

Appendix 2

DRAFT

**York Private Sector Housing
Strategy 2008-2013**

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Introduction

This strategy sets out how the council and its partners will work to help improve the condition and management of owner occupied and privately rented¹ homes in York.

Excellent progress has been made since publication of the last private sector housing strategy in 2003. The overall condition and energy efficiency of private sector homes has improved significantly, to levels well above those found nationally. Almost 80 per cent of vulnerable² households now live in homes classed as decent.

Whilst we celebrate these achievements we know there is still more to do. A survey in 2008³ revealed a number of ongoing and new challenges to which we now need to respond. For example, whilst overall standards are good there are disparities in outcomes between different parts of the city and between different types of dwellings and households. A key focus of our strategy over the next five years will be to help reduce these disparities so that the successes are shared more widely.

With so much pressure on the city's housing stock we must help ensure the private rented sector plays a full role in meeting local housing needs. And we must continue to help develop and adapt private sector homes to meet the needs of different sections of the community, such as the elderly, to promote independence and social inclusion.

It is primarily the responsibility of homeowners to maintain their own property. We must continue to provide advice and information to help home owners arrange their own financial packages to maintain their homes where possible. And the limited public funds available must be used as a safety net for those that do not have access to the necessary resources.

¹ Collectively known as private sector housing

² The Government define vulnerable households as those over 60 years of age, have a disability, or are family with young children and on a means tested benefit.

³ Private Sector House Condition Survey 2008

This strategy supports and links directly to a wide range of other strategies that seek to improve the opportunities, health and well being of local people. It has been developed in consultation with stakeholders from the public, private and voluntary sectors. By working closely together we are confident the objectives set out in this strategy will be met.

Introduction

Prosperous and sustainable communities need good quality homes that are decent and safe and that meet the needs of the people that live in them. The location, type and quality of the homes we occupy can have a significant impact on all aspects of our lives.

Investing in private sector homes and ensuring standards are maintained goes a long way in delivering a wide range of positive outcomes for local residents:

- Fewer homes that pose a risk to health or well being,⁴ and savings for health and care budgets further down the line.
- Improved energy efficiency, a reduction in domestic carbon emissions and fewer households in fuel poverty⁵.
- More choice for those whose housing needs cannot be met through owner occupation or the social rented sector.
- More choice and independence for those who may be elderly or vulnerable and who wish to remain in their own home.
- Less anti social behaviour.
- Improved outcomes for families and young people.
- Communities that are more cohesive, attractive and economically vibrant.

The York context:

By far the vast majority of homes in York are in the private sector, either privately owned or rented from a private landlord⁶. Whilst most of the private sector homes were built after 1945 a significant proportion are of pre war construction and almost 13,000 were built before 1919. Not surprisingly, the highest concentration of older housing is to be found in the inner city areas.

⁴ Such as falls, excess winter deaths, stress and mental health issues.

⁵ Fuel poverty is usually defined by an annual expenditure on fuel in excess of 10 per cent of annual household income.

⁶ 83 per cent (71473) of all homes in York are in the private sector. 12,727 of these are rented.

Ever smaller households and net in-migration are placing increasing pressure on housing in York. The supply of new homes, particularly affordable ones, has not kept pace with demand.⁷ In this context we must ensure every dwelling is maintained to maximise the length of its useful life.

The availability of social rented homes has reduced over time and market housing has become less accessible due to high cost. There are growing numbers of people on the council's housing waiting list and too many households living in temporary accommodation, including hostels. The city's growing private rented stock will play an increasingly important role in meeting local housing needs in the years ahead.

Advances in healthcare and better standards of living have led to a growing number of older households. Almost one in three private sector households are elderly. With this has come increasing numbers of people that are frail or disabled and who need adaptations to their homes to help them retain independence and live safely. Keeping people healthy and safe in their homes reduces the need for health and care services later on.

The expansion of higher education has led to an increased number of younger people. Around 20,000 students reside in the city in term time, making up 11 per cent of the population. Younger people, and students in particular, have helped fuel a growth in shared housing. We must continue to improve standards in this sector as it develops.

Whilst York is a relatively prosperous city not everyone shares in this wealth. One in four private sector households (19,000) are classed as economically vulnerable⁸, with rates being highest in the private rented

⁷ York Strategic Housing Market Assessment 2007

⁸ Households who are in receipt of the following benefits: Income Support; Income-based Job Seekers Allowance; Housing Benefit; Council Tax Benefit; Working Families Tax Credit; Disabled Persons Tax Credit; Disability Living Allowance; Industrial Injuries Disablement Benefit; War Disablement Pension, Attendance Allowance, Child Tax Credit, Working Tax Credit, Pension Credit.

sector and in certain areas⁹. Addressing the causes of economic vulnerability so that more people share in the city's prosperity is a key priority for the city.

An ageing housing stock occupied by an increasing number of households with growing needs means a requirement for significant ongoing investment. We must encourage and support owners to make use of all available funding sources to meet these costs and direct the limited public funds towards those who need it most.

Strategic aims:

The partnership group¹⁰ behind this strategy has agreed five strategic aims that will contribute towards the outcomes noted above over the next five years:

1. Encourage and support owner-occupiers to maintain and repair their homes and introduce energy efficiency measures.
2. Encourage private landlords to provide good quality and well managed properties for their tenants.
3. Help people whose independence may be at risk remain in or return to their homes.
4. Maximise use of the existing housing stock to increase the supply of decent affordable homes in York.

5. Strengthen existing and develop new partnerships to support the private housing sector.

⁹ Of the 22 council wards, eight contain areas that are amongst the 20 per cent most deprived in England. The Acomb and Westfield area has levels of vulnerability of 52 per cent.

¹⁰ Age Concern, City of York Council, Energy Saving Trust Advice Centre, Safer York Partnership, York and North Yorkshire Primary Care Trust, York Home Improvement Agency

Our current approach to private sector housing

Most would agree that the primary responsibility for repairing and maintaining homes must rest with the property owner. Indeed owners have invested significant resources into the private sector housing stock over recent years helping raise standards across the board. Several agencies in the city have worked closely together to help encourage and support this investment.

City of York Council:

- General advice and information to owners, landlords and tenants regarding legal rights and responsibilities and home maintenance.¹¹
- Advice about how to access sources of finance, such as savings tied up in the property, to fund repairs and improvements.¹²
- The York Repair Grant to help households who cannot afford to undertake repairs or improvements.
- The Disabled Facilities Grant for people who need to adapt their home to make it easier and safer to live in and a specialist equipment loan service.
- A Landlord Grant to help bring certain existing tenanted houses in multiple occupation up to the council's decency standard.
- Financial help to bring empty properties back into use for vulnerable households, particularly homeless families.
- A code of best practice for student accommodation agreed with a number of organisations and educational establishments. The

¹¹ Home Maintenance Advice Pack

¹² Provided by the Home Appreciations Loan service

code provides recognition to landlords who take a responsible approach to letting their properties.

- Mandatory licensing for properties that are three or more stories and have five or more unrelated occupants.
- An annual landlords conference to share good practice.
- Wider planning and neighbourhood management services working to create safe and sustainable communities.
- Enforcement powers granted under the Housing Act 2004, used as a last resort, to ensure owners maintain properties to relevant standards, address anti social or nuisance behaviour and tackle long term empty properties.

Home Improvement Agency:

- Provides advice and help to elderly, disabled and vulnerable people to remain independent in their own homes by identifying necessary repairs, finding contractors and managing work. Also provides a handy person service for vulnerable private sector residents.

Energy Saving Trust Advice Centre:

- Promotes energy efficiency and provides free, impartial, locally relevant advice on what people can do in their home to reduce its impact on the environment and access to energy efficiency grants.
- Targets its services at the worst performing areas, tenures, dwelling types and households.

Safer York Partnership:

- Provides advice and information on home security and safety.

- A Home Security Grant for vulnerable households in partnership with City of York Council.

Age Concern:

- Provides advice and information to older people on a wide range of issues.

North Yorkshire and York Primary Care Trust

- Commissions primary care services and makes referrals to the private sector housing team for aids and adaptations.

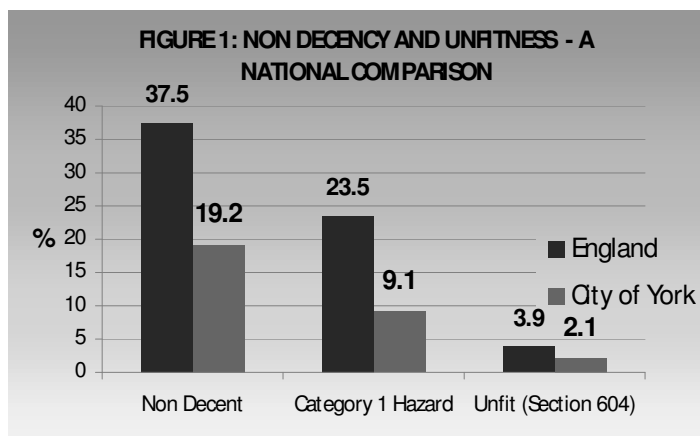
North Yorkshire Fire and Rescue Service

- Provides fire safety checks for vulnerable households and assists with the inspection of Houses in Multiple Occupation (HMOs). Helps deliver the Code of Practice for student housing.

What progress has been made

The last private sector housing strategy was published in 2003. In it we set out a number of key objectives designed to address the challenges identified at that time. Progress towards these include:

- A reduction in the overall proportion of Unfit¹³ homes from 4.9 per cent in 2002 to 2.1 per cent, representing a net reduction of 1,793 dwellings. The national average in 2008 was 3.9 per cent.
- Less than 20 per cent of private sector homes failing the Decent Homes Standard¹⁴ against a national average of 37.5 per cent.
- Less than 10 per cent of homes containing hazards detrimental to health or posing a serious risk to safety against a national average of 23.5 per cent.



¹³ An Unfit home is one that fails to meet Section 604 of the Housing Act 2005

¹⁴ The Decent Homes Standard has now replaced the Fitness Standard and prescribes a minimum standard for domestic dwellings.

- Almost 80 per cent of vulnerable private sector households living in homes classed as Decent, well ahead of the Government target of 70 per cent by 2010.
- A significant increase in the overall energy efficiency of dwellings to levels well above the national average.¹⁵
- Overall fuel poverty rates of 8.2 per cent against a national average of 11 per cent.
- Very low rates of long term empty properties¹⁶ and low rates of overcrowding.

The services provided to property owners and private tenants were reviewed in 2007¹⁷. The review found:

- Good customer satisfaction results across all services.
- Good use of partnership working to deliver services, such as the Energy Savings Trust and the Home Improvement Agency. The use of regular forums to engage with key stakeholders, such as landlords focus groups.
- Prompt implementation of powers granted under the Housing Act 2004.
- The development and implementation of a grants policy targeted at vulnerable groups and an empty property policy.

¹⁵ Energy efficiency is measured using the Standard Assessment Procedure (SAP). SAP is expressed on a scale of 1 to 100 – the higher the number, the more energy efficient the dwelling. Average SAP levels for the city have increased to 47 in 2002 to 65 in 2008, against a national average of 47.

¹⁶ Less than 1 per cent of the private sector housing stock in York is empty for more than six months.

¹⁷ The review included both internal and external inspections.

- Ethnic minority monitoring across all services to inform service development.
- The introduction of the Regional Loan Scheme advising householders on how to release savings tied up in the value of their home to fund repairs and improvements.

Future challenges

We undertook a private sector house condition survey in 2008 and talked to a wide range of households and service providers to help identify the types of issues and priorities we must address in the years ahead.

Housing conditions

Our survey found that the overall condition of private sector homes in the city is very good and compares well to the national picture. However, around 13,700 dwellings (19.2 per cent) are classed as non Decent. The main cause of Decent Homes failure are associated with energy efficiency and hazards such as risk of falls on stairs and excess cold. Generally, where problems exist they tend to be in dwellings:

- that are privately rented as opposed to owner occupied
- that have been poorly converted into flats
- in the inner city areas and Acomb / Westfield
- dwellings constructed pre-1919
- that are occupied by vulnerable households and the elderly

Our research shows that a majority¹⁸ of owner occupiers living in non decent housing have not completed any major repairs or improvements in the last five years and have no intention of carrying any out in the near future. Obstacles to carrying out work include the costs of work, lack of savings, knowing what is needed and difficulty in finding reliable trades people.

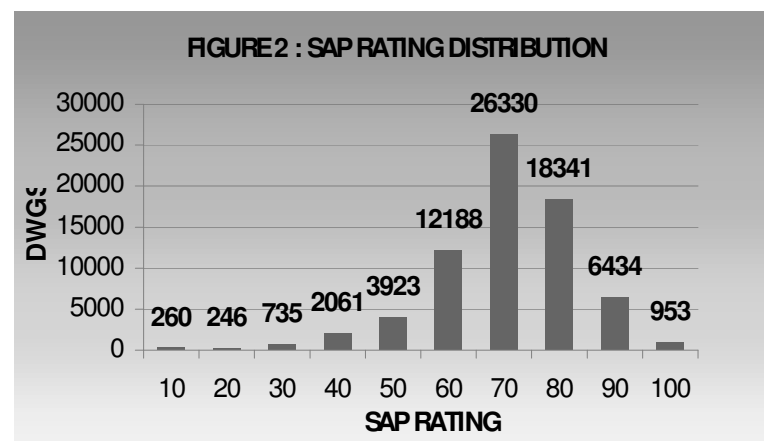
A key challenge will be to ensure the overall improvement in housing conditions achieved in recent years is maintained and that areas of worst performance are targeted to help reduce the disparities in outcomes between different tenures, areas, dwelling types and

¹⁸ 66 per cent (5893)

households. We will address this under strategic aims 1 and 2 of the attached action plan

Energy efficiency

The city's private housing stock shows good overall levels of energy efficiency when compared to what it was five years ago and the current national level.¹⁹ However, we also know some areas fall below the high city average. An estimated 1,669 dwellings have an energy efficiency (SAP) rating of below 35.



Over 6,300 dwellings fail the energy requirements of the Decent Homes Standard, meaning they generally offer significantly lower levels of loft insulation and exhibit a higher dependency on off-peak electricity as the primary heating fuel. The areas exhibiting high failure rates are generally inner city and characterised by:

- private rented accommodation

¹⁹ Energy efficiency is measured using the Standard Assessment Procedure (SAP), measured on a scale of 1-100, with 100 being the highest level of efficiency. York has an average SAP of 65 against a national average of 47. The York SAP level in 2003 was 47.

- converted and purpose built flats
- properties of pre war construction

A key challenge will be maintaining the overall high energy efficiency of housing stock over the next five years, at the same time as addressing those areas of worse performance highlighted above as a priority. We will be address this under strategic aims 1 and 2.

Affordable warmth

Households that spend more than ten per cent of their income on keeping warm are deemed to be in fuel poverty. Whilst the incidence of fuel poverty in York is lower than that found nationally we know there are still around 6,000 private sector fuel poor households (8.2 per cent).²⁰

Our research shows the incidence of fuel poverty is not evenly distributed across the city. The private rented sector shows three times the rate of fuel poverty than the owner occupied sector. Some of the highest rates of fuel poverty are found in areas of higher economic vulnerability and with large student numbers such as Acomb / Westfield and Fishergate.

Our research also shows that fuel poverty in York is driven largely by household circumstances, such as incomes, rather than by significant variations in energy efficiency. Acomb and Westfield, for example, have some of the highest rates of fuel poverty in the city (21 per cent) yet also display higher levels of energy efficiency.

A key challenge over the next few years will be to further reduce overall fuel poverty levels across the city at a time of rising fuel costs and a slowdown in the national economy. Particular focus will be on the target areas, tenures and households outlined above to help reduce disparities in the incidence of fuel poverty between these sectors.

²⁰ Private Sector House Condition Survey 2008

Future measures will need to be more holistic in nature, addressing wider households circumstances such as economic vulnerability and linked to the wider work of the Inclusive York Forum. A separate fuel poverty strategy would help direct future work on this issue. We will address this under strategic aims 1 and 2.

Vulnerable households

The target to ensure at least 70 per cent of vulnerable private sector household are in homes classed as Decent by 2010 has already been significantly exceeded in York²¹. However, of the 18,868 vulnerable households in the city around 3,882 still live in non Decent homes. The highest rates of vulnerability are associated with:

- the private rented sector
- in pre 1919 housing
- flats in converted buildings and purpose built flats
- in inner city areas

A key challenge will be to ensure vulnerable households remain a priority for assistance so we can maintain, and where possible improve on, the current high level of decent homes for this target group. We must pro-actively target vulnerable households in the private rented sector and in older dwellings. We will address this under strategic aim 3 in the attached action plan.

Adapting dwellings for illness or disability

Almost 4,850 private sector households have at least one household member affected by a long term illness or disability and of these just over 3,000 require adaptations to their homes.

²¹ 79.4 per cent of all vulnerable private sector households live in Decent homes. Private Sector House Condition Survey 2008

The Private Sector House Condition Survey 2008 revealed that around 2,517 households still require an adaptation and this represents the target market for support in the future. Around 70% of these households are owner occupiers and largely elderly and over 55 per cent are classed as economically vulnerable. The main types of adaptations required include adapted bathroom/WC, lifts and level or ramped access.

A key challenge will be to continue to meet the growing demand of families with disabled children who have complex needs. Disabled children need, as far as possible, to have the same opportunities in their home to play, learn, develop social skills and grow as non-disabled children have. For many seriously disabled children there is also a need to house medically related equipment and supplies. Provision for all these needs begins with extra space and, where the condition and equipment allow, spontaneous access around the home and garden.

The need for adaptations is already high and will continue to increase over coming years. This presents a key challenge. The Disabled Facilities Grant can be used to meet some of this demand, however the amount available each year is set by the Government and is limited. We must encourage owners to look at a wider range of funding options. We will address this under strategic aim 3.

Houses in multiple occupation

The city contains a large stock of shared houses, much of it serving the student market and occupied by a transient population of young single households. Housing conditions within this sector look to be generally worse than for occupied housing as a whole.²²

Almost 40 per cent of shared houses are estimated to fail the Decent Homes Standard compared to around 20 per cent of all occupied private sector dwellings. The rate of hazards posing a serious risk to

health in shared housing is also double that of all occupied housing as is the rate of poor energy efficiency.

Larger shared houses are subject to mandatory licensing by the housing authority under the Housing Act 2004. This ensures relevant standards are maintained. However, almost 1,000 of the 1,437 shared houses identified in our research fall outside this legislation due to their smaller size.

Houses in multiple occupation must be a key priority for the future given the relatively high levels of non decency and hazards serious to health that characterise the sector. A key challenge will be the need for ongoing targeting of flats in converted buildings and all types of shared dwellings, including smaller units, to help bring standards more in line with other sectors.

There should be particular focus on raising the standard of flats in converted buildings and smaller shared dwellings through better joint working with local landlords and consideration of additional licensing or accreditation schemes. We will address this under strategic aim 2 of the attached action plan.

Funding repairs and improvements

The total costs to address all non Decent homes in the city is estimated at around £63.3 million. Within this figure costs of £20 million are required to ensure all vulnerable households live in Decent Homes.

The vast majority of repair and improvement costs will be met by owners through their ongoing repair and maintenance work. A key challenge will be to encourage and support the necessary investment in private sector dwellings to maintain standards. Average equity levels for owner occupied households living in non Decent Homes are estimated at £155,500 whilst average improvement expenditure for each non Decent property is £4,750.²³ We must promote and make available a wider

²² Private Sector House Condition Survey 2008

²³ Private Sector House Condition Survey 2008

range of funding sources, such as home appreciation loans and equity release²⁴ to achieve an increase in funding for home improvement, adaptation and repair.

The cost to achieve decency for economically vulnerable households is estimated at £20 million. We must encourage those that have sufficient equity in their home to release it to help meet these costs and reserve what limited public funds there are for those that have the lowest financial capacity.²⁵ We must also seek ways to make these funds go further by developing more mixed loan plus grant packages. We will address this under strategic aims 1 and 2.

Under occupation and overcrowding

Almost 8 out of 10 private sector homes in the city are under occupied.²⁶ Having such a high rate of under occupation means the city is not maximising the use of its housing stock. A large proportion of households currently under occupying are elderly.

Less than 2 out of every 100 private sector homes is overcrowded (1,136 dwellings), though the rates are slightly higher in the private rented sector (4 out of every 100) and in older properties and converted flats. Whilst these are relatively low figures, where overcrowding occurs it can have serious negative impacts on a person's health and well being.

Under occupation is a key issue for the city but not one with obvious answers. We must explore best practice from elsewhere for ideas about how best to address this issue and seek a better understanding of what incentives might encourage people to move. A key challenge will be to develop a wider range of housing options for older people to

²⁴ Equity release involves drawing on some of the savings tied up in the property.

²⁵ Financial capacity is measured by a household's income, savings and equity levels.

²⁶ Under occupation is measured using the Bedroom Standard. This says that a household is under occupying if it has more than one spare bedroom.

consider. This will be addressed under strategic aim 4 of the attached action plan.

Vacant dwellings

Our research showed that 3,328 private sector dwellings were vacant out of the total housing stock of 71,473. The vast majority of these dwellings were transitional in nature and expected to return to occupancy in the short term.

Only 641 dwellings have been vacant for over six months. This represents just under 1 per cent of the city's private sector housing stock and is in line with normal housing market expectations.

Long term empty properties are running at a sufficiently low level for this not to be a key priority at this time. However, we need to monitor numbers closely over the coming years to ensure this low figure is maintained. We will address this under strategic aim 4.

Home security

Our research shows there are variations in levels of home security provision across the city. These include a greater absence of core measures in private rented sector, converted flats, pre 1919 housing and in Micklegate, Fishergate and Guildhall wards. Elderly households and young single person households are least protected. These will be our priorities for the future.

A key challenge will be to ensure levels of home security are evenly distributed across all housing sectors, wards and household types. We will work with Safer York Partnership and other agencies to target those areas with the lowest security levels and seek to map these areas against crime incidence statistics. We will address this under strategic aim 2.

Partnership working

We know that successfully addressing standards in the private sector housing stock will depend greatly on how agencies work together. The city council plays a key strategic housing role in ensuring a firm evidence base on which strategy and policy can be based and on helping share knowledge and good practice amongst relevant stakeholders. A recent inspection showed good use of partnership working to deliver services, such as the Energy Savings Trust and the Home Improvement Agency. The use of regular forums to engage with key stakeholders, such as landlords focus groups was also noted.

We must ensure the council continues to provide strong strategic leadership to the city and effectively coordinates the partnership working that will be necessary to deliver this strategy. Landlords are a key target group to help improve the relatively low standards in the private rented sector and a key challenge will be to effectively engage and work with this group. We will address this under strategic aim 5 of the attached action plan.

What we plan to do: the strategy action plan

Appendix A details what we plan to do under each of our stated strategic aims to address the key challenges identified above.

The action plan focuses on the outcomes we would like to achieve and shows how we will measure progress towards these. As part of our planning we consulted with householders, private sector landlords and agents about the types of help and support they find most useful.

We will monitor progress regularly and review the strategy each year to ensure it keeps pace with changing needs.

This strategy and action plan have been tested to ensure it does not discriminate either directly or indirectly on the grounds of gender, ethnic origin, disability of sexual orientation²⁷.

Resourcing the strategy

We recognise that the responsibility for repairing and maintaining homes rests primarily with the owner of the property and that public money should only be used to help vulnerable groups who are not in a position to maintain their homes or where it is a cost effective way of meeting broader objectives e.g. increasing the amount of affordable homes in York.

There is significant equity potential within the owner occupied sector estimated at over £9 billion. Our key challenge will be how to help owners release this money to fund necessary repairs.

The indicative funds available to support this strategy for 2009-10 are:

	£000's
City of York Council's grants programme (funded through the Regional Housing Board)	900

²⁷ City of York Council Equality Impact Assessment December 2008

Energy Savings Trust Advice Centre	tbc
Home Improvement Agency	105
Safer York Partnership (Home Security)	tbc
CYC Staff resources FTE's	tbc
Regional Loans Service (North Yorkshire)	870
Disabled Facilities Grant (DFG)	850
City of York Council Social Services DFG top up	110
Total	£tbc

Contact details

Copies of this document are available to download from the City of York Council website www.york.gov.uk/housing

Printed copies and further information about this strategy are available from the Housing Standards and Adaptations Manager, 10-12 George Hudson Street, York, YO1 6ZE. Telephone 01904 554092

Contact details for agencies mentioned in this strategy:

- Age Concern (York): 70 Walmgate, York, YO1 9TL. Tel: 01904 627995. Website and email contacts: www.ageconcernyork.org.uk
- City of York Council Housing Standards and Adaptation team:, PO Box 402, George Hudson Street, York YO1 6ZE Tel: (01904) 554093 Email: housing.standards@york.gov.uk
- Energy Saving Trust Advice Centre: 20 George Hudson Street, York YO1 6WR Tel: 01904 554412
- Home Appreciation Loan Service: PO Box 402, George Hudson Street, York YO1 6ZE Tel: (01904) 554434 Email: housing.standards@york.gov.uk
- North Yorkshire and York Primary Care Trust: The Hamlet, Hornbeam Park, Harrogate, HG2 8RE, Tel: 01423 815150 email: enquiries@nyypct.nhs.uk

- Safer York Partnership: York Centre for Safer Communities, Lower Friargate, York, YO1 9SL Tel: 01904 669069 Email: safercommunities@northyorkshire.pnn.police.uk
- York Home Improvement Agency: Yorkshire House, 6 Innovation Close, Heslington, York YO10 5ZF Tel: 01904 754438