

Notice of a public meeting of

Decision Session - Executive Member for Housing and Safer Neighbourhoods

To: Councillor Carr (Executive Member)

Date: Monday, 21 March 2016

Time: 3.00 pm

Venue: The Thornton Room - Ground Floor, West Offices (G039)

AGENDA

Notice to Members – Post Decision Calling In:

Members are reminded that, should they wish to call in any item* on this agenda, notice must be given to Democratic Services by **4:00pm on Wednesday 23 March 2016**.

*With the exception of matters that have been the subject of a previous call in, require Full Council approval or are urgent which are not subject to the call-in provisions. Any called in items will be considered by the Corporate and Scrutiny Management Policy and Scrutiny Committee.

Written representations in respect of items on this agenda should be submitted to Democratic Services by **5:00pm on Thursday 17 March 2016**.

1. Declarations of Interest

At this point in the meeting, the Executive Member is asked to declare:

- any personal interests not included on the Register of Interests
- any prejudicial interests or
- any disclosable pecuniary interests

which they might have in respect of business on this agenda.

- 2. Minutes** (Pages 1 - 4)
To approve and sign the minutes of the Decision Session held on Monday 15 February 2016

- 3. Public Participation**
At this point in the meeting, members of the public who have registered their wish to speak at the meeting can do so. The deadline for registering is at **5.00 pm on Friday 18 March 2016**. Members of the public may register to speak on an item on the agenda or an issue within the Executive Member's remit.

Filming, Recording or Webcasting Meetings

Please note this meeting may be filmed and webcast and that includes any registered public speakers, who have given their permission. This broadcast can be viewed at <http://www.york.gov.uk/webcasts>.

Residents are welcome to photograph, film or record Councillors and Officers at all meetings open to the press and public. This includes the use of social media reporting, i.e. tweeting. Anyone wishing to film, record or take photos at any public meeting should contact the Democracy Officers (whose contact details are at the foot of this agenda) in advance of the meeting. The Council's protocol on Webcasting, Filming & Recording of Meetings ensures that these practices are carried out in a manner both respectful to the conduct of the meeting and all those present. It can be viewed at:

https://www.york.gov.uk/downloads/file/6453/protocol_for_webcasting_filming_and_recording_council_meetingspdf

- 4. Results of the Annual Tenant Satisfaction Survey** (Pages 5 - 100)

This report presents the outcomes of the annual 2015/16 Tenant Satisfaction Survey which is the biggest single gauge of satisfaction across landlord services by leaseholders and tenants of council owned housing stock.

- 5. Amendments to the Private Sector Assistance Policy - the Introduction of an Energy Repayment Loan** (Pages 101 - 138)

The report informs the Executive Member that a new regional loan product has been developed by the Regional Homes and Loans Service aimed at alleviating fuel poverty within the city and asks him to agree amendments to the Private Sector Assistance Policy to ensure York residents are able to access the new product.

6. Urgent Business

Any other business which the Executive Member considers urgent under the Local Government Act 1972.

Democracy Officers:

Catherine Clarke and Louise Cook (job share)

Telephone No- 01904 551031

Email- catherine.clarke@york.gov.uk/louise.cook@york.gov.uk

For more information about any of the following please contact the Democratic Services Officers responsible for servicing this meeting:

- Registering to speak
- Business of the meeting
- Any special arrangements
- Copies of reports and
- For receiving reports in other formats

Contact details are set out above.

This information can be provided in your own language.

我們也用您們的語言提供這個信息 (Cantonese)

এই তথ্য আপনার নিজের ভাষায় দেয়া যেতে পারে। (Bengali)

Ta informacja może być dostarczona w twoim własnym języku. (Polish)

Bu bilgiyi kendi dilinizde almanız mümkündür. (Turkish)

یہ معلومات آپ کی اپنی زبان (بولی) میں بھی مہیا کی جاسکتی ہیں۔ (Urdu)

 **(01904) 551550**

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City of York Council

Committee Minutes

Meeting	Decision Session - Executive Member for Housing and Safer Neighbourhoods
Date	15 February 2016
Present	Councillor Carr
In attendance	Councillor Boyce

27. Declarations of Interest

At this point in the meeting, the Executive Member was asked to declare any personal, prejudicial or pecuniary interests he may have in the business on the agenda. None were declared.

28. Minutes

Resolved: That the minutes of the Decision Session of the Executive Member for Housing and Safer Neighbourhoods held on 16 December 2015 be approved and signed by the Executive Member as a correct record.

29. Public Participation

It was reported that Councillor Boyce, Shadow Labour Spokesperson for Housing and Safer Neighbourhoods, had registered to speak on agenda item 4 (Determination of whether to consult on the possible introduction of a Public Space Protection Order at Holgate Dock) and item 5 (Proposed Changes to the City of York Housing Tenancy Agreement – Results of Consultation). It was agreed that she would make her comments during consideration of each item.

30. Determination of whether to consult on the possible introduction of a Public Space Protection Order at Holgate Dock

The Executive Member considered a report which requested that he agree, in principle, to proceed with public consultation on the potential implementation of a Public Space Protection Order (PSPO) to restrict or ban dogs from the Holgate Dock site.

The Executive Member considered the options detailed in paragraphs 10 and 11 of the report.

The Executive Member stated that he had already received representations from dog owners as well as from staff at the local primary school and these would be considered as part of the formal consultation process.

Councillor Boyce was invited to put forward her views. She noted that formal consultation would take place and stated that she had nothing to add at this stage.

Resolved: That a six week consultation process with local residents and interested stakeholders be undertaken by City of York Council to determine whether to introduce a Public Space Protection Order for Holgate Dock.

Reason: To ensure that the council actively addresses the issue of anti-social behaviour in its communities.

31. Urgent Item: Proposed Changes to the City of York Housing Tenancy Agreement - Results of Consultation

The Executive Member considered a report which set out the results of the consultation with tenants on the proposed changes to City of York Council Housing Tenancy Agreement.

This item had been added to agenda as an urgent item in order to allow for four weeks notice of the changes to tenancy agreements to be given to tenants and to enable the changes to be implemented for the 2016-17 financial year should the Executive Member approve the recommendations.

Officers drew attention to paragraph 11 of the report, which detailed the results of the consultation that had been carried out.

Councillor Boyce was invited to put forward her views. She stated that she was broadly in agreement with the proposed changes and that it appeared that tenants were also supportive of them. She did, however, have concerns regarding the proposed policy in respect of the breeding of animals. She stated that she had understood that originally the intention had been that the breeding of animals would not be permitted under any circumstances and was therefore concerned to note in the

report that the proposal was now not to permit the breeding of animals “either as a business or for commercial gain”. Councillor Boyce stated that, as well as the animal welfare issues, unregulated breeding of animals was a cause of nuisance for neighbours and was a significant problem. She commented that, because it was difficult to identify and evidence breeding that was for commercial gain, there would also be issues in respect of enforcement.

The Executive Member considered the options detailed in paragraph 14 of the report.

The Executive Member stated that he acknowledged the points that had been raised by Councillor Boyce, particularly in respect of repetitive breeding of animals or breeding for commercial gain. He did, however, believe that there may be circumstances when it would not be appropriate to prevent a responsible owner from breeding from a pet. For this reason he believed that it would be appropriate for the proposed changes to be amended to state that permission must be sought to breed an animal but that breeding for commercial gain would not be granted.

Resolved: That the proposed changes to the housing tenancy agreement, as set out in paragraphs 17 to 38 of the report, be agreed subject to the pets policy including a clause stating that there would also be a requirement for tenants to gain permission to breed from a pet and that breeding for commercial gain would not be granted.

Reason: To better enable the council to enforce tenancy conditions for the benefit of all tenants, enable customers to budget more effectively, make sure those most in need get council homes that become vacant and to help promote animal welfare/responsible pet ownership.

Councillor Carr – Executive Member
[The meeting started at 3.00 pm and finished at 3.20 pm].

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Decision Session - Executive Member for Housing and Safer Neighbourhoods 21 March 2016

Report of the Assistant Director – Housing and Community Safety

2015/16 Tenant Satisfaction Survey Results

Summary

1. This is the report on the outcomes of the annual 2015/16 Tenant Satisfaction Survey, (hereafter referred to as the Survey) which is the biggest single gauge of satisfaction across landlord services by leaseholders and tenants of council owned housing stock.
2. The Survey feeds into benchmarking the service against national comparators, using Housemark.¹
3. The following tables show the headline results of the 2015/16 Survey.

Headline increases in satisfaction since 2014/15		
Tenant satisfaction with...	2015/16 figure	Increase from 2014/15
Repairs and maintenance	84.56%	↑ 3.29%
Overall quality of the home	87.19%	↑ 4.81%
Overall service provided by landlord	88.67%	↑ 2.92%
Opportunity to make views known	73.76%	↑ 4.96%

Headline decreases in satisfaction since 2014/15		
Tenant satisfaction with...	2015/16 figure	Decrease from 2014/15
Neighbourhood as a place to live	81.27%	↓ 1.1%
Generally, the way enquiries are dealt with	78.93%	↓ 1.96%
Ease of making a complaint	72.73%	↓ 5.77%
Information and advice provided when making complaint	57.62%	↓ 6.74%

¹ Housemark is the independent core benchmarking service that CYC uses. Details at <https://www.housemarkbusinessintelligence.co.uk/>

Ability of staff to deal with queries at first point of contact	78.78%	↓8.69%
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4. A breakdown of all of the questions is shown in Annex 1.

Recommendations

5. The Executive Member is asked to:

- consider the results of the 2015/16 Tenant Satisfaction Survey and note the officer comments regarding future actions
- agree to run a Tenant Satisfaction Survey for 2016/17

Reason: To ensure that the Council has up to date information regarding customer satisfaction, enabling landlord and building services to target resources and improvements to those services prioritised by customers.

Background

6. The Survey was conducted by the Strategic Business Intelligence Hub (independently of Housing Services) between October and December 2015. It was primarily carried out by post but contact by email and text was also used to encourage tenants to complete the survey online. A randomly selected representative sample of 3,500 tenants was contacted, producing a 25% response rate (878 respondents). This was a cross sectional study, which means the sampling method used reflected the demographics of the population, although the response did not.
7. The 2015/16 results are statistically significant to within a +/- 2.48% confidence interval.
8. Several new questions were introduced into the 2015/16 survey to ensure the results were compatible to feed in to Housemark benchmarking. Extra questions around internet usage were also added to obtain data to feed into the Council's wider Digital Inclusion work.
9. Survey questions and results are grouped according to housing's four themes, the broad content of which are shown in the table below.

Housing theme	Tenant Satisfaction with...
Your Property	<i>Repairs, gas servicing and overall property condition</i>
Your Place	<i>Place to live, neighbourhood and estate services</i>
Your Service	<i>Customer service, complaints, rent and overall service</i>
Your Say	<i>Resident involvement and tenant influence</i>

Consultation

10. Core questions from Housemark's 'STAR'² survey are asked each year to enable satisfaction to be benchmarked against other housing providers. Some new questions were added in accordance with this. Other questions were amended through discussions with members of the housing service to ensure results could feed meaningfully into service improvement.

Analysis

Theme 1: Your Property

11. Tenant satisfaction with repairs, gas servicing and overall property condition has mainly increased, as shown in the table below.

Tenant satisfaction with...	2015/16 figure	Variance from 2014/15
Increases in satisfaction since 2014/15		
Repairs and maintenance	84.56%	↑ 3.29%
Overall quality of the home	87.19%	↑ 4.81%
Gas servicing arrangements	91.45%	↑ 3.30%
Being able to make an appointment for a repair	83.24%	↑ 2.09%
Overall quality of the repair	87.66%	↑ 1.92%
Repair done 'right first time'	81.52%	↑ 2.56%
Repair operatives doing 'the job you expected'	87.23%	↑ 2.27%
Overall service received with repair	85.07%	↑ 1.84%
Decreases in satisfaction since 2014/15		
Speed repair was completed	85.05%	↓ 0.57%
Attitude of repair workers	91.62%	↓ 1.24%

12. The above results show that satisfaction has increased with the vast majority of areas within the 'Your Property' theme. Satisfaction notably increased with the overall quality of the home, overall repairs and maintenance service and with gas servicing arrangements.

² Housemark's Survey of Tenants and Residents replaced the statutory STATUS survey.

13. With repairs, the highest levels of satisfaction were with the attitude of repair staff (satisfaction at 91.62% - a decrease of 1.24% from 2014/15), keeping dirt and mess to a minimum (satisfaction at 90.35% - consistent with last year's result) and with the overall quality of the repair (satisfaction at 87.66% - a 1.92% increase from 2014/15).
14. The lowest levels of satisfaction with repairs were with the amount of time before the work started (satisfaction at 77.76% - consistent with 2014/15), the repair being done 'right first time' (satisfaction was 81.52% - 2.56% increase on 2014/15) and with being able to make an appointment (satisfaction at 83.24% - a 2.09% increase from 2014/15).
15. Building Services are improving the service in a number of key ways. These include developing individual quality targets for tradespersons, revamping the tradespersons code of conduct, implementing a sub-contractor contract and expanding mobile working. Furthermore, the service is implementing a text messaging notification service for residents and a new Tenants' Choice contract.

Theme 2: Your Place

16. Tenant satisfaction with neighbourhood and estate services has mainly increased, as shown in the table below. However, satisfaction with the neighbourhood as a place to live has decreased – the only core question to have done so. Several of the key satisfaction measures have changed by less than 1% compared to 2014/15.

Tenant satisfaction with...	2015/16 figure	Variance from 2014/15
Increases in satisfaction since 2014/15		
Internal cleaning service	77.56%	↑ 3.47%
Decreases in satisfaction since 2014/15		
Neighbourhood as a place to live	81.27%	↓1.1%
Overall appearance of neighbourhood	82.76%	↓1%
No material change in satisfaction since 2014/15 (<1% variance)		
Grounds maintenance service	74.34%	↑ 0.33%
Satisfaction with estate service provided	74.24%	↑ 0.66%
Estate worker	73%	↓0.83%

17. Estate services such as grounds maintenance, litter picking and internal cleaning are delivered by council's Public Realm team who also manage

the estate workers. Communal repairs are delivered by Building Services.

18. When asked to rank estate based problems, tenants cited dog fouling the highest (58.66% – down 8.47% from last year), followed by car parking (56.02% - down 11.09% from last year), condition of roads and pavements (54.37%) and rubbish or litter (49.36% - down 8.47% from last year). Interestingly, car parking, dog fouling and rubbish and litter are all areas which have seen a significant improvement from 2014/15.
19. Amendments to the tenancy agreement will make it a requirement that tenants request permission to keep a pet. There will also be best practice guidance on keeping a pet.
20. During next year there will be an overall review of the Estate Improvement Grant. The intention is to link any future programme to key issues that tenants are raising such as parking and storage. Potentially any programme will be capitalised to ensure there is a coordinated programme across the city.
21. As part of a review of the landlord service team any revision of the structure will look at how the service can improve on the cleaning of communal areas.

Theme 3: Your Service

22. Satisfaction with service delivery was mixed, as shown in the table below.

Tenant satisfaction with...	2015/16 figure	Variance from 2014/15
Increases in satisfaction since 2014/15		
Overall service provided by landlord	88.67%	↑ 2.92%
Helpfulness of staff	81.00%	↑ 2.00%
Way complaints dealt with	61.44%	↑ 4.99%
Moving/swapping home	43.66%	↑ 8.11%
Speed complaint dealt with	39.22%	↑ 2.77%
Rent providing value for money	84.44%	↑ 2.19%
Decreases in satisfaction since 2014/15		
Ability of staff to deal with query at first point of contact	78.78%	↓ 8.69%
Ability of staff to deal with query efficiently and effectively	74.79%	↓ 1.89%
Ease of making complaint	72.73%	↓ 5.77%

Information and advice provided	57.62%	↓ 6.74%
No material change in satisfaction since 2014/15 (<1% variance)		
Final outcome of query	75.95%	↓0.73%
Final outcome of complaint	40.4%	↑ 0.03%

23. Satisfaction with the way the landlord responds to certain issues was highest with reporting repairs (86.06% generally satisfied), and dissatisfaction was highest with the way anti-social behaviour is dealt with (49.02% generally dissatisfied).
24. With different aspects of complaints, satisfaction was highest with the ease of making a complaint – significantly higher than any other aspect at 72.73%. Dissatisfaction was highest with the speed of dealing with complaints, at 49.02%.
25. It is important to note that the detailed responses about complaints are drawn from a small sample – 175 tenants – who answered ‘yes’ to whether they had made a complaint to their landlord in the last 12 months. Although not statistically significant, this number of responses provides a good indicator of satisfaction with complaints. Some 22% of respondents had made a complaint to the landlord in the last 12 months, a 7% increase from 2014/15, and a 16% increase from 2011/12. This appears to show a trend of the number of tenants making a complaint to the landlord increasing year on year.
26. This year, several new questions about internet usage were introduced into the ‘Your Service’ section of the survey. The results of this showed a 10% decrease of those reporting to not use the internet at all, and a 10% increase in those using a smart phone to access the internet.
27. Online shopping, social media/email and online banking were cited as the most popular activities that tenants use the internet for. Further, only 13% of tenants said ‘yes’ when asked whether they would be interested in participating in internet skills sessions – analysis shows that the vast majority (77%) of those that answered yes to this question were aged over 45. The data gathered from the internet questions has been shared with the Council’s Digital City Manager, and will feed into shaping the Council’s wider Digital Inclusion work.
28. The review of landlord services will look at creating a tailored, proactive, holistic management of tenancies, dovetailing with and complementing council and other services for the benefit of tenants. Linking in to the ward teams to highlight and promote the wellbeing of residents and their environs in managed areas. Efficient, customer focused services that are top performing whilst meeting the complex needs of customers.

29. The 'Frontline' Project is the development of a new model of council housing management. Frontline is a patch-based model involving named officers working with all households in their patch. There will be an emphasis on more contact with customers in their own homes and all households will receive a periodic visit, based on their profile, to discuss their tenancy and a wide range of support or advice will be drawn-in from the relevant specialists for those households who need it.
30. Clearly these changes will be a radical change from the current way services are delivered and they will take time to fully realise the benefits. It is hoped that they will tackle some of the issues such as the ability to deal with query at first point of contact, staff will be able to deliver more effective and efficient service and staff will be empowered to deliver services without referral to managers.

Theme 4: Your Say

31. Satisfaction with tenant involvement has mainly increased, as shown in the table below.

Tenant satisfaction with...	2015/16 figure	Variance from 2014/15
Increases in satisfaction since 2014/15		
Opportunity to make views known	73.76%	↑ 4.94%
Landlord listens to views and acts on them	65.72%	↑ 4.46%
Landlord informing residents about things that affect them	77.18%	↑ 2.08%
No material change in satisfaction since 2014/15 (<1% variance)		
Landlord giving tenants chance to have a say in how their area is maintained/looked after	65.44%	↑ 0.53%

32. The results show that satisfaction has increased with most areas of tenants giving their views to the landlord, most notably with tenants' opportunity to make their views known and with the landlord listening to views and acting on them.
33. Staff are currently reviewing the way forward on tenant engagement. It is recognised that whilst the traditional methods of consultation have a place they clearly don't reach the views of a wider range of tenants. Any revisions will involve engagement with a wider demographic making use of social media and improved profiling information on households.

Service Improvement

34. The results from the survey have been broken down by tenancy patch which allows the data to be used to target issues in particular areas.
35. The results will inform landlord services' area based local action plans, using detailed patch based data to tailor plans and address local concerns and priorities.
36. Results will inform operational team plans, incorporating specific improvement actions for those areas where low customer satisfaction is a concern.

Equalities Monitoring

37. The age and gender profile of respondents is shown in Annex 2 compared to the profile of the overall tenant population.
38. The age group category was not representative of the current tenant age profile. The over 65 category was over represented by 16%, while all of the other age groups were under represented. The 16-24 category was under represented by 4%, the 25-44 category by 15% and the 16-24 category by 6%.
39. The gender split of respondents was generally more representative than the age split, with a 6% over representation of females. The full break down can be seen in Annex 2.
40. There are no significant variations in satisfaction when analysed by equalities strands.

Council Plan

41. This survey supports the Council Plan priority 'a Council that listens to residents', which commits the council to working with communities to deliver the services they want.

Implications

42. The implications arising from this report are:
 - **Financial** – None. The survey is delivered within existing budgets.
 - **Human Resources** – None.

- **Equalities** – Responses have been analysed by equalities strands to check for variances in satisfaction. The respondent profile is detailed in Annex 2.
- **Legal** – None.
- **Crime and Disorder** – None.
- **Information Technology** – None.
- **Property** – None.

Risk Management

43. This survey provides the key measure of tenant satisfaction with housing services. Its results also feed into benchmarking work through Housemark, which enables us to measure how the service is performing compared to national peers. Without the information gained through the survey there is a risk of the Council being unable to target resources at the services customers feel are most in need of attention.

Contact Details

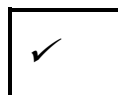
Author:

Alice Rowland
Strategy and Policy Officer
3889

Chief officer responsible for the report:

Steve Waddington
Assistant Director: Housing & Community Safety

**Report
approved**



Date 11 March 2016

Annexes

- Annex 1 Tenant Satisfaction Survey Results
- Annex 2 Table showing age and gender profile of respondents

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Tenant Satisfaction Survey: Results

Alice Rowland, January 2016

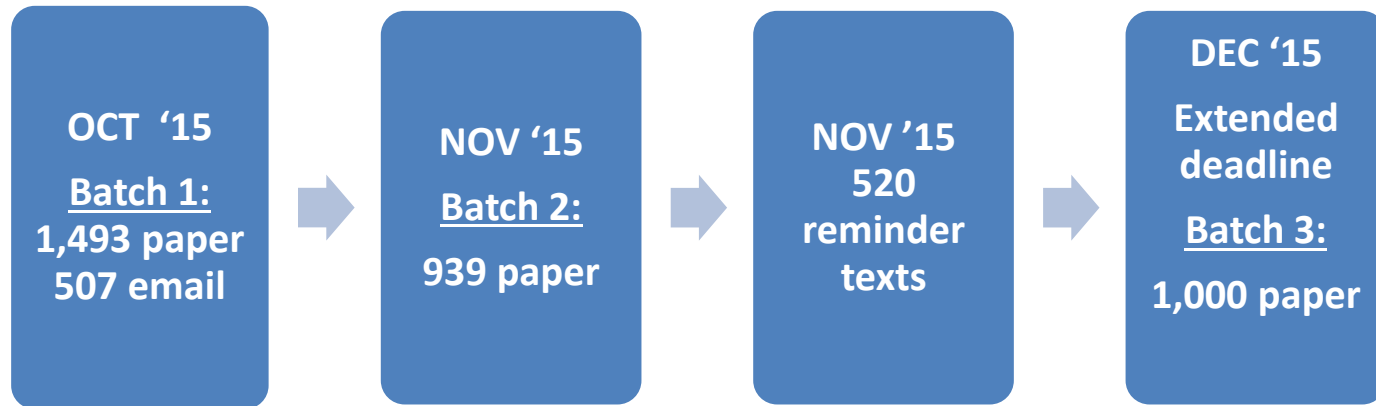
Tenant Satisfaction Survey 2015/16: Results

Contents:

- Summary
- Survey Process
- Sample Profile
- Main survey
 - Your Property
 - Your Place
 - Your Service
 - Your Say
 - Net Promoter Score
 - Free text comments
- Resources available

The Survey Process

Annex 1



Summary

- Initial survey period 21/10/2015 – 1/12/2015, then extended to 11/12/2015
- 3500 tenants contacted
- 991 responded (28%)
- 111 opted out
- 880 completed the survey (25%)
 - 804 paper surveys
 - 63 email invitation (12.4% of those emailed completed)
 - 13 online
- 8.6% of overall number of surveys completed were done online

*Please note, all percentages are rounded

Produced by the Strategic Business Intelligence Hub

Emails

- 507 email invitations sent through SurveyMonkey, of which:
 - 175 opened:
 - 73 clicked through
 - 63 completed (59 complete, 4 partial)
 - 2 opted out
 - 323 unopened
 - 2 bounced

Paper Surveys (batch 1)

- 1493 paper surveys sent (batch 1). Option to post back or complete online
- 438 surveys returned from batch 1:
 - 380 completed
 - 58 blank (tenants opted out)

Reminders

- Low response rate – text message reminders sent where number available (inc. deadline, unique code and link to survey)
 - 520 messages sent
 - 223 delivered
 - 6 completed survey
 - 297 rejected/undeliverable

Batch 2

- Paper surveys sent to tenants who had not replied to email (439)
- Surveys sent to an additional 500 randomly selected tenants
- Total: 939
- 221 surveys returned:
 - 199 completed
 - 23 blank (opted out)

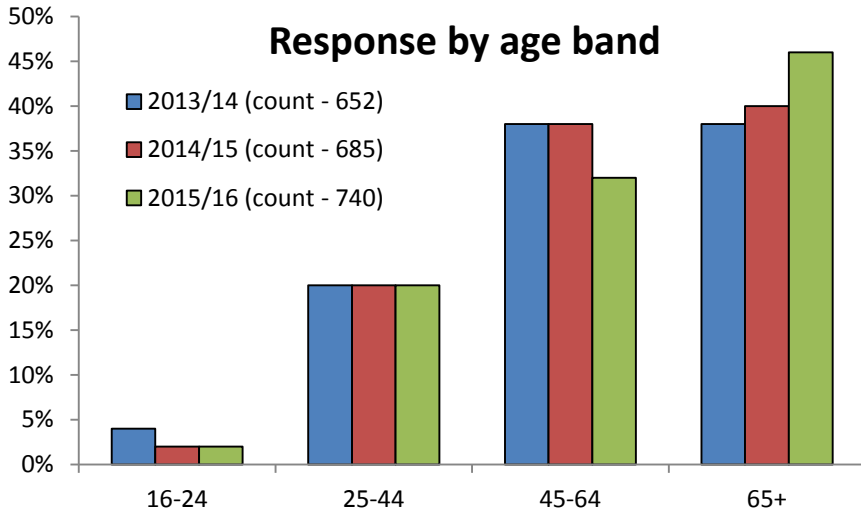
The Survey Process

Batch 3

- Response rate not high enough – 1000 more surveys sent out
- 260 surveys returned:
 - 236 completed
 - 28 opted out

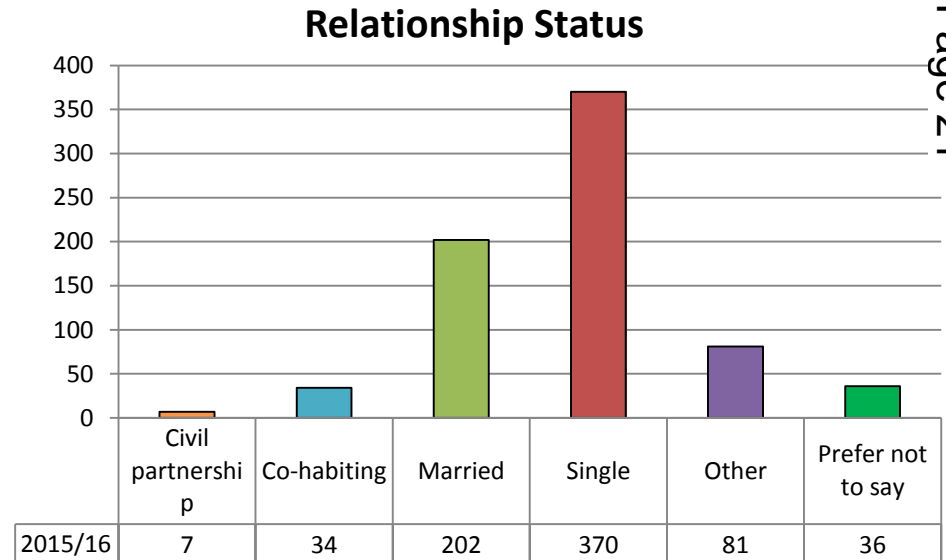
Sample Size/Response Rate by Year			
Year	Sample Size	Response Rate	Respondents
2013/14	2,000	40%	791
2014/15	2,500	32%	798
2015/16	3,500	25%	878

Sample Profile



- Similar response rate across 16-44 year olds as 2014/15
- **6% drop** in 45-64 year old respondents
- **6% increase** in 65+ respondents

Age Band	% of total population responded	Response rate (of those sent survey)
16-24	3.23%	6.22%
25-44	5.86%	14.04%
45-64	9.00%	19.52%
65+	17.53%	34.31%

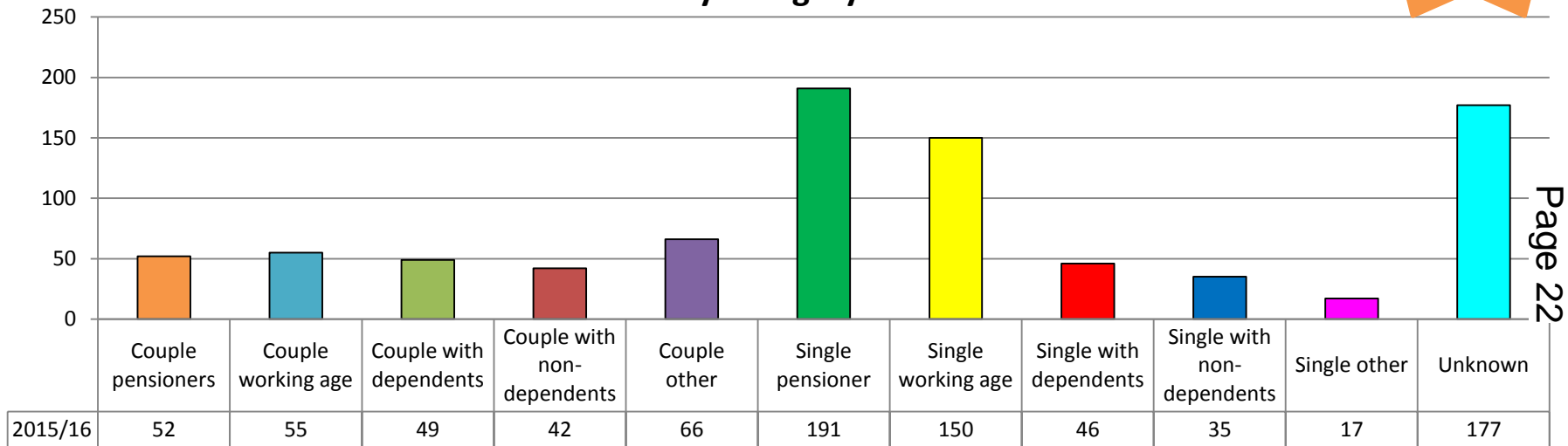


Sample Profile: Household Type



NEW
Q

Family Category

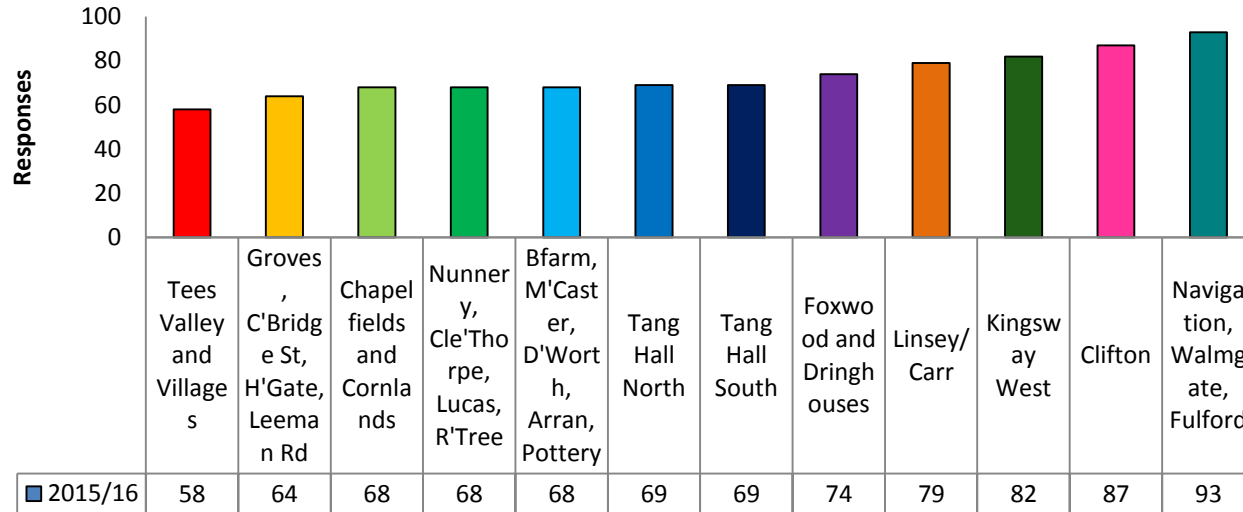


Responses to question - 880

- **177** people – approx. **20%** – chose not to answer
- **Single pensioner** and **single working age** biggest groups

Sample Profile

Response by tenancy patch



1 - Chapelfields and Cornlands

2 - Tees Valley and Villages

3 - Kingsway West

4 - Foxwood and Dringhouses

5 - Lindsey / Carr

6 - Grove, Cambridge St, Holgate and Leeman Road

7 - Clifton

8 - Nunnery, Clementhorpe, Lucas and Rowntree

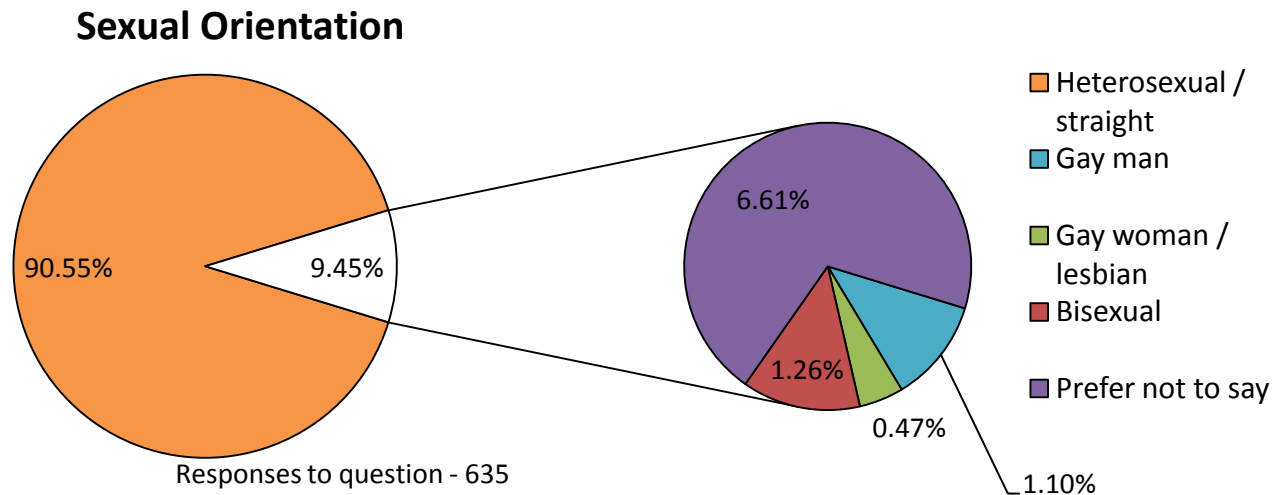
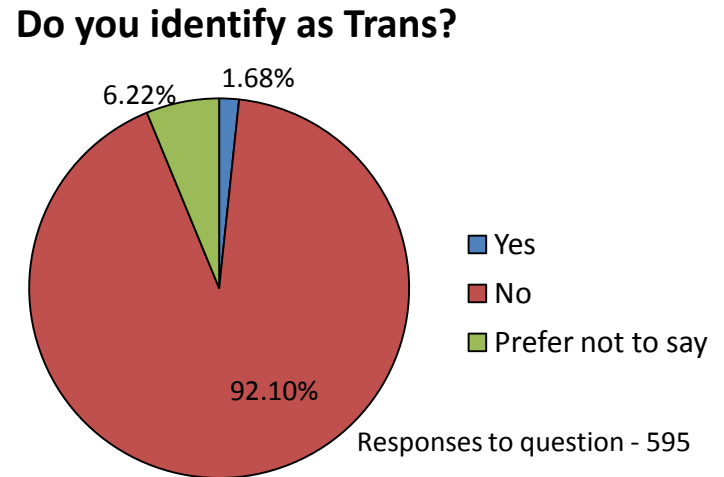
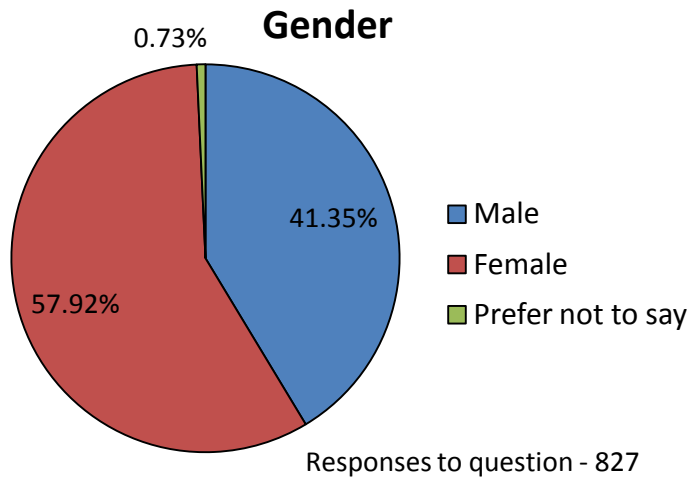
9 - Tang Hall North

10 - Tang Hall South

11 - Bell Farm, Muncaster, D'worth, Arran, Pottery

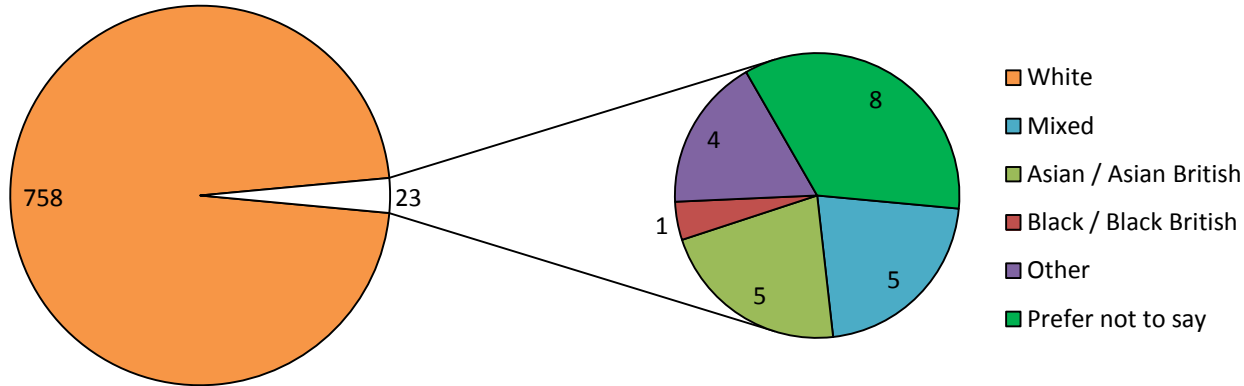
12 - Navigation, Walmgate, Fulford

Sample Profile



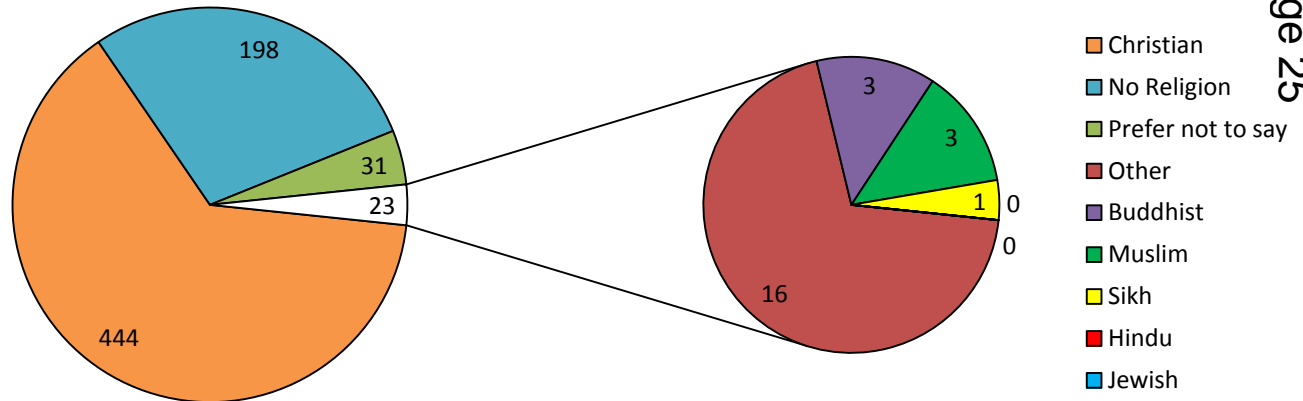
Sample Profile

Ethnic Group



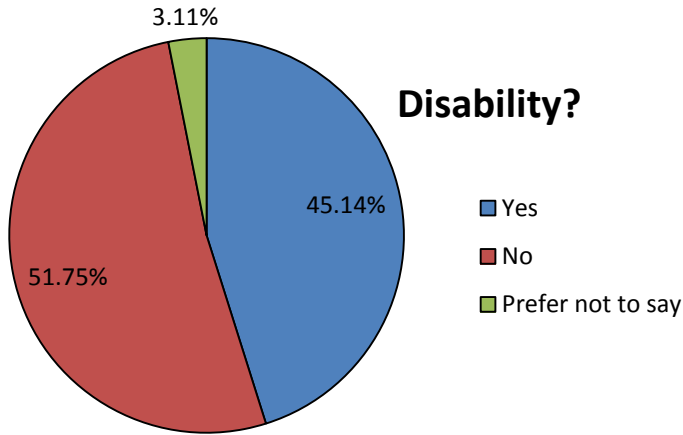
Responses to question - 781

Religion

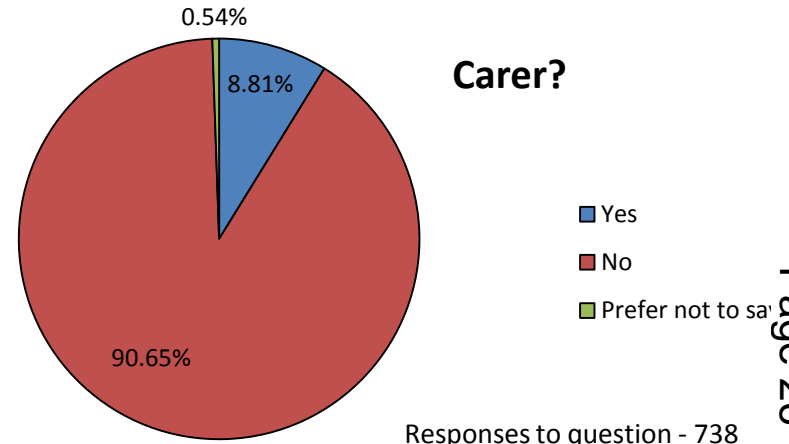


Responses to question - 696

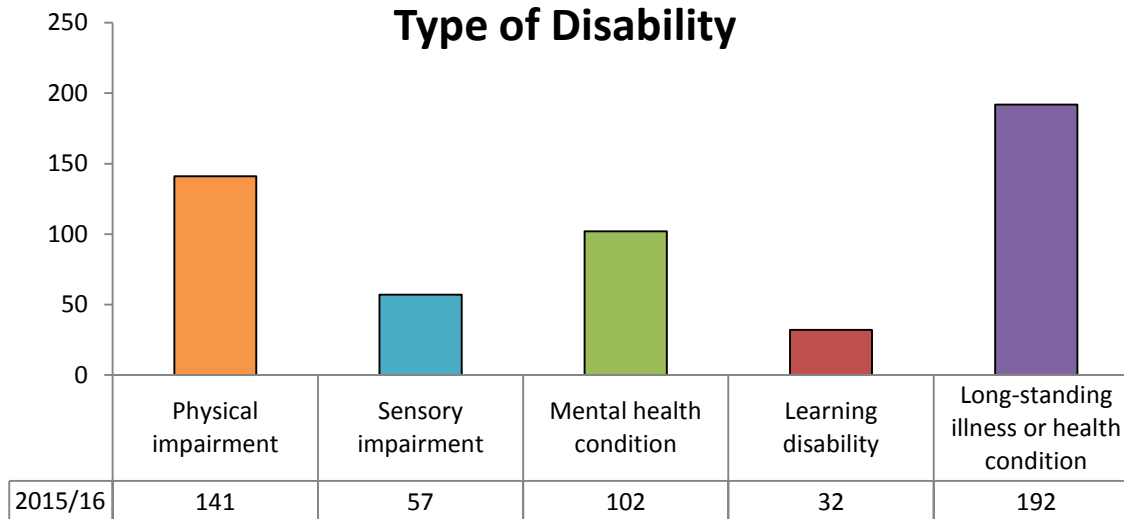
Sample Profile



Responses to question - 771



Responses to question - 738



Responses to question - 524

2015/16	141	57	102	32	192
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Your Property

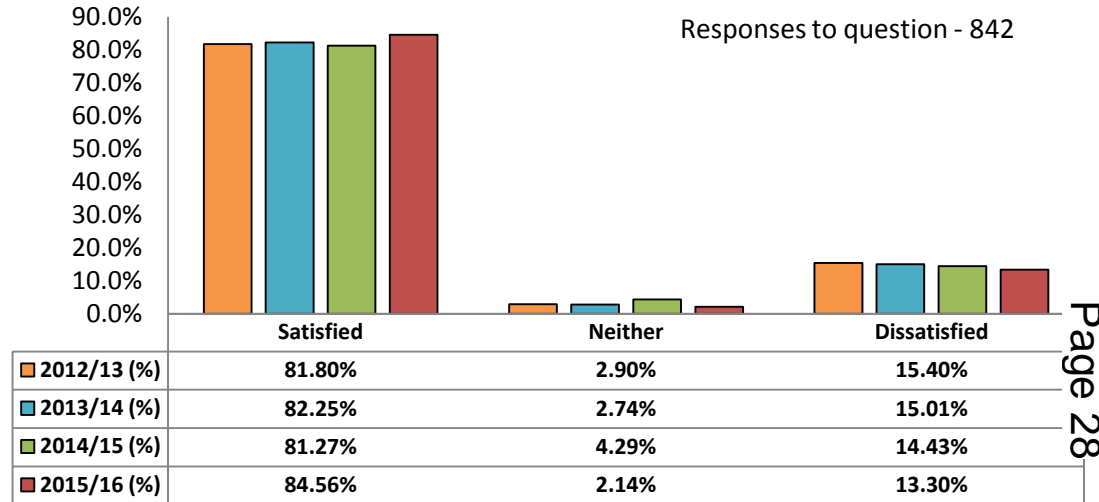
Questions 1-7

1. Generally, how satisfied or dissatisfied are you with the way your landlord deals with repairs and maintenance?

Annex 1

CORE
Q

- **Generally satisfied** up 4% to **85%**
- Percentage of tenants **very satisfied** has significantly increased from **41%** last year to **48%** this year
- Tenants **generally dissatisfied** dropped by **1%** to **13%** this year
- Minor increase in those **very dissatisfied** – rise from **5%** to **6%**



Page 28

If you answered dissatisfied, please tell us why below:

Main reasons for dissatisfaction:

- Quality of repairs (48%)
- Issues with communication and reporting repairs (38%)

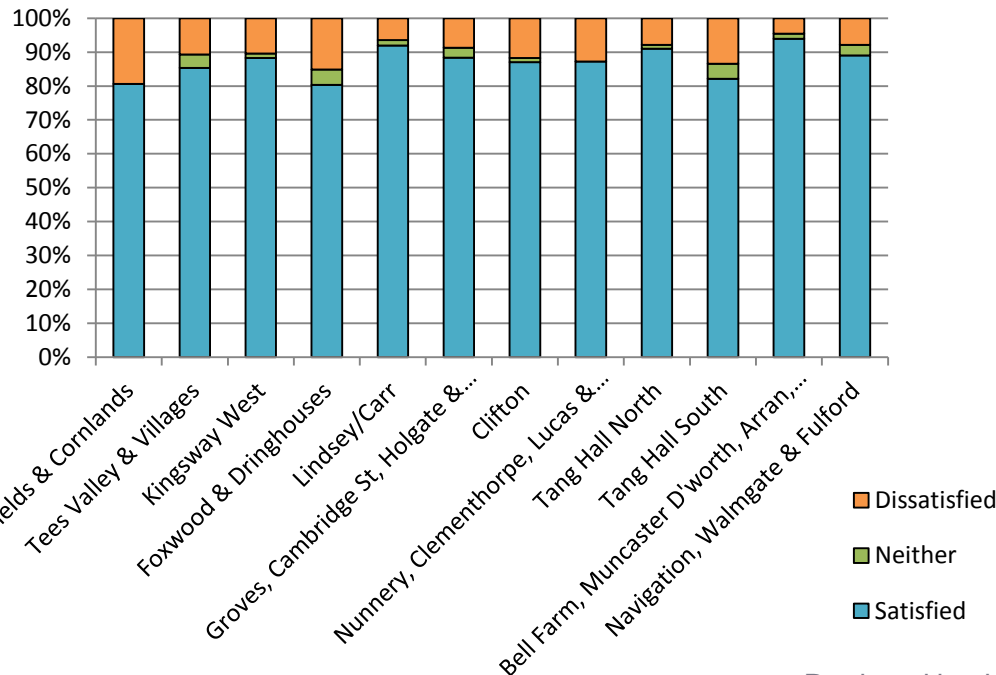
“Repairs need to have greater access times for those of us who are out at work all day”

“Satisfied with work done, but trying to get it done is a chore”

2. How satisfied or dissatisfied are you with the overall quality of your home?

CORE
Q

- **General satisfaction** with the quality of home up **5%** from 2014/15, rising to **87%**
- Those **very satisfied** has increased **5%** - from **39%** to **44%**
- The percentage of people **generally dissatisfied** with their home has decreased from **15%** to **11%** and those **very dissatisfied** decreased from **6%** to **4%**

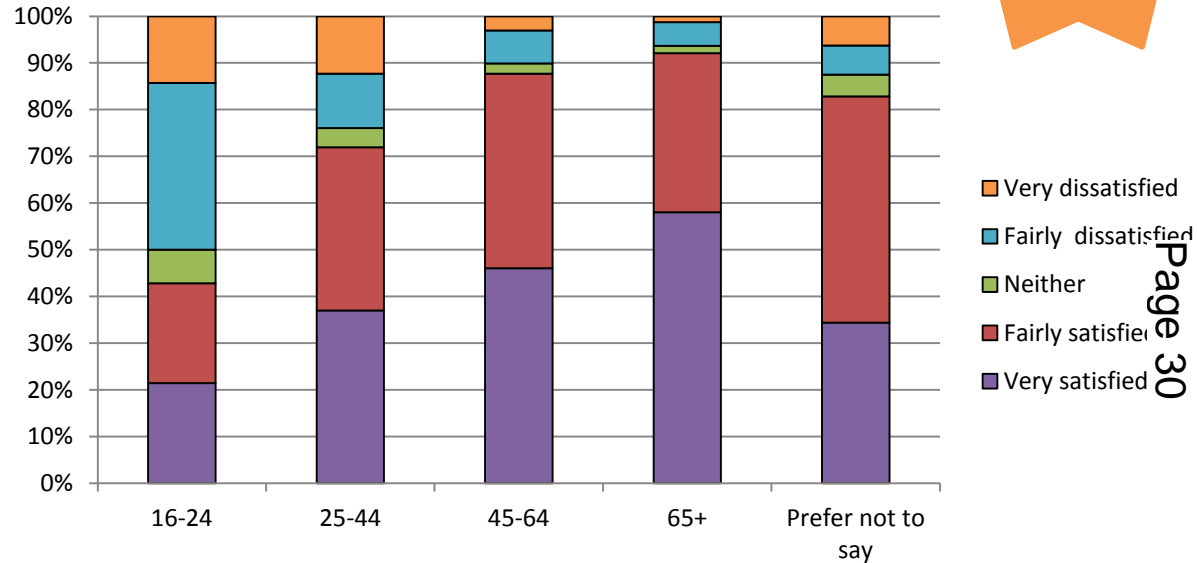
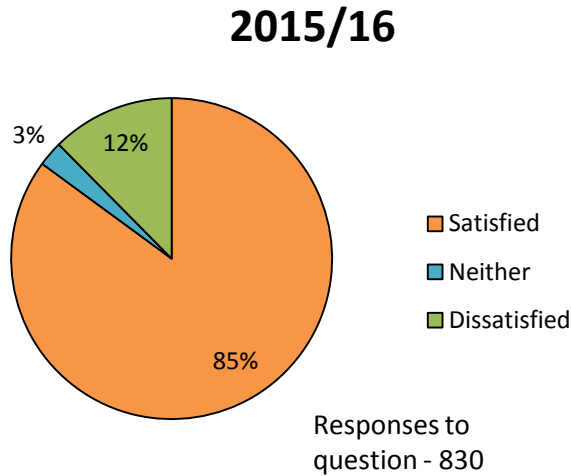


Most Satisfied		Most Dissatisfied	
Bell Farm, M'caster...	94%	Chapelfields & Cornlands	19%
Lindsey/Carr	92%	Foxwood & Dringhouses	15%
Tang Hall North	91%	Tang Hall South	13%

Page 29

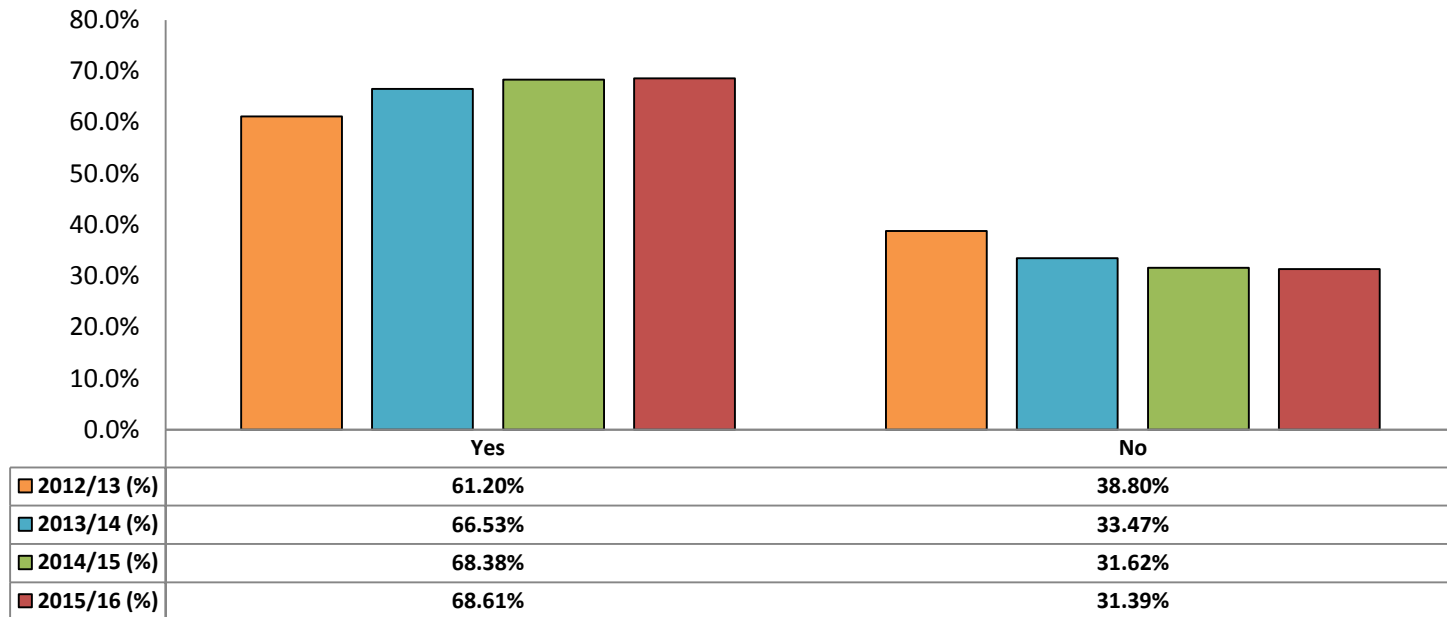
3. How satisfied are you that your property meets your current and potential future needs?

NEW
Q



- **85%** of people **generally satisfied** that their property meets their current and potential future needs
- **12%** **generally dissatisfied**
- By age – **59%** of those 65+ **very satisfied**

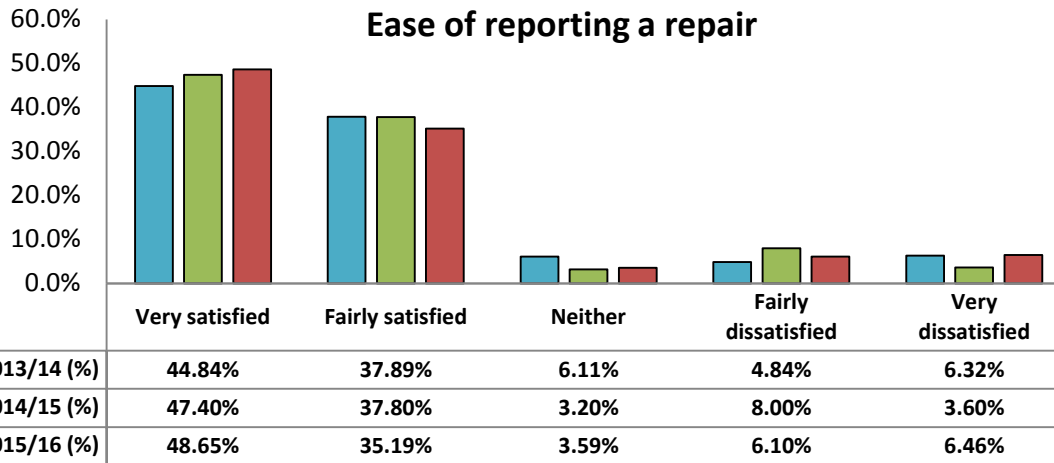
4. Have you had any repairs to your home in the last 12 months?



Responses to question - 841

- After steadily increasing for the previous 3 years, the percentage of people having repairs to their home seems to have plateaued with only a **0.2%** increase from last year

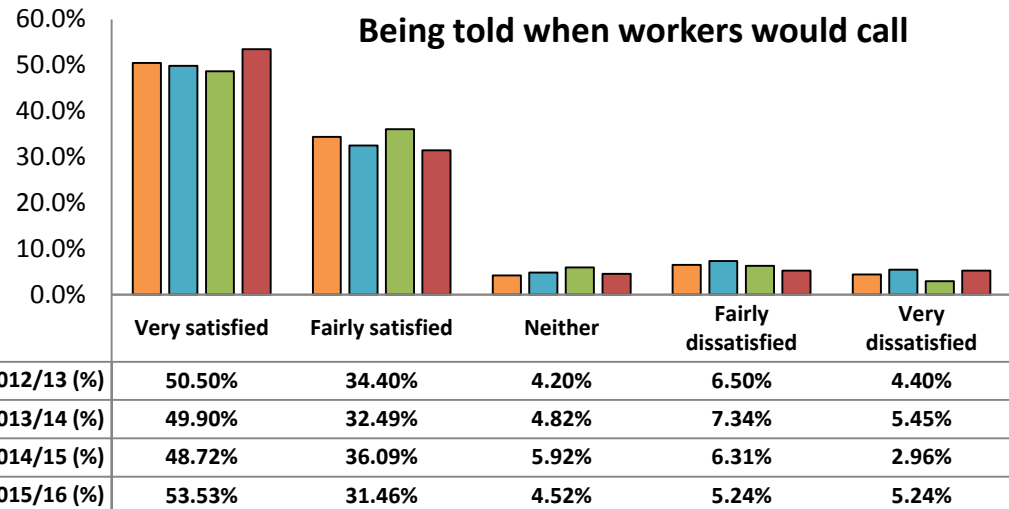
5. Thinking about your last completed repair, how satisfied or dissatisfied were you with each of the following?



Responses to question - 557

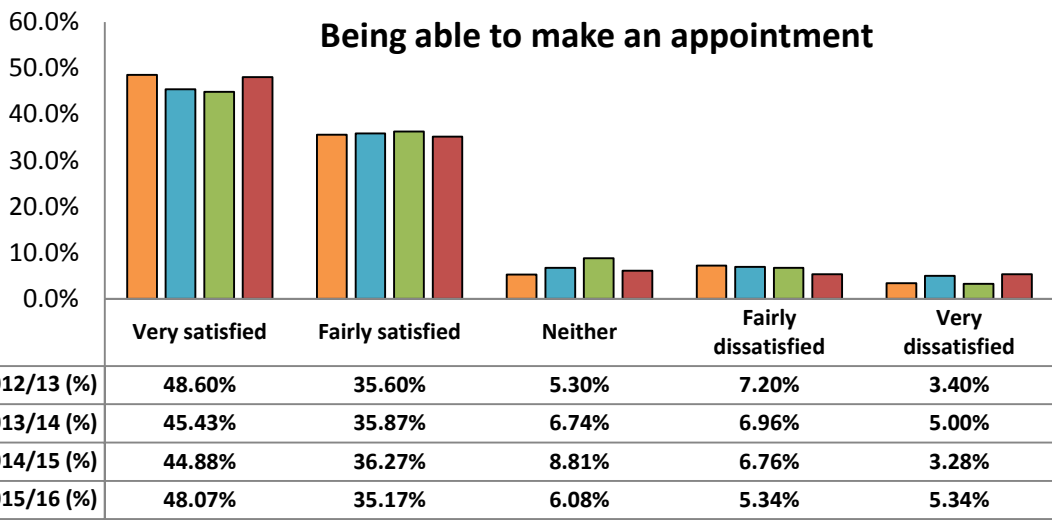
- **Very satisfied** increased by **2%** since 2014/15
- **Very dissatisfied** also increased by **2%**
- Overall, those **satisfied** **decreased** by **1%**
- Overall, those **dissatisfied** **increased** by **1%**

- **Very satisfied** increased by **5%** since 2014/15
- **Very dissatisfied** also increased by **2%**
- Overall, those **satisfied** remained the same at **85%**
- Overall, those **dissatisfied** increased by **1%** to **10%** overall



Responses to question - 553

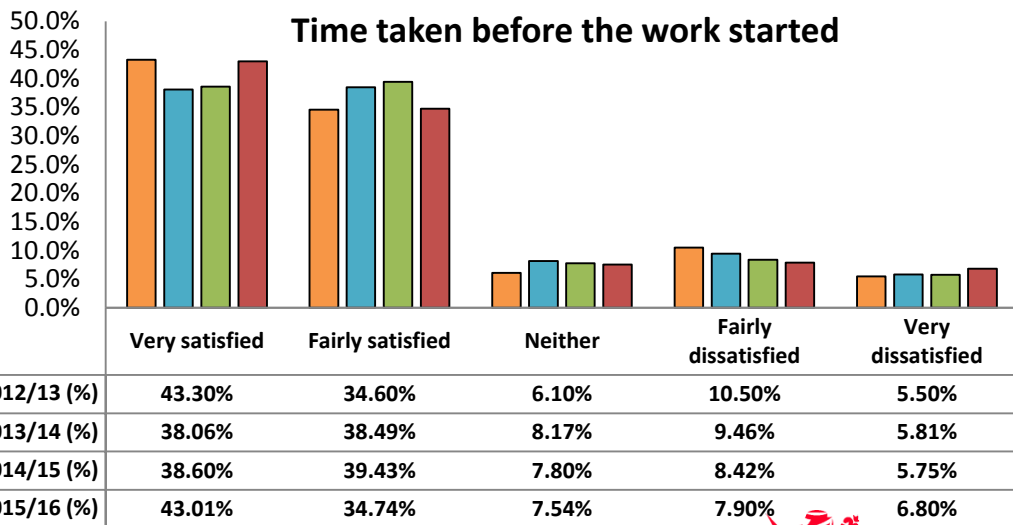
5. Thinking about your last completed repair, how satisfied or dissatisfied were you with each of the following?



Responses to question - 543

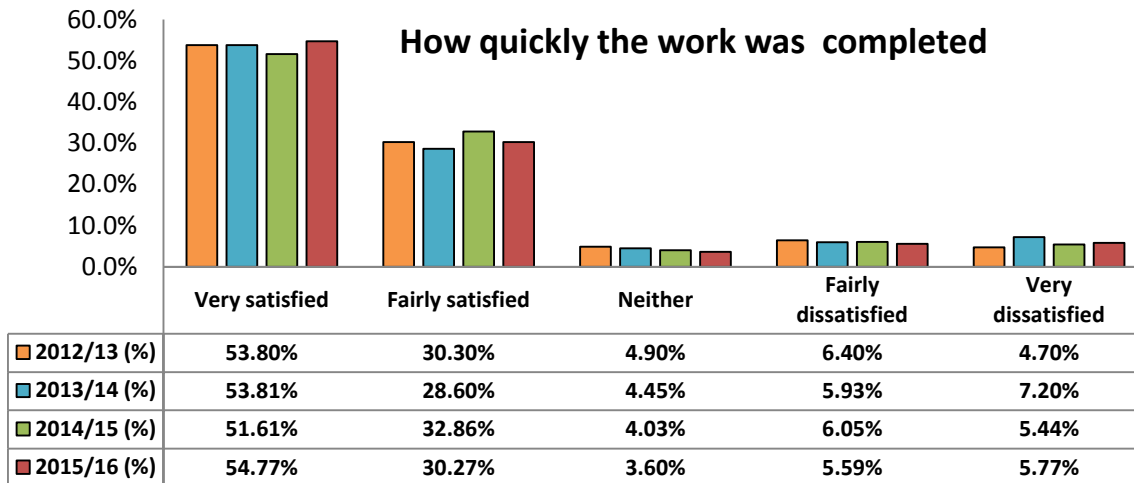
- **Very satisfied** increased by **3%** since 2014/15
- **Very dissatisfied** also increased by **2%**
- Overall, those **satisfied** increased by **2%**
- Overall, those **dissatisfied** increased by **1%**

- **Very satisfied** increased by **4%** since 2014/15
- **Very dissatisfied** also increased by **1%**
- Overall, those **satisfied** remained the same at **78%**
- Those **dissatisfied** increased by **1%** to **15%** overall



Responses to question - 544

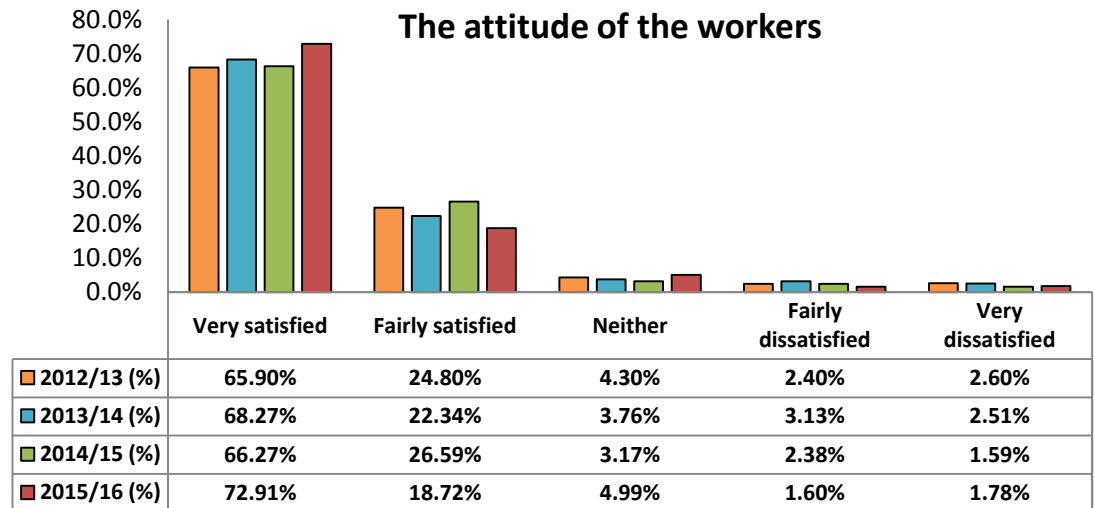
5. Thinking about your last completed repair, how satisfied or dissatisfied were you with each of the following?



Responses to question - 555

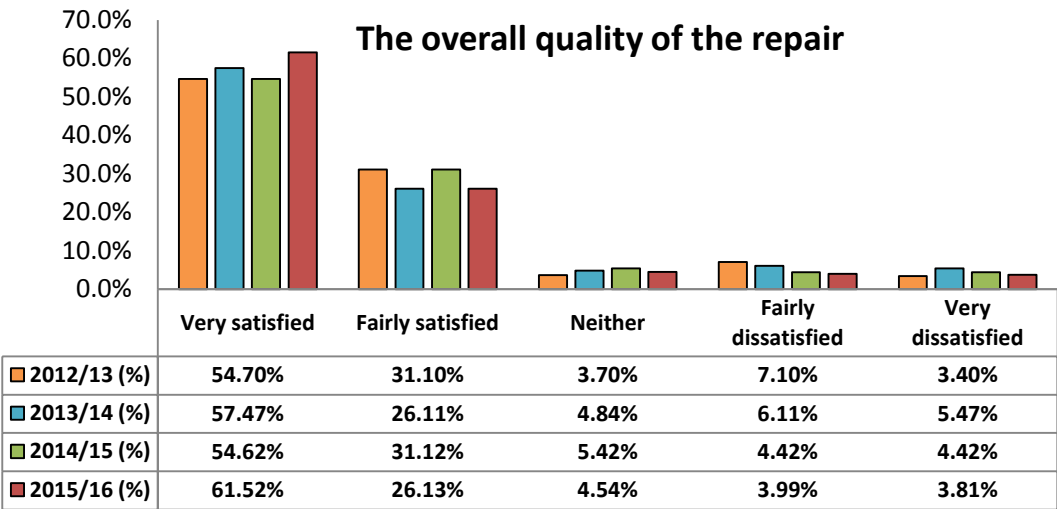
- **Very satisfied** increased by **3%** since 2014/15
- **Very dissatisfied** also increased by **1%**
- Overall, those **satisfied** increased by **1% to 85%**
- Overall, those **dissatisfied** remained the same at **11%**

- **Very satisfied** increased by **7%** since 2014/15
- **Very dissatisfied** remained the same at **2%**
- Overall, those **satisfied** decreased by **1% to 92%**
- Those **dissatisfied** decreased by **1% to 3%** overall



Responses to question - 561

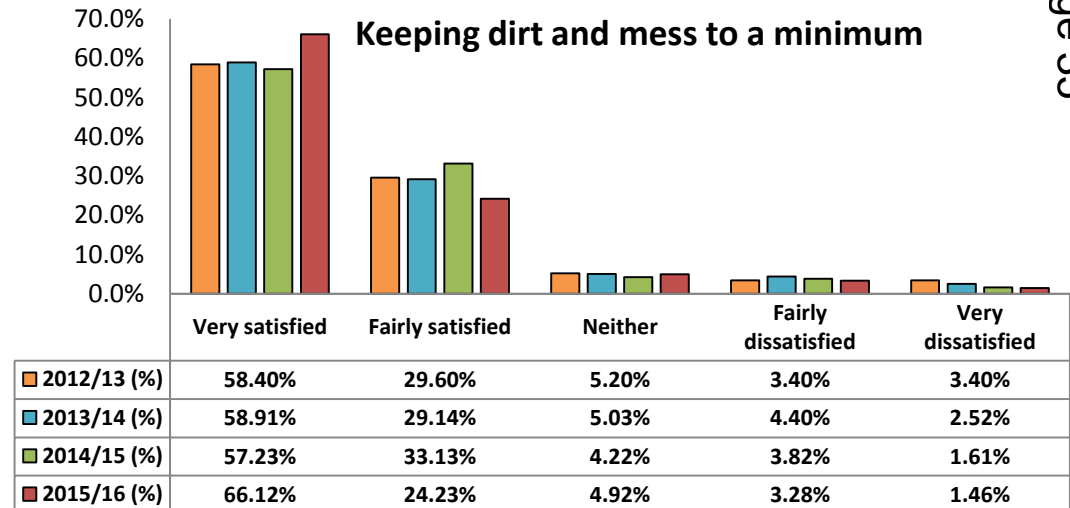
5. Thinking about your last completed repair, how satisfied or dissatisfied were you with each of the following?



- **Very satisfied** increased by **7%** since 2014/15
- **Very dissatisfied** remained the same
- Overall, those **satisfied** increased by **2% to 88%**
- Overall, those **dissatisfied** decreased by **1% to 8%**

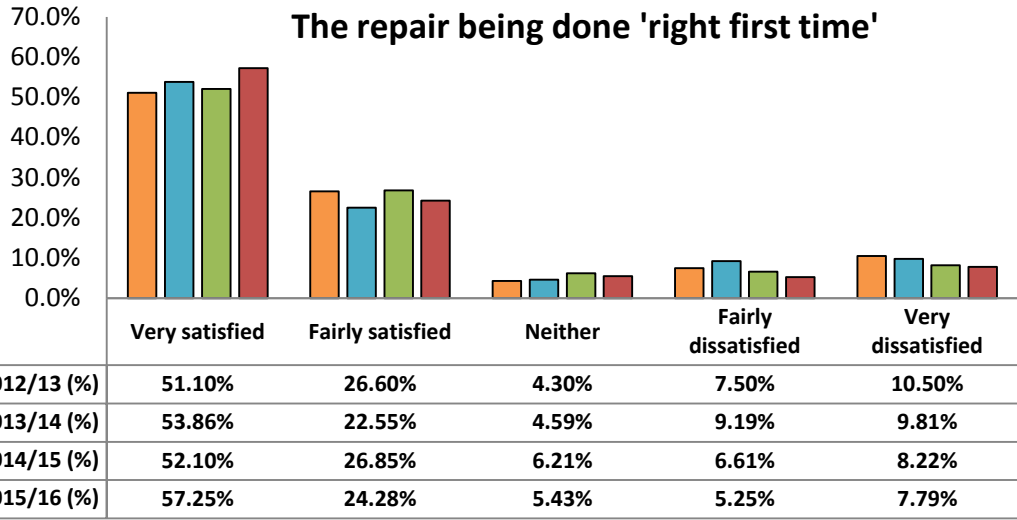
Responses to question - 551

- **Very satisfied** increased by **9%** since 2014/15
- **Very dissatisfied** decreased by **1%**
- Overall, those **satisfied** remained the same at **90%**
- Those **dissatisfied** remained the same at **5%** overall



Responses to question - 549

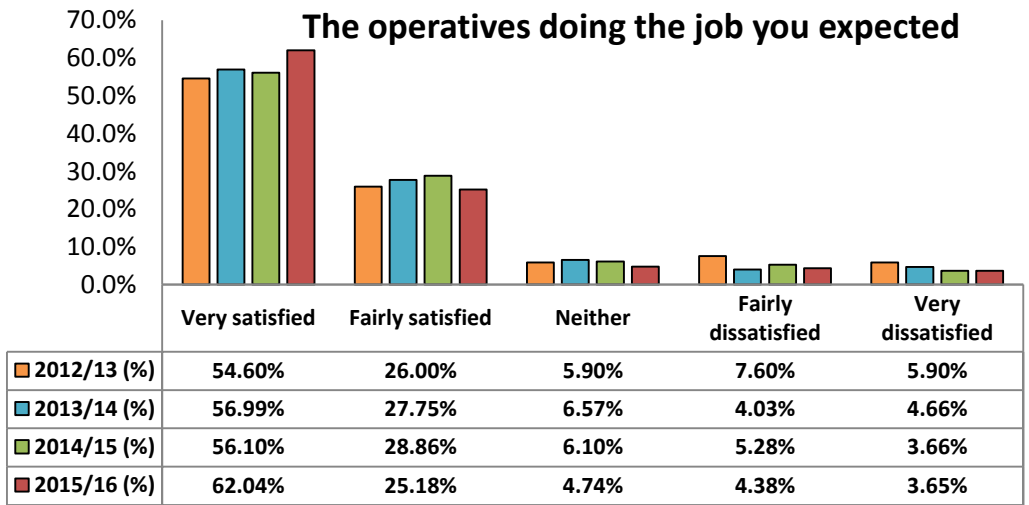
5. Thinking about your last completed repair, how satisfied or dissatisfied were you with each of the following?



- **Very satisfied** increased by **5%** since 2014/15
- **Very dissatisfied** remained the same
- Overall, those **satisfied** increased by **3%** to **82%**
- Overall, those **dissatisfied** decreased by **2%** to **13%**

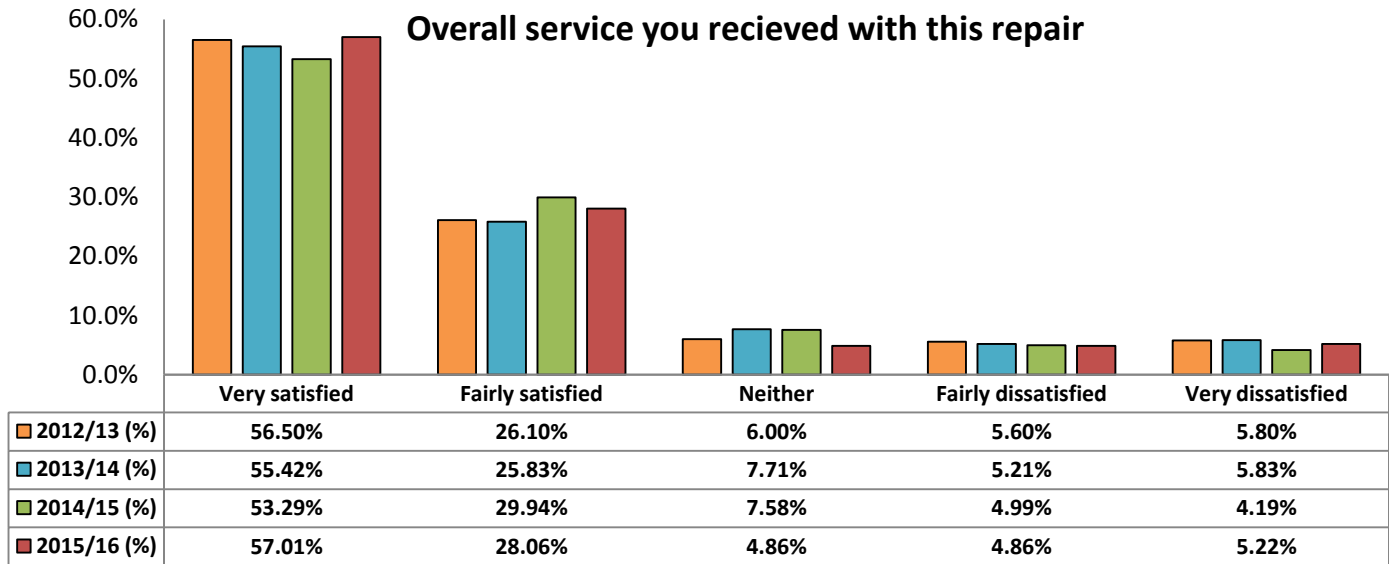
Responses to question - 552

- **Very satisfied** increased by **6%** since 2014/15
- **Very dissatisfied** stayed the same
- Overall, those **satisfied** increased by **2%** to **87%**
- Those **dissatisfied** decreased by **1%** to **8%** overall



Responses to question - 548

5. Thinking about your last completed repair, how satisfied or dissatisfied were you with each of the following?

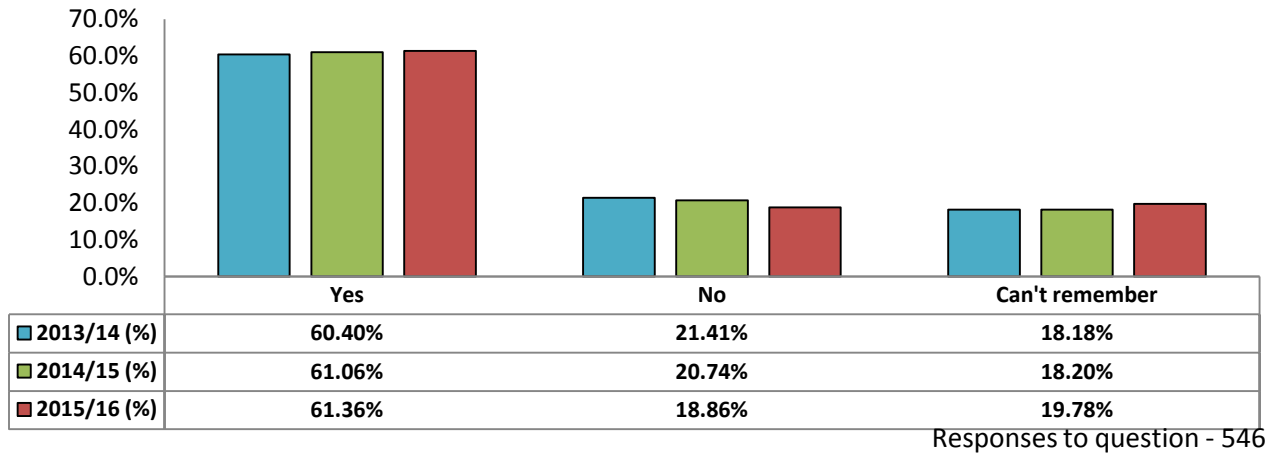


Responses to question - 556

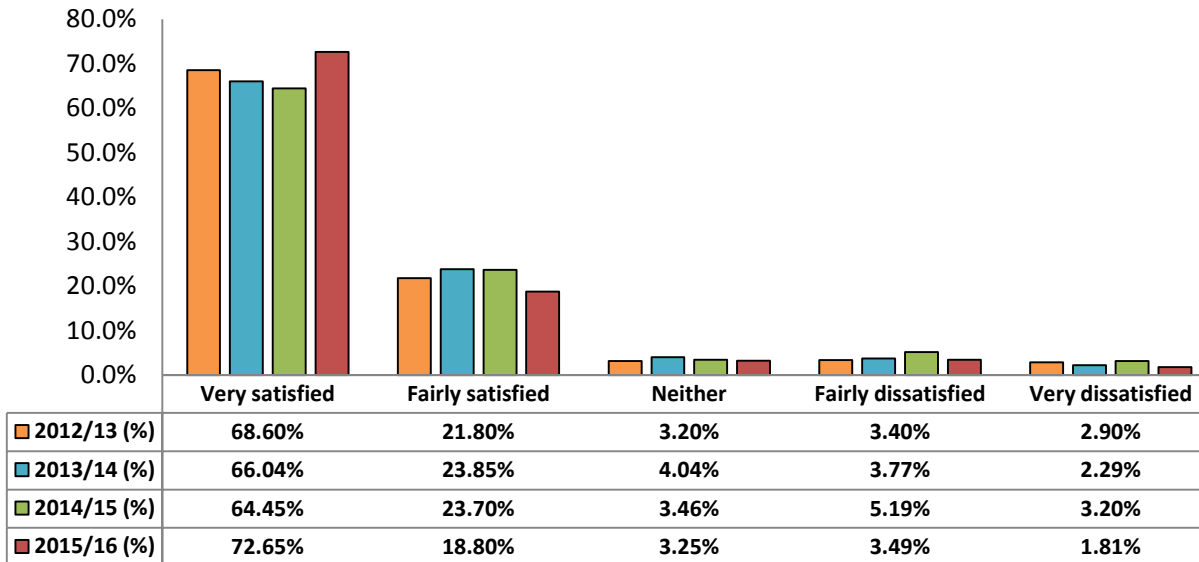
- **Very satisfied** increased by **4%** since 2014/15
- **Very dissatisfied** increased by **1%**
- Overall, those **satisfied** increased by **3%** to **86%**
- Overall, those **dissatisfied** increased by **2%** to **11%**

6. Did the contractor show proof of identity?

Annex 1



7. How satisfied are you with the gas servicing arrangements?



- **Very satisfied** increased **9%** from 2014/15
- **Very dissatisfied** decreased **1%**

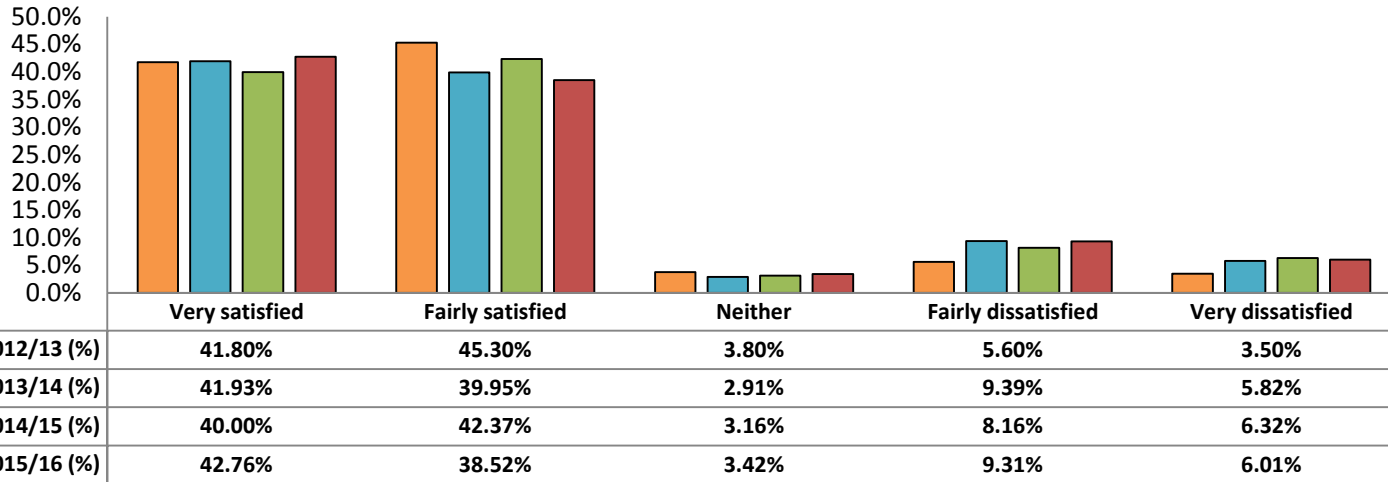
Responses to question - 830

Produced by the Strategic Business Intelligence Hub

Your Place

Questions 8-15

8. How satisfied or dissatisfied are you with your neighbourhood as a place to live?



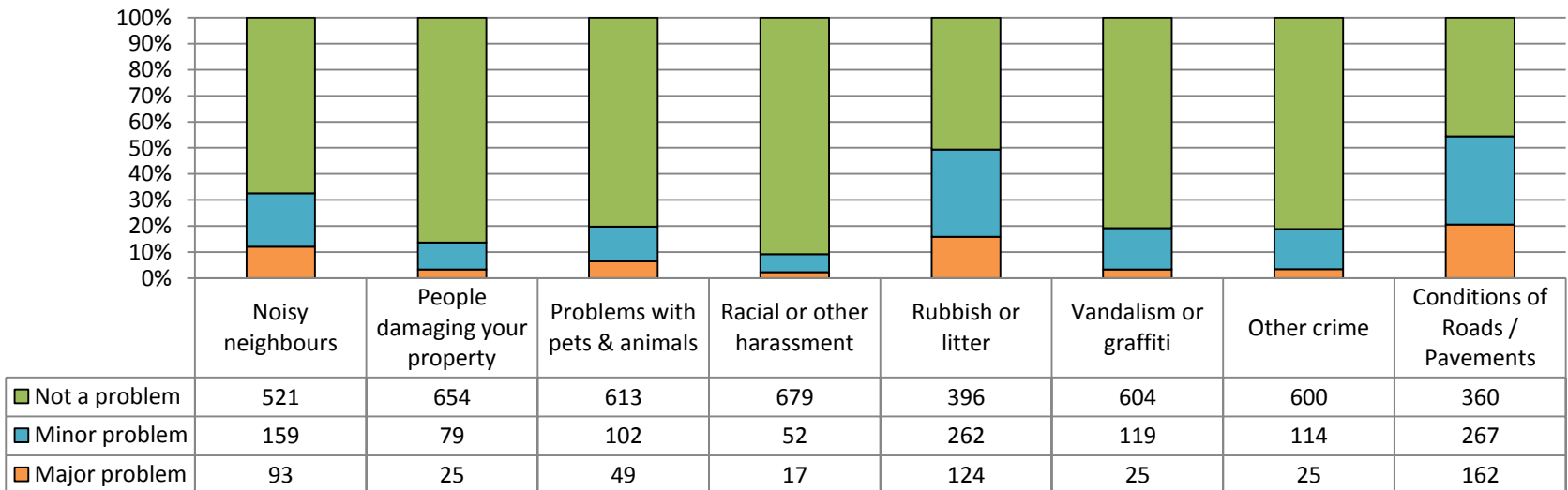
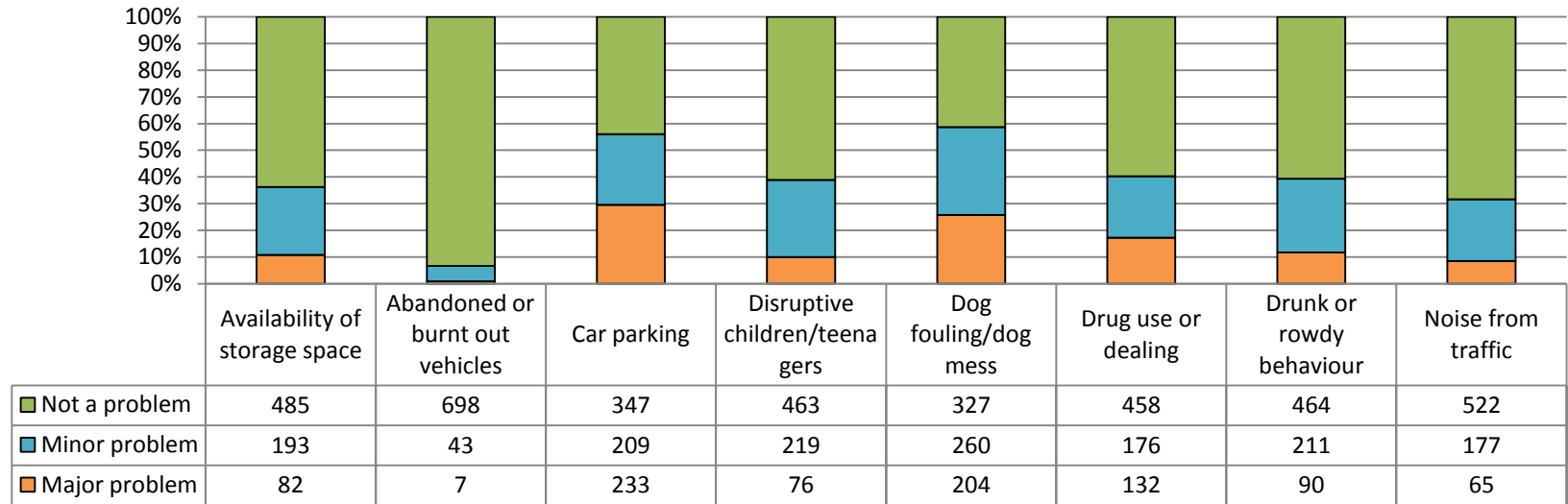
Responses to question - 849

- Overall, **satisfaction** has decreased since 2014/15 by **1% to 81%**
- However, those **very satisfied** has increased by **3% to 43%**, while those **fairly satisfied** has decreased by **3% to 39%**
- Overall, those **dissatisfied** has increased by **1% to 15%**

Most Satisfied		Most Dissatisfied	
Tees Valley & Villages	96%	Groves, Camb' St...	22%
Chapelfields & Cornlands	88%	Clifton	19%
Foxwood & Dringhouses	84%	Tang Hall South	18%

9. To what extent are the following a problem in your neighbourhood?

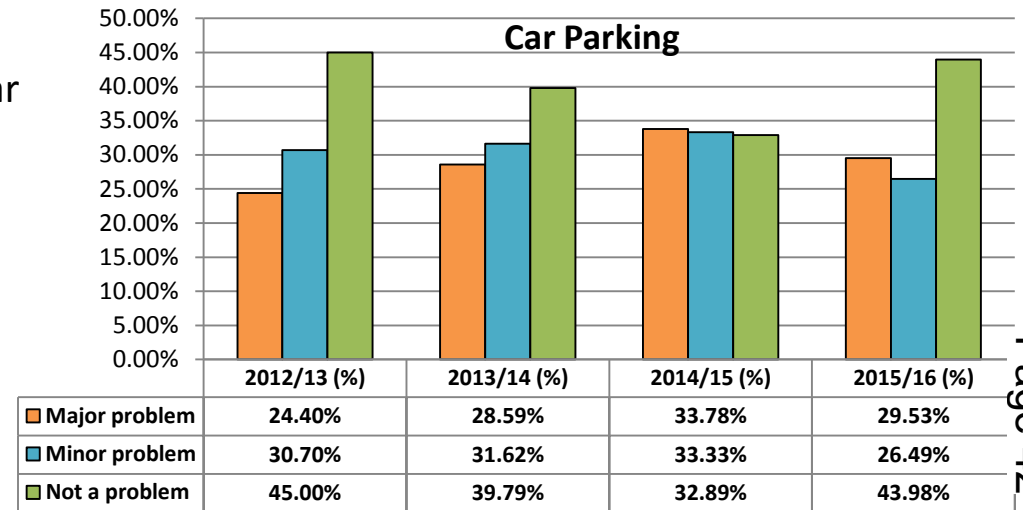
Annex 4



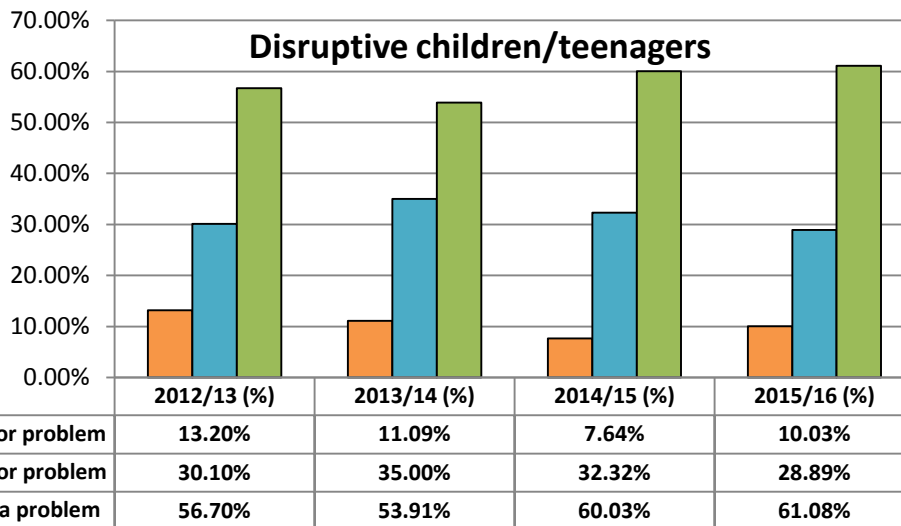
9. To what extent are the following a problem in your neighbourhood?

Car parking

- Significant increase in those reporting car parking as **not a problem** compared to 2014/15 – increase of **11%**
- Those reporting car parking as a **minor problem** decreased **7%** since 2014/15
- Those reporting car parking as a **major problem** has decreased **4%** since 2014/15, but has increased **6%** since 2012/13



Responses to question - 789



Disruptive children/teenagers

- **Major problem** responses increased **2%** from 2014/15, but **minor problem** responses reduced **3%**
- **Not a problem** responses increased **1%** from 2014/15, to **61%**

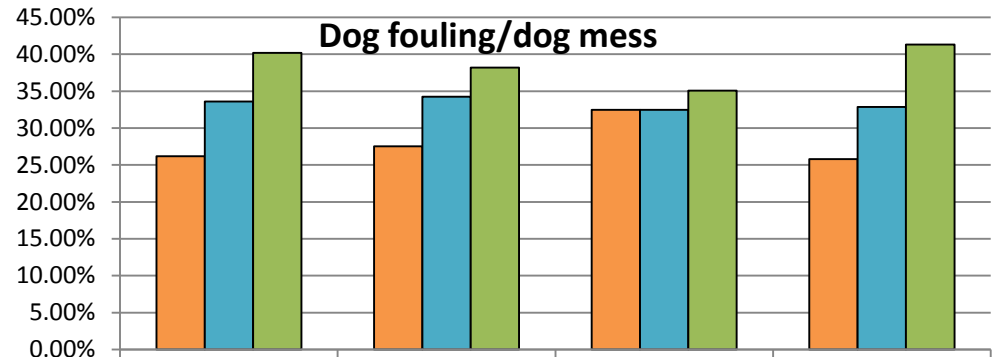
Responses to question - 758

9. To what extent are the following a problem in your neighbourhood?

Annex 1

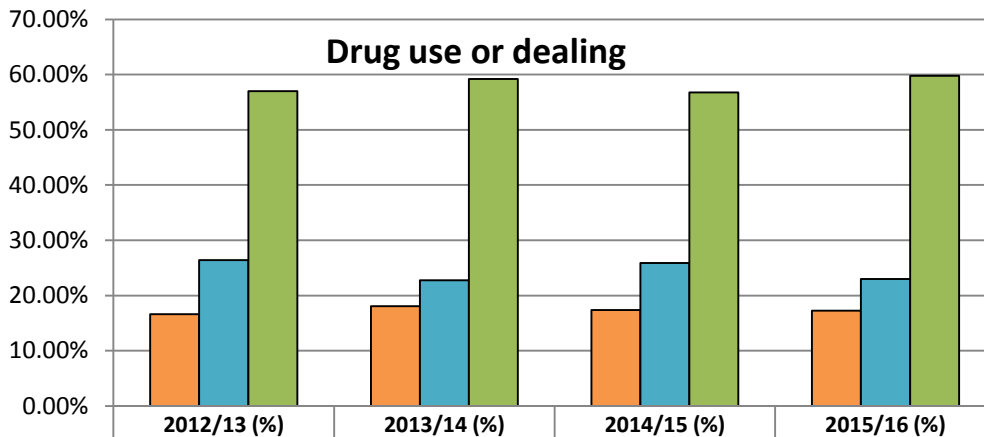
Dog fouling/dog mess

- **Not a problem** responses up **6%** from 2014/15
- **Major problem** responses down **6%** from 2014/15, and **minor problem** responses were almost consistent with 2014/15



	2012/13 (%)	2013/14 (%)	2014/15 (%)	2015/16 (%)
Major problem	26.20%	27.53%	32.46%	25.79%
Minor problem	33.60%	34.26%	32.46%	32.87%
Not a problem	40.20%	38.21%	35.08%	41.34%

Responses to question - 791



	2012/13 (%)	2013/14 (%)	2014/15 (%)	2015/16 (%)
Major problem	16.60%	18.07%	17.35%	17.23%
Minor problem	26.40%	22.74%	25.87%	22.98%
Not a problem	57.00%	59.19%	56.78%	59.79%

Drug use or dealing

- **Not a problem** increased **3%** to **60%**
- **Minor problem** decreased **3%**
- **Major problem** remained static at **17%**

Produced by the Strategic Business Intelligence Hub

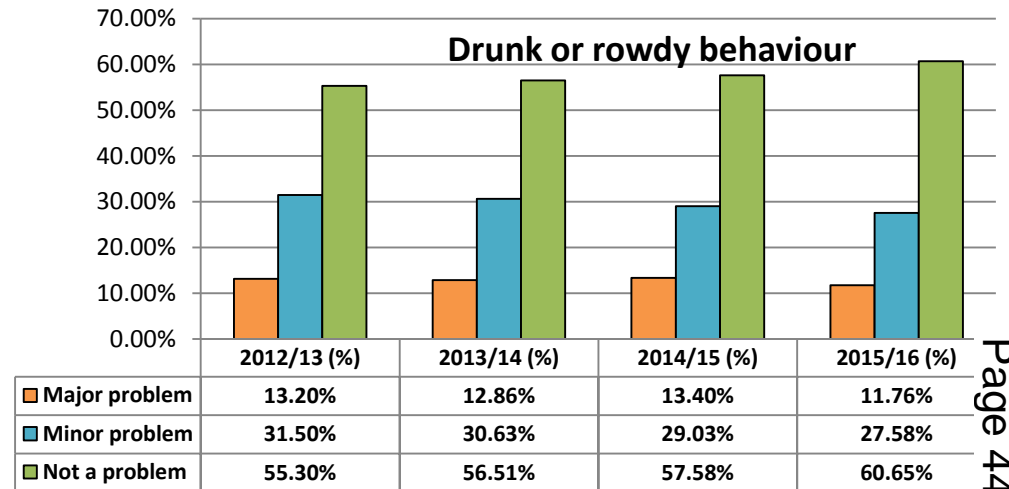


9. To what extent are the following a problem in your neighbourhood?

Annex 1

Drunk or rowdy behaviour

- **Not a problem** increased **3%**
- **Major problem** decreased **1%**



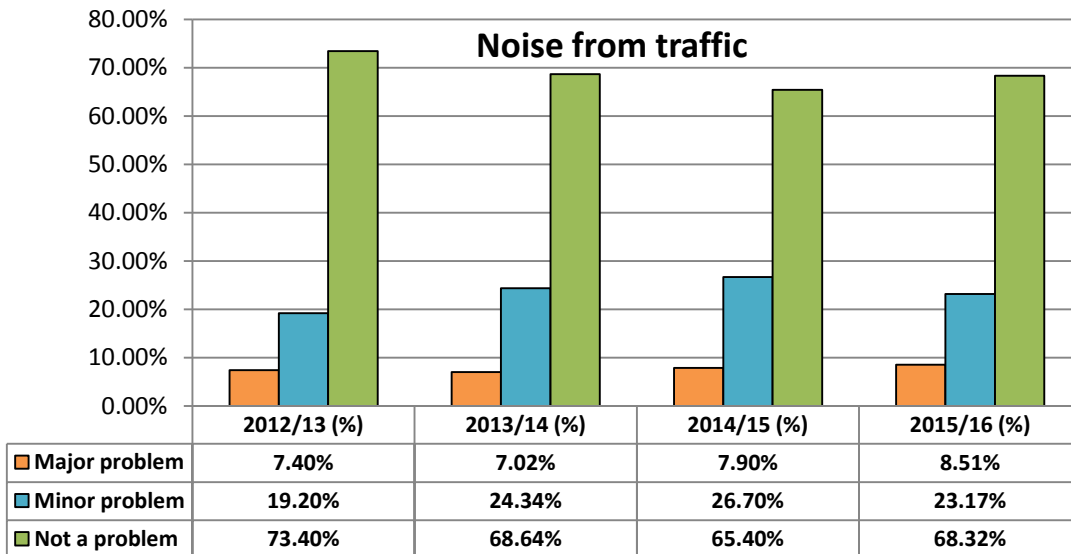
Responses to question - 765

Page 44

Noise from traffic

Noise from traffic

- Those reporting noise from traffic as **not a problem** has decreased **5%** from 2012/13, but has increased **3%** since 2014/15

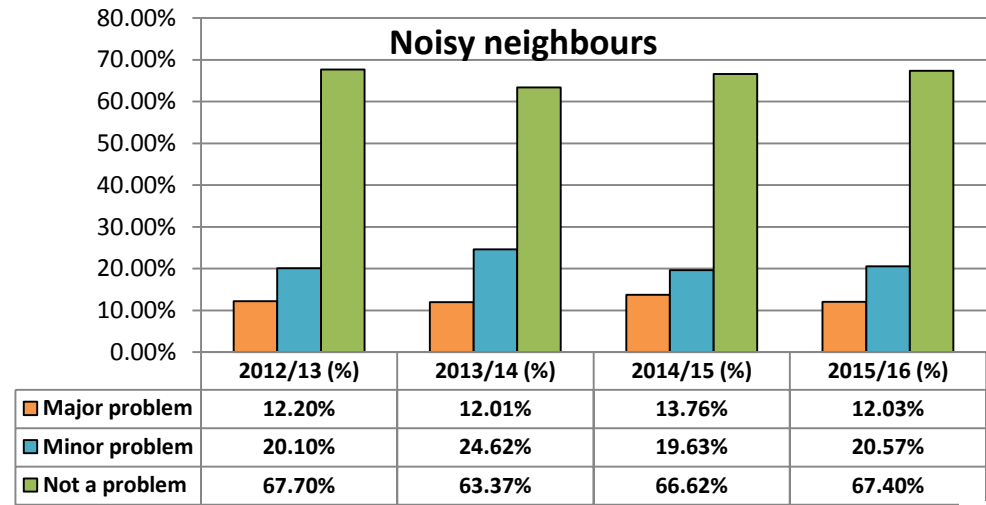


Responses to question - 764

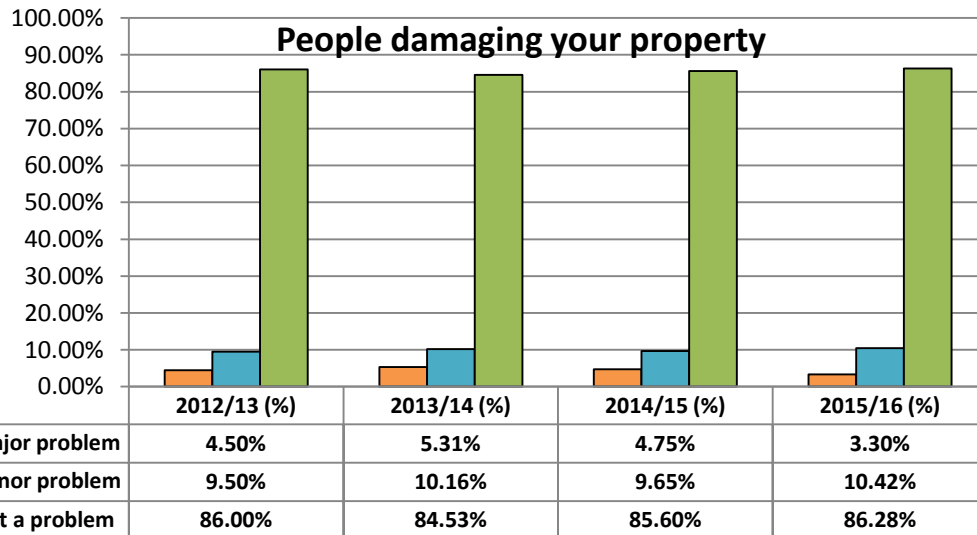
9. To what extent are the following a problem in your neighbourhood?

Noisy neighbours

- Decrease in both those reporting noisy neighbours as a **minor or major problem**
- Percentage of people reporting noisy neighbours as **not a problem** remained at **67%**



Responses to question - 77:



Responses to question - 758

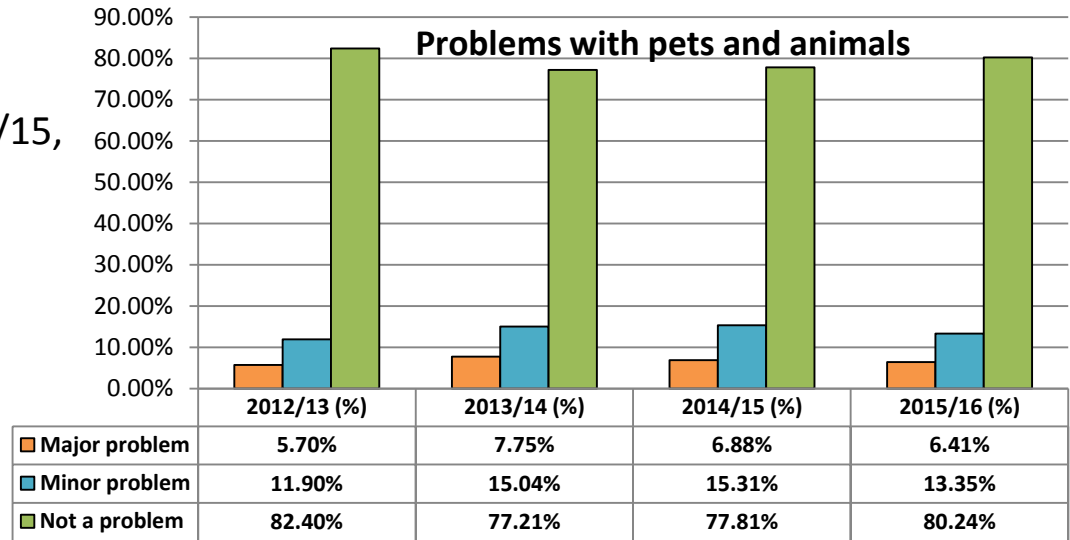
People damaging your property

- Levels of satisfaction remain almost constant across the spread of years
- Those reporting this as a **major problem** has decreased **2%** since 2014/15

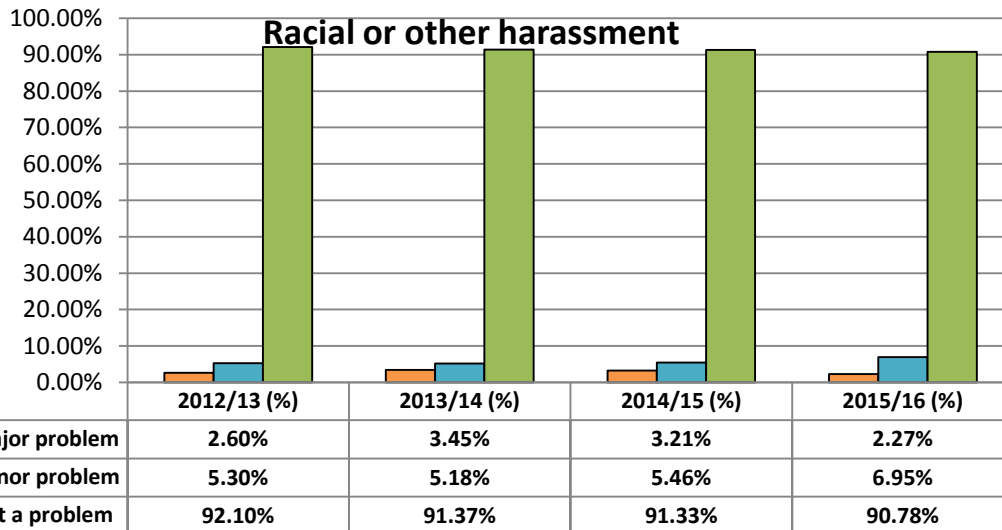
9. To what extent are the following a problem in your neighbourhood?

Problems with pets and animals

- **Not a problem** up **2%** from 2014/15, but down **2%** from 2012/13
- **Minor problem** down **2%**



Responses to question - 764



Responses to question - 748

Racial or other harassment

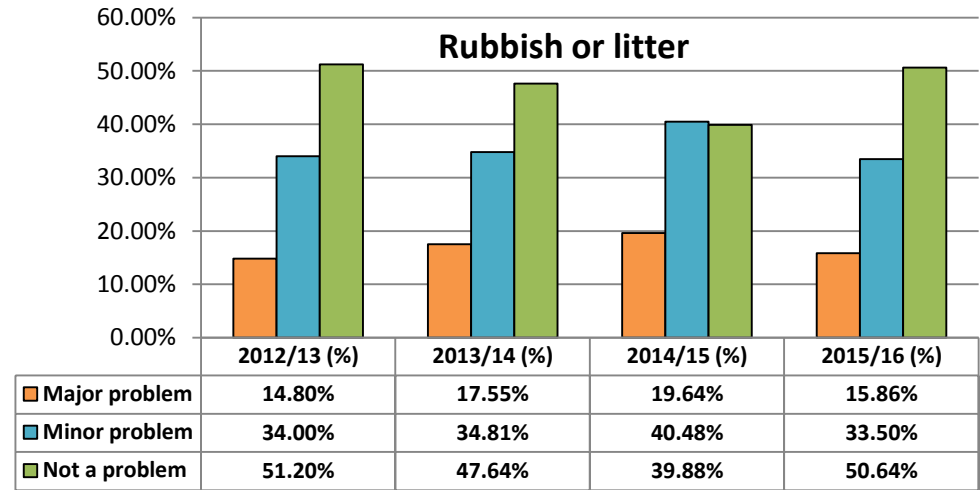
- **Not a problem** consistent since 2013/14 at **91%**
- **Minor problem** up **2%** from 2014/15
- **Major problem** down **1%**, leaving an overall score of **2%**

9. To what extent are the following a problem in your neighbourhood?

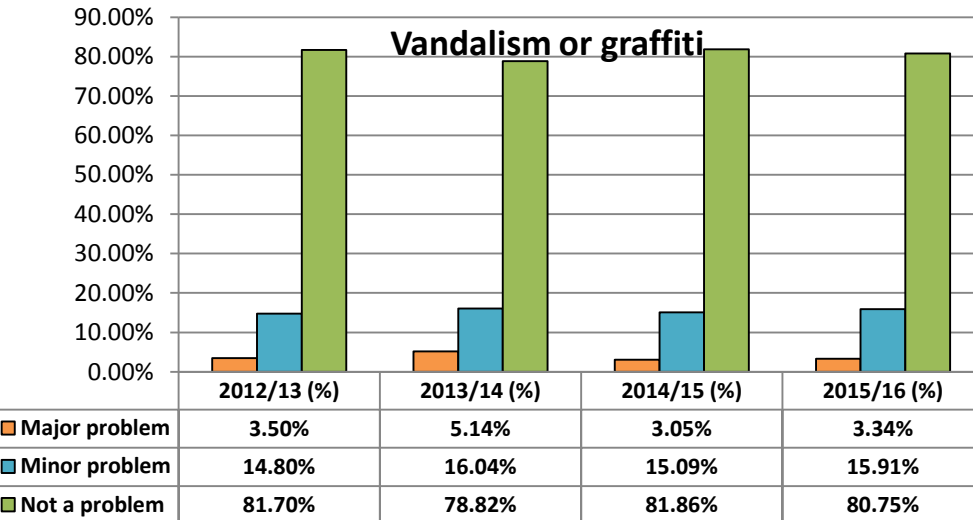
Annex 1

Rubbish or litter

- **Major problem** down **4%** from 2014/15, while **minor problem** down **6%**
- **Not a problem** up **11%**



Responses to question - 782

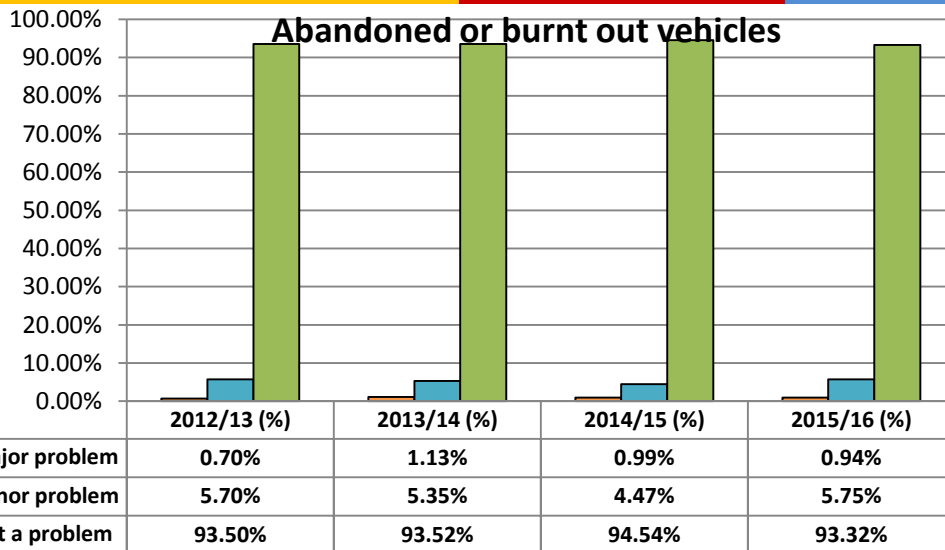


Vandalism and graffiti

- Results reasonably consistent across the years
- **Not a problem** down **1%** from 2014/15

Responses to question - 748

9. To what extent are the following a problem in your neighbourhood?



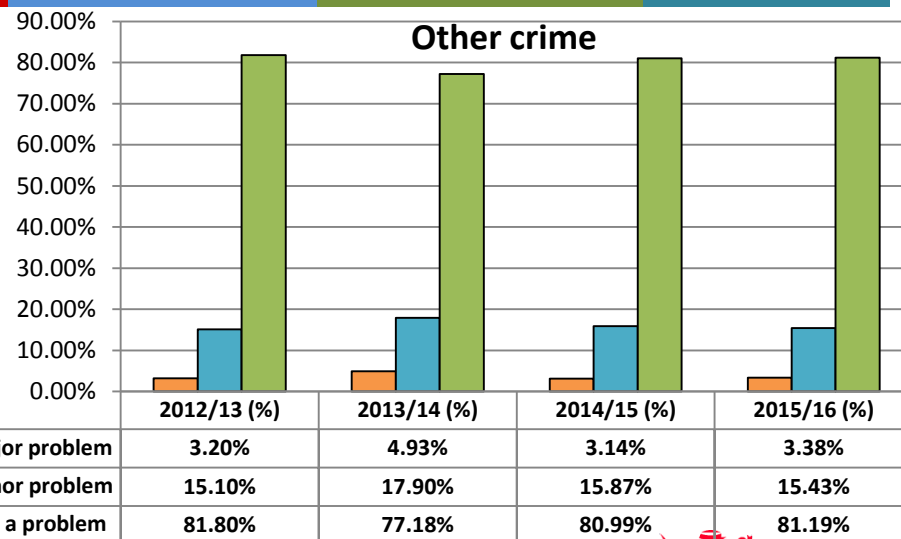
Abandoned or burnt out vehicles:

- Vast majority reported abandoned/burnt out vehicles as **not a problem**, this has been consistent since 2012/13
- Slight rise in those reporting it as a **minor problem** compared to 2014/15

Responses to question - 748

Other crime

- 2015/16 levels were pretty consistent with 2014/15, with **81%** reporting other crime as **not a problem**



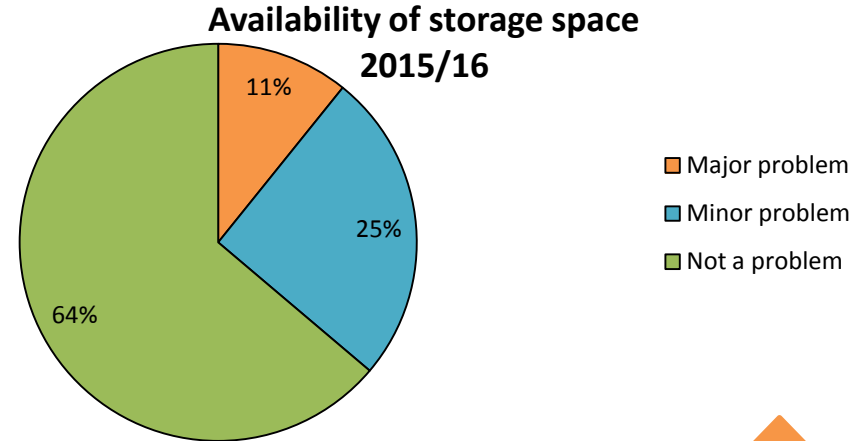
Responses to question - 739

9. To what extent are the following a problem in your neighbourhood?



Availability of storage space

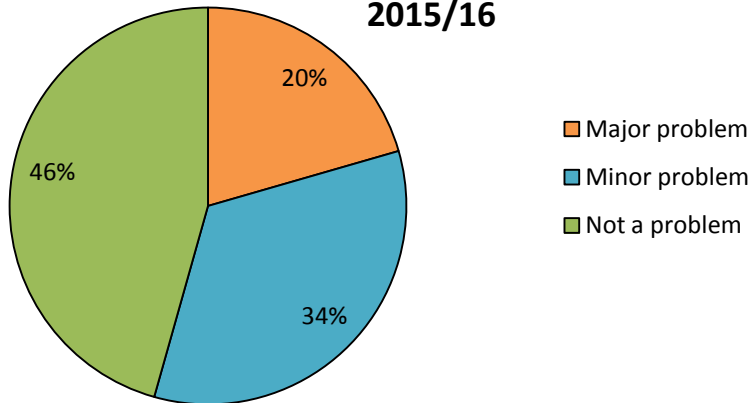
- Only **11%** report this to be a **major problem**
- Overall, **36%** of residents report availability of storage space to be a **problem**



Responses to question - 760



Condition of roads and pavements 2015/16

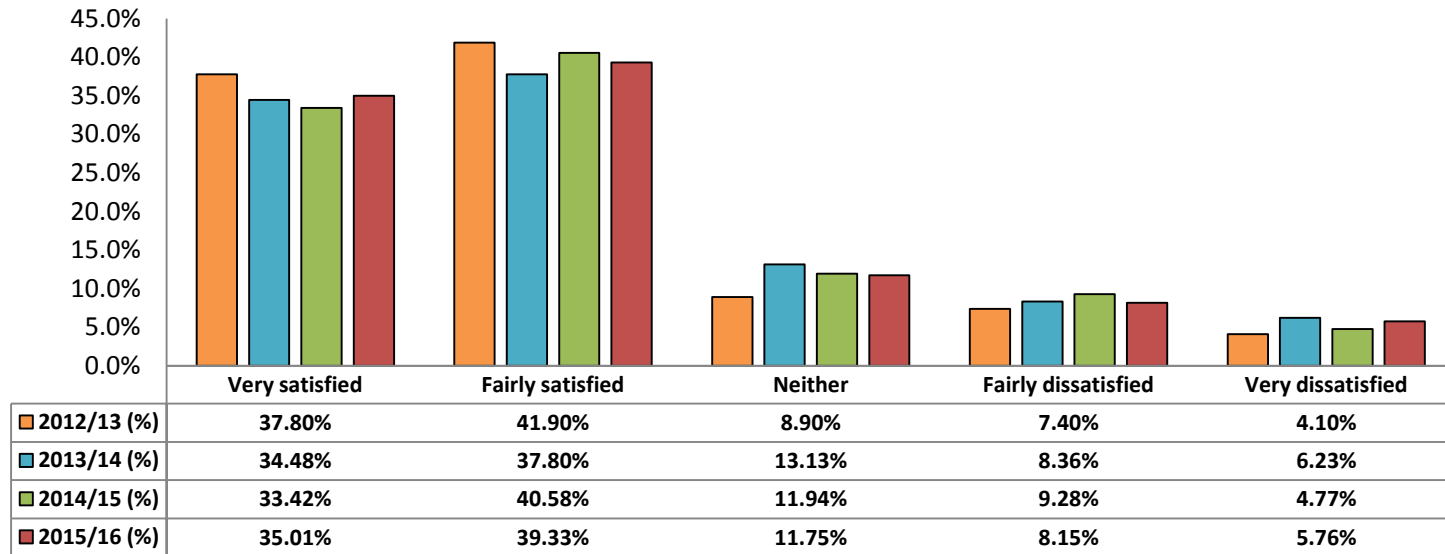


Responses to question - 789

Condition of roads and pavements

- **54%** of respondents reported conditions of roads and pavements as a **problem**. This is significantly higher than for most other options

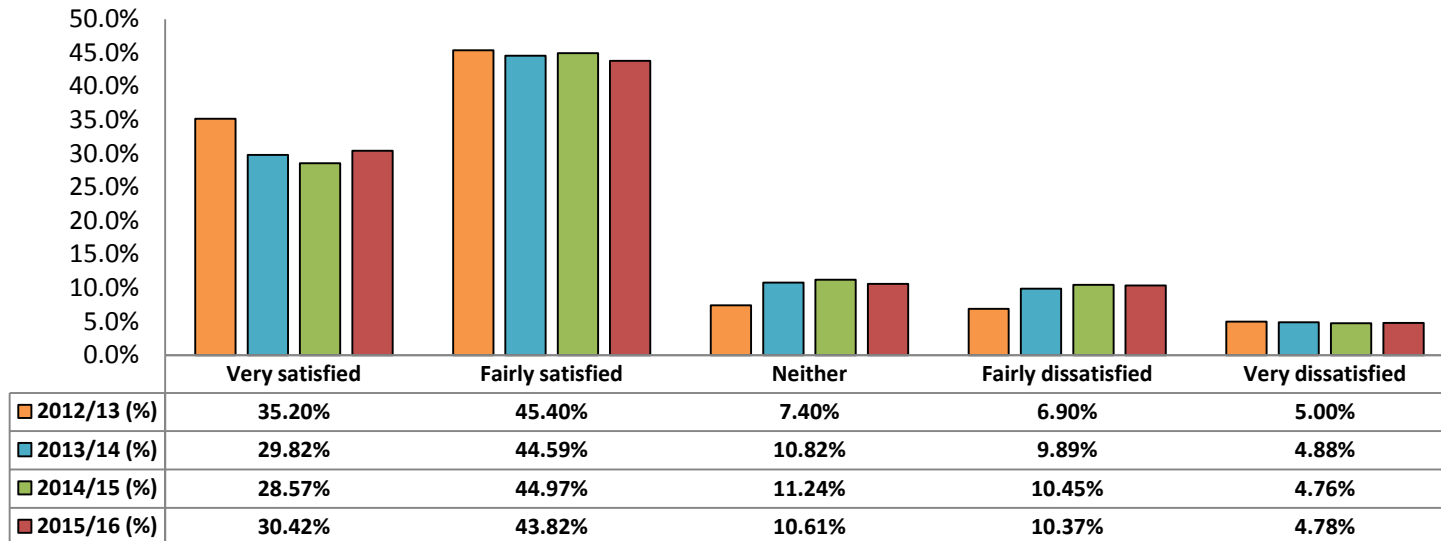
10. How satisfied or dissatisfied are you with the grounds maintenance service provided by your landlord? Area 1



Responses to question - 834

- Overall, satisfaction levels have remained the same as 2014/15 in all areas (satisfied, dissatisfied, neither)
- However, there was a **2%** increase in those that were **very satisfied** and a **1%** increase in those that were **very dissatisfied**

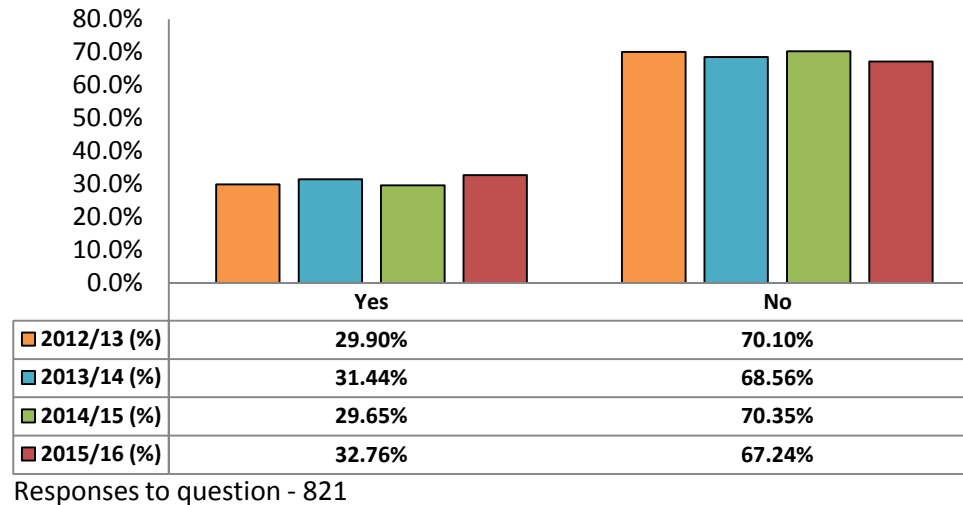
11. How satisfied or dissatisfied are you with the estate service provided by your landlord?



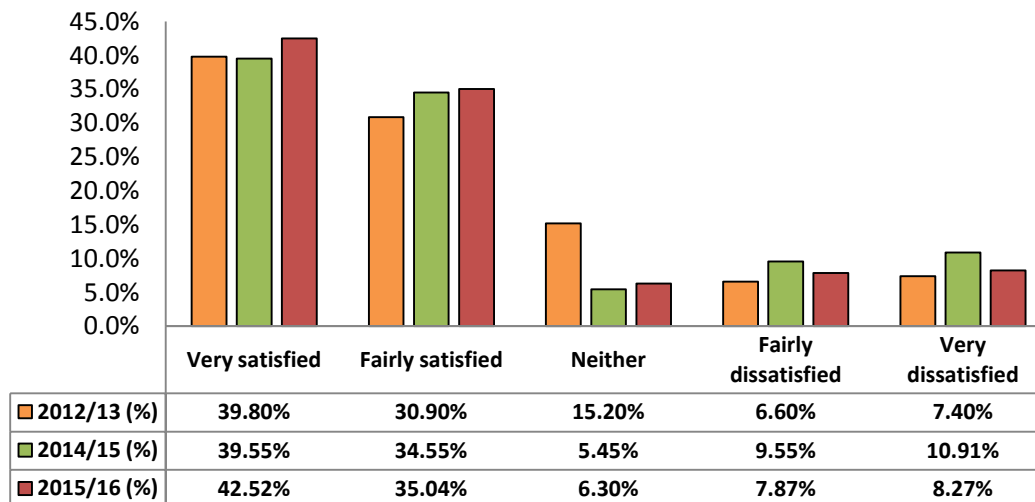
Responses to question - 858

- Overall satisfaction levels have remained reasonably stable since 2012/13
- However, the amount of people that have reported being **very satisfied** has decreased by **5%** since 2012/13

12. Do you live in a block of flats with communal areas and an estate worker/internal cleaner? Annex 1



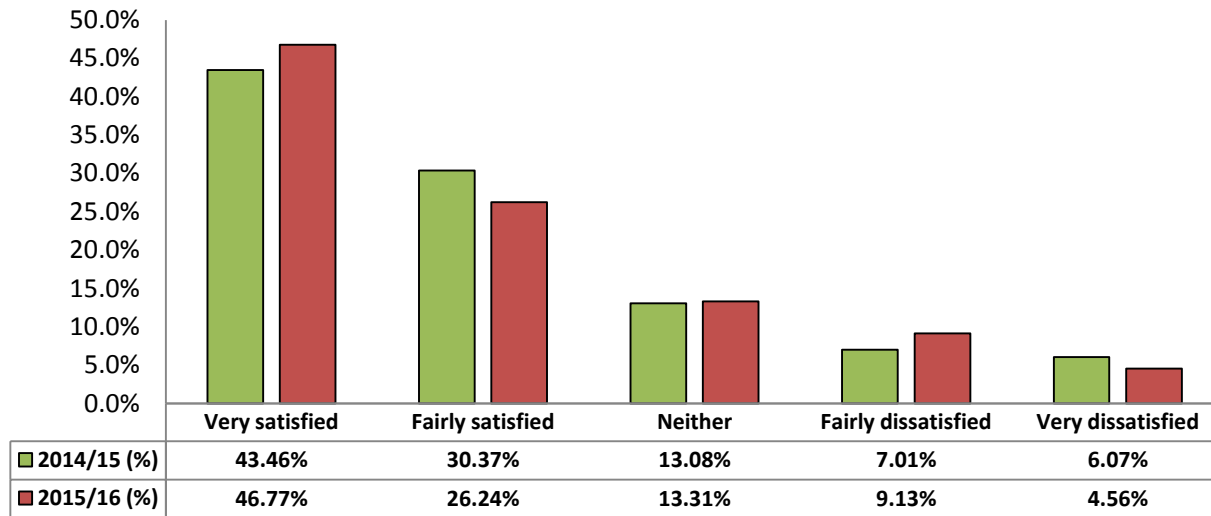
13. How satisfied or dissatisfied are you with the internal cleaning service provided?



- Overall **satisfaction** has increased since 2012/13 by **7%**
- Overall **dissatisfaction** has increased by **2%** since 2012/13, although it peaked in 2014/15 at **20%**, and fell again in 2015/16 to **16%**

Responses to question - 254

14. How satisfied or dissatisfied are you with your estate worker?

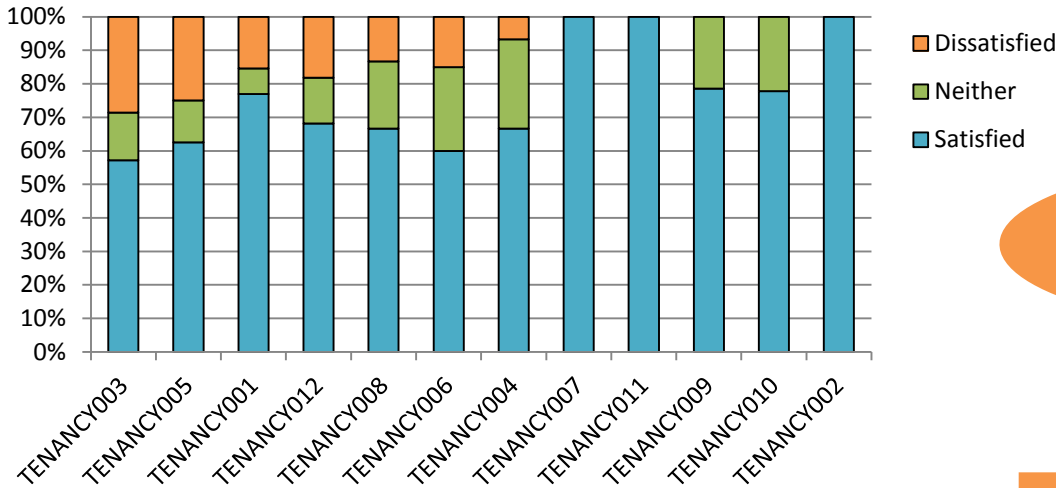


Responses to question - 263

- Overall, satisfaction levels remained stable in all areas (satisfied, dissatisfied, neither)
- Increase of **4%** in those reporting to be **very satisfied** but a drop of **4%** in those reporting to be **fairly satisfied**
- Also a slight **1% decrease** in those reporting to be **very dissatisfied**
- The reasons quoted explaining dissatisfaction with estate workers were evenly distributed between frequency of visits/contact, quality of service provided and attitude/communication

14. How satisfied or dissatisfied are you with your estate worker?

If you answered dissatisfied, please tell us why below:



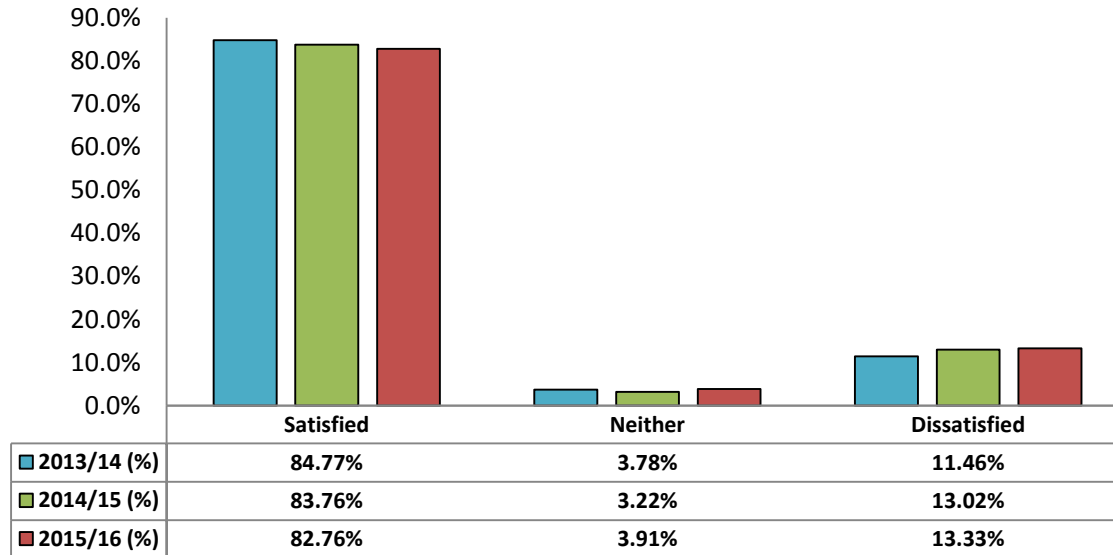
“Difficult to get hold of! never replies to my phone calls when needed”

“Never been in contact, unsure of identity”

“I didn't know we had one!”

Reason for dissatisfaction	Times mentioned
Frequency of visits/contact	9
Quality of service provided	9
Attitude/communication	8

15. How satisfied or dissatisfied are you with the overall appearance of your neighbourhood?



Responses to question - 818

- Since 2013/14, **overall satisfaction** has decreased and **overall dissatisfaction** has increased. However, these changes are relatively marginal compared to some of the changes elsewhere
- Since 2014/15, the percentage of people reporting being **very satisfied** has increased by **4%**, although those **fairly satisfied** has also decreased by **4%** since 2014/15

15. How satisfied or dissatisfied are you with the overall appearance of your neighbourhood?

If you answered dissatisfied, please tell us why below

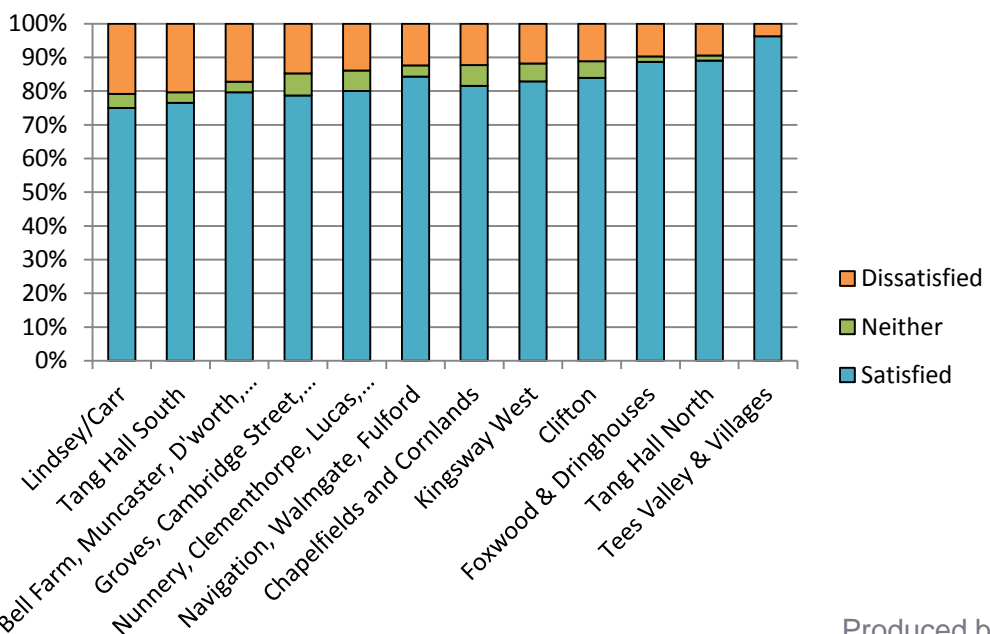
“Constant fly tipping. Drug use and drunkenness a big problem”

“Lovely grass verges spoiled by cars. Should not be allowed”

“Alcohol, drugs and noise”

“Litter and dog mess everywhere, kids vandalise the local park, smashed glass, wood everywhere, stuff on slide!”

Satisfaction with appearance of neighbourhood by patch



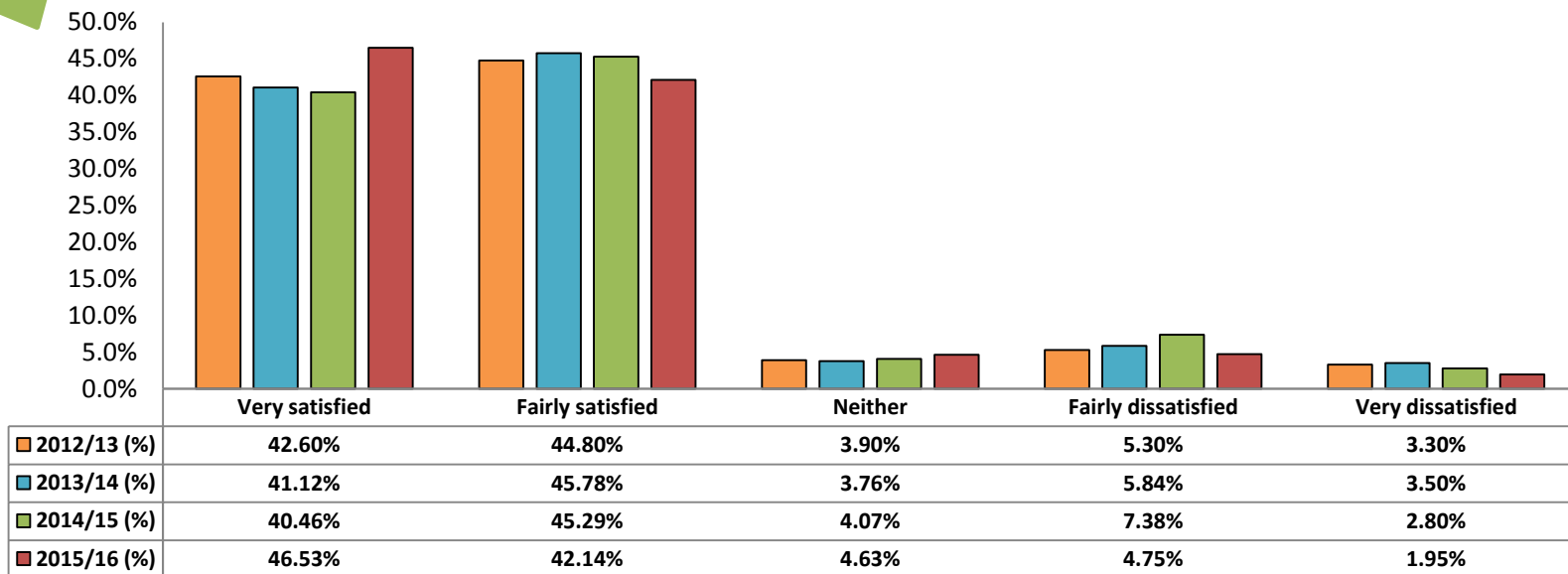
Reason for dissatisfaction	Times mentioned
Repairs/ Maintenance/ Improvements (grass, weeds, etc.)	18
Waste/ Litter/ Tipping	17
ASB/Dog Fouling	16
Roads/ Pavements/ Parking	9

Your Service

Questions 16-34

16. Taking everything into account, how satisfied or dissatisfied are you with the service provided by your landlord?

CORE Q



Responses to question - 821

- Generally, **satisfaction up 3%** to **89%** and **dissatisfaction down 3%**
- But **7%** increase in **very satisfied** from 2014/15

16. Taking everything into account, how satisfied or dissatisfied are you with the service provided by your landlord?

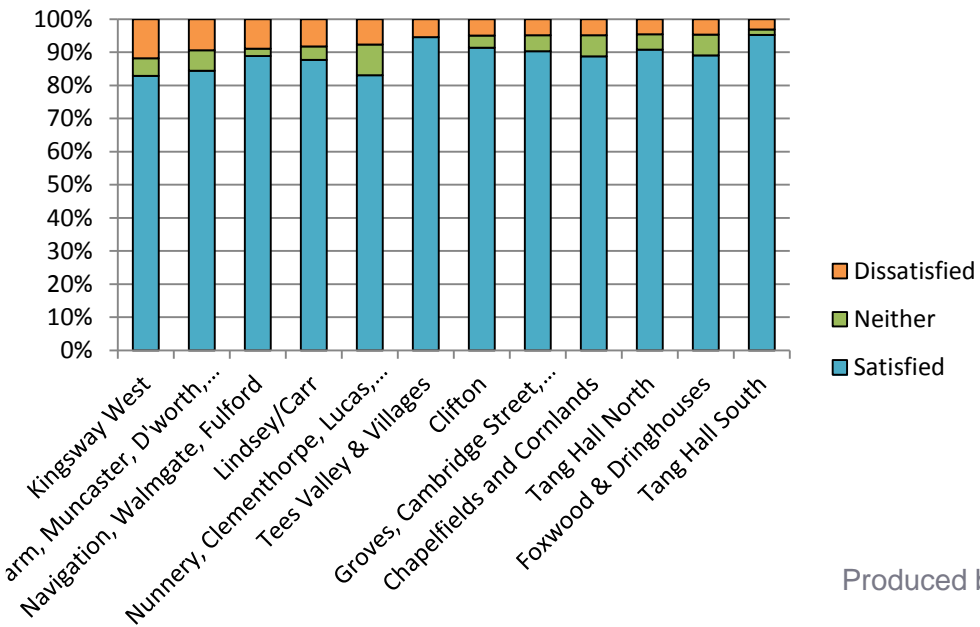
If you answered dissatisfied, please tell us why below

“No help whatsoever - ring and no return call”

“My kids can’t play outside, it’s far too dangerous and there is 4 of us in a one bed flat”

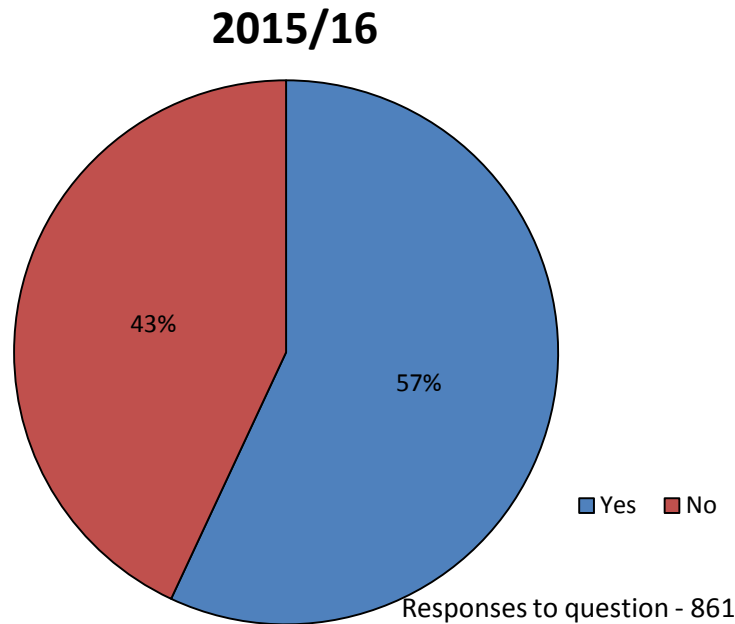
Reason for dissatisfaction	Times mentioned
Communication/ Reporting/ Complaints	17
Repairs/ Maintenance	8
ASB	2
Benefit/ Rent Issues	1

Satisfaction with service provided by landlord by patch



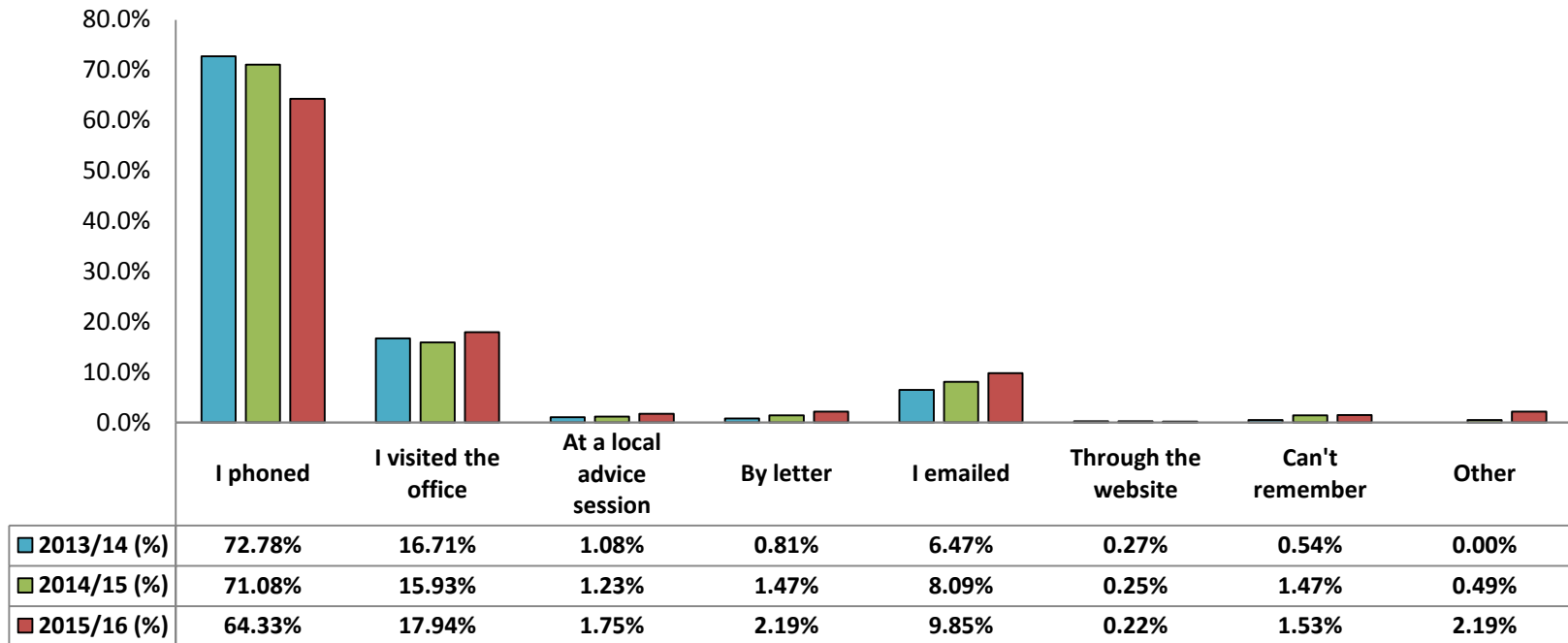
“Use of intimidating contractors, bad workmanship through out, little or no communication or follow up responses”

17. Apart from paying rent, have you contacted your landlord in the last 12 months?



- Levels remained almost stable compared to last year
- Those answering ‘**yes**’ has increased significantly since 2012/13 – by **17%**

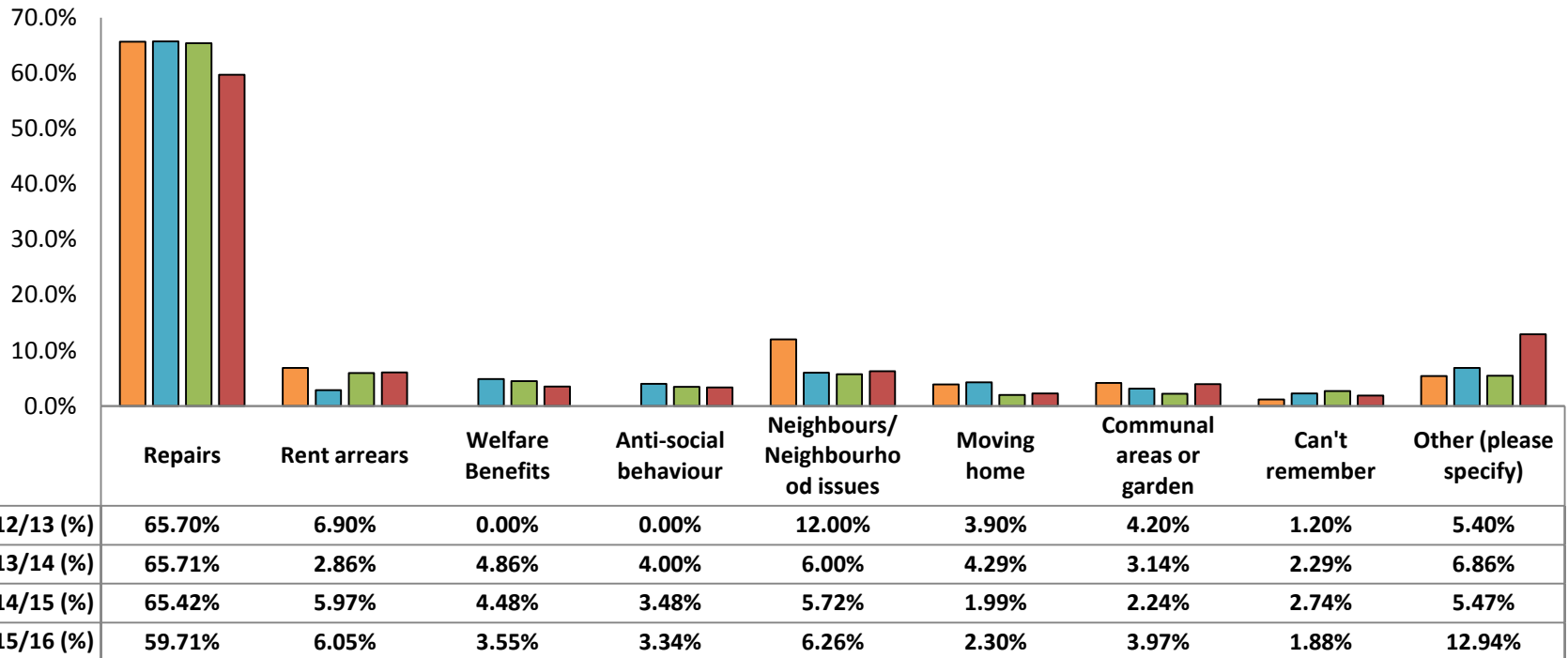
18. How did you last contact your landlord?



Responses to question - 457

- Amount of people **phoning** decreased **7%**, but the amount of people **visiting the office** increased by **2%**
- **2% more** people emailed compared to 2014/15 and overall **increased 4%** since 2013/14 – moving in the right direction but still relatively insignificant amount

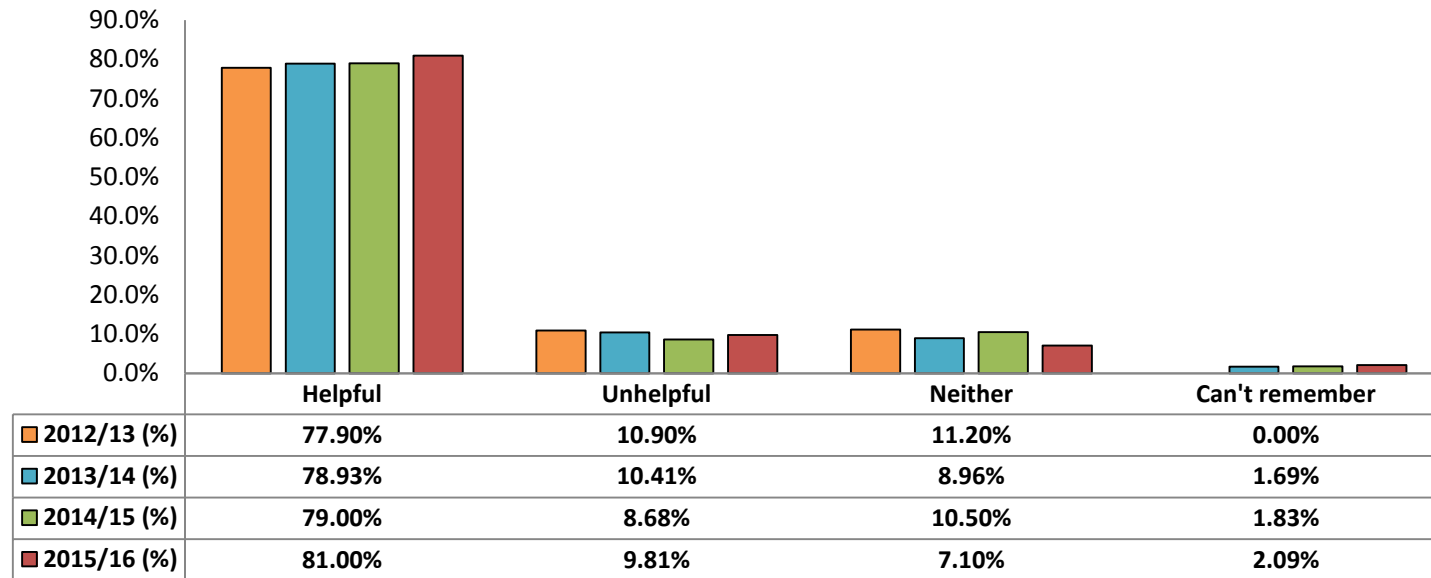
19. What did you last have contact about?



Responses to question - 479

- **5%** decrease in people contacting landlord about **repairs**
- **8%** increase in 'other' – but most free text comments can actually be allocated to the categories provided
- **2%** increase in contact about **communal areas/garden**

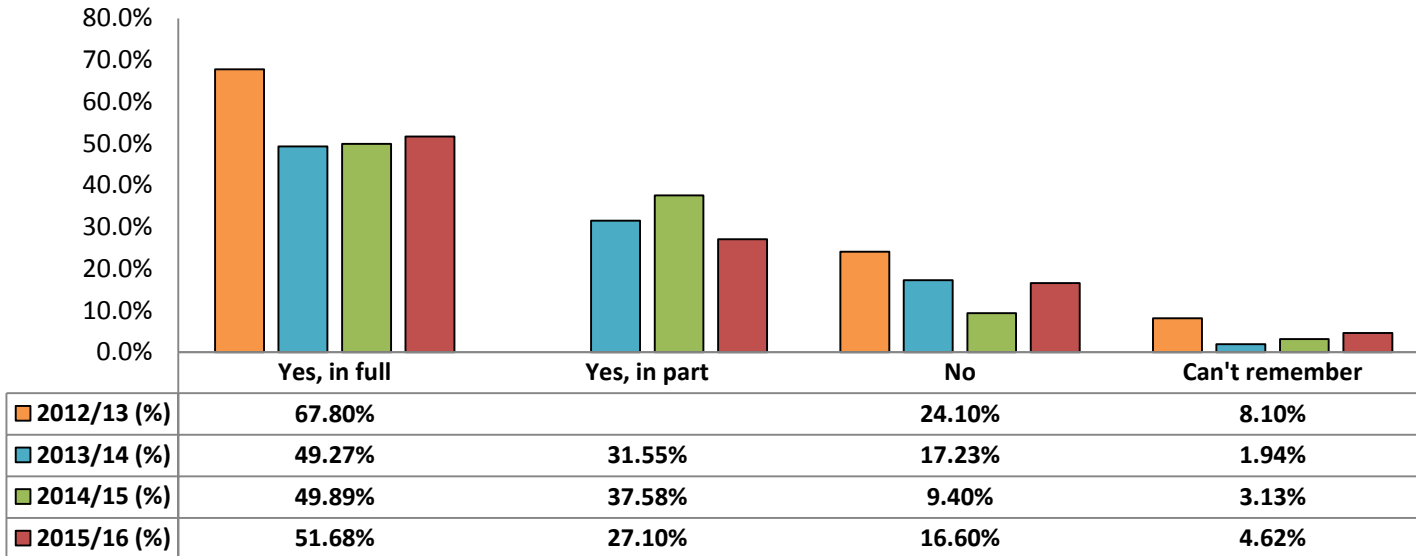
20. Did you find the staff you dealt with helpful or unhelpful?



Responses to question - 479

- Levels have remained reasonably consistent, with a slight increase in people reporting both **helpful** and **unhelpful**
- However this can be attributed to a **4%** drop in people reporting **neither** compared to 2014/15

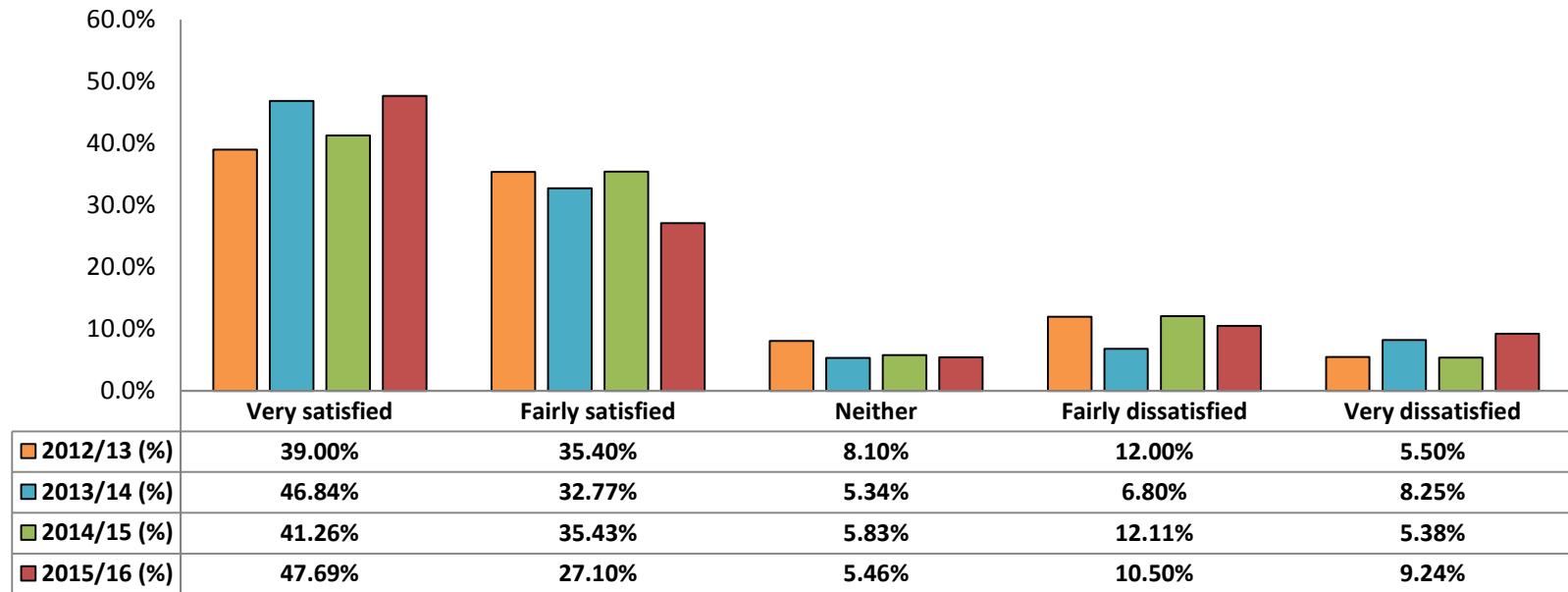
21. Was the first person you spoke to able to deal with your query?



Responses to question - 476

- **7%** increase in those reporting **no** compared to 2014/15
- **2%** increase in people reporting **yes in full** compared to 2014/15, but decrease of **9%** of those reporting **yes in part** compared to 2014/15, and a decrease of **16%** of people reporting **yes in full** compared to 2012/13

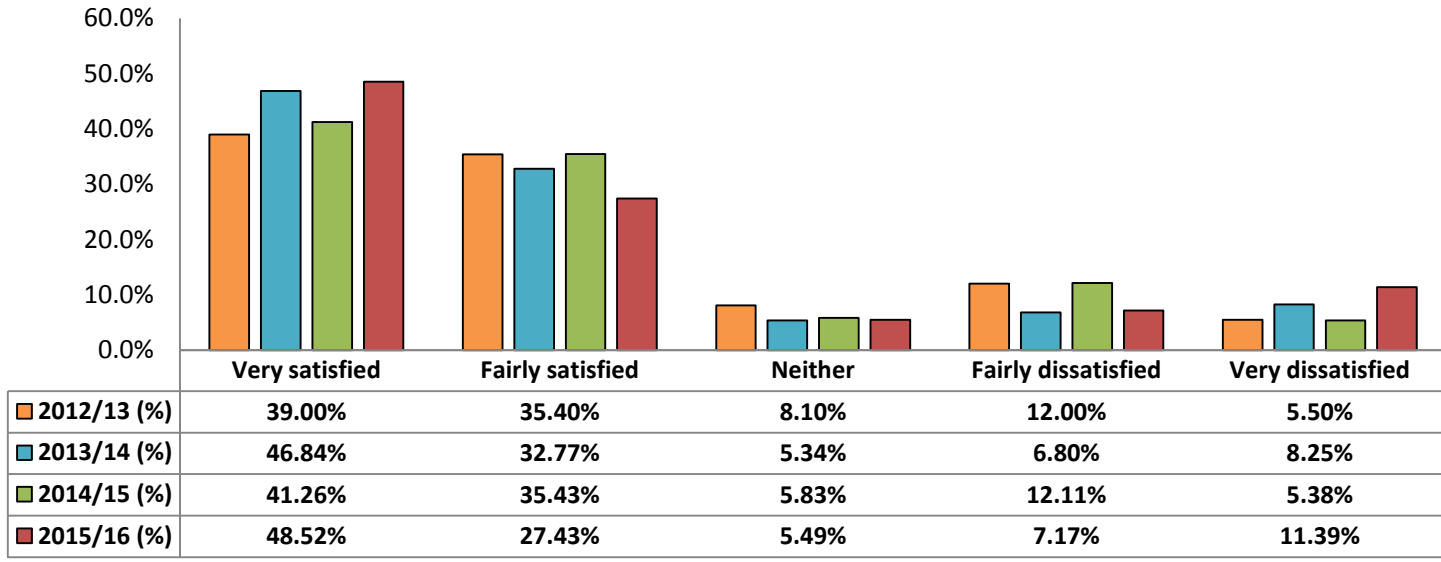
22. How satisfied or dissatisfied were you with their ability to deal with your query quickly and efficiently?



Responses to question - 476

- **Very satisfied** responses up **7%** from 2014/15 and up **9%** from 2012/13
- **Very dissatisfied** also up **4%** from 2014/15
- Overall, **satisfied** down **2%** from 2014/15 and **dissatisfied** up **3%**

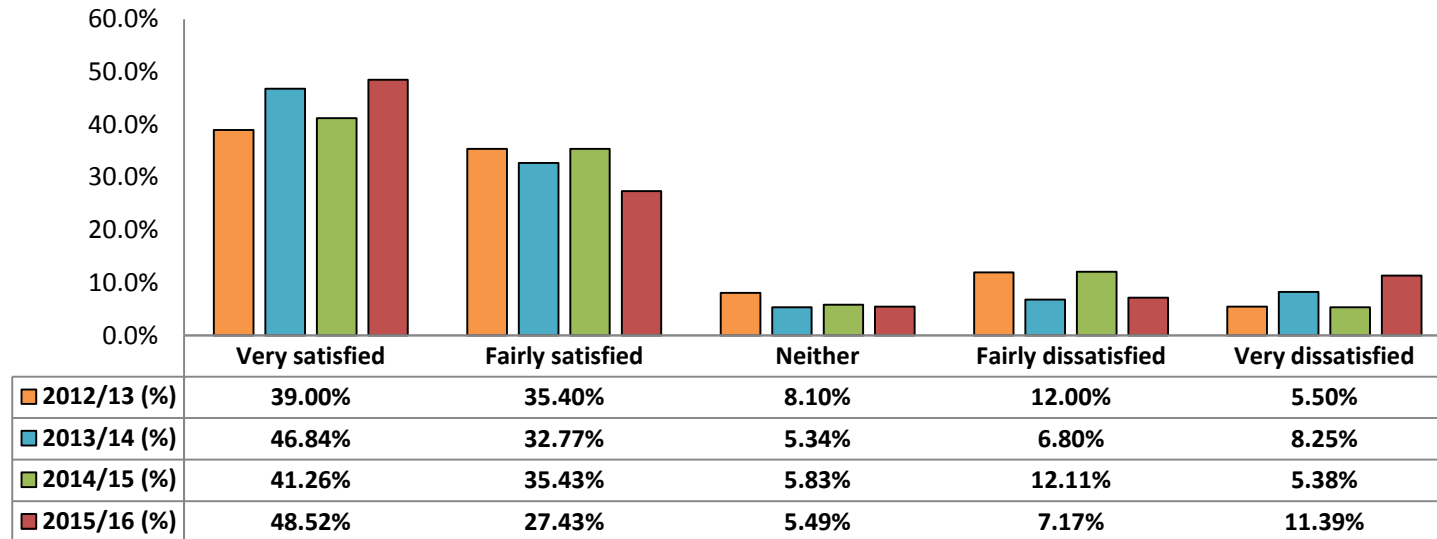
23. How satisfied or dissatisfied were you with the final outcome of your query?



Responses to question - 474

- Appears to be a shift from **fairly satisfied** to **very satisfied**, with **very satisfied** increasing **8%** from 2014/15
- Similarly, shift from **fairly** to **very dissatisfied** , with **very dissatisfied** increasing **6%** from 2014/15

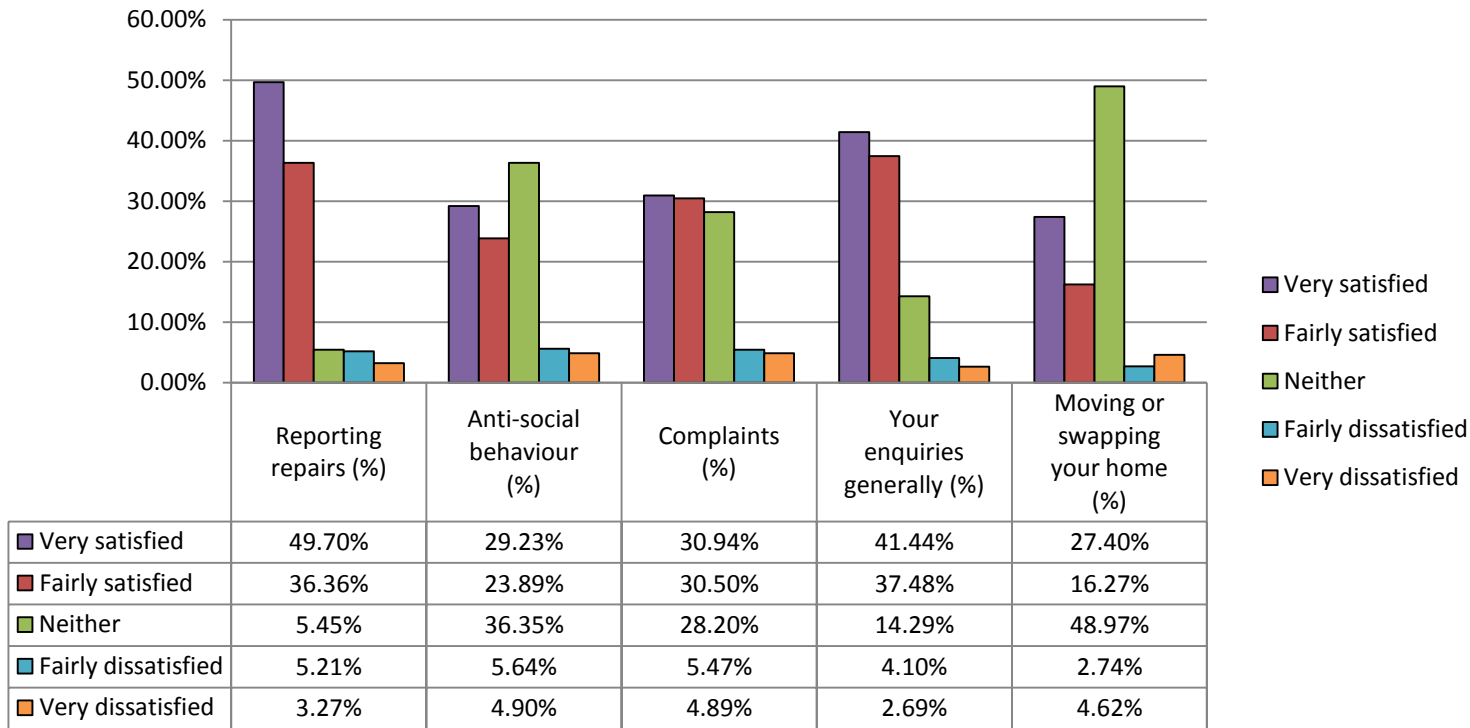
24. How satisfied or dissatisfied are you with the way your landlord deals with the following?



Responses to question - 474

- **Very satisfied** up **8%** from 2014/15, while **very dissatisfied** responses have increased **6%**
- **Fairly satisfied** down **8%** and **fairly dissatisfied** down **5%**
- Overall, **satisfied** decreased **1%** from 2014/15 and **dissatisfied** increased **2%**

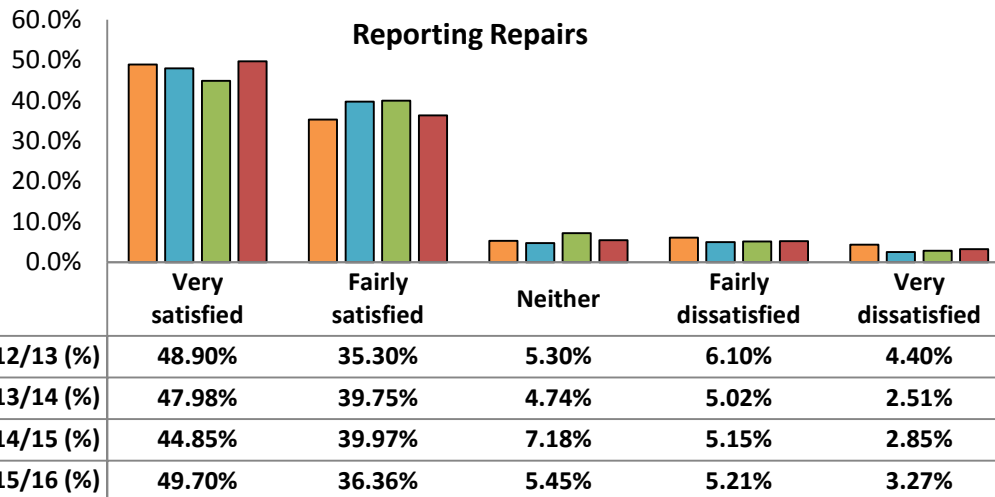
24. How satisfied or dissatisfied are you with the way your landlord deals with the following?



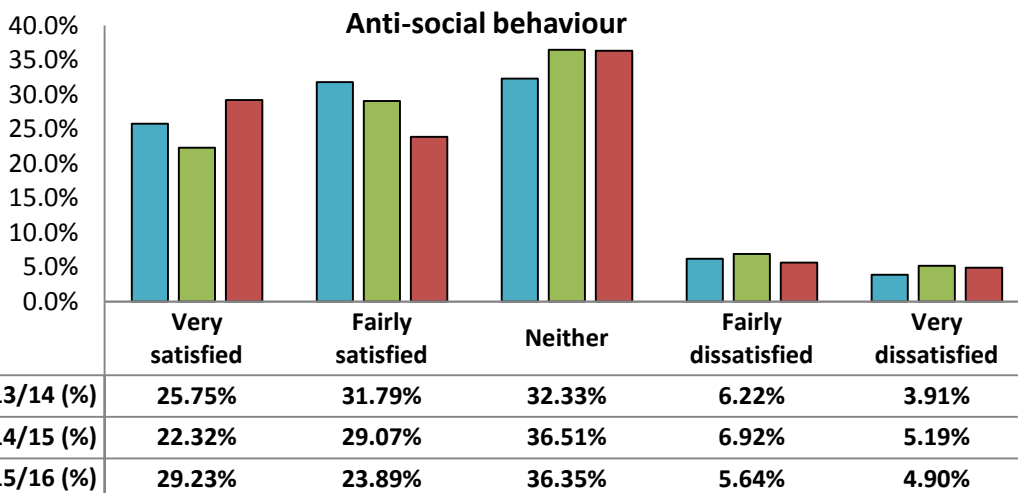
24. How satisfied or dissatisfied are you with the way your landlord deals with the following? Appendix 1

Reporting repairs

- **Very satisfied** up 5% from 2014/15, **fairly satisfied** down 4%. Overall, **satisfaction** up 1%
- Overall, **dissatisfaction** levels stayed the same as 2014/16
- **Neither** down 2%



Responses to question - 825



Responses to question - 674

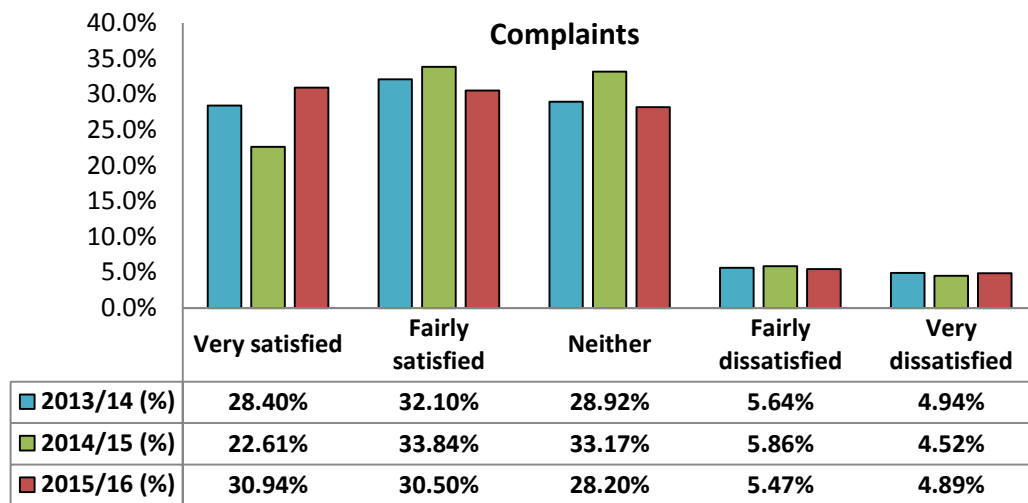
Anti-social behaviour

- **Very satisfied** up 7% from 2014/15, but **fairly satisfied** down 5%
- **Neither** remained high at 36%
- **Dissatisfaction** levels remained fairly consistent with 2014/15, decreasing 1% overall

24. How satisfied or dissatisfied are you with the way your landlord deals with the following?

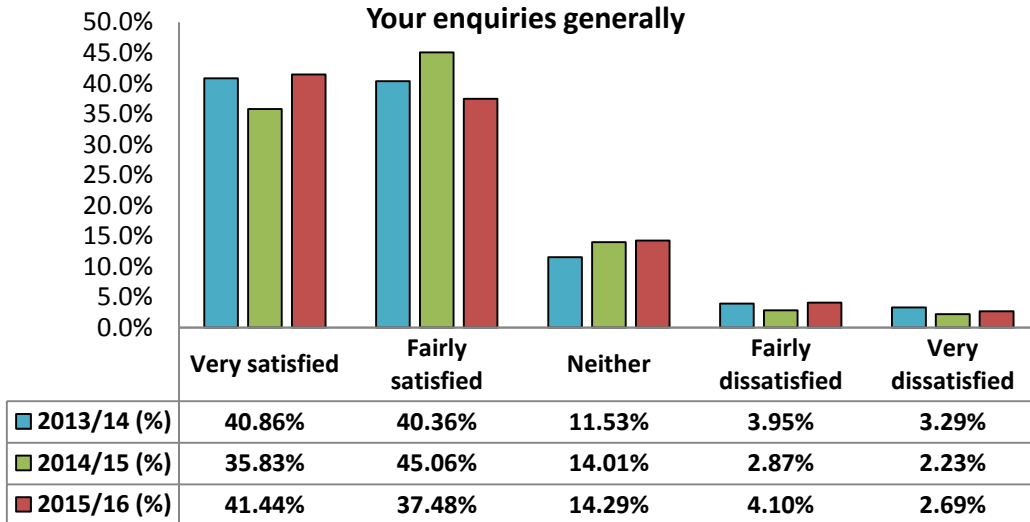
Complaints

- **Very satisfied** up 8%, **fairly satisfied** down 3%
- **Neither** down 5%, accounting for the increase in those satisfied overall
- Overall, those **dissatisfied** remained the same as 2014/15, at **10%**



Responses to question - 695

Your enquiries generally



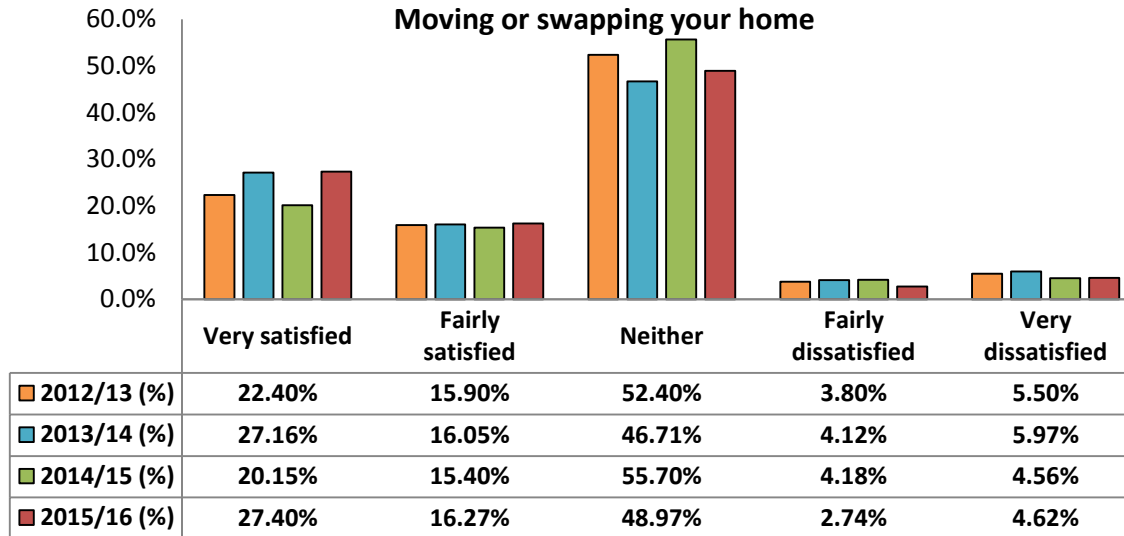
Responses to question - 707

Enquiries generally

- **Very satisfied** up 5%, while **fairly satisfied** down 7% from 2014/15
- Overall, **dissatisfaction** increased 2%

24. How satisfied or dissatisfied are you with the way your landlord deals with the following?

Annex 1

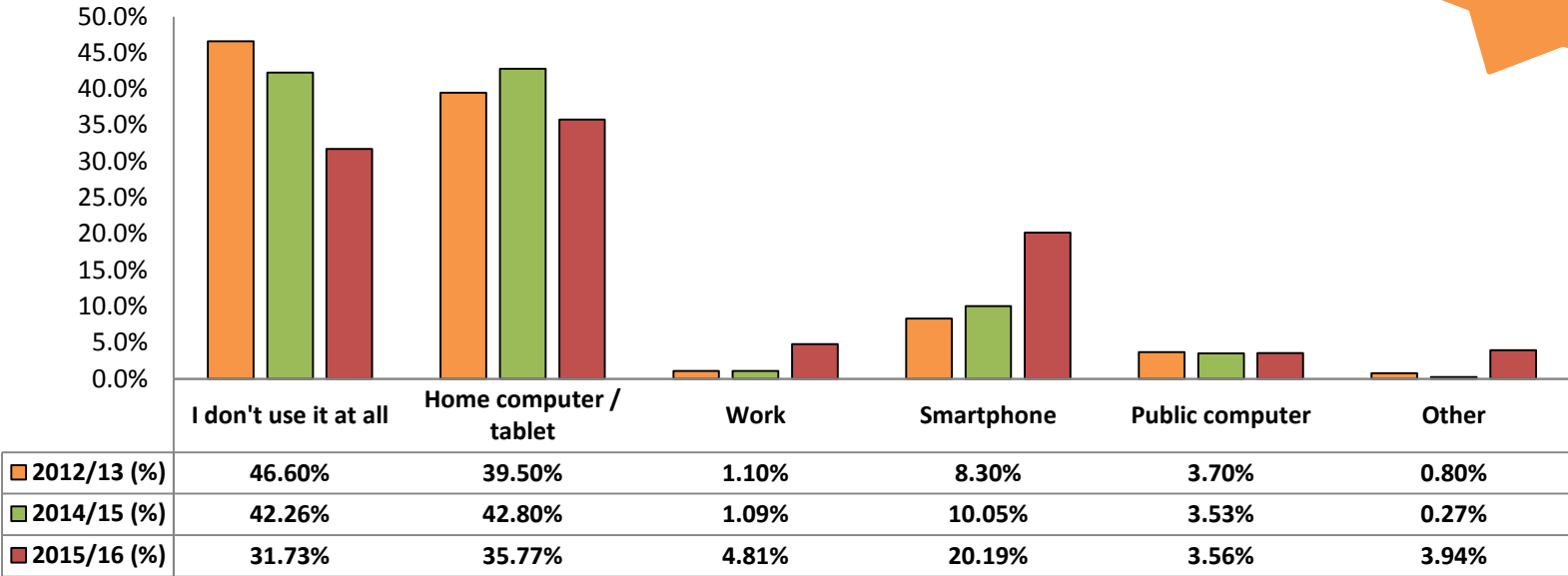


Responses to question - 584

Moving or swapping your home

- **Very satisfied** up **7%**, and **fairly satisfied** up **1%**
- **Fairly dissatisfied** down **1%** and

25. How do you currently access the internet?



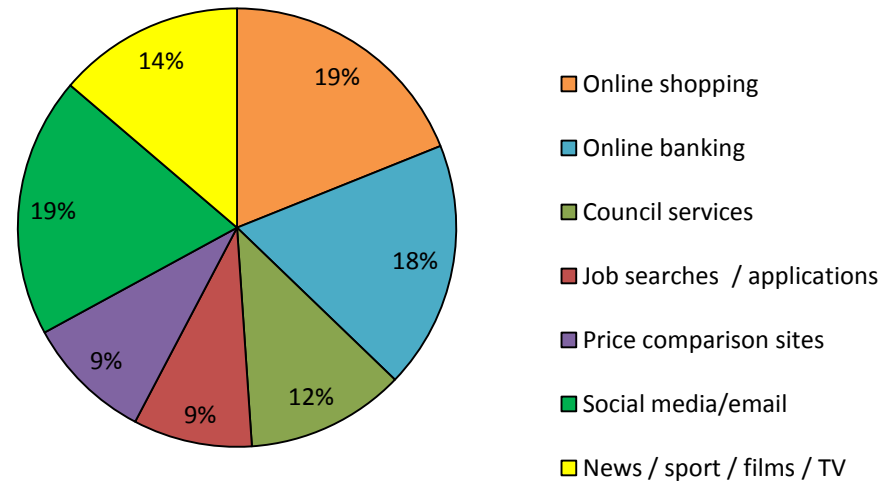
Responses to question - 1040

- Decrease in those who **don't use the internet at all** – **15%** from 2012/13 and **10%** from 2014/15
- Increase in people using a **smart phone** to access the internet – usage up **12%** from 2012/13 and **10%** from 2014/15

26. Which activities do you currently access the internet for?



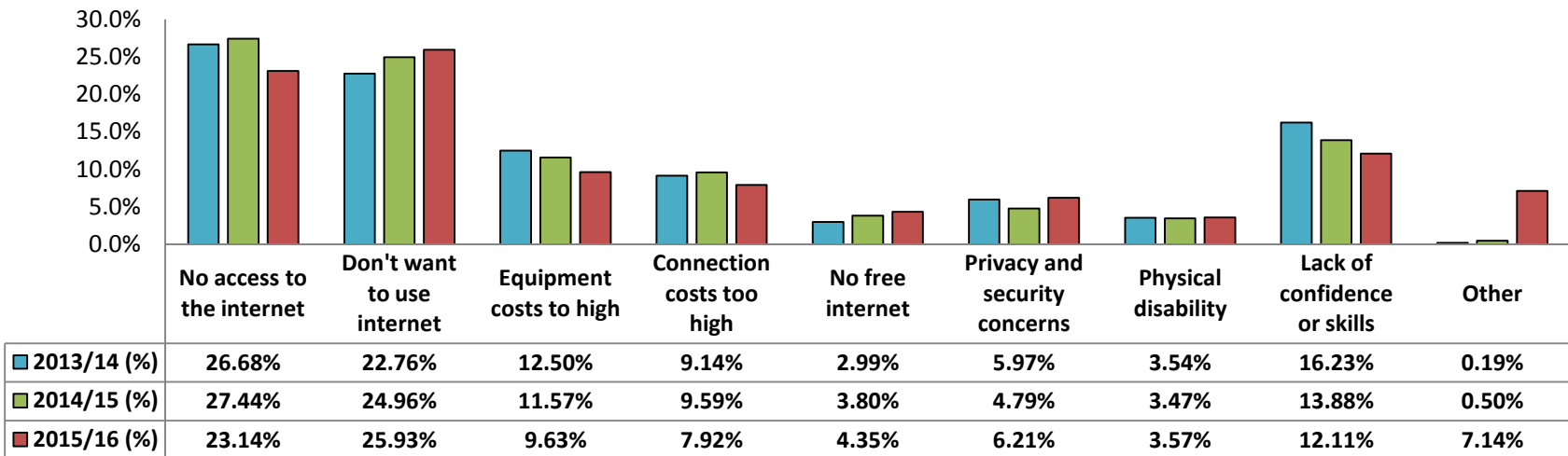
2015/16



Responses to question - 1527

- Top activities are **online shopping (19%)**, **social media/email (19%)** and **online banking (18%)**

27. If you don't use the internet, please say why

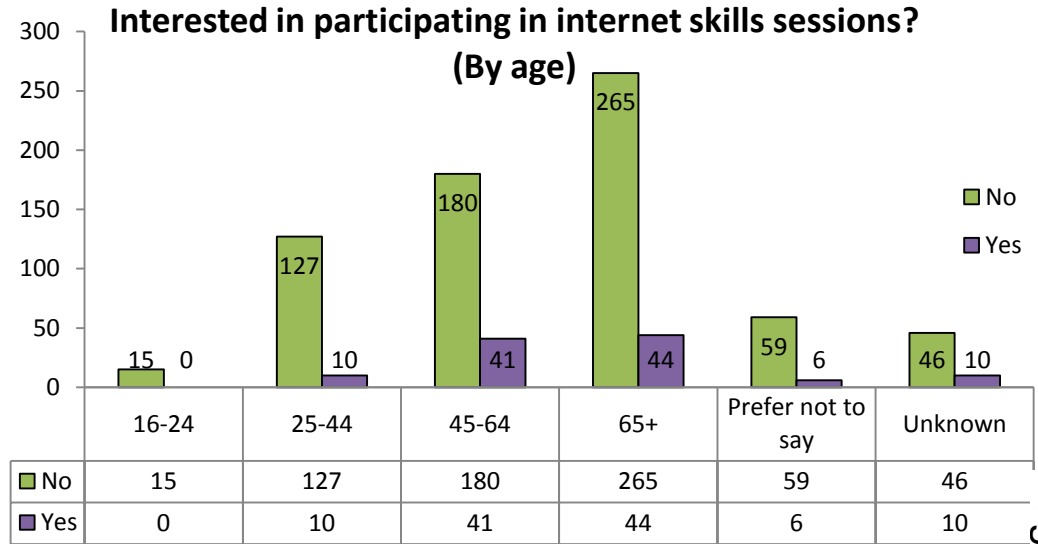
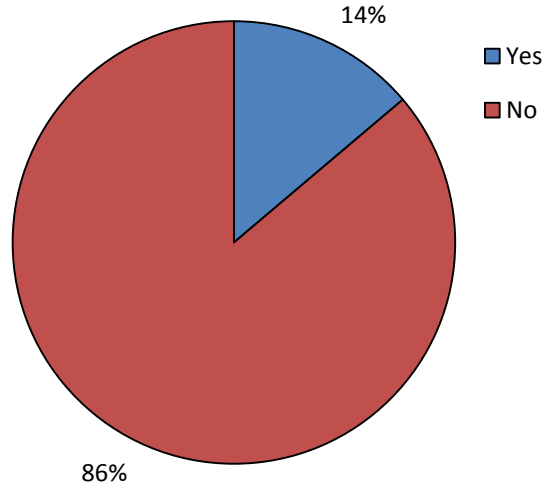


Responses to question - 644

- **‘Other’** – looks very high, but most comments can be re-categorised into the options given e.g. No equipment, lack of skills, security concerns and don’t want to. Most common ‘other’ answer was **‘too old’**
- Decrease across most other categories apart from **don’t want to** and **privacy and security concerns**

28. Would you be interested in participating in skills sessions to help build your confidence / ability in using the internet?

Responses to question - 803

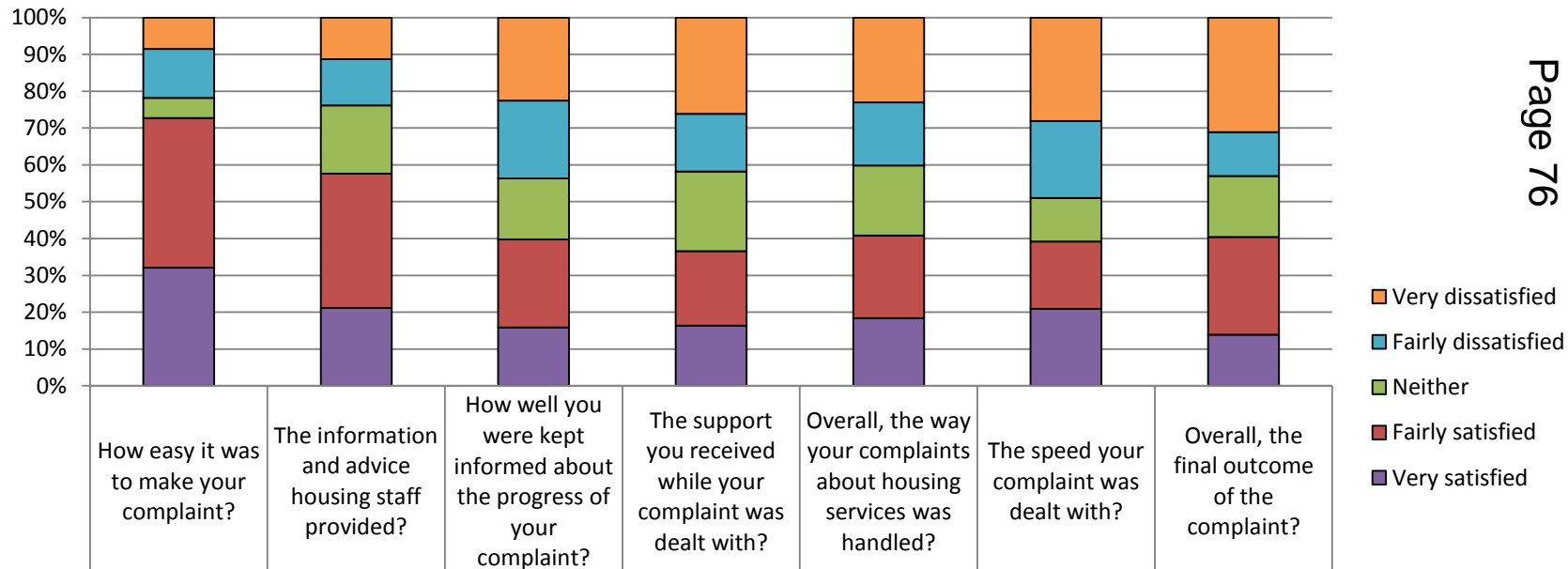


- Vast majority of tenants were not interested in taking part in internet skills sessions
- **77%** of those who answered **yes** were over 45 years old

30. How satisfied or dissatisfied are you with each of the following aspects of how your complaint was dealt with?

Annex 1

- When asked, **22%** of tenants had **made a complaint to their landlord in the last 12 months** (Q 29) – increase of **7%** from 2014/15 and an overall increase of **16%** from 2011/12
- Those who answered **yes** were asked how satisfied they were with the process (Q30)

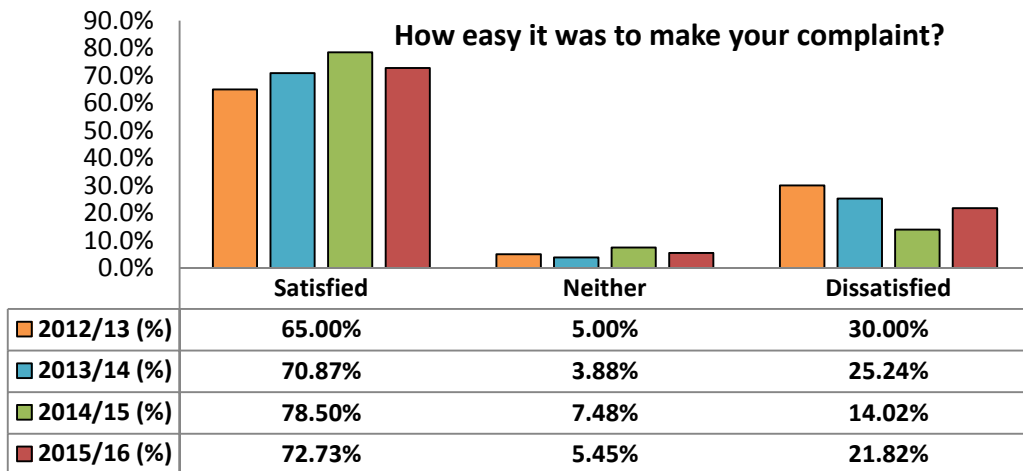


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Very dissatisfied	14	17	34	40	35	43	47
Fairly dissatisfied	22	19	32	24	26	32	18
Neither	9	28	25	33	29	18	25
Fairly satisfied	67	55	36	31	34	28	40
Very satisfied	53	32	24	25	28	32	21

30. How satisfied or dissatisfied are you with each of the following aspects of how your complaint was dealt with?

Annex 1



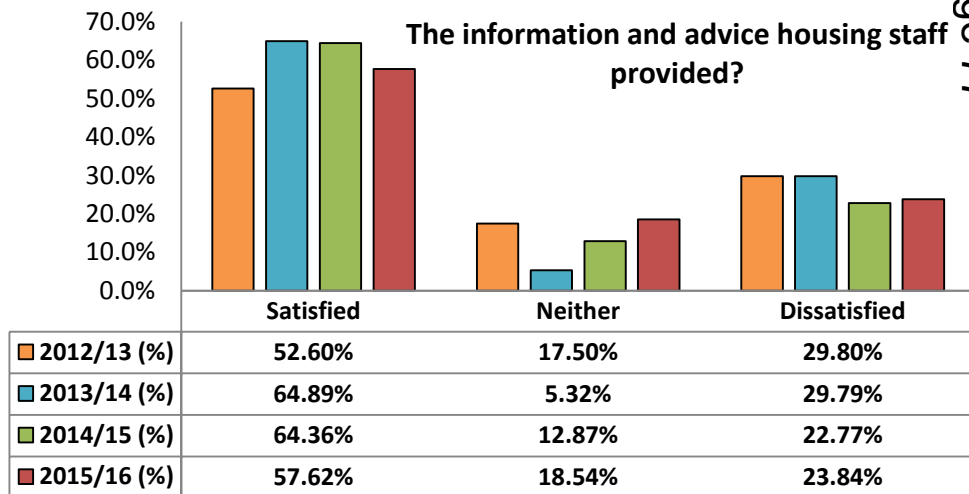
Responses to question - 165

How easy it was to make a complaint:

- Overall **satisfaction** down **6%** from 2014/15 but up **8%** from 2012/13
- **Fairly satisfied** down **4%**
- **Very dissatisfied** up **5%** and **fairly dissatisfied** up **2%**
- Overall, **dissatisfaction** up **8%** from 2014/15

The information/advice staff provided:

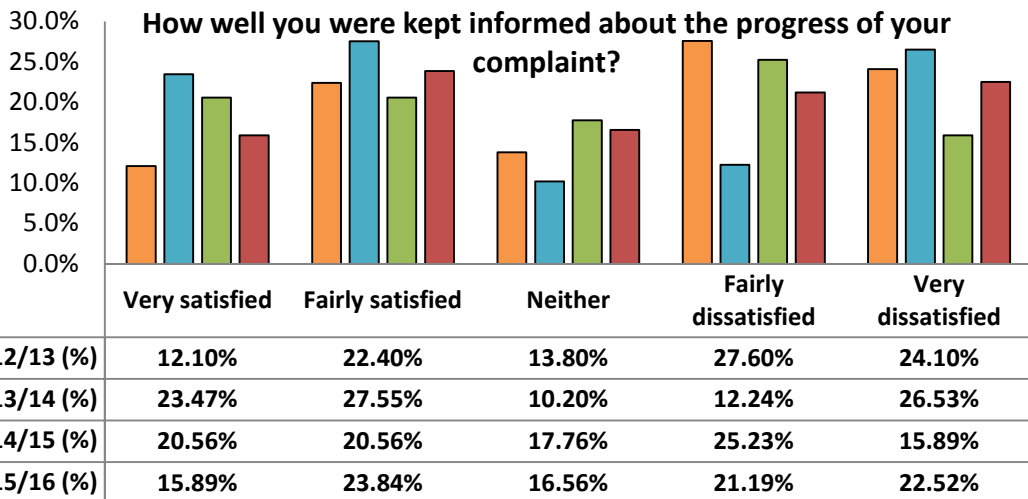
- Overall **satisfaction** down **6%** from 2014/15, but up **5%** from 2012/13
- Overall **dissatisfaction** up **1%** from 2014/15 but down **6%** from 2012/13
- But **neither** also up **6%** from 2014/15, and up **14%** from 2013/14
- **Fairly satisfied** down **7%** from 2014/14



Responses to question - 151

30. How satisfied or dissatisfied are you with each of the following aspects of how your complaint was dealt with?

Annex 1



Kept informed on progress of complaint:

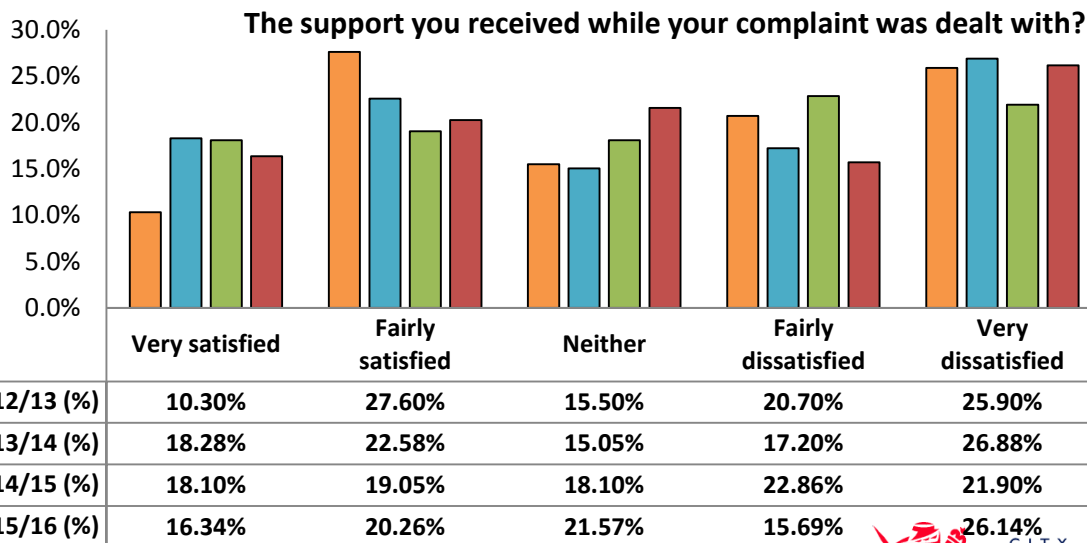
- **Very satisfied** decreased by **5%** from 2014/15, but **fairly satisfied** increased **3%**
- **Fairly dissatisfied** decreased **4%** but **very dissatisfied** increased **7%**
- Overall, **satisfaction down 1%**, **dissatisfaction up 3%**

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Responses to question - 151

Support received during complaint:

- **Very satisfied** decreased **2%** from 2014/15, but **fairly satisfied** increased **1%**
- **Neither** increased **4%**
- **Fairly dissatisfied** down **7%** but **very dissatisfied** up **4%**

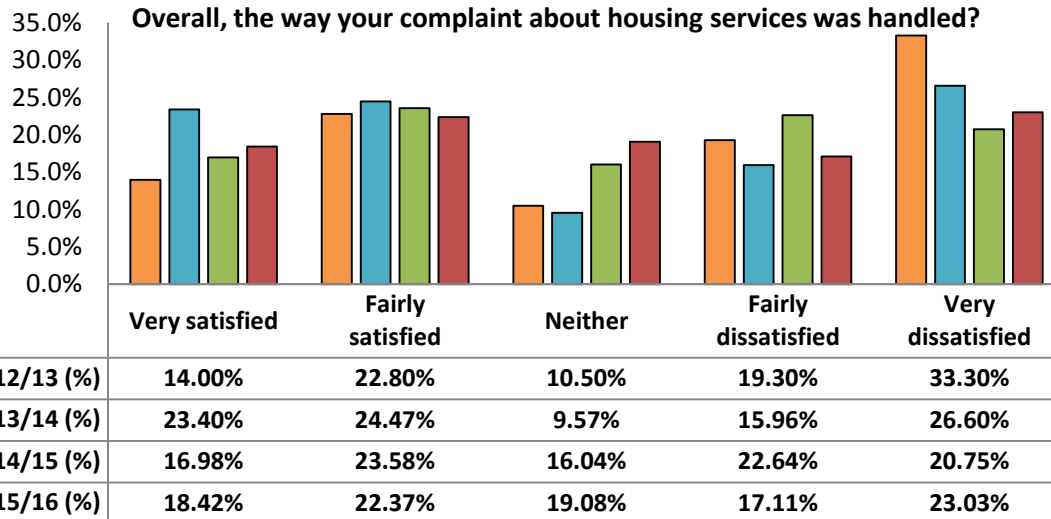


Responses to question - 153

30. How satisfied or dissatisfied are you with each of the following aspects of how your complaint was dealt with?

Annex 1

Overall, the way your complaint about housing services was handled?



Overall, the way complaint was handled:

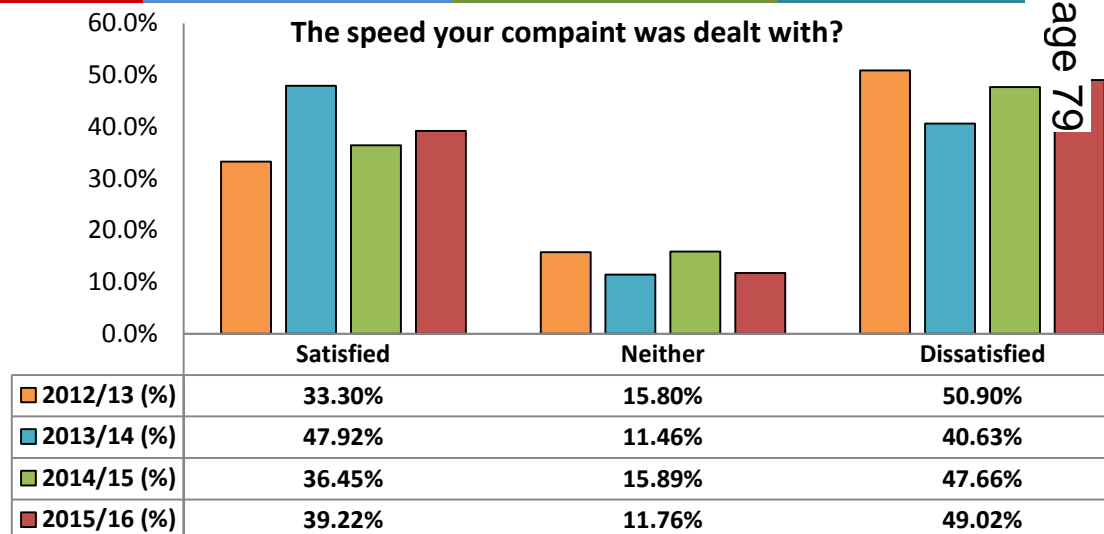
- Overall, **satisfaction up 3%** on 2014/15
- **Neither up 3%**
- **Fairly dissatisfied down 6%** and **very dissatisfied up 2%**
- **Overall, dissatisfaction up 1%**

Responses to question - 152

Speed complaint dealt with:

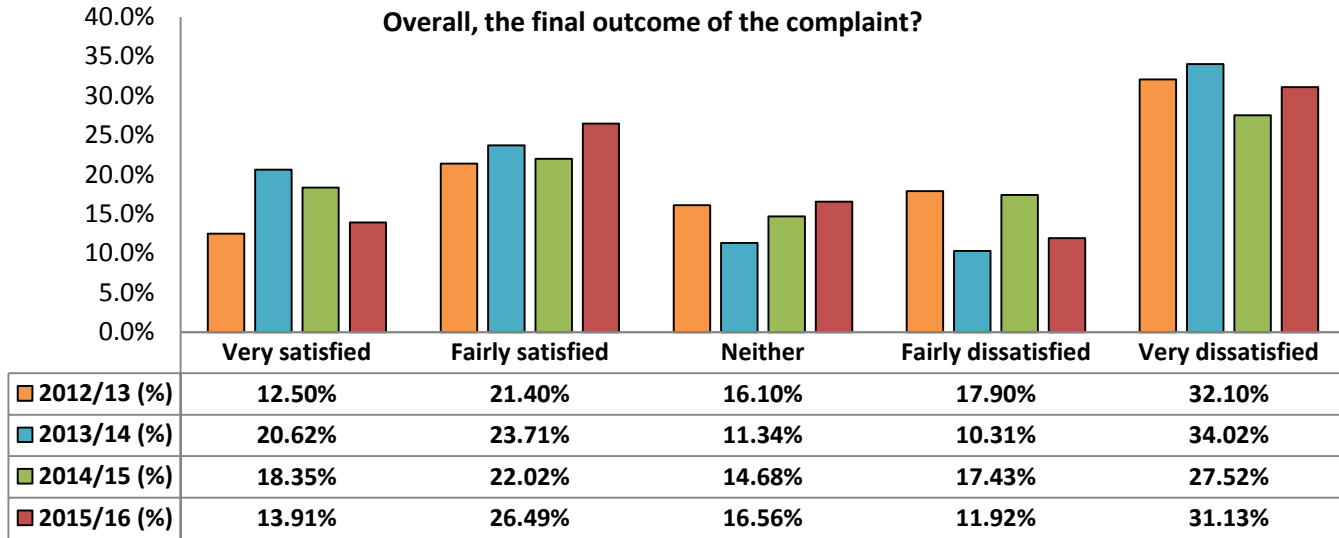
- Results reasonably consistent with 2014/15, but both **satisfied** and **dissatisfied** increasing slightly overall (by **3%** and **1%** respectively)
- This can likely be explained by the **4%** decrease in people choosing **neither**

The speed your complaint was dealt with?



Responses to question - 153

30. How satisfied or dissatisfied are you with each of the following aspects of how your complaint was dealt with?

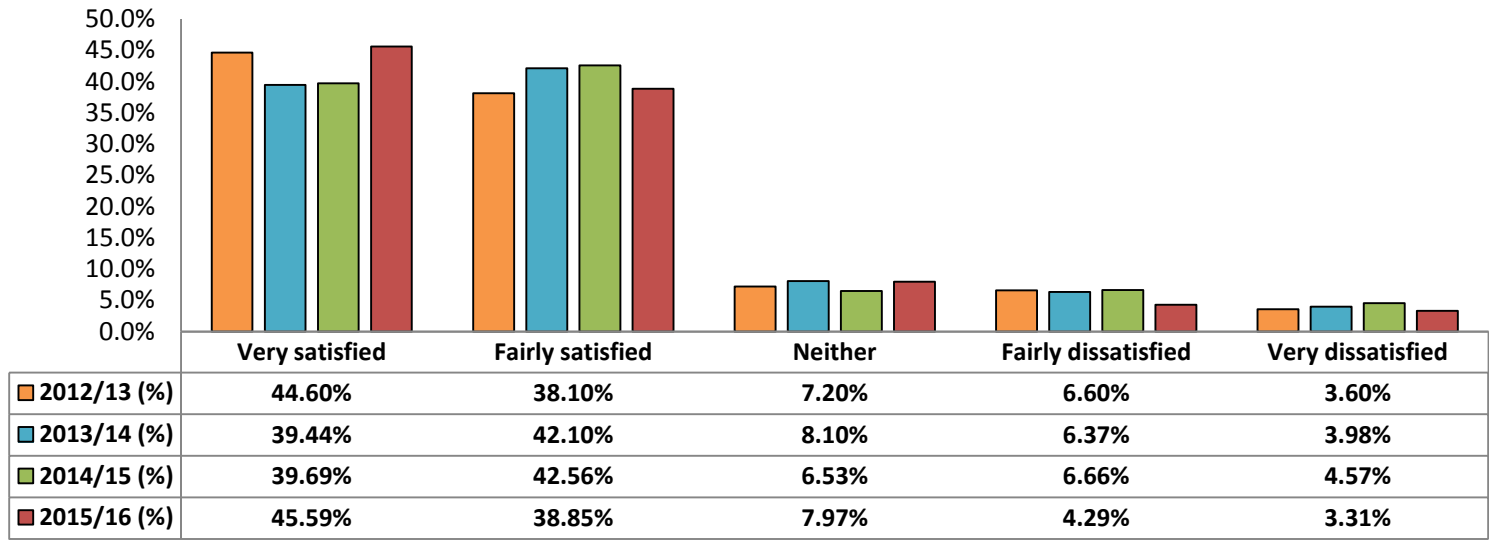


Responses to question - 151

Overall, the final outcome of the complaint:

- **Very satisfied** respondents at **14%**, a decrease of **4%** from 2014/15, and **8%** from 2013/14
- This could be partially explained by the fact that those reporting to be **fairly satisfied** increased **4%**
- Overall, **dissatisfaction** down **2%** but those reporting to be **very dissatisfied** increased **3%**, while those **fairly dissatisfied** decreased **5%**

31. How satisfied or dissatisfied are you that your rent provides value for money?



Responses to question - 816

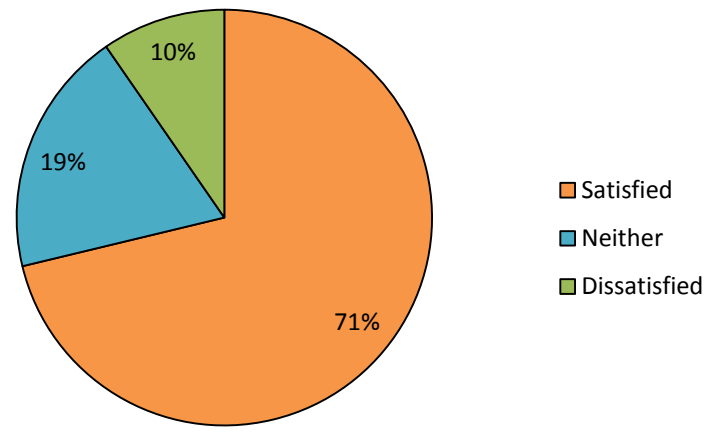
- Overall, **satisfaction** up **2%** and **dissatisfaction** down **3%**
- The percentage of tenants reporting as **very satisfied** has increased by **6%**

32. How satisfied or dissatisfied are you that your service charges provide value for money?

Annex 1

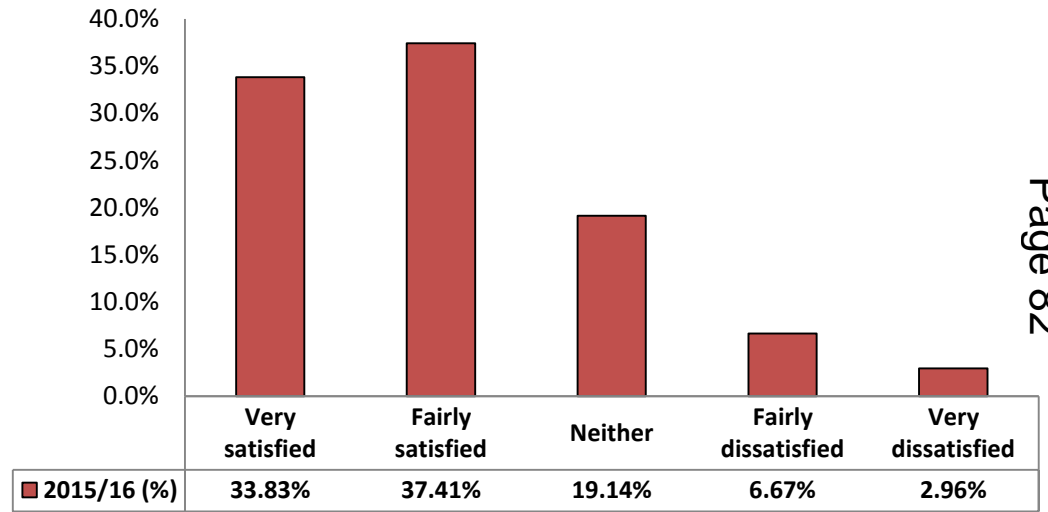


2015/16



Responses to question - 810

2015/16 (%)



Responses to question - 810

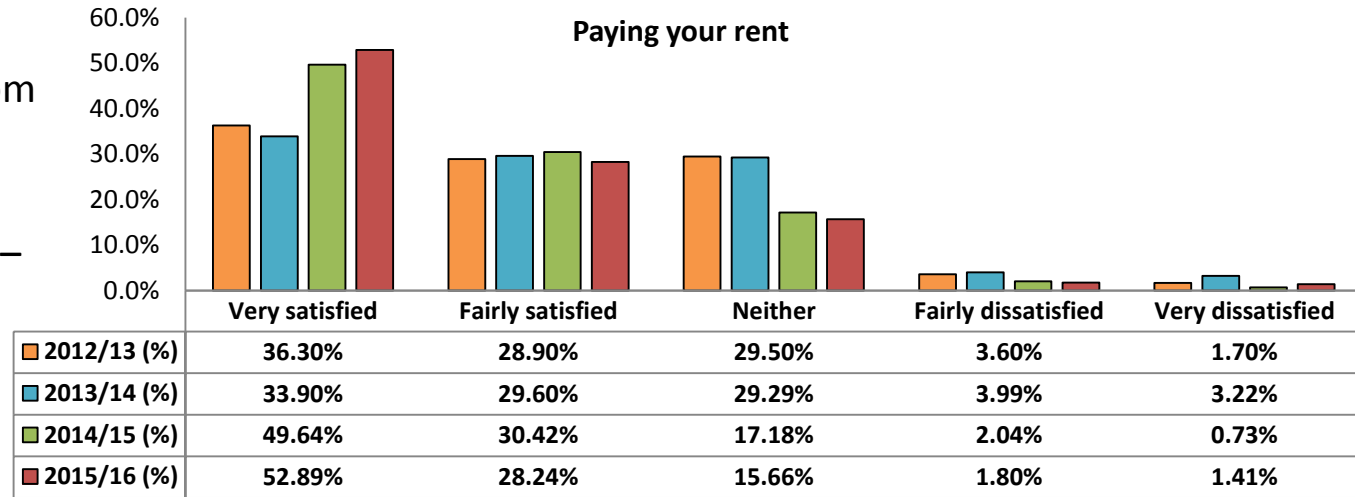
- Possible that this question needs rewording or an explanatory note as tenants may not all understand what is meant by service charge, reflected in the fact that 810 people responded to this question
- For tenants, the service charge is included in rent rather than a separate charge. For leaseholders there is a separate charge

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33. Thinking about your rent and income, how satisfied or dissatisfied are you with the advice and support you receive from your landlord with the following?

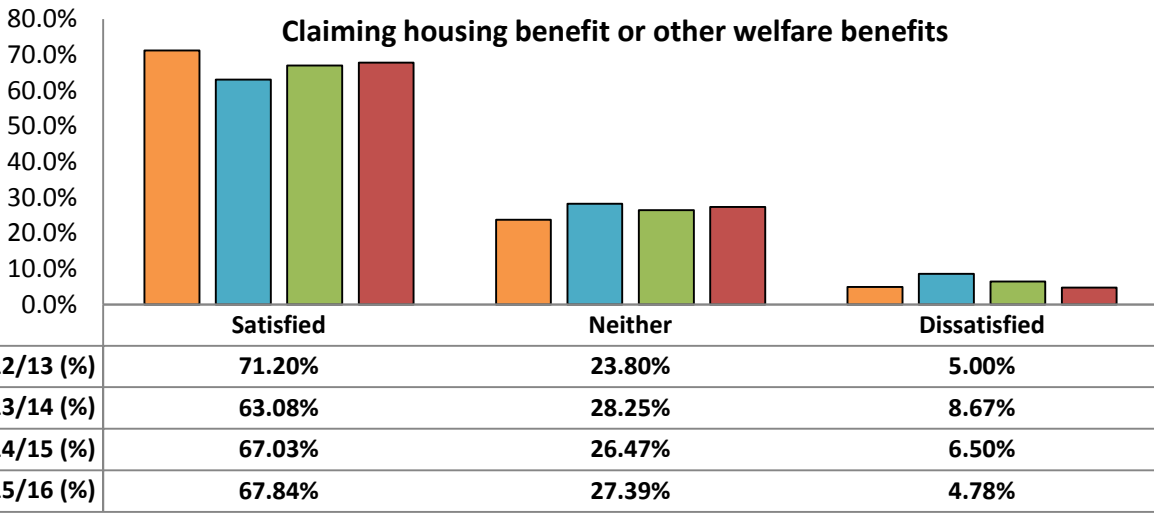
Paying your rent:

- **Very satisfied** up **3%** from 2014/15
- Only very marginal percentage **dissatisfied** – **3%** overall, same as 2014/15



Responses to question - 779

Claiming housing benefit or other welfare benefits

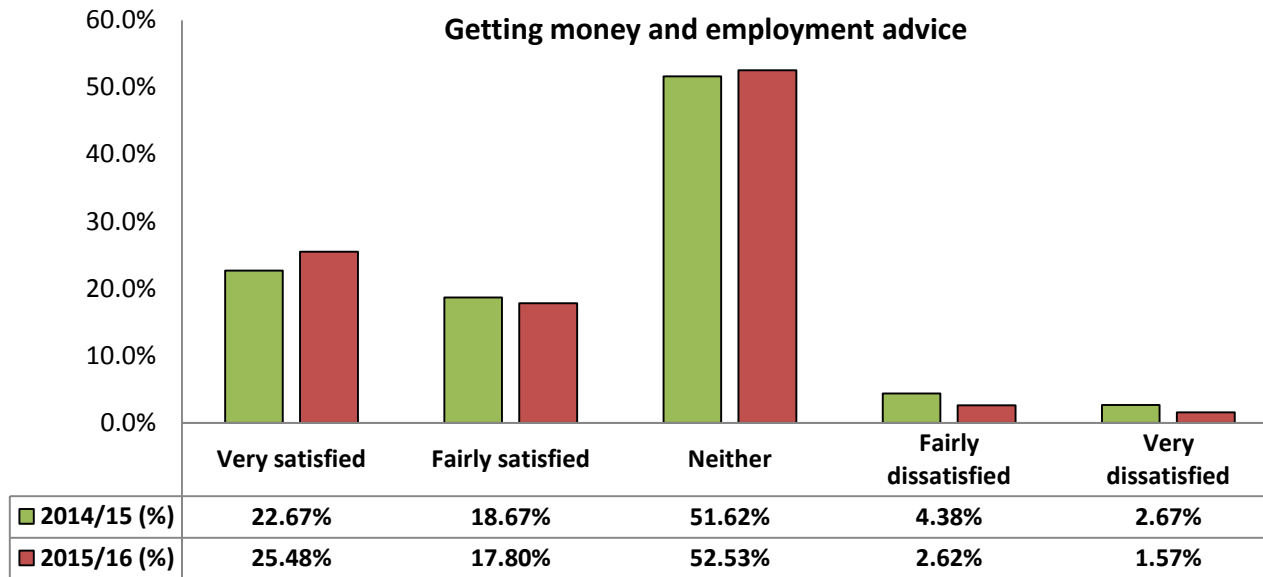


Responses to question - 712

Claiming welfare/other benefits

- Only minor differences from 2014/15, although a **3%** decrease in **satisfaction** from 2012/13
- Overall **dissatisfaction** down **2%** from 2014/15

33. Thinking about your rent and income, how satisfied or dissatisfied are you with the advice and support you receive from your landlord with the following?

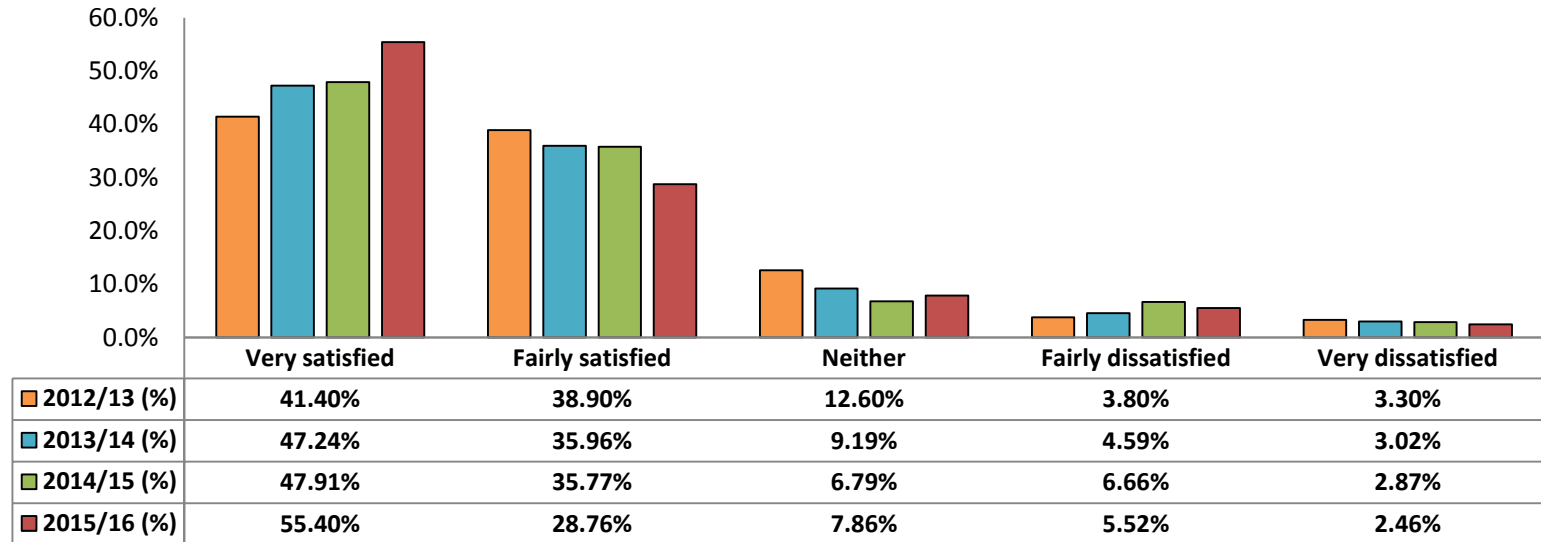


Responses to question - 573

Getting money and employment advice:

- Again, satisfaction levels have remained relatively consistent with 2014/15
- Overall, **satisfaction** levels are up **2%**, and the percentage of people reporting **very satisfied** is up **3%**
- Those reporting to be **dissatisfied** are down **3%** from 2014/15

34. How satisfied or dissatisfied are you that your landlord treats you fairly and with respect?



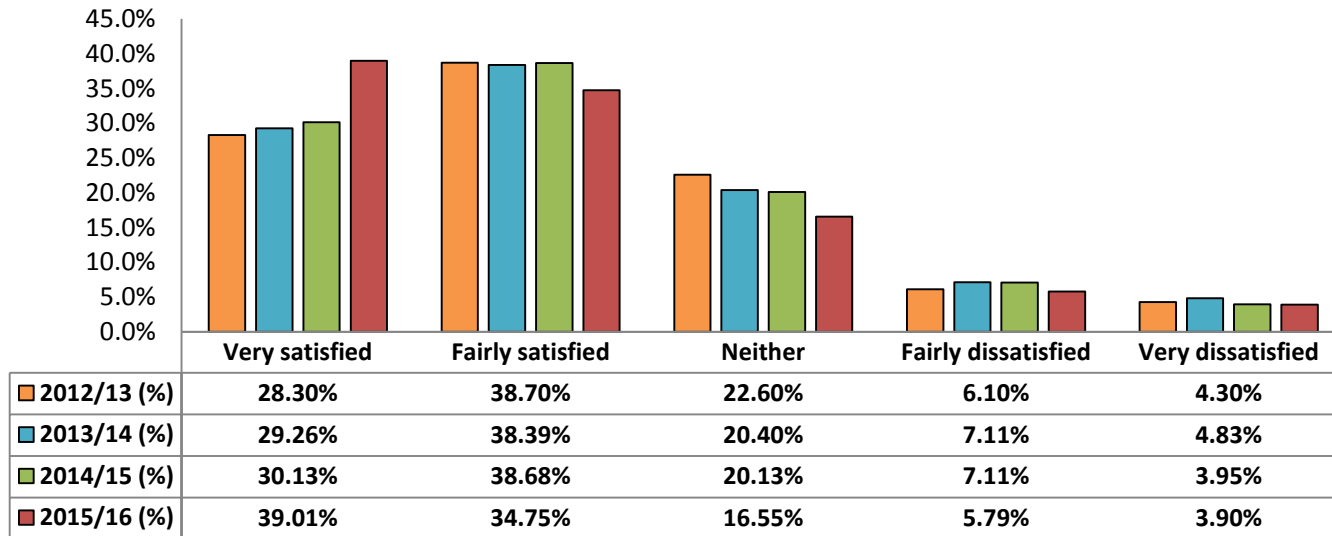
Responses to question - 852

- Those **very satisfied** are up **7%** from 2014/15, and up **14%** from 2012/13
- Meanwhile, those **fairly satisfied** down **7%**
- Overall **dissatisfaction** down **2%**

Your Say

Questions 35-44

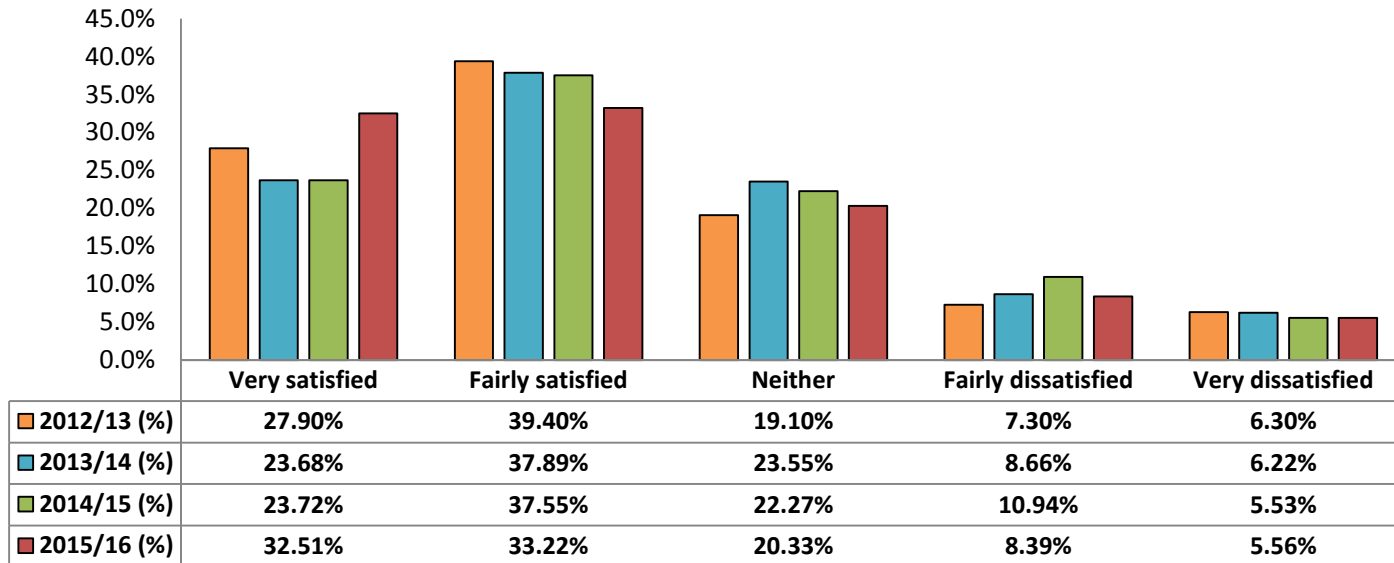
35. How satisfied or dissatisfied are you that your landlord gives you the opportunity to make your views known?



Responses to question - 846

- **Very satisfied** up **9%** from 2013/14 and up **11%** from 2012/13. Overall, **satisfaction** up **5%** from 2014/15
- **Neither** responses down **3%**
- Overall, **dissatisfaction** down **1%**

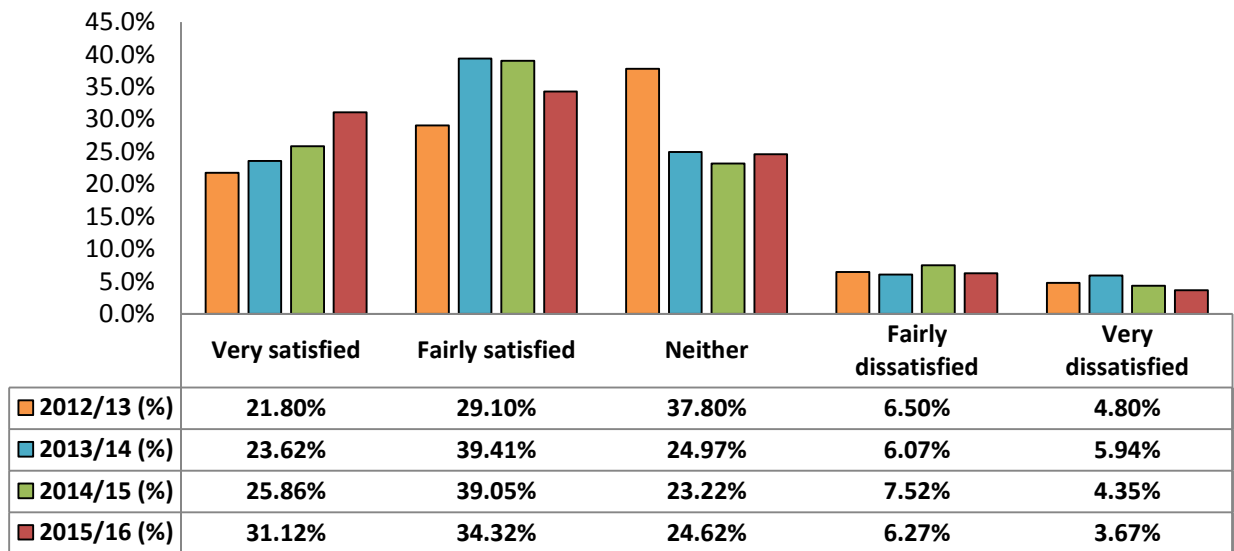
36. How satisfied or dissatisfied are you that your landlord listens to your views and acts on them?



Responses to question - 846

- **Very satisfied up 9%**, while **fairly satisfied down 5%**
- Overall, **dissatisfaction down 2%**

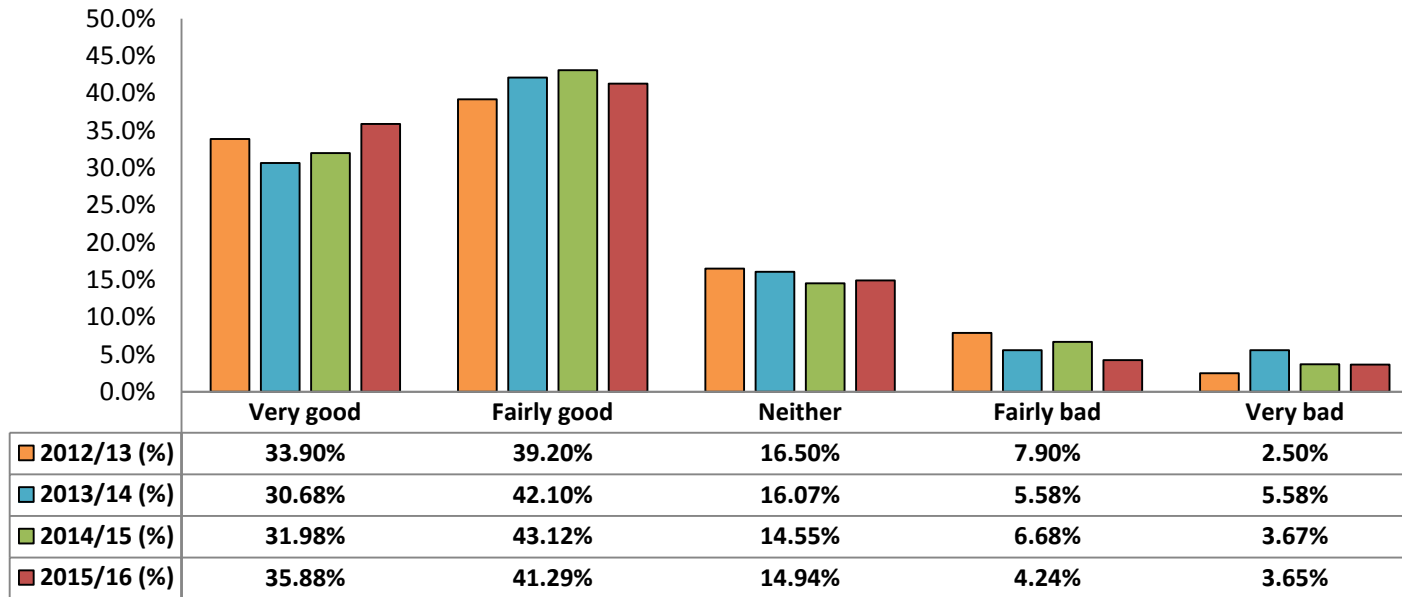
37. How satisfied or dissatisfied are you that your landlord gives you the chance to have a say in how your local area is maintained and looked after?



Responses to question - 845

- **5% swing from fairly satisfied to very satisfied**
- Overall, **dissatisfaction decreased by 2%**

38. How good or bad do you feel your landlord is at keeping you informed about things that might affect you as a resident?



Responses to question - 850

- **4%** increase in people responding **very good**, and overall **good** answers increased **2%** from 2014/15
- Overall, the percentage of people answering **bad** decreased **2%** from 2014/15

Net Promoter Score



The Net Promoter Score (NPS) represents the net percentage of tenants who are promoters of CYC's Housing Service. It is derived from the results of question 39 – *on a scale of 0-10 how likely would you be to recommend your social housing provider to family and friends?*

Tenants fall into one of three categories:

- Promoters (score 9 -10)
- Passives (score 7-8)
- Detractors (score 0-6)



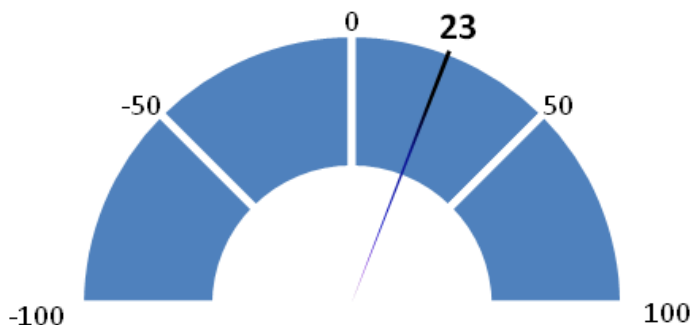
An NPS can range between -100 and 100, therefore a positive number means that the number of promoters outweighs the number of detractors

39. How likely would you be to recommend your social housing provider to family and friends?

Annex 1



Tenant Satisfaction Survey 2016 Net Promoter Score



Family Category	Net Promoter Score
Couple pensioners	43
Couple other	42
Couple with non-dependants	36
Single pensioner	32
Single with non-dependants	30
Couple with dependants	25
Single working age	21
Single with dependants	15
Single other	0
Couple working age	-13
Unknown	15

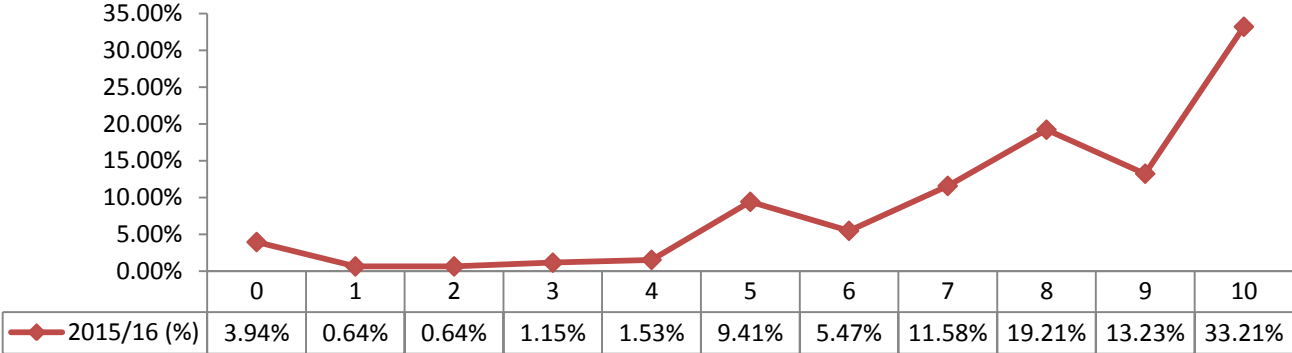
Tenancy Patch	Net Promoter Score
Tees Valley and Villages	60
Nunnery, Cle'Thorpe, Lucas, R'Tree	28
B'farm, M'Caster, D'Worth, Arran, Pottery	28
Tang Hall South	27
Kingsway West	26
Foxwood and Dringhouses	24
Navigation, Walmgate, Fulford	24
Lindsey/Carr	20
Clifton	19
Tang Hall North	16
Groves, C'Bridge St, H'Gate, Leeman Rd	10
Chapelfields and Cornlands	8

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39. How likely would you be to recommend your social housing provider to family and friends?

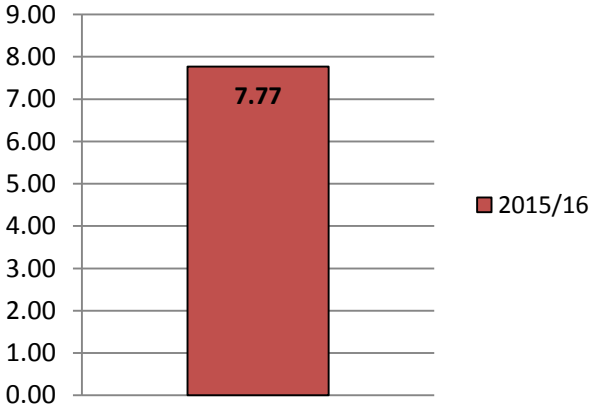


2015/16 (%)



Responses to question - 786

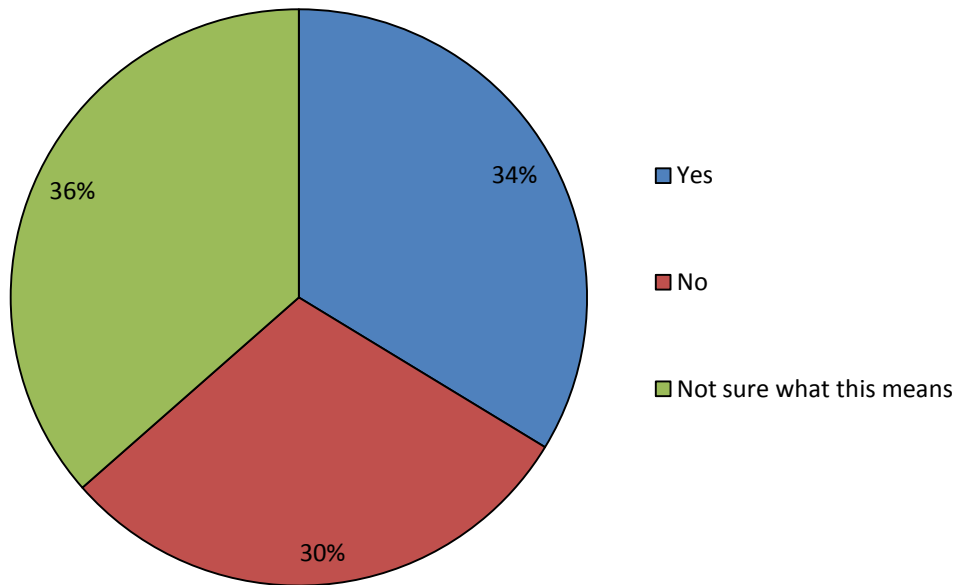
Average Score



- Scale of 0-10 (0 = not at all likely, 10 = extremely likely)
- Average score of 7.7
- 33% scored 10/10
- 83% rated it 6-10

41. Are you aware that your landlord has a published set of service standards?

2015/16



Responses to question - 828

- Almost evenly split, but a slight majority answered **not sure what this means**, at **36%**

43. Do you have any suggestions to improve the service your landlord provides?

Annex 1

Theme	Occurrences
Provide more support	5
Staff and communication/contact	72
Repairs and maintenance, home improvement	39
ASB, dog fouling, litter	13
Parking, roads and pavements, street lighting	15
No comments, positive feedback	12

“More people manning the phone in repairs”

“Yearly interview with estate managers to discuss any concerns? (Suggestion)”

“Answer phones faster!”

“It's all pretty great :)”

“Litter is a big problem since regular street cleaning has stopped...”

“Perhaps more site visits to view general tidiness of surrounding areas”

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44. Is there anything else you would like to say about your home or the services your landlord provides?

Annex 1

Theme	Total
Repairs, maintenance, home improvement	60
ASB	26
Positive	33
Communication and support	36
VFM/property not meeting needs	13
Parking, roads and pavements, street lighting	17
Support for vulnerable people	7

“Currently very happy in my flat. It is just right for my needs”

“Yes keep up the good work, but also needs more contact and face to face information”

“General updates to be received without having to call council every week or two. Especially with housing repairs”

“We are very appreciative of our home and the services”

“Parking our own car in our road is a major problem”

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Tenant Satisfaction Survey: Resources ^{Annex 1}

- Full presentation of results
- TSS spreadsheet
 - Graphs and raw data
 - Further analysis of answers e.g. By demographic, tenancy patch
- List of addresses of tenants who agreed to be contacted
- List of tenants who would be interested in computer skills sessions (who also agreed to be contacted)
- Full list of free text comments (Q 43 and 44)
- KPI machine
- Housemark – national benchmarking/peer group comparisons

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Age Band	Count (total tenant population)	% (total pop)	Count (respondents to survey)	% (respondents to survey)
16-24	464	6%	15	2%
25-44	2525	33%	148	18%
45-64	2633	35%	237	29%
65+	1939	26%	340	42%
Prefer not to say	N/A	N/A	70	9%
Total	7561		810	

Gender	Count (total tenant population)	% (total pop)	Count (respondents to survey)	% (respondents to survey)
Female	4844	64%	479	58%
Male	2693	36%	342	41%
Prefer not to say	N/A	N/A	6	1%
Total	7537		827	

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Decision Session - Executive Member for Housing and Safer Neighbourhoods

21 March 2016

Report of the Assistant Director – Housing & Community Safety

Amendments to the Private Sector Assistance Policy – the Introduction of an Energy Repayment Loan**Purpose of the Report**

1. To inform the Executive Member that a new regional loan product has been developed by the Regional Homes and Loans Service aimed at alleviating fuel poverty within the city and agree amendments to the Private Sector Assistance Policy to ensure York residents are able to access the new product.

Recommendations:

2. The Executive Member for Housing and Safer Neighbourhoods is asked to:
 - a) note the development of the loan product to tackle fuel poverty
 - b) agree Option 1 to amend to the Private Sector Assistance Policy and introduce a new Energy Repayment Loan product.

Reason: The new evidence base from the Building Research Establishment found that, although fuel poverty levels in the City were generally below the national and regional average, there were certain Wards which were found to be higher.

Background Information

3. Since 2007 the Council and 21 other local councils, have used the Regional Homes and Loans Service (HLS) based with Sheffield City Council to deliver a range of loans products, in particular the loan called the Home Appreciation Loan (HAL). The purpose of these loans was to provide an affordable way for financially vulnerable home owners living in non-decent properties to undertake necessary repairs.

4. The intention was, and still is, to enable this fund to be recycled as loans are redeemed. Although no new funding has been received from Government since 2010, the value of loans redeemed over the years has built up to enable further small loans to be advanced across the Region.
5. It is proposed to recycle funds from redeemed HALs (over £7m worth of loans has been provided to date and over time will become available) and other loan products to help tackle Excess Cold and Fuel Poverty across the Yorkshire and Humber Region. Excess cold is one of the most common reasons for failure of the Decency Standard, and contributes most significantly to ill health and costly fuel bills, particularly for the most vulnerable.
6. The affordable Energy Repayment Loan (ERL), will be available across the region from the 1st April 2016. It has been developed to complement and supplement other energy efficiency funds for example the Energy Company Obligation (ECO) available through the Better Homes York scheme.

Energy Repayment Loans (ERL)

7. The ERL is designed to be a loan of last resort, where other forms of finance are not viable. It is specifically designed to help address excess cold and fuel poverty across the City.
8. In order for the Council to carry out this function, we will need to delegate our powers to Sheffield to award the grant in the same way that we have with HALs.
9. Full details of the loan criteria are outlined in the Full Private Sector Assistance Policy (Appendix A). In brief an ERL is an interest free monthly repayment loan which will operate with a term of between 1 and 5 years. The loan limits will normally be between £300 and £3000.
10. Where the Council is not satisfied, based on its assessment, that an applicant will be able to make the repayments required under an ERL then a Home Appreciation Loan may be offered if the works cost more than £1000. This loan requires no repayments and is normally redeemed when the property is sold, disposed of, or otherwise refinanced.
11. Loans from the Regional monies will be secured as a Legal Charge in Sheffield City Council's name and administered by the Homes and Loans Service on behalf of the local authorities in the region. Where any money is provided by York it will still be administered by the Homes and Loans Service but registered in City of York Council's name.

Loan Repayment

12. Each loan is based on regular affordable monthly repayments managed by the Homes and Loans service. Repayments will normally be by means of a Direct Debit. An annual statement of account is sent to the client on the drawdown of the anniversary of their outstanding loan.

Set Up Charges

13. The loan will be interest free, therefore ensuring maximum affordability and Sharia¹ compliance. However, there are set up charges both for
 - a) the Homes and Loans Service to administer the scheme
 - b) The Council to provide technical and case worker support

Homes and Loans Service

14. A set up charge of £50 per case will be charged to partially cover the loan administration set up costs. In addition, the Applicant will be required to meet the costs of registering a legal charge (Currently £20 if the property is registered with the Land Registry) which will be added to the set up charge.
15. In certain cases additional charges may be incurred which will be added to the set up charge, although these are comparatively rare:-
 - Cost of seeking approval to register a charge from an existing lender.
 - Cost of registering a property for the first time with the Land Registry.

Council Service

16. In line with other forms of assistance offered by the Council we intend to recover the cost of providing case worker support (cost of interviewing the applicant) and technical support (signing of the work that it satisfactory to release payment). The level of fees will be based on the current Home Appreciation Loan of 12%. Unlike the Homes and Loan Service set up charges these will not be included in the loan but recovered from the capital fund.

¹ Sharia Compliance has been determined by Sheffield City Council's Homes and Loans Service.

Default on Loan

17. Information from other similar loan providers would indicate the likelihood of default is very low. However, in the event of a default on loan repayments, the circumstances of each case will be dealt with individually as to the remedial action required. It will be for the Regional Homes and Loans Manager to determine such action having regard to the financial circumstances of the client and their repayment history to date. Full details regarding what action is proposed is in Appendix B

Consultation

18. Officers from York have been part of the collaborative working group developing the loan. The new loan has been presented to the Regional Private Sector group which is formed from a partnership of 21 councils. All are seeking to amend their policy to adopt the new loan so that they can help their residents.

Options

19. There are two options being put forward:
- Option 1- To introduce amend the Private Sector Assistance Policy and introduce a new Energy Repayment Loan
 - Option 2 - Not to introduce the new repayment loan

Analysis

20. **Option 1** - By introducing the Energy Repayment loan product it will provide a new tool for the council to support homeowners to tackle fuel poverty and also enable the residents of the city to access recycled regional loans monies currently estimated to be £23k per local authority. If each loan is an average of £1000 and recovered over a 36 month repayment period then over 60 loans over a 5 year period could be issued. If additional money is provided by the council using the recycled grants and loans pot then more loans could be offered.
21. **Option 2** - Without access to this loan product we will not have a specific tool to tackle fuel poverty. Also any recycled loan monies will be redirected away from York and used by residents in other councils across the region.

Council Plan

22. Introduction of this new loan product will support and contribute towards a number of the Administration's council key priorities:
- A prosperous city for all
 - A focus on frontline services
 - A council that listens to residents

Implications

23. The implications arising directly from this report are:
- **Financial** – Introduction of ERL will ensure that York is able to access recycled regional monies to help homeowners install energy efficiency measures to make their homes feel warmer and reduce their fuel bills.
 - **Procurement** – None
 - **Human Resources** – Currently we are not proposing any additional resources as the Home Energy Project Manager and the current technical officers will deliver the scheme. However if the number of loans per year exceed 12 then additional resources will need to be made available. These would be funded from the fee income.
 - **Equalities Implications** – Attached is the Community Impact Assessment (Appendix C)
 - **Legal Implications** –. In accordance with the Local Government Act 2000 and the Local Authorities (Arrangements for the Discharge of Functions) (England) Regulations 2012, the discharge of the loan function relating to the Energy Repayment Loans scheme may be delegated to another local authority. The power to make arrangements under the Regulations rests with the Leader, or if he so directs, the Executive, or a Member of the Executive.

Risk Management

24. This amendment enables the Council to introduce financial assistance in line with the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. We have, in line with the order, considered where we should focus our efforts and have introduced a policy initiative that is best suited to the circumstances.

Contact Details

Authors:	Chief Officer Responsible for the report:		
Ruth Abbott Housing Standards and Adaptations Manager 554092	Steve Waddington Assistant Director - Housing & Community Safety.		
	Report Approved	Yes	Date 9 March 2016
Wards Affected: <i>All</i>			
For further information please contact the authors of the report			

Specialist Implications Officers:

Legal: Glen McCusker, Solicitor, Tel 01904 551048

Background Papers

None

Appendices

Appendix A Proposed Private Sector Assistance Policy
 Appendix B Default charge mechanism
 Appendix C Community Impact Assessment

Abbreviations used in report:

ECO Energy Company Obligation
 ERL Energy Repayment Loan
 HAL Home Appreciation Loan
 HLS Homes and Loans Service

**PROPOSED
POLICY****City of York Council Assistance Policy
For the Private Housing Sector**

Housing Grants, Construction & Regeneration Act 1996
The Regulatory Reform (Housing Assistance)
(England & Wales) Order 2002

Effective from	1st April 2016
To be reviewed at the latest by	31st March 2019

Introduction

The Council's view is that it is primarily the responsibility of homeowners to maintain their own property but accepts some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in safe and good repair. This policy reflects this safety net approach and will develop future policies to provide advice and information to help homeowners arrange their own financial packages to maintain their homes.

In particular it focuses on:

- Providing a range of adaptations to meet individual residents needs to enable them to live safely and independently at home
- Maximising the housing stock to enable long term empty homes is brought back in to use
- Improving the energy efficiency of properties and ensuring the maximum use of the private sector housing stock.

The following types of grants, loans & assistance are available subject to the eligibility criteria and conditions. The Housing Standards and Adaptations Manager will consider exceptional circumstances outside the scope of the policy.

Help for residents requiring adaptations

There are four types of assistance which the council can offer:

- 1) The Disabled Facilities Grant – a mandatory grant to help residents live safely and independently.
- 2) The Discretionary Adaptation Loan to help with the cost of work when it exceeds the maximum disabled facilities grant.
- 3) The Discretionary Adaptations Grant to enable relocation when it is more cost effective.
- 4) Minor adaptations – to enable the installation of simple adaptations which cost less than £1000.00.

Disabled Facilities Grant

Purpose of the grant

The grant is to help people who have a disability adapt their home to make it easier for them to continue to live there or maintain their independence. The government sets out what the grant can be used for and a maximum amount that can be paid – this is called the mandatory grant. City of York council will in addition pay a discretionary amount for the reasons set out below.

Who is eligible for a grant?

The disabled person must be registered as disabled with the Council or meet the criteria for registration if they applied.

The applicant must be either an owner or private tenant. Owners or tenants of houseboats & park homes are included.

What work will the grant cover?

A recommendation is required from an occupational therapist employed by the Council that the work is necessary & appropriate. The work needs to meet one or more of the following mandatory purposes. : -

- Facilitating access to and from the dwelling or building by the disabled occupant
- Making the dwelling or building safe for the disabled occupant
- Access to the principal family room by the disabled occupant
- Access to or providing a bedroom for the disabled occupant
- Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the occupant of such a facility

- Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the occupant of such a facility
- Facilitating the preparation and cooking of food by the disabled person
- Improving or providing a heating system for the disabled person
- Facilitating the use of power, light or heat by the disabled person by altering same or providing additional means of control
- Facilitating access & movement around the dwelling to enable the disabled person to provide care for someone.
- Access to gardens – see annex 1

An application is normally approved if it is considered reasonable & practicable to carry out the relevant works having regard to the age & condition of the dwelling, building, houseboat or park home.

How much grant will be given?

Normally the disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the work.

Where the grant is for eligible work for a disabled or the disabled person is on one of the qualifying benefits then the applicant will be pass ported through the means testing

The maximum mandatory grant is £30000

Other Conditions

Repayment of grant:

Property Charges will apply to all grant works that exceed £5000 (excluding any agency or professional fees)

The following exceptions will apply:

- External and internal lifts and through floor lifts.
- Permanent ramps within the existing footprint of the property
- Where a low level wheelchair accessible kitchen has been installed.
- Where adapted bathing or toileting facilities have been provided within the existing footprint of the property.

Where multiple works have been carried out on one application and the works exceed £5,000 excluding any of the above named items then a charge shall be made.

The charges will last for **ten years** from the certified date of the grant.

Multi application for DFGs

Where a client has several Disabled Facilities Grants successively, each, if over £5000, will have its own land charge applied to it.

It is a condition of grant that if an owner (also being the recipient of the grant) to which the application relates, disposes of the property (whether by sale, assignment, transfer or otherwise) then they shall repay to the Council on demand the amount of grant, over and above £5,000, that has been paid, subject to a maximum repayment of £10,000.

In addition, the normal conditions prescribed under the Housing Grants, Construction & Regeneration Act 1996 that relate to Disabled Facilities Grants will remain.

In the event of a breach of a condition, the owner for the time being of the dwelling shall on demand repay to the Council the amount of the grant.

Discretionary Adaptation Loan

Who is eligible for a loan?

A disabled person who is has been awarded a mandatory Disabled Facility Grant but there is shortfall between the cost of the eligible work and the mandatory maximum grant of £30,000.00

How much loan will be given?

Normally the maximum amount of loan is £10,000.00. Unless the applicant is able to demonstrate that they can not access a commercial loan or a Home Appreciation Loan.

Other Conditions

Repayment of loan-It is a condition of loan that if an owner (also being the recipient of the grant) to which the application relates, disposes of the property (whether by sale, assignment, transfer or otherwise) then they shall repay to the Council on demand the amount of loan that has been paid. In exceptional circumstances where the client has successive loans each, will have its own land charge applied to it.

Discretionary Adaptations Grant

Discretionary help may also be available for the following purposes: -

- For assisted purchase of a more appropriate property subject to the cost effectiveness of the scheme and means test of the applicant.
- For relocation expenses up to maximum of £5,000 if a more suitable property is available.
- To provide a range of adaptations up to a maximum of £15,000 which have been identified as being reasonable and practicable for young people who are supported by the FIRST programme

There is a limited budget each year for this assistance and each case will be considered on an individual basis.

Repayment of grant:

Property Charges will apply to all grant works that exceed £5000 (excluding any agency or professional fees or relocation expenses)

The following exceptions will apply:

- External and internal lifts and through floor lifts.
- Permanent ramps within the existing footprint of the property
- Where a low level wheelchair accessible kitchen has been installed.
- Where adapted bathing or toileting facilities have been provided within the existing footprint of the property.

Where multiple works have been carried out on one application and the works exceed £5,000 excluding any of the above named items then a charge shall be made.

The charges will last for **ten years** from the certified date of the grant

Minor Adaptations

Who is eligible for help?

The disabled person must be registered as disabled with Council or meet the criteria for registration if they applied.

The applicant must be either an owner or private tenant.

What work is covered?

Minor adaptations are simple adaptations that cost less than £1000.00 and the council arranges for their installation following an assessment and recommendation that it meets the disabled persons needs by an Occupational Therapist employed by the Council or the or the Acute Trusts.

Types of work typically fitted include:

- Grab rails
- Hand rails
- Bannister rails
- Door entry systems
- Alterations to steps
- Widening of a door or path

Where there are multiple adaptations which exceed the £1000.00 these items will be considered as part of Disabled Facilities Grant not individually.

Other Conditions

The residents will be advised that following the installation of the adaptation that they will be responsible for the maintenance and repair of any minor adaptation.

Help for homeowners to maintain their homes

There are two types of assistance which the council can offer:

- The Home Safety Loan
- Energy Repayment Loans
- The Home Appreciation Loan

Home Safety Loan

Purpose of the loan

The Home Safety loan is paid for items of disrepair and urgent works affecting the occupants' health or safety.

Who is eligible for a loan?

To qualify for assistance an applicant must normally: -

- a) Be aged 18 or over
- b) Be an owner of the home
- c) Have a power or duty to carry out the works
- d) Be either 70 or over, disabled, or have a child under 5 (disabled child 16 or under) living with them **and** be in receipt of one of the qualifying benefits:

- Income Support
- Guaranteed Pension Credit
- Income Based Job Seekers Allowance
- Local Council Tax Support
- Working Tax Credit
- Child Tax Credit (if your household income is less than £15,460 per yr)*

* Or where the applicant earns more than the £15460 but less than 20K and is able to demonstrate that they can not access a commercial loan.

- e) Have lived in the property for 12 months prior to making the application.

What work will the loan cover?

The purpose for which a Home Safety Loan may be approved is to help the applicant to remove a Category 1 hazard, arising from defects in the dwelling.

The Council may only approve a Home Safety Loan where it is satisfied that no other more specific or appropriate assistance is reasonably available. The types of work which normally can be loan aided include:

- Roof repairs
- Repair/replacement of doors & windows

- Defective electrical wiring
- Defective plumbing including lead pipe work
- Repair/replacement of gutters, down pipes etc
- Defective stairs/floors
- Remedying dampness
- Repairs to drains
- Repairs to dangerous boundary walls
- Structural faults (if not covered through insurance)
- Preliminary fees essential to arranging a loan to carry out repairs or fees charged by a Regional loans Service
- Security measures – where the work is recommended by the Safer York Partnership

The Council will provide a schedule of work which will be eligible for the loan

Where the Council is considering an application for a Home Safety Loan and has identified a Category 1 Hazard and is satisfied that the most satisfactory course of action is to undertake works, these works will need to be carried out before any other works to remove a Category 2 Hazard or to meet the decent homes standard.

How much loan will be given?

The maximum interest free loan will normally be £2000.00 and is restricted to one application within ten years. Any grant or loans paid under previous policies from the 1st April 2003 will be taken into account when determining eligibility to reapply.

Where the work exceeds more than £2000.00 then the applicant will be offered the Home appreciation loan.

There is a limited budget each year for this assistance and enquiries will be dealt with in date order in a waiting list system.

Other Conditions

Repayment of loan-It is a condition of loan that if an owner (also being the recipient of the grant) to which the application relates, disposes of the property (whether by sale, assignment, transfer or otherwise) then they shall repay to the Council on demand the amount of loan that has been paid. In exceptional circumstances where the client has successive loans each, will have its own land charge applied to it.

Energy Repayment Loan

Purpose of the loan

An Energy Repayment loan is an interest free loan aimed at addressing excess cold and fuel poverty.

Who is eligible for a loan?

To qualify for assistance an applicant must normally:-

- a) Be aged 18 or over
- b) Be a home owner a term of year's absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others **and**
- c) be either 60 or over, disabled, or have a child under 16 living with them or 26 weeks pregnant and be on one of the following qualifying benefit

THIS IS A LIST OF QUALIFYING BENEFITS	
For people over 60, or at least 26 weeks pregnant, or with children under 16:- and at least one of the following: -	For anybody else
<ul style="list-style-type: none"> • Auto qualify - Income Support • Auto qualify - Guaranteed Pension Credit • Auto qualify - Income Based Job Seekers Allowance (over 60s only) • Local Council Tax Support • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than £15,460 per year) • Child Tax Credit (if your household income is less than £15,460 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support) 	<ul style="list-style-type: none"> • Auto qualify - Income Support • Local Council Tax Support • Housing Benefit (including disability element) • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than £15,050 per year) • Child Tax Credit (if your household income is less than £15,050 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support)

And unable to access commercial loans but are satisfied that the applicant, based on its assessment, will be able to make the loan repayments, under the ERL.

Determination of ability to repay, the offer of a loan and the repayment term requires the completion of a month based budget planner by the client, supported by evidence of income and key expenditure over the last three months.

Evidence of adverse credit rating, County Court judgments etc will also be checked and taken into account.

Normally, the required monthly repayment amount will be 25% of the disposable income a client has left after payment of all necessary expenditure and living expenses.

What work will the loan cover?

The loan will operate as a monthly repayment loan, with a term of from 1 to 5 years. The loan limits will normally be from £300 to £3000.

Energy efficiency works such as central heating boilers, replacement radiators provided through the Better Homes York Scheme

Home Appreciation Loan

Purpose of the loan

A Home Appreciation Loan (HAL) is an equity release loan to assist vulnerable homeowners in bringing their homes up to health and safety standards and decency standards or to assist with adapting the property.

Who is eligible for a loan?

To qualify for assistance an applicant must normally:-

- a) Be aged 18 or over
- b) Be a home owner **and**
- c) be either 60 or over, disabled, or have a child under 16 living with them or 26 weeks pregnant and be on one of the following qualifying benefit

THIS IS A LIST OF QUALIFYING BENEFITS	
For people over 60, or at least 26 weeks pregnant, or with children under 16:- and at least one of the following: -	For anybody else
<ul style="list-style-type: none"> • Auto qualify - Income Support • Auto qualify - Guaranteed Pension Credit • Auto qualify - Income Based Job Seekers Allowance (over 60s only) 	<ul style="list-style-type: none"> • Auto qualify - Income Support • Local Council Tax Support • Housing Benefit (including disability element) • Attendance Allowance • Disability Living Allowance

<ul style="list-style-type: none"> • Local Council Tax Support • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than £15,460 per year) • Child Tax Credit (if your household income is less than £15,460 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support) 	<ul style="list-style-type: none"> • Working Tax Credit (if including a disability element and household income is less than £15,050 per year) • Child Tax Credit (if your household income is less than £15,050 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support)
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And unable to access commercial loans

What work will the loan cover?

- The HAL can only be used to cover works that have been specified and agreed on the schedule of works provided by the local authority. The types of which work which will be considered:
- To meet the health and safety and decency standards – examples are rewiring, roof repairs and window replacements
- Energy efficiency works such as central heating boilers, replacement radiators
- Works to meet the decency standards such as replacing the kitchen or bathroom including tiling to these rooms if required. The amount will not normally restrict for kitchen bathroom however only reasonable costs of these items will be considered to include a reasonable quality of fixture and fittings, the local authority to determine the reasonable amount. Kitchen appliances such as cookers, washers fridge freezers etc are not covered by the loan scheme.
- To cover the costs of any shortfall on mandatory disabled facilities grants that have been agreed by local authorities including any client's contribution which is more than £1000.00.
- Any disabled adaptations that a client may have to pay for themselves.

- Consideration will also be given to home owners that wish to use the HAL for overcrowding purposes e.g. loft conversions if it will be provide necessary space for a family. There is a limit to the amount of HAL which will be considered for this purpose and it must be agreed buy the Local authority and the Yorkshire Region equity release and loan officers

How much of a loan will be given?

The minimum loan that will be available is £1000 and the maximum loan is normally £30,000.

The loan must not normally exceed 50% of the unimproved value of the property and

The total borrowing (including any out standing mortgages or secured loan) must not exceed 70% of the unimproved value of the property.

Loan referral outside of these limits maybe considered in exceptional circumstances

There will be limited budget each year for this assistance and enquires will be dealt with in date order in a waiting list system.

Other Conditions

The loan would be provided by Sheffield City Council on behalf of York City Council via the Homes and Loans Service. The loan will be subject to the conditions and operating practices and policies of Homes and Loans Service.

Help for empty property owners

Help for owners of empty properties to carry out work to maximise the use of the existing housing stock to ensure that there are no health and safety hazards and that such homes meet the decent homes standard.

There are two forms of help available to the owners:

- an empty properties loans (option A) and
- an empty properties loans (option B)

Empty Properties Loans

Purpose of Loans

Two discretionary Empty Property Loans are available developed by the City of York Council in partnership with the Homes and Loans Service to support the wider Empty Homes Strategy, by providing financial assistance for the purchase and renovation of long-term empty properties.

The amount of funding is dependant on a range of conditions including purchase price; equity and refurbishment costs and whether they are .

There will be two types of loan available to owners:

1) Equity Release Loan

The equity release product is based on the principles of the existing Home Appreciation Loan (HAL). There are no monthly repayments to make and the loan amount is calculated as a percentage of the anticipated value of the property at the time the loan is taken out. This percentage will be applied to the value/sale price when the loan becomes repayable, in order to calculate the amount required to repay the loan.

2) Interest Free Loan

The interest free loan will be paid back monthly by direct debit. The normal maximum loan amount will be £15,000 per property (or unit of accommodation for self-contained flats), with discretion to vary this sum up to a maximum of £30,000 in response to circumstances that arise. The first repayment will be due a maximum of six months following receipt of monies.

Officers will assess each case on its own individual merits and will take into account such matters as:

- The level of acquisition and refurbishment costs
- The proposed final use of the property and its location

The extent to which the proposal as a whole ties in with our housing strategy or other corporate strategies

Who would be eligible for a loan?

To qualify for assistance the applicant must be

- the freeholder of the empty property.
- or a recognised partner in the delivery of the Council's Supported Housing Strategy with a leasehold agreement for the minimum length of period of the loan

The applicant must

- Enter in to a written formal agreement for a minimum of five years with the Homeless Prevention Service through the established socially responsible letting agents YorHome.
- or provide supported housing at the premises for the period of the loan;

What the Loan will be for

The loan is for the work that will make the empty dwelling meet the decency standard as determined by the Council.

The main features of the loans

Loan feature/lending criteria	York YorHome	York Interest Free Repayment Loan
Min and maximum Loan	£2k - £30k	£2k- £15k
Maximum Loan to value of EPL	50%	50%
Maximum total secured borrowing Loan to value	70%	70%
Loan set up fees	York pay initial valuation fee, rest of fees payable by the client. Fees can be paid upfront or added to the loan.	York pay initial valuation fee, rest of fees payable by the client. Fees can be paid upfront or added to the loan.
Part redemptions allowed?	No	Yes

Maximum term of the Loan.	No maximum term, repayable on transfer of ownership.	Between 3 – 5 years depending on the amount borrowed..
Amount of Loan repayable if the property has fallen in value on redemption.	The client would be asked to repay the original amount borrowed.	The client would be asked to repay the original amount borrowed.
The No-Negative Equity Guarantee	The No- Negative Equity guaranteed applies which means that on redemption clients are not asked to repay more on the loan than is available in the property.	The No- Negative Equity guaranteed applies which means that on redemption clients are not asked to repay more on the loan than is available in the property.
When is loan repayable?	<p>The loan becomes repayable if:-</p> <ul style="list-style-type: none"> ○ On transfer of ownership or death of the last surviving applicant; ○ The property is not sold or occupied within 12 months from the start date of the Loan. ○ Once occupied, it subsequently becomes unoccupied for more than 3 consecutive months; ○ Transfer of ownership occurs within the 5 year term or the last surviving applicant dies. 	<p>Repayable, in full, at the end of the loan period</p> <p>The loan will become repayable if:</p> <ul style="list-style-type: none"> ○ The property is not occupied within 2 months from the start of the date of the loan ○ In full if once occupied it subsequently becomes unoccupied for more than 3 consecutive months ○ In full on breach of terms of loan agreement ○ In full on sale or transfer of ownership during loan period ○ In full on death of last surviving applicant.

<p>Other terms & conditions of the loan</p>	<ul style="list-style-type: none"> ○ Building insurance must be in place for the duration of the loan. ○ The client must sign up to a Formal agreement with the homeless prevention service for a minimum of five years who will let out the clients property for the duration of the loan. ○ Only one Loan approval per property will normally be available. 	<ul style="list-style-type: none"> ○ Building insurance must be in place for the duration of the loan. ○ The applicant must sign up to a Formal agreement with the Housing Options Service to let the clients property through it's social lettings agency (YorHome) for the period of the Loan OR be a recognised partner in the delivery of the Council's Supported Housing Strategy with a leasehold agreement for the minimum length of period of the loan OR with an owner who provides fixed term assured short hold tenancy for a minimum of 1 year period to tenants with a local connection through out the period of the loan. ○ Only one loan approval per property will normally be available an applicant must enter in to a formal loan agreement.
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General conditions applicable to all grant/loans applications

The following general conditions will normally apply to grant/loans applications:

- Properties eligible for grant/loans assistance (excluding Disabled Facilities Grants) must be more than ten years old.
- Two competitive estimates are required for all eligible works, except where the Better Homes York scheme has provided one of the quotes.
- Applicants or members of their families who wish to carry out grant/loan-aided works themselves will be eligible only for the cost of materials. Satisfactory invoices or receipts will be required before payment is made.
- Grant/loan approvals will be valid for 12 months from the date of approval.
- Work must not be started before written grant/loan approval is received, as grant/loan aid is not available retrospectively.
- Additional or unforeseen works identified during works in progress will only attract grant/loan assistance if the works are approved by the Council following a written estimate from the contractor.
- Payment of grant/loan monies will be made direct to the contractors or supervising agent on completion of the specified works, receipt of a satisfactory invoice and a satisfactory final inspection. Any works that may be covered by an insurance policy will need to be pursued through the customer's insurance company and the outcome confirmed in writing before works commence.

Fees for Preliminary and Ancillary Service Charges

In the provision of any form of help involving the carrying out of building works, the Council will make a service charge for the following types of service:-

- Preparation of schedules of works
- Assistance in the completion of forms and the application process
- Assistance in the appointment of a builder
- Regular contact with the applicant during work in progress. The amount charged will be set out prior to the charge being incurred and the level will depend on the level of service being provided. The level of charges will be reviewed periodically.

Where the charges are incurred in conjunction with the provision of any form of grant/loan assistance, the charges will form part of the financial assistance being provided

Where the cost of the works exceeds the maximum level of grant/loan assistance, financial assistance to cover the cost of the charges will be paid in addition.

- For the Disabled Facilities Grant local authority administrative fees of 15% will be included in the grant approval (excluding grants for empty properties) in accordance with section 169 of the Local Government & Housing Act 1989.
- For the Home Safety loan local authority administrative fee of £200.00 will be included in all loans applications.
- For the Energy Repayment loan Local authority administrative fee of 12% will be included for all loans
- For the Home Appreciation Loan local authority administrative fee of 12% will be included in all loans applications.
- For Empty Property Loans local authority administrative fee of 12% will be included in all loans applications.
- For CESP based grants local authority administrative fee of 12% will be included in all grant applications.

These fees are not payable by the applicant and will be paid via an internal recharge by the Council on completion.

Repayment conditions

Type of grant/loan	Period within which grant/loan would be required to be repaid if property sold
The Disabled Facilities Grant	10 years
The Discretionary Adaptations Loan to help "Disabled Facilities Grant" applicants	On disposal of the property (whether by sale, assignment, transfer or otherwise)
Home Safety Loan	On disposal of the property (whether by sale, assignment, transfer or otherwise)
Energy Repayment loan/Home Appreciation Loans/ Empty Property Loans	As per loan agreement

A local land charge will be registered following final payment of these grants/loans

Note¹ Land Registry charges will be registered at the beginning of these loans

Exceptional Circumstances

The Housing Standard and Adaptations Manager will consider, in exceptional circumstances, applications not covered by the policy, where there are health or safety risks or other relevant circumstances.

Appeals and Complaints

If an applicant is not satisfied with the outcome of an application then it will be dealt with through the council's complaints procedure. The applicant should contact the council's complaints manager on York 551550

Transitional Arrangements

This policy has effect from 1st April and replaces the previous grants and assistance policy last amended March 2014 which ceases to have effect on the same date subject to the transitional arrangement detailed in paragraph below:

The grants and assistance policy continues to have effect in the following circumstances.

- The application for a grant/loan assistance was approved on or before 31st March 2016
- The Council's Housing Standards and Adaptation Service received the enquiry for Home Appreciation Loan assistance before the **31st March 2016 and submitted to the Homes and Loans service** but a decision whether loan assistance will be provided has not yet been made. All other enquiries received for grant/loans assistance by the Council's Housing Standards and Adaptations Service will be dealt with under the provisions of the new Policy.

Enquiries: All enquiries regarding this policy should be made to:

Housing Standards & Adaptations Service, Communities and Neighbourhoods Directorate West Offices, Station Rise, York YO1 6GA

Telephone 01904 552300

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Default process for the Energy Repayment Loan

1. The Regional Homes and Loans Manager may where there is a default in loan repayments impose a Default Charge which will be added to the loan amount outstanding to cover the cost of informing the client by letter, and discussing the implications and options. The Default Charge will be £15.
2. The Regional Homes and Loan Manager may impose a Default Charge for each Default Occasion. A Default Occasion is a missed payment, where no notice is given and where we have to contact the client, or where, having given notice, the client is subsequently uncooperative, forcing the Homes and Loan Service to take additional action. However where the service has incurred additional necessary legal costs through, for example, the service of Notice, the Regional Loans Manager, may impose a Default Charge, which is not restricted the £15 and which reflects the cost in officer time and third party costs.
3. Loans will be closely monitored to identify early problems. Client liaison will be undertaken from the first default on payment by:-
4. Phone calls, emails and messages to the client. All of this is confirmed by letter itemising the arrears with dates, amounts, and the consequences of continued default;
 - If necessary a face to face interview is undertaken.
 - Remedial action which may be taken includes:-
 - Extending the term of the loan;
 - Extending the loan term and reducing the monthly repayments;
 - Referral for debt advice;
 - Recovering the loan under the terms of the Legal Charge when the property is finally disposed of.
5. In the event that the outstanding loan, including any accrued Default Charges, were to be recovered under the terms of the Legal Charge, in order to protect the current value of the loan, an annual interest charge would be placed on the debt at 4% of the debt per annum from the point at which the last missed payment occurred, and compounded annually.

6. The Regional Loans Manager would determine the action to be taken in the event of default, taking into account the circumstances of each case.
7. Where the money is not regional money but provided by the Council then York Council having regard to advice by the Regional Loans Manager will make these decisions.

SECTION 1: CIA SUMMARY



Community Impact Assessment: Summary

1. Name of service, policy, function or criteria being assessed: Introduction of new Energy Repayment Loan

2. What are the main objectives or aims of the service/policy/function/criteria? To enable the residents to access the new regional interest free loan repayment product developed by the Homes And Loans Service to help to alleviate fuel poverty within the city.

3. Name and Job Title of person completing assessment: Ruth Abbott Housing Standards and Adaptations Manager

4. Have any impacts been Identified? (Yes/No)

Yes

Community of Identity affected:

Age, Disability

Summary of impact:

5. Date CIA completed: 1st March 2016

6. Signed off by: Steve Waddington

7. I am satisfied that this service/policy/function has been successfully impact assessed.

Name:

Position:

Date:

8. Decision-making body:

Executive Member for Housing and Safer Neighbourhoods

Date:

21st March 2016

Decision Details:

Send the completed signed off document to ciasubmission@york.gov.uk It will be published on the intranet, as well as on the council website.

Actions arising from the Assessments will be logged on Verto and progress updates will be required

Community Impact Assessment (CIA)

Community Impact Assessment Title:
Introduction of the Interest Free Energy Repayment Loan

What evidence is available **to suggest that the proposed service, policy, function or criteria could have a negative (N), positive (P) or no (None) effect** on quality of life outcomes? (Refer to guidance for further details)

Can negative impacts be justified? **For example: improving community cohesion; complying with other legislation or enforcement duties; taking positive action to address imbalances or under-representation; needing to target a particular community or group e.g. older people.** NB. Lack of financial resources alone is NOT justification!

Community of Identity: Age

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data from the Business Intelligence Hub Joint strategic Needs Assessment Private Sector Stock Condition Survey 2008 BRE research 2015 Marmott Review – The Health Impacts of Cold Homes and Fuel Poverty	Longevity; Physical Security; Health; Standard of Living;	Positive	None

Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Positive</p> <p>Although there are some excess winter deaths in all age groups, it becomes significant for those in the 45+ age group. The risk increases with age in a roughly linear pattern up to the 85+ age group, after which there is a marked increased risk.</p> <p>Children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in warm homes. Mental health is negatively affected by fuel poverty and cold housing for any age group. More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems compared to 1 in 20 adolescents who have always lived in warm housing. The loan product is targeted at the homeowners who are 60 or over, disabled, or have a child under 16 living with them or 26 weeks</p>	Yes	<p>The interest free loan product is targeted at the most vulnerable group. However we acknowledge that some residents may not be able to make the monthly repayments and in these circumstances an assessment will be made to see if the works are eligible for a Home Appreciation Loan (HAL) . The minimum loan amount for a HAL has been reduced to £1000 to capture as many people as people as possible. To help residents through this process the Home Energy Manager will receive training from the Homes and Loans Service</p>	Housing Standard And Adaptations Manager	March 2016

Negative There will be some residents who are unable to make the monthly repayments				
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Community of Identity: Carers of Older or Disabled People

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Disability

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data from the Business Intelligence Hub Joint strategic Needs Assessment	Longevity; Physical Security; Health; Standard of Living;	Positive	

Private Sector Stock Condition Survey 2008 BRE research 2015 Marmott Review – The Health Impacts of Cold Homes and Fuel Poverty				
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Positive The loan product criteria will mean that Residents with long term illnesses are targeted.</p> <p>People with medical conditions are exacerbated and /or complicated by exposure to cold. winter associations include diabetes complications, certain types of ulcer exacerbations, osteoarthritis knee pain severity and hip fracture Chronic conditions may also lower body metabolism which means the body generates less heat, while stroke, Parkinson’s disease and dementia restrict activity, slowing body heat generation and conservation. Cold housing may also</p>	Yes	The interest free loan product is targeted at the most vulnerable group. However we acknowledge that some residents may not be able to make the monthly repayments and in these circumstances an assessment will be made to see if the works are eligible for a Home Appreciation Loan (HAL) . The minimum loan amount for a HAL has been reduced to £1000 to capture as many people as people as possible. To help residents through this process the Home Energy Manager will receive training from the Homes and Loans Service	Housing Standards and Adaptations Manager	21 st March 2016

<p>delay recovery following discharge from hospital. A Warm Front health impact evaluation by reported that households which received home energy improvements under the scheme from five urban areas. Almost all reported improved and more controllable warmth. Two thirds of participants reported improved comfort, while those with limited mobility all acknowledged the warmer home environment as beneficial. 20% reported less minor illness during the winter. The Warm Front health impact evaluation also found improvements to mental health and emotional security. 24.5% reported feeling more relaxed and content, 55.1% reported feeling better, and 26.5% reported better mood and temperature</p> <p>Negative</p> <p>There will be some residents who are unable to make the monthly repayments</p>				
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Community of Identity: Gender

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Gender Reassignment

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Marriage & Civil Partnership

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Pregnancy / Maternity

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Race

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Religion / Spirituality / Belief

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Sexual Orientation

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date