resources	<ul style="list-style-type: none"> • Maximum of £1,500. • Funded by the Better Care Fund • Not means tested
Eligibility	<ul style="list-style-type: none"> • Adults meeting the eligibility criteria as specified in the Care Act 2014.
Eligible works	Aids or a minor adaptation to property, for the purpose of assisting with nursing at home or aiding daily living.
Application	An application must be submitted by an Occupational Therapist / Assistant / Technician on the council's Care Act 2014 DFC form. Where the applicant is a tenant, the application must be accompanied by consent from the landlord and quotes for the eligible works.
Payment Provision	On completion of the works with the relevant safety certificates payment will be made directly to the contractor.
Repayable	The grant funding is not repayable.
Conditions	Subject to the applicant's private landlord or social landlord consent to the works.
Further information and Advice	<p>Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p>
Complaints	The council's corporate complaints procedure can be found here

Appendix 4 - Policy: Equipment and Annual Maintenance Provision	
Relevant Legislation	Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
Purpose	<p>Some equipment provided through the mandatory or discretionary grant process will be eligible for repair and an annual maintenance inspection visit by the council's approved contractor from the end of the installer's guarantee period to the end of the fifth year after installation. This is to ensure the continuity of care and to extend the serviceable life of the equipment.</p> <p>Repairs to the relevant units will also be available, at the discretion of the council, beyond the end of the 5 year period after installation.</p> <p>The council will retain the right to remove equipment no longer needed, for recycling it to benefit of other service users. The exercising of this right is entirely at the discretion of the council.</p>
Resources	Better Care Fund
Eligible items	<ul style="list-style-type: none"> • Stair lifts • Step-lifts • Through floor lifts • Reconditioned lifts - the service will commence at the end of the installer's guarantee.
Approvals	If the council determines that equipment cannot be economically repaired, the applicant will be required to make a further application for mandatory or discretionary assistance, subject to confirmation from the Occupational Therapist that such equipment is still appropriate to the disabled person's needs.
Conditions	All lifts, modular ramps and steps are approved subject to entitling the council to remove and reuse them when they are no longer required.
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p> <p>Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p>
Complaints	The council's corporate complaints procedure can be found here

Appendix 5 - Policy: Discretionary Grant Funding for Disabled Adaptations

IF RESOURCES BECOME LIMITED, PRIORITY WILL BE GIVEN TO MANDATORY DFG FUNDING AND CARE ACT DUTY. DISCRETIONARY GRANTS MAY BE WITHDRAWN OR SUSPENDED.

<p>Relevant Legislation</p>	<ul style="list-style-type: none"> • Regulatory Reform (Housing Assistance) (England and Wales) 2002 • Housing Grants, Construction and Regeneration Act 1996 (as amended)
<p>Purpose</p>	<p>To provide additional financial assistance to enable essential property adaptations to meet the needs of residents with a disability, where other forms of funding are not sufficient, available or capable of meeting need.</p> <p>Funding for works in excess of £40,000 will be eligible for consideration by the Disabled Facilities Grant Panel¹⁵ if recommended by the applicant's Occupation Therapist as being necessary and appropriate, and considered reasonable and practicable by the Private Sector Housing Officer.</p>
<p>Resources</p>	<ul style="list-style-type: none"> • Additional assistance up to £10,000 over the mandatory DFG grant maximum of £30,000 and subject to the same DFG criteria. • Assistance in excess of £40,000 must be considered and approved by the Disabled Facilities Grant Panel. • Funded by the Better Care Fund • Issued subject to a means test (except for applications for children with a disability)
<p>Eligibility</p>	<ul style="list-style-type: none"> • Children and Adults • Applicants must be over 18. • Normally, applicants will be eligible following an assessment and referral from an Occupational Therapist indicating that the proposed adaptations are necessary and appropriate to meet the needs of the disabled person. • Available to applicants with a legal right to reside in the UK and whose only or main residence is in South Gloucestershire. • Applications are accepted from all tenures including occupiers of houseboats, park homes and caravans. • For Housing Association and private rented tenants, alternative solutions to top-up funding are first sought, including assistance from the Housing Association or landlord. Where adaptations prove impractical, rehousing options will be considered. • Assistance will not be available to persons from abroad as defined in the Housing Benefit (General) Regulations 1987. • Disabled persons with a suitable interest in a property including licensees. • Disabled persons residing in a property where the title to the property is unresolved and unreasonable delay may result from waiting for the title to be established. • A 100% grant will be payable if the applicant is in receipt of a qualifying means tested benefit including Council Tax Reduction. • The grant amount payable is calculated on an applicant's income and capital and can sometimes result in the applicant receiving part grant or no grant at all.

¹⁵ The Disabled Facilities Grant Panel is a cross departmental scrutiny panel made up of senior managers

	<ul style="list-style-type: none"> In the case of children living in joint custody arrangements, where a disabled child has parents who are separated and the child lives for part of the time with both parents, arrangements may need to be made to provide for adaptations at both locations. Mandatory DFG is only available at the address which is the main residence of the disabled occupant as determined by the council. This will usually be at the residence of the parent receiving Child Benefit in respect of the disabled child. This discretionary grant may be used to provide adaptations to the secondary address within South Gloucestershire Council's local authority boundary.
Eligible Works	<p>Funding for works will be eligible for consideration by the Disabled Facilities Grant Panel if proposed by the applicant's Occupation Therapist as being necessary and appropriate, and considered reasonable and practicable by the Private Sector Housing Officer.</p> <p>Adaptations not considered as mandatory under DFG legislation, but benefit the disabled person. Works in excess of the mandatory DFG funding limit will be considered. Funding cannot be given for works that have already been carried out.</p>
Application	<p>An application must be submitted on the council's application form and accompanied by the following additional information;</p> <ul style="list-style-type: none"> Proof of property ownership Proof of financial circumstances Quotations for the works which are eligible for grant Proof of national insurance number for the disabled person and partner (if applicable) and the applicant if not the disabled person. Evidence of building control approval, planning permission or listed building consent if required Completed grant condition/occupation certificate showing intended future occupation (for 5 years) and consent from landlords (for tenants) Utilities bill or equivalent document to prove residence
Fees and Charges	<p>Reasonable agent fees and other preliminary or ancillary services and charges are eligible under a grant including consultation charges to determine feasibility prior to grant approval.</p>
Approvals	<ul style="list-style-type: none"> A DFG panel will be convened to assess the application. The application will be considered by the DFG Panel, consisting of senior officers from both housing and social care teams in line with the Delivery Housing Adaptations for Disabled People – A Good Practice Guide. Applications should be approved or refused within 6 months of a valid application. Approvals remain valid from 12 months from the date of the grant approval. Extensions of time can be considered.

<p>Payment Provision</p>	<ul style="list-style-type: none"> • Payments will be made on completion of the works and provision of the relevant guarantees, certificates and approvals. • On confirmation by the applicant's Housing Officer and Occupational Therapist that adaptation meets the applicant's needs • Payment can be made directly to the contractor or agent. • Interim payments can be made as long as the amount paid does not exceed 90% of the total cost of the works. • Payments for consultation and ancillary work needed to evidence the feasibility of a scheme may be made before grant approval. • The applicant's contribution must be paid in full before any grant payments can be paid.
<p>Repayments</p>	<ul style="list-style-type: none"> • For owner occupiers and landlords where the discretionary grant has added value to the property, a charge for the full amount of the discretionary funding will be made against the property on the Local Land Charges Registry to be repaid when the property is sold. • Under certain circumstances, the council may decide not to recover the grant charge and this decision will be made depending on the circumstances of the applicant having considered – <ol style="list-style-type: none"> 1. the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant 2. whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment 3. whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or the disabled occupant of the premises 4. whether the disposal is made to enable the applicant of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require the repayment.
<p>Conditions</p>	<p>Applicants will sign a certificate of future occupation to confirm that they intend to occupy the property for 5 years from the date of completion of the works, subject to health and other relevant circumstances.</p>
<p>Further information and Advice</p>	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p> <p>Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p>
<p>Complaints</p>	<p>The council's corporate complaints procedure can be found here</p>

Appendix 6 - Policy: Moving On Grants

Relevant Legislation	<ul style="list-style-type: none"> Regulatory Reform (Housing Assistance) (England and Wales) 2002 Housing Grants, Construction and Regeneration Act 1996 (as amended)
Purpose	<p>To assist disabled residents whose current property cannot be adapted, or can only be adapted at excessive cost to enable them to move to a more suitable property, which already meets their needs, or can be more readily adapted to do so.</p> <p>To meet the additional interim rental costs involved where tenants require to move to an alternative property to meet their needs and cannot move until adaptations have been provided in their new property.</p>
Resources	<ul style="list-style-type: none"> Better Care Fund All grants are subject to a maximum of £30,000. Issued subject to a means test (except for applications for children with a disability). Grant funding will not be given for any costs in excess of what it would cost to adapt the applicant's existing property.
Eligibility	<ul style="list-style-type: none"> The eligibility criteria is the same as the Mandatory DFG eligibility found in appendix 1 Available to applicants with a legal right to reside in the UK and whose only or main residence is in South Gloucestershire. Applications can be made from all tenures. Costs will be based on the purchase or rental of an equivalent property in the same locality as the existing property. If the new home costs less than the applicant's existing home, the applicant will be expected to pay the difference towards any possible grant. Normally, applicants will be eligible following an assessment and referral from an Occupational Therapist indicating that the proposed adaptations are necessary and appropriate to meet the needs of the disabled person. Assistance will be considered where a new property meets the needs of the applicant in terms of property suitability, location and availability of accessible services. For applicants moving to a property outside the boundaries of South Gloucestershire grant will only be considered towards moving costs associated with the sale of the existing property and house contents removal and applicants will be expected to contact the council covering the area of the new property regarding grant for any adaptations needed.
Eligible works	<p>For applicants moving within the boundaries of South Gloucestershire, assistance will be considered in respect of:</p> <ul style="list-style-type: none"> moving costs, any necessary adaptations to the new property if purchasing a property, a contribution towards the purchase price of a new property to reflect any increased accommodation provided in respect of the disabled person's needs.

	<p>The moving costs that will be considered include:</p> <ul style="list-style-type: none"> • solicitor's fees, • house contents removal charges, • land registration fees, • Estate agents' fees and stamp duty. • For clients moving outside the district only costs associated with the sale of the property and removal costs will be considered.
Application	<p>An application for Disabled Facilities Grant must be submitted on the council's application form and accompanied by the following additional information;</p> <ul style="list-style-type: none"> • Proof of property ownership • Proof of financial circumstances • Quotations for the works and fees which are eligible for grant • Proof of national insurance number for the disabled person and partner (if applicable) • Evidence of building control approval, planning permission or listed building consent if required • Completed grant condition/occupation certificate showing intended future occupation (for 5 years) and consent from landlords (for tenants) • Utilities bill or equivalent document to prove residence • Particulars for the proposed property
Fees and Charges	<p>Various fees and charges may be eligible for Moving On Grant. These can relate to the sale of the existing property and, if the new property is in South Gloucestershire, its purchase and any adaptations needed.</p>
Approvals	<ul style="list-style-type: none"> • Aim to allocate disabled facilities grant enquiry to a Grant Officer within 2 weeks of receipt • Aim to approve valid disabled facilities grant applications within 4 weeks of their receipt (legislation allows up to 6 months) • Approvals remain valid from 12 months from the date of the grant approval. Extensions of time can be considered. • The decision on whether a current property can be practically adapted will normally be made by your Occupational Therapist and Private Sector Housing Officer. • If the property selected is considered to be unsuitable for your needs then no moving-on grant will be approved towards its purchase or rental and, if it is not reasonably suitable for adaptation, it may not be eligible for grant towards any subsequent adaptation applications. • Approval will be scheduled to coincide as closely as possible with completion of sale for one or both properties involved.
Payment Provision	<ul style="list-style-type: none"> • Satisfaction confirmed by applicant and Occupational Therapist that new property will meet the applicant's needs. • Confirmation from the applicant's solicitor showing ownership of the new property and sale of the old property is required before payment is made. • Payment will be made to coincide as closely as possible with purchase of the new property. • Any applicant's contribution must be paid in full before any grant payments are made.

Repayments	No repayments
Conditions	Applicants will sign an owner occupier or tenants' certificate to confirm that they intend to occupy the property for 5 years from the date of completion of the works.
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p> <p>Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p>
Complaints	Corporate complaints procedure found here

Appendix 7 - Policy: Loan Assistance for Housing Repair and Adaptations	
Relevant Legislation	Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
Purpose	<p>Assistance is delivered in partnership with Wessex Resolutions CIC (WRCIC), a not for profit organisation working with 20 Local Authority across the South West to deliver loans for essential home improvement work to clients who may find themselves financially excluded.</p> <p>Discretionary subsidised loans to assist:</p> <ol style="list-style-type: none"> 1. Homeowners to undertake works to repair, adapt or improve the main living accommodation to make their property warmer, safer, healthier and more suitable for their needs. 2. Disabled Facilities Grant applicants to pay their means tested contribution. 3. Disabled Facilities Grant applicants to help fund Disabled Facilities Grant (DFG) eligible works in excess of the maximum DFG limit.
Resources	<ul style="list-style-type: none"> • Maximum loan available is £20,000. • Maximum interest free loan available is £5,000. • Normally, applicants may apply for multiple loans subject to their financial assessment and the availability of funds within the loan scheme. <p>If council resources reach low levels cases will be assessed on a risk basis allocating resources to those applicants who are considered vulnerable and / or at risk of harm from a category one hazard under the Housing Health and Safety Rating System (Housing Act 2004).</p>
Eligibility	<ul style="list-style-type: none"> • Owner occupiers • Private Sector Landlords • Park home and houseboat applicants must own the dwelling and either own or rent the site on which it is stationed. • Eligible properties must have the relevant planning permission for the intended use and the intended works. • Eligible owner occupied properties must be the applicant's main residence. • Ownership must extend to all parts of the property to which the eligible works are to be carried out. • Applicants must be 18 years old or over <p>In exceptional circumstances, where a client is assessed by Wessex as being unable to afford to make loan re-payments an interest-free loan may be provided by the council. This will be delivered by WRCIC and any interest on the loan due paid by the council.</p>
Eligible works	<ul style="list-style-type: none"> • Works to repair, adapt or improve the main living accommodation to make their property warmer, safer, healthier and more suitable for the needs of the occupants. • Adaptations not considered as mandatory under DFG legislation, but which could still benefit the disabled person.

	<ul style="list-style-type: none"> • Adaptations eligible for DFG assistance where the applicant must pay costs in excess of the mandatory grant limit. • All aspects of home energy improvements including heating, insulation and the installation of renewable technologies will be considered. • Loans can be considered retrospectively where works were carried out in an emergency. • Where works have been commenced, but not completed, the council may at its discretion, give assistance for those parts of the work which have still to be carried out at the date of approval. • Unfinished building works causing deterioration to a dwelling may be considered for funding. • Assistance for extensions and loft conversions can be considered.
Application	An application for a loan is made to Wessex Resolutions CIC. Clients will be assessed to determine their ability to afford a loan. The type of loan that is offered is dependent on the financial assessment completed by the Home Loans Adviser at Wessex Resolutions CIC to ascertain current and future affordability.
Fees and Charges	<ul style="list-style-type: none"> • Any fees for registering the property and the charge to secure the loan at the Land Registry. • Reasonable professional fees; architects, surveyors, structural engineers, associated with the works can be considered for loan.
Approvals	The council will make the final approval once Wessex Resolutions CIC has confirmed client affordability.
Payment Provision	<p>The payment of funds or part payment of funds will only be made when;</p> <ul style="list-style-type: none"> • The work is completed and the relevant guarantees, certificates and approvals for the works are provided • Satisfaction has been confirmed by applicant and the Private Sector Housing Officer. • An acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges provided is submitted. • Stage payments can be made where necessary to meet contractor requirements
Repayments	Repayments will be made in accordance with the terms and conditions of the specific loan product agreed by Wessex with the applicant.
Conditions	<ul style="list-style-type: none"> • Conditions of the loan are set out in the loan agreement issued by Wessex Investment CIC and signed by the applicant. • All loans will be secured against a charge on the property at the Land Registry. • For park homes the loan will be secured against the land if also owned by the applicant. • Interest free loans will be secured against the property as a legal charge, repayable on the sale of the property. The council will be responsible for the payment of any interest that would have been due by the client.
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p>

	<p>Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p> <p><u>Wessex Resolutions CIC</u></p>
<p>Complaints</p>	<p>Applications for assistance for costs in excess of the mandatory grant limit will be referred to the Disabled Facilities Grants Panel usually by email.</p> <p>Corporate complaints procedure found here</p>

Appendix 8 – Policy: Loan Assistance for Gypsy and Travellers

Relevant Legislation	Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
<p>Purpose</p>	<p>Assistance is delivered in partnership with Wessex Resolutions CIC (WRCIC), a not for profit organisation working with 20 Local Authority across the South West to deliver loans for essential home improvement work to clients who may find themselves financially excluded.</p> <p>A discretionary low interest loan to assist owners to undertake works of repair, replacement or improvement to the main living accommodation to make their property warmer, safer, healthier and more suitable for their needs.</p> <p>Loans are available for additional pitches at existing authorised sites and the provision of facility blocks, utilities and amenities.</p> <p>Where an applicant is assessed as being unable to afford a low-interest loan then an interest-free loan as a charge on the land will be considered by the council.</p>
<p>Resources</p>	<ul style="list-style-type: none"> • Maximum loan available is £20,000. • Maximum interest free loan available is £5,000. • Normally, applicants may apply for multiple loans subject to their financial assessment and the availability of funds within the loans scheme. <p>If council resources reach low levels cases will be assessed on a risk basis allocating resources to those applicants who are considered vulnerable and / or at risk of harm from a category one hazard under the Housing Health and Safety Rating System (Housing Act 2004).</p>
<p>Eligibility</p>	<ul style="list-style-type: none"> • Applicants must own the land and property that is subject to the loan application • Eligible properties must have the relevant planning permission for the intended use and intended works. • Eligible properties must be a main residence • Ownership must extend to all parts of the property to which the eligible works are to be carried out. • Applicants must be 18 years old or over <p>In exceptional circumstances, where a client is assessed as being unable to afford to make loan re-payments an interest-free loan may be provided by the council. This will be delivered by WRCIC and any interest on the loan due paid by the council.</p>
<p>Eligible works</p>	<ul style="list-style-type: none"> • Works of repair, replacement or improvement to the main living accommodation to make their property warmer, safer, healthier and more suitable for their needs. • Works to provide a power connection • Works to provide a sewage connection • Additional pitches on existing authorised sites • Facility blocks

Application	<ul style="list-style-type: none"> An application for a loan is made to Wessex Resolutions CIC. Clients will be assessed to determine their ability to afford a loan. The type of loan that is offered is dependent on the financial assessment completed by the Home Loans Adviser at Wessex Resolutions CIC to ascertain current and future affordability.
Fees and Charges	<ul style="list-style-type: none"> Any fees for registering the property and the charge to secure the loan at the Land Registry. Reasonable professional fees; architects, surveyors, structural engineers, associated with the works can be considered for loan.
Approvals	The council will make the final approval once Wessex Resolutions CIC has confirmed client affordability.
Payment Provision	<p>The payment of funds or part payment of funds will only be made when;</p> <ul style="list-style-type: none"> The work is completed and the relevant guarantees, certificates and approvals for the works are provided Satisfaction has been confirmed by applicant and the Private Sector Housing Officer. An acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges provided is submitted. Stage payments can be made where necessary to meet contractor requirements
Repayments	Repayments will be made in accordance with the terms and conditions of the specific loan product agreed by Wessex with the applicant.
Conditions	<ul style="list-style-type: none"> Conditions of the loan are set out in the loan agreement issued by Wessex Investment CIC and signed by the applicant. All loans will be secured against a charge on the land either through a local land charge or by a charge at the Land Registry. Interest free loans will be secured against the land as a legal charge, repayable on the sale of the land. The council will be responsible for the payment of any interest that would have been due by the client.
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p> <p><u>Wessex Resolutions CIC</u></p>
Complaints	Corporate complaints procedure found <u>here</u>

Appendix 9 – Policy: Loan Assistance for Empty Homes	
Relevant Legislation	Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
Purpose	Assistance is delivered in partnership with Wessex Resolutions CIC (WRCIC), a not for profit organisation working with 20 Local Authority across the South West to deliver loans to assist owners to return an empty property back into use in order to provide units of accommodation.
Resources	<ul style="list-style-type: none"> • Maximum loan available is £20,000 per unit of accommodation provided. • Normally, applicants may apply for multiple loans subject to their financial assessment and the availability of funds within the loans scheme. <p>If council resources reach low levels cases will be assessed on a risk basis allocating resources to those applicants who are considered vulnerable and / or at risk of harm from a category one hazard under the Housing Health and Safety Rating System (Housing Act 2004).</p>
Eligibility	<ul style="list-style-type: none"> • The property is empty and unlikely to be brought back into use without council assistance. • Normally, the property will have been left empty for over six months.
Eligible works	<ul style="list-style-type: none"> • The provision of living accommodation from empty or under-utilised premises. • Works of repair, replacement or improvement to the main living accommodation to make the property warmer, safer and healthier. • We are generally unable to provide assistance for new loft conversions or construction of garages, porches, conservatories or out-buildings.
Application	An application for a loan is made to Wessex Resolutions CIC. Clients will be assessed to determine their ability to afford a loan. The type of loan that is offered is dependent on the financial assessment completed by the Home Loans Adviser at Wessex Resolutions CIC to ascertain current and future affordability.
Fees and Charges	<ul style="list-style-type: none"> • Any fees for registering the property and the charge to secure the loan at the Land Registry. • Reasonable professional fees; architects, surveyors, structural engineers, associated with the works can be considered for loan. • Fees for ‘fit and proper’ person checks where refurbished property is to be made available to rent.
Approvals	The council will make the final approval once Wessex Resolutions CIC has confirmed client affordability.

<p>Payment Provision</p>	<p>The payment of funds or part payment of funds will only be made when;</p> <ul style="list-style-type: none"> • The work is completed and the relevant guarantees, certificates and approvals for the works are provided • Satisfaction has been confirmed by applicant and the Private Sector Housing Officer. • An acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges provided is submitted. • Stage payments can be made where necessary to meet contractor requirements
<p>Repayments</p>	<p>Repayments will be made in accordance with the terms and conditions of the specific loan product agreed by Wessex with the applicant.</p>
<p>Conditions</p>	<ul style="list-style-type: none"> • The property will be sold, occupied or available for let within 3 months of the completion of the works. • On completion of the works, if the property is to be let: <ul style="list-style-type: none"> • the applicant must satisfy the council that the property will be managed by a ‘fit and proper person’ within the meaning of Part 2 of the Housing Act 2004. • the property must meet the current West of England Rental Standard • All loans will be secured against a charge on the property at the Land Registry. • Conditions of the loan are set out in the loan agreement issued by Wessex Investment CIC and signed by the applicant.
<p>Further information and Advice</p>	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p> <p>Wessex Resolutions CIC</p>
<p>Complaints</p>	<p>Corporate complaints procedure found here</p>

Appendix 9(a) - Policy: Loan Assistance for Poorly Maintained Properties	
Relevant Legislation	Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
Purpose	<p>Assistance is delivered in partnership with Wessex Resolutions CIC (WRCIC), a not for profit organisation working with 20 Local Authority across the South West to deliver loans for essential home improvement work to clients who may find themselves financially excluded.</p> <p>Discretionary subsidised loans to assist:</p> <ol style="list-style-type: none"> 1. Homeowners to undertake works to improve the visual appearance of the external fabric of a residential building. 2. Improve the visual appearance of a domestic garden including cutting back overgrowth/trees and clearing the site, removal of accumulated rubbish and derelict buildings/structures within the curtilage. 3. Provide, repair or replacement of fences, walls or other boundary treatments.
Resources	<ul style="list-style-type: none"> • Maximum loan available is £20,000. • Normally, applicants may apply for multiple loans subject to their financial assessment and the availability of funds within the loan scheme. <p>If council resources reach low levels cases will be assessed on a risk basis allocating resources to those applicants who are considered vulnerable and / or at risk of harm from a category one hazard under the Housing Health and Safety Rating System (Housing Act 2004).</p>
Eligibility	<ul style="list-style-type: none"> • Domestic property owners • Park home and houseboat applicants must own the dwelling and either own or rent the site on which it is stationed. • Eligible properties must have the relevant planning permission/be permitted development for the intended use and the intended works. • Ownership must extend to all parts of the property to which the eligible works are to be carried out. • Applicants must be 18 years old or over
Eligible works	<ul style="list-style-type: none"> • Works to repair and improve the external appearance of a residential property. • Works to clear an overgrown domestic garden and to prevent regrowth. • Works to remove rubbish and repair or remove derelict buildings, vehicles and structures in the grounds of a domestic property. • Works to provide, repair or replace fences or other boundary treatments at a domestic property. • The cost of legal waste removal and disposal associated with the works. • Loans can be considered retrospectively where works were carried out in an emergency. • Works to make the residential property and associated garden safe and secure.

	<ul style="list-style-type: none"> Unfinished building works causing deterioration to a dwelling or causing detriment to its visual appearance may be considered for funding.
Application	An application for a loan is made to Wessex Resolutions CIC. Clients will be assessed to determine their ability to afford a loan. The type of loan that is offered is dependent on the financial assessment completed by the Home Loans Adviser at Wessex Resolutions CIC to ascertain current and future affordability.
Fees and Charges	<ul style="list-style-type: none"> Any fees for registering the property and the charge to secure the loan at the Land Registry. Reasonable professional fees; architects, surveyors, structural engineers, associated with the works can be considered for loan.
Approvals	The council will make the final approval once Wessex Resolutions CIC has confirmed client affordability.
Payment Provision	<p>The payment of funds or part payment of funds will only be made when;</p> <ul style="list-style-type: none"> The work is completed and the relevant guarantees, certificates and approvals for the works are provided Satisfaction has been confirmed by applicant and the Private Sector Housing Officer. An acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges provided is submitted. Stage payments can be made where necessary to meet contractor requirements
Repayments	Repayments will be made in accordance with the terms and conditions of the specific loan product agreed by Wessex with the applicant.
Conditions	<ul style="list-style-type: none"> Conditions of the loan are set out in the loan agreement issued by Wessex Investment CIC and signed by the applicant. All loans will be secured against a charge on the property at the Land Registry. For park homes the loan will be secured against the land if also owned by the applicant.
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126 Occupational Therapists Email CSODesk@southglos.gov.uk Telephone number 01454 868007</p> <p><u>Wessex Resolutions CIC</u></p>
Complaints	Corporate complaints procedure found here

October 2019

Appendix 10 – Policy: Charging for Enforcement Notices

This is a **summary only** of the legislation relating to charging for Enforcement Notices and is intended as a **general overview, not a complete statement of the law.**

Relevant Legislation	Housing Act 2004 Section 49.
Purpose	To encourage landlords to comply with part 1 of the Housing Act 2004 on an informal basis and therefore avoid a financial penalty.
Resources	Officer Time
Eligibility	Dwellings within the private and social rented sector that contain Category 1 hazards as prescribed under the Housing Health and Safety Rating System. If a landlord fails to comply with an informal request to reduce a hazard/s then the LA may take enforcement action with a demand for payment.
Fees and Charges	<ul style="list-style-type: none"> • Charge is based on officer time spent on each individual case from receipt of request for service through to the service of an enforcement notice. • A demand for payment will be served with an enclosed invoice.
Payment Provision	An invoice will be issued.
Repayments	<ul style="list-style-type: none"> • The demand becomes operative, if no appeal is brought against the underlying notice or order, at the end of the period of 21 days beginning with the date of service of the demand. • The amount recoverable is a charge on the premises concerned. The demand becomes a local land charge on the property.
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p>
Complaints	A person served with a notice and the charge for the notice has a right to appeal to the Residential Property Tribunal. Their right to appeal can be on the decision to serve a particular notice and or the amount of the charge. The Residential Property Tribunal can uphold the notice and the charge, vary it or quash it altogether.

Appendix 11 – Policy: Housing Inspections for UK Entry Clearance

Relevant Legislation	UK Visa & Immigration (UKVI)												
Purpose	A home visit service for immigration or visa applicants who need to provide evidence that they have secured suitable housing accommodation within the UK.												
Resources	Officer time												
Application	<p>A request to the Private Sector Housing Team either by email or telephone to carry out a property inspection.</p> <p>We must see the request from the relevant High Commission to enable us to verify the name of the person entering the country and the address they intend to occupy.</p>												
Property Assessment	<p>A Private Sector Housing Officer will carry out an inspection under the Housing Act 2004 to check that the following standards are met:</p> <ul style="list-style-type: none"> the property is safe, in a good state of repair and doesn't pose any risk to the occupants the property has adequate kitchen and bathroom facilities (shared facilities with another family is not acceptable) the property is owned or occupied exclusively by the sponsor / sponsor's family (the property is not suitable, if it is shared with members of another family) the property if rented has a copy of a current gas safety certificate the property has a sufficient number of rooms of adequate sizes so that it will become overcrowded if more people were to move in <p>The room sizes are as follows:</p> <table border="1"> <thead> <tr> <th>Floor Area sq-m</th> <th>Permitted Number of People</th> </tr> </thead> <tbody> <tr> <td>10.23 or more</td> <td>2</td> </tr> <tr> <td>8.37 up to 10.23</td> <td>1.5</td> </tr> <tr> <td>6.51 up to 8.37</td> <td>1</td> </tr> <tr> <td>4.65 to 6.51</td> <td>0.5 (a child aged between 1-10 years)</td> </tr> <tr> <td>Less than 4.65</td> <td>Nil</td> </tr> </tbody> </table> <p>Please note:</p> <ul style="list-style-type: none"> Babies can share with their parents if under 1 and are not included for this purpose. Children of opposite sex can only share a bedroom up until the age of 10 years old. Children cannot share a bedroom with an adult apart from the biological Mother and Father. Siblings aged over 10 years cannot share a bedroom with another sibling of the opposite sex. 	Floor Area sq-m	Permitted Number of People	10.23 or more	2	8.37 up to 10.23	1.5	6.51 up to 8.37	1	4.65 to 6.51	0.5 (a child aged between 1-10 years)	Less than 4.65	Nil
Floor Area sq-m	Permitted Number of People												
10.23 or more	2												
8.37 up to 10.23	1.5												
6.51 up to 8.37	1												
4.65 to 6.51	0.5 (a child aged between 1-10 years)												
Less than 4.65	Nil												

<p>Fees and Charges</p>	<p>We offer two services:</p> <ul style="list-style-type: none"> • Standard Service • Fast Track Next Day Service <p>Charges are reviewed annually in line with the council’s fees and charges policy and can be found on the council’s website.</p> <p>This is a discretionary service and is undertaken subject to workload.</p>
<p>Approvals</p>	<p>If the intended property meets the required standards and there are no category one hazards and will not become overcrowded when the applicants take up residence then we will issue a confirmation letter which can be used as part of a visa application.</p>
<p>Conditions</p>	<p>On payment of the invoice an appointment will be made to carry out the assessment.</p>
<p>Further information and Advice</p>	<p>Private Sector Housing Team Email psechousing@southglos.gov.uk Telephone number 01454 868126</p>
<p>Complaints</p>	<p>The council’s corporate complaints procedure can be found here</p>

Appendix 12 – Policy: Houses in Multiple Occupation (HMO) Licensing	
Relevant Legislation	Housing Act 2004 Part 2
Purpose	A mandatory licence is currently required for houses in multiple occupation (HMOs) with five or more occupants living in two or more households, who are also sharing some facilities.
Resources	Officer time
Eligibility	Residential Premises that are let to five or more residents who are not related.
Application	Application process as prescribed by the Housing Act 2004 Part 2 Application forms can be downloaded at http://www.southglos.gov.uk/housing/private-housing/multiple-occupation-housing/licensing-houses-multiple-occupation-hmo/
Fees and Charges	<ul style="list-style-type: none"> Local authorities are not allowed to make a profit from licensing houses in multiple occupation and so the fees set must be reasonable and proportionate. Fees have been calculated to reflect the time taken and costs of administering the licenses and are reviewed annually. Charges are reviewed annually in line with the council's fees and charges policy and can be found on the council's website.
Approvals	Application to be submitted to the Private Sector Housing Team for approval. A complete application will consist of signed application form, Fit and Proper Person declaration and required fee and relevant safety certification.
Conditions	<p>General conditions as prescribed by Part 2 of the Housing Act 2004 together with three main pieces of management legislation;</p> <p>Management of Houses in Multiple Occupation (England) Regulations 2006</p> <p>Licensing and Management of Houses in Multiple Occupation (Additional Provisions) (England) Regulations 2007</p> <p>The Licensing of Houses in Multiple Occupation (Mandatory Conditions of Licenses) (England) Regulations 2018</p> <p>Licensing standards for South Gloucestershire are given here http://www.southglos.gov.uk/housing/private-housing/multiple-occupation-housing/licensing-houses-multiple-occupation-hmo/</p> <p>The licence will last for a period of up to 5 years.</p>
Further information and Advice	<p>Private Sector Housing Team Email psehousing@southglos.gov.uk Telephone number 01454 868126</p>

<p>Appeals</p>	<p>Applicants have 28 days to appeal the decision if their HMO application is refused. An appeal must be made to the West of England Appeal Panel. If the proposed refusal of the HMO licence is upheld by the West of England Appeal Panel applicants have the legal right of appeal to the Residential Property Tribunal (RPT) within 28 days of the notice being issued.</p>
<p>UPDATED 17TH May 2019</p>	

For further information about this document or to request a copy please contact: -

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