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**Decision Session – Cabinet Member for  
Health, Housing and Adult Social Services**

**17<sup>th</sup> March 2014**

Report of Steve Waddington, Assistant Director , Housing and  
Community Safety

**PRIVATE SECTOR ASSISTANCE POLICY**

**Summary**

1. To request an amendment of the Private Sector Assistance Policy to ensure the council can better support the aims of the Empty Property Strategy and contribute to the delivery of a wider range of council priorities.
2. The provision of a repayment interest free loan to help:
  - 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.
  - Supported Housing Strategy partners deliver additional accommodation for vulnerable groups in the city.
  - Owners bring long term empty homes back in to use who will provide fixed term assured short hold tenancies for a minimum of 1 year period to tenants with a local connection through out the period of the loan and that the rent should be no more than the median value<sup>1</sup> rent for the type of property, based on the number of bedrooms, for the city.

Recommendation: to adopt the proposed Private Sector Assistance Policy.

**Background**

3. The Cabinet Member approved the last private sector assistance policy in May 2013. The proposal seeks to amend the policy by recognising:

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<sup>1</sup> Determined by the Valuation Office

- a) The important role that financial assistance plays in strategies to bring long-term empty properties back in to use
  - b) The benefit to the city of increased supplies of supported housing.
  - c) The benefit to the city of increasing the supply of more sustainable fixed-term private rented tenancies.
4. The limitations of the existing Empty Property Loan which is restricted to residential empty properties where the owner agrees to make the property available to the council's social lettings agency (YorHome) for 5 years and delivered through an equity release loan product. This restriction has limited take-up.
  5. The Supported Housing Strategy 2014-19 identifies the need for the additional supply of supported accommodation for vulnerable groups within the city.

## **Consultation**

6. An extensive consultation exercise was undertaken with a wide range of stakeholders during the development of the Supported Housing Strategy 2014-19. The strategy acknowledges the important role that partners play in the provision of supported accommodation and the need for more supported accommodation city to meet the needs of vulnerable groups.
7. Officers from Housing Standards and Adaptations have had discussions with:
  - the regional Homes and Loans Service and have reviewed best practise across the region to develop the new type of loan
  - empty home owners to identify the reasons for their reluctance to take up existing forms of financial assistance
  - number of Supported Housing Strategy partners, the Supported Housing Manager and Supporting People Commissioning Manager to obtain their views on the benefits and impact of loan funding for delivery partners.

This feedback has helped shape the proposed changes and the development of the interest free loan for a fixed period.

## Options

- 8 There are a number of options for the council to consider with regard to the provision of interest free loans:

**Option 1** – To revise the existing policy

**Option 2** – Maintain the current policy with no revisions

**Option 3** – To amend the proposed changes

## Analysis

- 9 Option 1 – Discussions with partners and empty property owners have found that the offer of a loan without a fixed term isn't an attractive offer. The proposed introduction of an interest free loan repayable at the end of a fixed term will
- a. increase the supply of supported housing throughout the city
  - b. increase the supply of decent sustainable private rented and well managed properties by linking the loans to the Council's socially responsible letting agents
  - c. increase the amount of private rented accommodation in the city for people with local connections
  - d. helps tenants to find more sustainable tenancies being no less than fixed term for a year and with rents no more than the median value<sup>2</sup> rent for the type of property, based on the number of bedrooms, for the city
  - e. help the council to maximise the use of existing resources by recycling loans in a timely manner
  - f. compliments the realistic use of enforcement action

In addition by using the services of the Homes and Loans team it will keep the cost of administering the scheme to a minimum as we will be using systems and processes which have already been developed for other councils

- 10 Option 2 – the council will miss an opportunity to use its resources to help increase the supply of supported and more sustainable decent private rented accommodation in the city.

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<sup>2</sup> Determined by the Valuation Office

## Council Plan

11 The Private Sector Assistance Policy considered in this report is directly relevant to the Council Plan priorities of:

- Building Strong Communities
- Protecting Vulnerable People
- Growing the economy

## Implications

- **Financial** To be delivered within the existing capital programme
- **Human Resources (HR)** There are no Human Resources implications.
- **Equalities** Increasing the supply of decent, secure and supported housing in the city will help meet the needs of vulnerable residents within the City.
- **Legal** It is a legal obligation for the council to review its grants and assistance policy.
- **Crime and Disorder** Bringing long-term empty properties back into use as residential accommodation will contribute to instances of crime and anti-social behaviour.
- **Information Technology (IT)** There are no IT implications.
- **Property** The proposal will return presently empty property back into use as residential accommodation.
- **Other** There are no other implications.

## Risk Management

12 In compliance with the Council's risk management strategy there are no risks associated with Option's 1 or 2 of this report. The main risk that has been identified in this report is not maximising the funding available.

## Recommendations

- 13 Cabinet Member is asked to approve Option 1 as detailed in paragraph 9, to revise the existing policy.

Reason: So that the council can help delivery partners increase the supply of supported accommodation in the city and bring long-term empty properties back in to use as decent and more sustainable private rented accommodation.

*Annex A – Proposed City of York Council Assistance Policy For the Private Housing Sector*

## Contact Details

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Report Approved  Date *Insert Date*

*Chief Officer's name*  
*Title*

Report Approved  Date *Insert Date*

### Specialist Implications Officer(s) *List information for all*

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**Wards Affected:** *List wards or tick box to indicate all*

**All**



City Centre Wards

**For further information please contact the author of the report**

### **Background Papers**

York Private Sector Assistance Policy

York Empty Property Strategy and Action Plan 2011-2015

York Supported Housing Strategy 2014-19