

Annex A

A Healthier Future

Private Sector Housing Strategy

2016-2021

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Foreword Cllr Carr

In York we are working closely with Partners and residents to tackle poverty and disadvantage. There are clear plans to improve health and wellbeing and protect the vulnerable. There is a vision for York to be a leading sustainable city and ambitious plans for ongoing economic prosperity. Under the new One Planet York programme the city will strive to be a leading sustainable, One Planet city with strong performance in three areas: in the vibrancy and diversity of the local economy, the health and social wellbeing of residents and the quality of the built and natural environment.

Underpinning all these aims is good quality housing. That is why I am proud to introduce this new strategy. It sets out what we'll do to ensure York's private housing stock remains amongst the very best available.

We are starting from a strong base. There are a relatively low proportion of poor private homes and overall energy efficiency rates are high. There are few empty properties and little overcrowding.

But we must not be complacent. Within this overall picture poor conditions can still be found and there's always more we can do to ensure homes are fit for the future.

I am particularly keen to involve the private rented sector given the increasingly important role it plays in York's overall housing provision. This strategy highlights how we can engage with private landlords and work alongside them to continue improving York's housing stock

I am grateful to our various partner organisations who have contributed to the development of this strategy – it is testament to the very high value we place on partnership working across the City

Please do get in touch if you think there is anything we have missed or could do better.

Foreword Cllr Runciman

The quality of your home has a significant impact on health: a warm, dry, secure home is associated with better health. However the exact relationship between housing and health is complex. Research tells us that poor housing is associated with an increased risk of cardiovascular disease, respiratory diseases, depression and anxiety. Housing related hazards that increase the risk of illness, including cold homes, those living in fuel poverty and those with structural defects which may cause falls are all potentially preventable.

Fuel poverty which is measured by the low income, high cost definition, is in itself detrimental to health especially

mental health, thorough financial stress it causes, physical health – especially to the young and elderly in terms of increased hospital admissions through increases in the severity and frequency of asthmatic symptoms. To reduce the impact of fuel poverty we need to encourage:

- Increase the energy efficiency of the property
- Work to reduce the cost of energy
- Support people to increase their household income.

Energy efficient homes result in fewer winter deaths, less people suffering from mental health issues, affect children's educational attainment and reduce the incidence of accidents and injuries.

I am delighted to support the collaboration between City of York Council's Housing and Public Health teams on tackling shared issues together. The Public Health Outcomes Framework identifies two high level outcomes:

- Increased life expectancy
- Reduced difference in life expectancy and healthy life expectancy between communities.

By working together to reduce falls and excess cold within the homes York's residents we can make a start to achieve these outcomes in York through direct impacts on health – children living in poverty, fuel poverty, sickness absence rates, but also indirect impact on the wellbeing and life opportunities for our residents.

Introduction

This strategy for Housing in the Private Sector, both for Homeowners and Private rented. The focus of the strategy has been to ensure that homes are healthier for the occupants. It has been developed and delivered by a steering group made up of a wide range of local agencies and groups.¹ It is the responsibility of each member of the group to play their part in delivering the actions in the strategy.

The strategy is based on data from research carried out by the Building Research Establishment (BRE) . The research had two main aims, to identify and highlight the extent of the main category 1 hazards found in homes in York, and also to highlight the health impacts of poor housing and the costs they present to the NHS and to society. A category 1 hazard is one that presents a serious and immediate risk to a person's health and safety. The main category 1 hazards in York are falls and excess cold.²

Housing and Public Health have come together to create a joint strategy in acknowledgement of the strong links

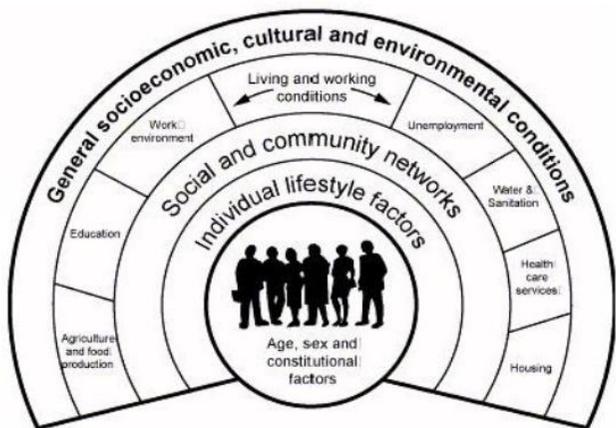
¹ For a list of steering group members see: http://www.york.gov.uk/info/200485/housing_plans_and_strategies/417/housing_plans_and_strategies/9

² Appendices of the summary are at the end of the document

between housing condition and individuals' health. Public Health often uses the Dahlgren and Whitehead model in figure 1 to represent in the factors that affect individuals health, with living conditions and housing both playing key roles.

We all know the quality of home we live in can have a significant impact on every aspect of our lives. Poor housing conditions, overcrowding and affordability will all have an adverse affect on public health and wellbeing and exacerbate health inequalities. Making modifications to improve a home can lead to enhanced health and wellbeing that not only benefits the individual but also brings wider social and economic benefits.

Figure 1: Dahlgren and Whitehead (1991)



Property type, condition and heating will all influence a home's energy efficiency standard and the occupant's

ability to afford adequate heating. Improving energy efficiency in the home will help to prevent excess winter deaths each year by helping to ensure homes are adequately heated, through reduced heat loss and improved heating systems. This will also reduce carbon emissions.

York's housing market is made up of a private and a social sector. Around **86 percent** of York's **87,507³** homes are in the private sector, which equates to 72,814 dwellings. This includes **58,999 owner occupied** (80% of private sector) and **15,906 rented from a private landlord** (20% of private sector).

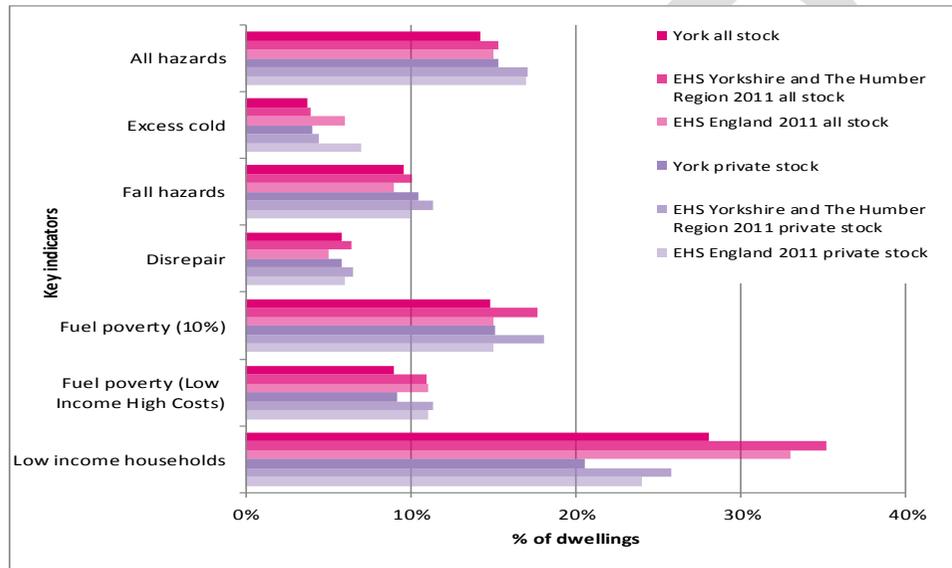
Investing in our homes and ensuring standards are maintained delivers a wide range of positive outcomes not just for us personally but for the city as a whole:

- Fewer homes that pose a risk to health and well being
- Improved outcomes for families and young people
- More independence for older or vulnerable households
- Lower carbon emissions improved energy efficiency and reduced fuel poverty
- Less anti-social behaviour relating to derelict or nuisance properties
- Less poverty and communities that are more cohesive, attractive and economically vibrant.

³ BRE Database 2015

This strategy sets out what partners in York will do to support good standards within private sector homes in York, including tackling poor housing conditions, energy efficiency and management. It sets out the challenges we know exist and our objectives and intended outcomes in dealing with them. Partnership working is essential to achieve the aims and objectives in the strategy, the opportunities to improve partnership working are identified within each of the strategic aims.

Most would agree the primary responsibility for repairing and maintaining homes rests with the property owner. Many millions of pounds have been invested over the years to ensure York's private housing stock compares well to other areas.



However, within this overall picture significant challenges remain. Some of our homes do not meet expected standards and can have damaging consequences on our health and wellbeing. **11,444 dwellings⁴** in the private sector have a category 1 hazard, which equates to **15% of dwellings**. The total cost of mitigating category 1 hazards in York's private sector stock is estimated to be **£24.2m**. The estimated cost to the NHS of treating accidents and ill-health caused by these hazards is **£2.3m** each year and the wider costs to society **£5.7m**

The bedrock of our approach has involved encouragement and support to home owners and partnerships with landlords and other partners. This will continue but inline with the new evidence base and the wider council's ambitions we will be seeking ways to ensure that we align our services to tackle problems earlier and prevent the impact on other services such as the National Health Service.

However, where these efforts fail we must be prepared to take more decisive action especially in the private rented sector using the enforcement powers available.

Local landlords, agents and their associations are key partners. We recognise the most responsible landlords have an interest in promoting better standards to raise the standing of the whole sector and avoid the need for further

⁴ BRE 2015

regulation. We want to incentivise the best landlords to be true ‘champions’. However, with **3,711** dwellings in the sector having category 1 hazards we are also aware of some landlords not providing accommodation that meets requirements; where encouragement and support fails, we will take enforcement action.

The accompanying action plan sets out in far greater detail what we hope to achieve and by when. We will use the action plan to monitor progress over time.

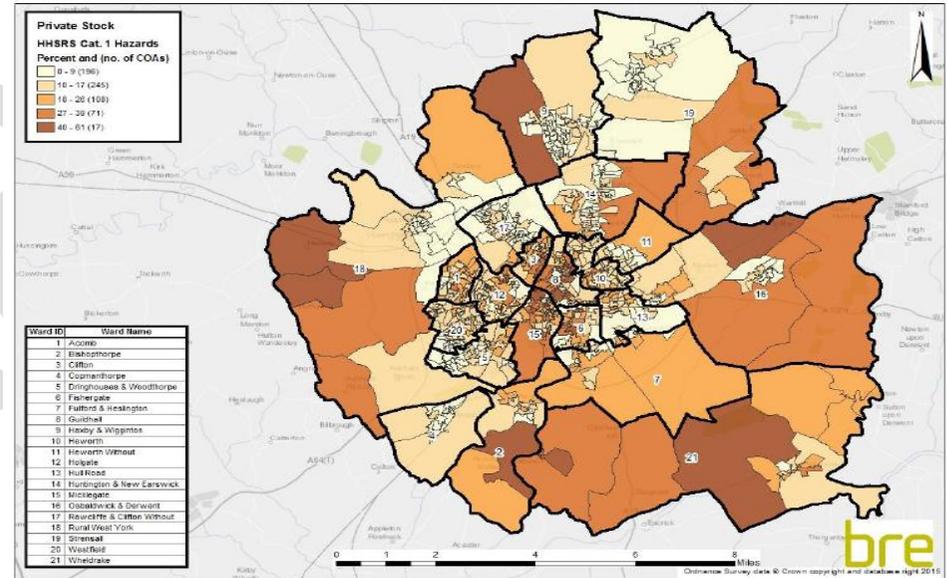
Aims and objectives

1. Encourage and support owner occupiers to maintain safe homes, free from category 1 hazards
2. Encourage, support and regulate private landlords and agents to provide safe and well managed properties, free from category 1 hazards. Inform and support tenants around what they can expect
3. To enable people whose independence may be at risk safely remain in or return to their home
4. Maximise use of the existing housing stock to increase the supply of decent affordable homes
5. Enable more sustainable homes by increasing energy efficiency and reducing fuel poverty

1. Encourage and support owner occupiers to maintain safe homes, free from category 1 hazards

There are **58,999** owner occupied homes in York, **7,733** of those have category 1 hazards.⁵ The main hazards are falls on the stairs (4,645), excess cold (1,932) and falls on level surfaces (1,066). The estimated cost of mitigating these hazards is £15.2m [NB some dwellings have more than one category 1 hazard, accounting for the difference between number of hazards and number of dwellings with hazards]

Percentage of private sector dwellings in York with the presence of a HHSRS category 1 hazard



There are high levels of hazards in Guildhall, Clifton and Micklegate wards.

⁵ BRE Database 2015

A key challenge will be to encourage and support owner occupiers to invest in their homes to maintain them to a good standard and remove category 1 hazards. Some of the main obstacles the strategy will need to tackle include the costs involved in carrying out the work, being able to identify hazards and knowing what work is required to remove them and difficulty finding reliable trades people.

17 % of owner occupier households are on low incomes. The limited public funds that are available must be used as a safety net for those unable to access the necessary resources and made available on a loan basis to assist more people. We should continue to prioritise vulnerable households for assistance, such as the Homes and Loans Service.

Objectives and outcomes:

- Increased public awareness of the range of services available to encourage and support owner occupiers
- Reduced proportion of category 1 hazards in dwellings in the poorest performing areas, households and dwelling types
- Encourage and support greater access to home appreciation loans and equity release products to fund repairs and maintenance

2. Encourage, support and regulate private landlords and agents in providing safe and well managed properties, free from category 1 hazards. Inform and support tenants around what they can expect.

The number of people renting privately has nearly doubled between 2001 and 2011⁶. In York, the sector now accounts for 18 percent of all households. With continued barriers to home ownership and limited social rented homes, the sector looks set to remain an important source of housing for the foreseeable future.

Rented accommodation meets a diverse range of needs. It provides a flexible option for those who do not want to buy or can't afford to buy or are saving up for a deposit. It offers a range of shared accommodation for smaller households and is increasingly used by a growing number of families.

Condition and standards

In many cases the sector provides high quality housing opportunities, but there are still challenges, particularly in relation to property conditions. Whilst average conditions are good and above the national average, there are **3,711 properties** in the private rented sector that have category 1 hazards.⁷ This equates to 23% of the private rented stock having one or more category 1 hazards. We aim to

⁶ LGiU September 2013

⁷ BRE 2015

reduce the gap between tenures and dwelling types by 2021.

The council has a statutory duty and a range of powers to address sub-standard conditions such as serious⁸ hazards. It can also intervene in cases of illegal eviction and harassment. Demand for action is largely initiated by the tenant and is therefore reliant on high levels of public awareness.

Around 85 percent of private landlords own just one or two properties⁹. We work closely with local landlord bodies to raise awareness of issues and run an annual York Landlord Fair.

Despite these efforts, overall engagement with everyday landlords is limited and council data on the sector is patchy. There is always more we can do to improve our understanding of the sector and ensure tenants and landlords are clear about their rights and responsibilities.

We receive about 300 reports a year from tenants about poor conditions and management and we act upon these in line with our Enforcement Policy¹⁰. We need to find ways to encourage more reporting and we will do this by

⁸ A Category 1 hazard in the Housing Health and Safety Rating Scheme

⁹ CYC Consultation Exercise October 2014

¹⁰ Enforcement Policy

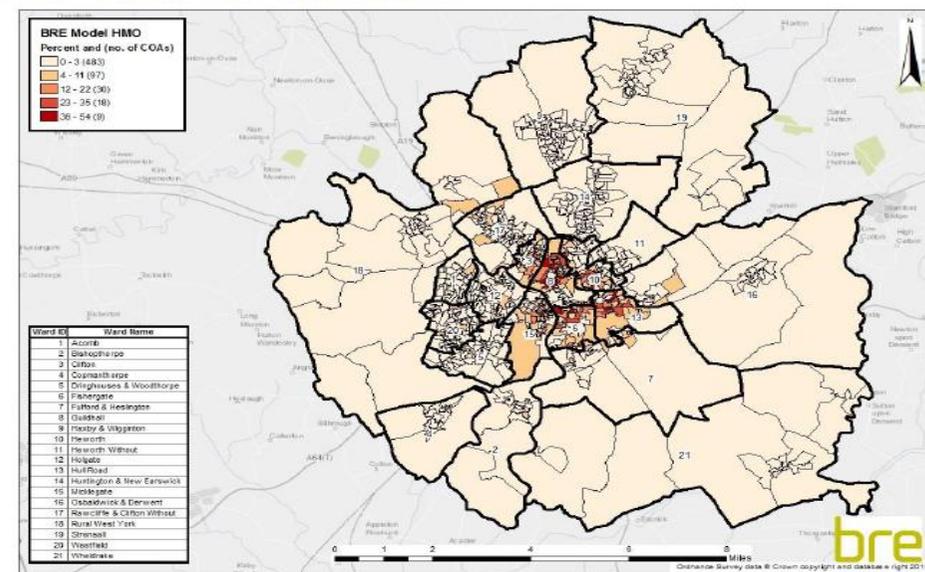
<https://www.york.gov.uk/downloads/file/2187/enforcementpolicy2010pdf>

targeting our services in the worst performing areas and sectors. We will review our enforcement policy to ensure that we are taking prompt action especially where there is an imminent risk to the health and safety of the tenant.

Shared accommodation

There are just under 3,000 houses in multiple occupation (HMOs) in the city. Larger shared homes are subject to mandatory licensing that ensures relevant standards are maintained. There are **470** Licensed properties in the city.

Map 12: Percentage of HMOs based on BRE modelled data



In 2011, the council introduced a city-wide Article 4 Direction¹¹, designed to regulate the future growth of shared homes in areas with already high levels of shared accommodation.

In 2014 the council introduced a major new initiative to improve the management and physical condition of private rented dwellings, as well as reduce the health and safety risks to tenants. YorProperty is a voluntary accreditation scheme aiming to recognise and encourage good landlords. **338** properties are accredited. We have built on this and introduced a training programme for landlords and agents and have made it a condition of our licensing scheme that all Licence holders must have a recognised qualification.



In the last year the Government has announced a range of measures aimed at improving standards in the sector including the requirement to install Smoke and Carbon Monoxide Alarms, the requirement for letting agents to publicise their fees and which redress scheme they have joined and measures to prevent retaliatory eviction.

¹¹ <http://www.planningportal.gov.uk/permission/responsibilities/planningpermission/permitted>

In November 2015 the Government also consulted on the need to extend HMO licensing to smaller HMOs and self contained flats which had been poorly converted. Our feedback acknowledged that there was more to be done to regulate this particular sector.

The Government response to the consultation is due in late Spring/early Summer 2016, dependant on the outcome we will seek to review our whole approach to the HMO sector including the available resources.

Accessing the private rented sector

High costs and high demand for private rented homes in York means many, particularly those with the least resources, can find their options limited. Ongoing changes to housing benefit rules are set to restrict access further.

A significant number of private halls of residence have been or are currently being built in York, which offer accommodation to students. These additional bed spaces may result in the release of other accommodation presently occupied by students and we shall be monitoring the potential changes on the numbers and types of accommodation available in the student rented sector.

We have started to address some of the barriers faced by low income and vulnerable households seeking to access

private rented accommodation through our innovative YorHome social lettings agency.

This is based on a strong partnership with local landlords and is moving from strength to strength with over 80 properties now in management. The agency has helped landlords improve their properties so they can take part in the scheme.

There will be growing demand for shared homes as changes in welfare eligibility restrict choice for the under 35s. The expected increase in the number of houses of multiple occupation (HMOs) will need to be managed to ensure neighborhoods remain sustainable.

The private rented sector is expected to play an increasing role in helping prevent homelessness as the availability of social rented homes continues to outstrip supply.

Objectives and outcomes

- Encourage and support landlords and agents to reduce number of category 1 hazards in private rented homes with a particular focus on HMOs and poorest performing areas
- Consider the need to extend licensing of HMOs to smaller HMOs

- Improve the sector by ensuring that all landlords and agents have access to good quality training

- Regulate more robustly and take action against the worst landlords and agents

- Increased awareness of tenants rights, responsibilities and support available

3. To enable people whose independence may be at risk safely remain in or return to their home

York has a growing number of older households and people with disabilities and complex needs. It has higher than the national average figure for vulnerable households living in and returning to homes with category 1 hazards. Much of the existing housing stock is not designed with the needs of these groups in mind.

In terms of independence, this goes beyond just the individual's home, but incorporates the support that is or could be provided. The support required is often small, but without it an individual would be put at greater risk of accident or illness.

Vulnerable households and poor conditions

When we last surveyed local residents¹² we found almost 19,000 vulnerable private sector households across the city with 3,900 of these living in non-decent homes. Such households must remain our top priority.

Home adaptations

The need for home adaptations to support independence in the home is high and is set to increase. The main types of adaptations needed include adapted bathrooms and toilets, lifts and level or ramped access. The Disabled Facilities Grant can be used to meet some of these needs but the amount available each year is limited.

Practical help

We also identified growing demand for a range of low level interventions such as practical help around the home. We must address the low level of awareness about housing options and the 'stay at home' services available to support independence. There are numerous services provided by partners in the City including AgeUK and Be Independent.

Through closer working with internal and external partners, we will build on existing support schemes, and explore and raise awareness of innovative methods of support services across the city.

¹² 2008 Private sector stock condition survey

Objectives and outcomes:

- Reduce number of category 1 hazards relating to falls in households with older people/children to prevent early and/or unnecessary admissions of residents to hospital, nursing care and or residential care.
- Ensure that those who need adaptations to help them remain in or return to their accommodation receive the appropriate level of advice, support and assistance
- Increase awareness of the range of 'stay at home services' available to support independence

4. Maximise use of the existing private sector housing stock

Empty homes

In York's competitive housing market every home counts. In recent years the council has stepped up pressure on owners who keep their properties empty for long periods.

Much of this has involved effective dialogue with owners. However we have stepped up our enforcement focusing properties which have been vacant for some time and the severity of problems arising from the property. It is our intention to continue this work as we know that such properties have a detriment on the neighbouring residents.

Area	Total dwellings Nov 2014	Vacant dwellings (total)		Private sector properties vacant for more than six months	
		Number	Vacancy rate	Number	Vacancy rate
York	86770	847	0.98%	194	0.2%
North Yorkshire	279200	8,983	3.23%	2836	1.0%
England	23,111,000	610,123	2.64%	205,821	0.9%

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants>

The council's focus on empty properties has recently extended to empty space above shops. A recent study found potential for up to 800 additional flats in the city centre.¹³ We will continue to explore this option but it is widely recognised that practical difficulties such as layout of the premises etc has meant that we have not always been able to achieve the results we wanted.

Overcrowding

Just over three percent of homes are overcrowded.¹⁴ Whilst this is a relatively low figure, where overcrowding does occur it can have serious impacts on a person's health and wellbeing and undermine children's education.

¹³ Upper floors in York City Centre: An opportunity 2013

¹⁴ 2011 Census

Under-occupation

More concerning are rates of under-occupation. Around 75 percent of private sector homes in the city are under-occupied. A significant number of under-occupying households are older. Under occupation is one of the factors contributing to fuel poverty, and the ability of the household to heat their homes sufficiently. This leads to numerous health related issues, including increased falls.

Under-occupation is a key issue for the city, especially now new housing supply is so constrained. We must continue to work with developers to deliver more attractive housing options for older people and extend our housing advice and information to increase awareness and facilitate choice. We must look to address the practical barriers that many aspiring downsizers say they face when considering a move.

Objectives and outcomes:

- Maintain accurate information about the numbers of long-term empty Properties.
- Encourage owners of privately owned empty homes to bring them back into use.
- Target owners whose empty homes cause a significant detrimental impact to the neighbourhood.

- Strengthen existing and develop new partnerships to reduce the number of long-term empty homes in particular above shops
- Reduce the proportion of under occupied private sector homes

5. Enable more sustainable homes by increasing energy efficiency and reducing fuel poverty

Energy efficiency

The vision is for York to work towards being a sustainable, resilient and collaborative 'One- Planet' city.

Housing in York will make a significant contribution to this vision. In 2012, the energy we used in our homes was responsible for just under **40%** of the total carbon dioxide (CO2) emitted in our city (1.1million tonnes of CO2)

Improving the energy efficiency of properties will not only help to cut carbon emissions but it will also reduce energy consumption putting more money in people's pockets. Being able to afford heating bills and ensuring homes are warm and not damp or draughty also reduces ill health and the demands put on health services.



The city's private sector housing stock shows average overall levels of energy efficiency when compared to other areas. Owner Occupied properties have an average SAP rating of **59** and Private Rented Properties have an average of **56**.¹⁵ However, there are some areas that fall below the city's average.

Under the Energy Act 2011, new rules mean that from 2018 landlords must ensure that their properties meet a minimum energy efficiency standard where it is reasonable and practicable to do so and there are no upfront costs to the Landlords. Subject to Parliamentary approval, this minimum standard has been set at band E by 1 April 2018. Currently, **10%** of the Private rented sector is below an E, equating to **1,588** dwellings.

A significant amount of work has been done in recent years to improve the energy efficiency of private sector homes in York, made possible in part through various national funding streams.

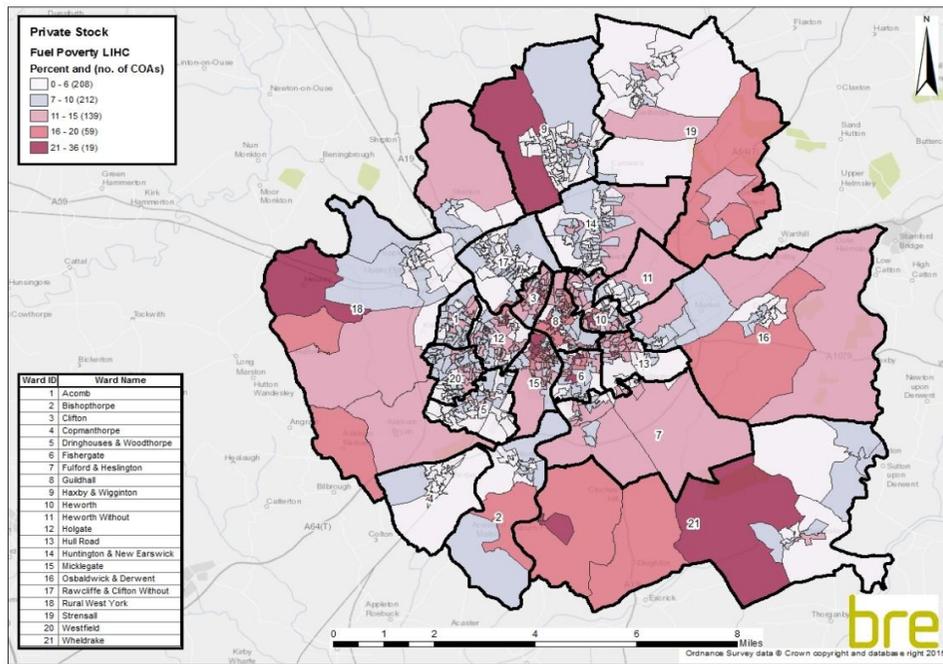
Fuel poverty

City wide, **7,695** households were estimated to be fuel poor, 9% of the population. **3,142** households (**20%**) of households living in the private rented sector are living in fuel poverty. The highest concentrations of fuel in the private rented sector are found in the wards of **Clifton**

¹⁵ BRE Database using the Standard Assessment Procedure (SAP).

Guildhall and Micklegate and for excess cold the highest concentrations are in Wheldrake, Guildhall and Rural West York

We have mapped fuel poverty 'hot spots' around the city and will use this to target future interventions



The main drivers of fuel poverty include lack of energy efficiency measures and low household income.

We have already begun working more smartly with residents to reduce fuel poverty by working with Better

Homes York, working with Citizen Advice York and the introduction of the Big Community switch.

Better Homes York is a council endorsed energy efficiency scheme set-up to help private homeowners, private tenants and private landlords across the city, create and live in warmer, healthier homes and reduce the cost of fuel bills.

The scheme accesses available government funding to optimise homeowners' investment and to get the best offers for them in the following areas:

- insulation measures
- heating
- boilers
- renewable energy technologies

Citizens' Advice York has begun a project aimed at providing bespoke energy advice to residents of the city through a programme of community and individual outreach. This is working closely with Better Homes York to provide an holistic service. Citizens' Advice also has a focus on energy tariff switching which runs in parallel with the council's collective switch programme.

To help residents in York get a better deal on their energy bills, the council has partnered with iChoosr, on the national Big Community Switch scheme. This has helped just fewer than 1000 households in York save an estimated £200,000 off their energy bills.

The aim of the scheme is to make it easy and simple for residents to switch energy providers. The next big switch will open for registrations in May 2016

Objectives and outcomes:

- Improve energy efficiency by targeting work in the worst performing areas, sectors and property types including targeting landlords who rent private properties banded F and G.
- Reduced incidence of fuel poverty through targeted work in the poorest performing areas, sectors and property types
- Minimum of 200 households improve energy efficiency through maximising funding opportunities from LCR/YN Yer/other partners

Governance, Partnerships and Monitoring

Making sure we deliver

The steering group that developed this strategy will meet at least annually to review progress and ensure the strategy remains responsive to emerging needs.

We will produce a short annual report to be published on the council's website.

Within the action plan, the baseline position along with a target and date to be achieved accompanies each objective.

Partnerships

Strong partnerships form the foundation of this strategy. It is important to maintain and develop regional partnerships, including in the Leeds City Region and North Yorkshire, and also local partnerships, including the Safer York Partnership, Age UK, Citizens' Advice, iChooser and the Clinical Commissioning Group.

Action plan

The commitments outlined above are set out more fully in the attached strategy action plan. This contains specific measurable outcomes against which we will assess progress.

Both quantitative and qualitative measure will be used to monitor the progress of the strategy.

Your comments and further information

We would really like to know what you think about this strategy or private sector housing in general.

You can leave comments or ask questions at any time using the contact details below:

Email: housing.standards@york.gov.uk

Telephone: 01904 552300

We will consider your comments at our review meetings and get back to you should you need a response.

Further copies of this strategy are available to download from the council's website www.york.gov.uk/housing