

TONBRIDGE & MALLING BOROUGH COUNCIL

STRATEGIC HOUSING ADVISORY BOARD

20 May 2013

Report of the Director of Planning, Housing, and Environmental Health

Part 1- Public

Matters for Information

1 PRIVATE SECTOR HOUSING UPDATE

This report updates Members on the following:

- **Disabled Facilities Grant spend in 2012/13;**
- **Housing Assistance spend in 2012/13;**
- **Landlord Forum held on 20 March 2013;**
- **Housing “Mind the Gap” action plan;**
- **Energy Company Obligation and Green Deal; and**
- **Private Sector Stock Condition Survey.**

1.1 Disabled Facilities Grant spend in 2012/13

1.1.1 The Disabled Facilities Grant budget for 2012/13 was £693,000. This is made up of an original £618,000 in the Capital Plan (£410,000 Government allocation, £201,000 Council funding, £7,000 underspend from 2011/12) plus an additional £75,000 Government funding allocated late in 2012/13.

1.1.2 The DFG spend in 2012/13 was £689,000 and the underspend of £4,000 is expected to be carried forward into 2013/14.

1.1.3 I understand Russet also spent a further £250,000 on major adaptations for their tenants taking the overall investment on major adaptations in the borough to over £900,000.

1.1.4 This is again an excellent result and a great testament to the team approach delivering on DFGs which includes us, Russet, In Touch Home Improvement Agency and the Occupational Therapy Service.

1.2 Housing Assistance spend in 2012/13

- 1.2.1 The Housing Assistance budget for 2012/13 was £146,000. The Housing Assistance spend for 2012/13 was £34,000. The under spend is expected to be carried forward and spread over the lifetime of the medium term financial strategy.
- 1.2.2 The £34,000 spend was on Warm Homes Assistance to provide homeowners with financial assistance to improve the heating in their property where they are in receipt of an income related benefit. The assistance is repayable when the property is sold.
- 1.2.3 The Warm Homes Assistance is available to those eligible residents where other available sources of funding have been exhausted. One of the other sources of funding being the Government's Warm Front scheme which ended in December 2012. Many of those residents who would have been eligible for our Warm Homes Assistance were directed to Warm Front to maximise usage of this grant funding whilst it was available; which may explain the low spend on our Warm Homes Assistance.
- 1.2.4 The Housing Assistance policy was revised in July 2012 to include Falls Prevention Assistance, a repayable grant to fund works to remove the category 1 hazards for falls associated with baths, falling on level surfaces, falling on stairs and falling between levels. The grant is available to owner occupiers or tenants with a repairing obligation and in receipt of a means tested benefit where other funding streams have been explored first, for example the Disabled Facilities Grant. The reason for the introduction of this assistance was to improve health particularly in the prevention of hip fractures in 65 year olds and over. We have targeted mail outs at eligible residents, which resulted in enquiries for Falls Prevention Assistance but the majority were signposted to Social Services for an assessment by an Occupational Therapist as their needs would be better met by a DFG.
- 1.2.5 This revised Housing Assistance policy was changed to focus on some of the key health determinants for the borough of 'excess winter deaths' and 'hip fractures in 65s and over' hence our Warm Homes Assistance and Falls Prevention Assistance. The Health and Well Being Boards are now set up and the structures underneath are now starting to fall into place where we can start to get referrals for the Warm Homes Assistance and Falls Prevention Assistance from health professionals. Thereby ensuring we are targeting our assistance at those most in need. We will be focusing our resources on getting these referral mechanisms in place and as a result we would predict our spend on housing assistance would considerably increase and result in a positive impact on improving the health of residents and improving health determinants.
- 1.2.6 We see our provision of Housing Assistance funding as a key feature in the Kent Housing "Mind the Gap" activities and within our own Council "Mind the Gap"

activities. We are also looking to widen our policy to further develop the links with improvements in health, for example in the re-introduction of the child safety equipment scheme.

- 1.2.7 We also hope to utilise the findings from the Warm Rural Homes Initiative reported to Members at this Board on the 25 February 2013 on the most effective approach to publicising available funding be it through 'local champions' or by traditional targeting of information by mail outs. This will hopefully lead to improved promotion and take up of available assistance.

1.3 Landlord Forum held on 20 March 2013

- 1.3.1 The partnership of Tonbridge & Malling B.C., Tunbridge Wells B.C., Sevenoaks D.C. and the National Landlords Association (NLA) held a landlord forum on 20 March 2013 at Tunbridge Wells B.C. offices.
- 1.3.2 The event was well attended and provided an agenda covering "avoiding nightmares in lettings" by Paul Shamplina of Landlord Action (as featured on ITV1 "Tenants from Hell" programme), welfare benefits update and a general landlord update from the NLA.
- 1.3.3 Jane Smither, Housing Options Manager at Tonbridge & Malling B.C., also spoke about how the Councils can positively and pro-actively work with both private landlords and tenants to help sustain tenancies. This is a particularly important area of work that we are seeking to develop in light of the growing need to be able to access good quality, affordable private rented accommodation. Jane was supported by agencies such as Porchlight who explained how they can help support the single homeless to ensure that tenancies succeed. As a result of the presentation, contacts with a number of new landlords were made, one new tenancy has started and it is hopeful further new private rented accommodation will come forward that the Council can help clients to access.
- 1.3.4 The next landlord event will be the annual Landlord Fair to be held in October 2013 in the Sevenoaks area.

1.4 Housing "Mind the Gap" Action Plan

- 1.4.1 Members may be aware of the Kent County Council's "Mind the Gap" which is a health inequalities action plan. Housing were consulted on the plan, however there is limited reference to housing in the final document.
- 1.4.2 As a result of this, the Kent housing groups were asked if they wanted to develop a housing themed action plan. Joint Policy & Planning Board (JPPB) are therefore leading on a Housing "Mind the Gap" action plan across the county which will capture all the housing related work that goes into tackling health inequalities. The Public Health team at Kent County Council are supporting the process and a training day has been held. Tonbridge & Malling B.C. are helping to develop the plan with an aim to complete by the end of 2013.

1.4.3 It is hoped it will become a key document for influencing the Health & Wellbeing Boards and Clinical Commissioning Groups in commissioning services across Kent. Good quality, safe, affordable and suitable housing plays such a key part in every life stage of the population and the “Mind the Gap” is an opportunity to showcase this and influence service provision and funding decisions.

1.5 Energy Company Obligation & Green Deal

- 1.5.1 Members will recall that Green Deal is a new finance framework to support the installation of energy efficiency measures in homes and businesses with no upfront cost to the owner/occupier. The upfront capital is provided through a loan which is repaid in instalments through savings made via the energy bill. The ‘Golden Rule’ requires that the finance repayment for the energy saving measures should not exceed the expected cost savings. There will be interest paid on the loan and the rate will vary between providers. The interest rates are currently expected to be in the region of 6 to 7.5 per cent. Repayment terms could be up to 25 years depending on the lifetime of the product installed.
- 1.5.2 Some homes or householders will be eligible for a non-repayable grant to cover the cost of some or the entire Green Deal plan. These will be funded via the Energy Company Obligation (ECO). This is a fund estimated to be in the region of £1.3billion per year from the seven largest energy companies. This replaces the Carbon Emissions Reduction Target (CERT) funding.
- 1.5.3 Within Kent, the Kent & Medway Green Deal Partnership (KMGDP) has been set up to enable Kent to maximise the amount of funding coming into Kent particularly through ECO and to secure additional benefits from a large scale programme of retrofit such as local jobs, opportunities for SMEs, local economic growth and training including apprenticeships.
- 1.5.4 There will also be the cross cutting themes of rural areas and affordable warmth and we hope to take advantage of these schemes.
- 1.5.5 The KMGDP has completed procurement of an ECO partner which will attract up to £80 million of funding over the next four years. The ECO partner Enterprise will initially offer funding of up to £12 million for 1400 homes in the seven identified pilot areas; work will commence from the beginning of May 2013. These areas were chosen on the basis of high incidence of solid wall properties, deprivation, fuel type and benefit levels. Tonbridge and Malling has not been chosen as one of the pilot areas.
- 1.5.6 Funding will then roll out to a further 5,000 homes taking an area based approach. It is intended that lessons learned from these pilot areas will be used in planning future phases.
- 1.5.7 The cross cutting affordable warmth theme utilising Home Heat Carbon Reduction Obligation funding, which is one of the funding strands of ECO, will be offered by

Enterprise as part of a blend of measures across the whole scheme in partnership with npower.

- 1.5.8 Enterprise will be working with the KMGDP to identify new areas and Officers will put forward new areas for consideration. New projects will be assessed for viability and may include a full mix of tenures to ensure the maximum amount of ECO can be accessed from all ECO funding streams.
- 1.5.9 The KMGDP has decided that the Green Deal market is not sufficiently developed to consider a formal Green Deal engagement process with a Green Deal provider at this stage. The next steps are to consider the potential models for Green Deal when the Partnership is ready to proceed, and identify a process to support residents who are seeking a Green Deal or wish to combine this with the ECO funding available in the pilot areas.

1.6 Private Sector Stock Condition Survey

- 1.6.1 At the November 2012 meeting of this Board, Members endorsed the use of the Building Research Establishment (BRE) to undertake a private sector stock modelling service and develop a private sector stock condition database.
- 1.6.2 A housing stock modelling approach produces a series of models describing the housing conditions in the area. It is a desk top model approach utilising data from National datasets, such as the English House Condition Survey. The model data is provided as a database and presented in document format containing spreadsheets and a series of maps illustrating the following housing indicators across the borough:
- Category 1 Housing Health and Safety Rating System (HHSRS) hazard;
 - Category 1 hazard for excess cold;
 - Category 1 hazard for falls;
 - estimated Standard Assessment Procedure (SAP) rating;
 - presence of a household in fuel poverty;
 - indication of disrepair in relation to the Decent Homes standard;
 - presence of a vulnerable household where a member of the household is in receipt of an income or disability related benefit; and
 - private rented dwellings.
- 1.6.3 The presence of category 1 HHSRS hazards indicates the residential accommodation does not meet the minimum standard for housing. The category 1 hazards for excess cold and falls gives a link with the key housing health related determinants for excess winter deaths and hip fracture in 65s and over. The SAP

rating gives an indication of the energy efficiency rating of the property. These indicators with the others mentioned in 1.6.2 provide useful information that we can use as the evidence base for any housing and health related strategies, and targeting of financial assistance under our Housing Assistance policy.

- 1.6.4 The BRE and the Council have now agreed on the terms and conditions of the contract and the private sector stock modelling service is now able to proceed.
- 1.6.5 The stock modelling service takes a six week period and we should have initial modelled data and maps at the beginning of July subject to signing the contract.
- 1.6.6 The findings from the stock modelling data and maps will be reported to Members at a future meeting of this Board.

1.7 Legal Implications

- 1.7.1 DFGs are a mandatory grant and valid applications have to be approved or refused within six months.
- 1.7.2 The Council has a legal duty under the Housing Act 2004 to keep the housing conditions in their area under regular review. This duty is usually met by undertaking a house condition survey on a regular basis, approximately every five years.

1.8 Financial and Value for Money Considerations

- 1.8.1 Provision within the 2013/14 budget has already been included for the private sector house condition survey expenditure.

1.9 Risk Assessment

- 1.9.1 Failing to review housing conditions in our area will result in a failing to meet our statutory requirements. It is also important to have up to date information so that any financial assistance offered to improve housing conditions is spent wisely and targeted to best effect to achieve the desired outcomes.

Background papers:

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Nil

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