



## **Housing Renewal Strategy**

**V1.12**

21 May 2003

**Preface – Portfolio Holder**

**Health, Housing and quality of life for all**

## Executive Summary

Government guidance on housing renewal has emphasised the requirement for local authorities to assess housing unfitness, develop effective strategies to address it and to promote a corporate and co-ordinated effort as part of their strategic and enabling role. As part of this, all local authorities are required to produce a Housing Renewal Strategy by July 2003.

The green paper 'Quality and Choice: A decent home for all' 2000 the Government outlines its aims to offer everyone the opportunity of a decent home and so to promote social cohesion, well-being and self-dependence.

Although Isle of Wight Council have adopted an active role in addressing the condition of dwellings in the private sector for a number of years, this has not in the past formed a separate strategy.

The Council views this strategy as a vehicle for investing in housing on the Island which it recognises as a key component of the social and physical infrastructure which contributes to the unique nature of Island life. It represents a mixture of tried and tested measures such as renovation and repair grants, together with new and innovative approaches such as loans, the potential development of a Home Improvement Agency and other forms of assistance.

The objectives of the strategy are led both by property-related considerations and a person-centred approach. We aim to keep people in their own homes and facilitate hospital discharges whilst improving the fabric of localities and promoting Agenda 21 objectives.

The strategy is focussed very much on a partnership approach to delivering solutions. There are many agencies and interested parties on the Island who can work with the Council to pool resources and share knowledge and expertise. We have no wish to reinvent the wheel where appropriate services exist, but are keen to plug gaps where they do not.

The timing for the development of this Renewal Strategy has been underpinned by essential data provided by a House Condition Survey commissioned in 2002 (see **Annexe E**). Key data from the survey, together with other intelligence from various sources have heavily influenced the direction of the draft strategy.

## Part 1 – Strategic Context and Objectives

### Introduction

The Regulatory Reform Order 2002 came into force on 18 July 2002, repealing much of the legislation governing the provision of previous housing renewal assistance and replaced it with new wide ranging powers to provide assistance for housing renewal significantly based on local needs and achievement of strategic objectives.

The order introduces an increased flexibility that allows for new and innovative approaches to housing renewal and will comprise a key component of the overall Housing Strategy for the Island. This not only marks a radical change in Government policy towards renewal, but also the first discrete Renewal Strategy for the Isle of Wight.

This new Strategy will be effective from 18 July 2003 and will be subject to regular annual review. The Regulatory Reform Order almost completely repeals the previous prescriptive range of grants, with associated detailed rules, procedures and conditions. The one exception to this is mandatory Disabled Facilities Grants, which remain essentially unchanged. The scope of the Strategy includes repair, improvement and adaptation works as well as the promotion and enabling of housing provision in conjunction with the overall Housing Strategy. In order to make use of these new powers, the Council must first widely publicise this strategy.

The context of this Strategy is illustrated by the following extracts from the Government's guidance on the development of Housing Renewal Strategies.

*"Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. The Government's view is that it is primarily the responsibility of homeowners to maintain their own property. However, the government is committed to improving housing quality across all tenures including the owner occupied sector and fully accepts that some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. Local authorities therefore have an important role to provide assistance in these cases".*

*"The Government would also consider that an authority was failing in its duty as a housing enabler and in its responsibility to consider the condition of the local private sector stock if it did not make some provision for (private sector housing) assistance."*

(Office of the Deputy Prime Minister, June 2002)

## **1. Aims and Objectives**

1.1 The aim of this strategy is to address Housing Renewal in a targeted manner based on the resources outlined in Section 12. The nature and scope of Housing Renewal in the context of this Strategy is set out below in the outline of strategic principles and priorities.

1.2 During 2003 the Council employed an independent Environmental Health and Housing consultant to consult with relevant statutory bodies and partner agencies to assist in the development of this strategy. Details of the consultation process, bodies consulted and outcomes can be found in **Annexe A**.

1.3 The process focussed on a review of current Council services. Having evaluated the options available to us, we have proposed a Strategy that we feel adequately responds to our overarching objectives. These are:

- To reduce unfitness on the Island
- To eradicate fuel poverty and promote energy efficiency
- To enforce acceptable minimum standards in the private sector
- To reduce empty properties on the Island.

1.4 In so doing, the Council recognises the need to actively engage two principal methods through which it will deliver our required outcomes:

- Encouragement through advice and assistance,
- Enforcement of minimum standards through a pro-active enforcement policy.

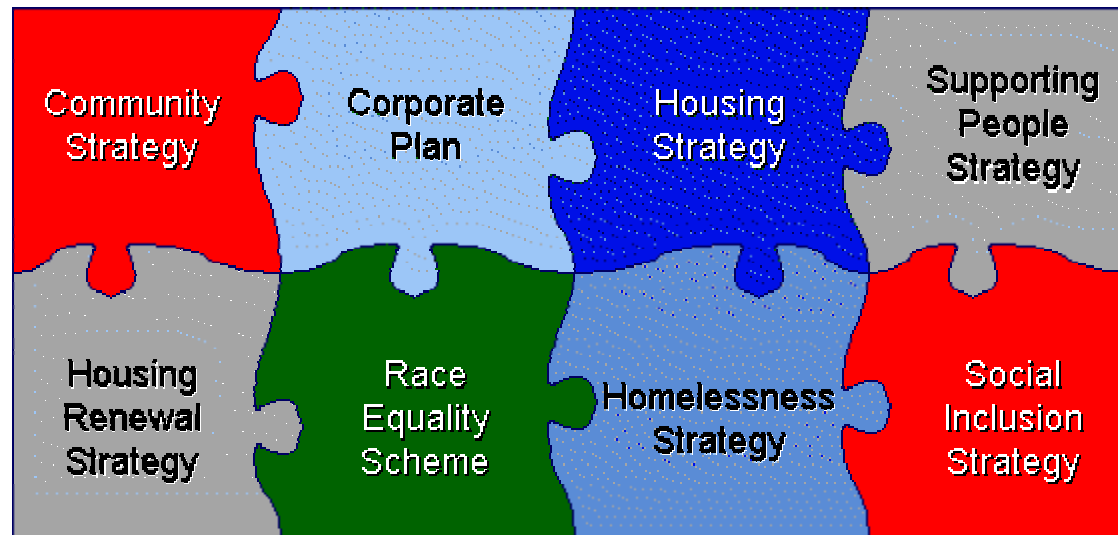
1.5 Together, these represent both a 'carrot and stick' approach that offers a balanced approach to the diverse circumstances that exist on the Island. We are clear that the Island's housing market represents a critical resource in delivering the overarching corporate vision of 'Improving Island Life'. As such, there is an obligation on the Council to play an active role in ensuring its sustainability and availability for all the Island's residents. This relates not only to social housing, but also to the private rented sector and where appropriate, owner-occupiers.

1.6 In the past, the approach to renewal has been heavily geared towards promotion through the allocation of grants. This has been at the expense of an active approach to enforcing minimum statutory standards. Although we have responded to unfitness when it has been brought to our attention, we have not been proactive in seeking out and addressing such instances in a planned or strategic manner. We recognise that this has been a shortcoming in pursuing a coherent approach to renewal on the Island, a situation borne out by the results of the *Island's House Condition Survey 2002* – Executive Summary at **Annexe E**. We are therefore proposing, as part of a more balanced Housing Renewal Strategy, a revised Enforcement Policy, the details of which are outlined in **Annexe D**.

## 2. Links to Other Corporate Strategies and Policies

- 2.1 This strategy forms part of the Council's wider housing strategy which in turn links to the Island's corporate objectives as set out in the Community Strategy 'Island Futures' and the Corporate Plan. The proposals also recognise the critical role the housing can play in enabling other public services to effectively deliver their objectives. This 'joined-up' approach is recognised in figure 1 below.

### *Isle of Wight Strategic Matrix*



2.2 In particular, the promotion of a Housing Renewal policy underpins the major principles of the corporate objectives relating to:

- *The improvement of health, housing and the quality of life for all*
  - by protecting and providing for the needs and interests of vulnerable adults and children
  - by reducing deprivation and social exclusion
  - by promoting healthy living
  - by improving the availability of affordable housing and reducing homelessness
  - maintaining elderly people in their own homes as long as possible so they might retain independence with support rather than rely on institutional care.
  - enabling hospitals to discharge people back into their homes following treatment without concerns and delays due to unsuitable housing.
  
- *To encourage job creation and economic prosperity*
  - by ensuring that all our residents are able to share in the improving economic prosperity
  - by promoting and delivering services which are sustainable in economic, social and environmental terms
  
- *To create safe and crime free communities*
  - by reducing Crime, Disorder and fear of Crime and making the Island a safer place in which to live, work and to visit
  - by ensuring that our services continue to safeguard public welfare



2.3 This Strategy will deliver the corporate objectives by the following methods:

- By providing grant assistance to the most vulnerable clients,
- By developing a repairs service for owner occupiers,
- By tackling unfit areas on the Island and reducing deprivation in the worst wards,
- By dealing with fuel poverty and promoting healthy living,
- By providing a framework to provide fit and habitable accommodation for all,
- By developing loan packages that assist clients to seek additional funding for home improvement,

2.4 In addition the South East Regional Housing Statement 2002-2005 includes the following key regional priorities:

- to improve the quality and suitability of the Housing stock
- to promote regeneration and neighbourhood renewal
- to support crime reduction through housing provision

### **3. The Local Context**

3.1 The Isle of Wight is a mixture of towns and rural areas and is 147 square miles in area. This document only relates to the Housing Renewal Strategy for the Isle of Wight and the properties contained therein.

3.2 A survey of the condition of private sector housing using a sample of randomly selected stratified properties was undertaken in 2002. The information has been used to influence this Strategy and the overall investment framework for private sector housing on the Island.

**Table Key Housing statistics 2002**

• Population of the Island	approximately 133,000
• Population aged over 60	approximately 37,500
• Total number of houses	approximately 62,000
• Total percentage of owner occupied houses	82%
• Total percentage of private rented properties	8%
• Rate of housing unfitness	3.1%
• This equates to approximately	1,900 houses
• Percentage of unfitness in the private rented sector	11.0%
• This equates to approximately	550 houses
• Dwellings needing repairs costing over £10,000	3.4%
• This equates to approximately	2,000 houses
• Cost of bringing all private dwellings up to a reasonable standard	£11.49M
• Current cost of bringing all unfit properties to fitness and to retain within the housing stock for a period of 10 years	£17.41M
• Percentage of unfit houses where head of household is:	
a) On low income	54%
b) In receipt of means tested benefit	63%
• Percentage of families in Fuel Poverty with fuel costing more than 10% of income	7.4%

- 3.3 The factors outlined above represent island averages. Other factors also influence the nature of the Housing Renewal response and directly impact on the resources available to assist. These are outlined as follows:
- Unfitness in certain towns on the Island is as high as 8%. The three highest areas of unfitness are identified in **Annexe C**.
  - The summer influx of residents has significant resource implication on the demand for Occupational Therapy as well as Housing Services. During the tourist season the population of the Isle of Wight almost doubles, rising to 250,000.
  - Properties are deliberately kept empty for the tourist industry. While the Housing Services Department recognises that this is vital to the Island's Economic Development, it has to be recognised that this has a significant impact on the availability of good quality accommodation for use by permanent Island Residents.
- 3.4 House prices have continued to rise on the Island in line with regional trends. The average price rise on the Island between December 2000 and December 2002 was 41%. This has created obvious difficulties in terms of access and affordability. However, it has also resulted in increased equity to Island house owners. This would suggest that there is both an increased motivation to improve and maintain dwellings, together with the potential financial means to fund the work.
- 3.5 As a result there has been a significant upturn in the building industry and development sector. This too, has had both a positive and negative impact. On the plus side, the housing boom has generated greater employment opportunities for Islanders. However, a more negative outcome has been an over-saturation of the capacity of Island contractors resulting in an increase in costs and delays to the completion of works.
- 3.6 However, the Council has considerable opportunity to link market renewal objectives to areas of market change with the potential outcome of further stimulating the local economy and upgrading housing across the Island. The following list, though not exhaustive, gives an indication of such opportunities:

- Improvements around the PAN Estate
- Project Cowes
- Ventnor Marina
- Ryde and the Single Regeneration Budget
- The Market Towns initiative.

## **4 Renewal Activity To Date**

4.2 In the past two years the Council has been providing assistance under the Housing Grants, Construction and Regeneration Act 1996. In this time we have provided assistance in the following ways:

- 190 Disabled Facilities Grants plus an additional 45 delivered by Island Housing Associations,
- 130 Home Repair Assistance Grants,
- 40 Renovation Grants,
- This programme of work has been delivered through Council funding of £2,200,000 and assistance by the Approved Development Programme to the Housing Associations.

4.3 The council last undertook a House Condition Survey in 1997. Housing Unfitness was calculated at 2,900 properties. In the last 5 years this has reduced by 1,000 properties, on average 200 properties per year. This is due to the activity undertaken by the department and also the upturn in the Housing Market.

4.4 During the last two years the council has provided £180,000 in grant aid to assist owners with returning empty properties back into use. This has resulted in 19 properties being brought back into use. We are working with those owners to use the accommodation for clients that used to be housed in Bed and Breakfast accommodation. An additional 52 properties have been brought back into use by other means during the same period.

4.5 In the past two years the Island has made a saving on domestic energy efficiency of 2.3%. This is about average for the South East Region. The Island has made significant progress over the same period in promoting and delivering the Warm Front grant by assisting nearly 2,000 households to apply for the grant administered by Eaga. The Island continues to be involved in the promotion of Energy Efficiency by the active involvement and current leadership of the Solent Home Energy Conservation Act Network (SHECANe).

## 5 Strategic Principles

- 5.1 **This strategy is intended to cover all housing tenures across the Island. The Council has a** duty to consider the assistance that will be offered to both private and public sector housing. We recognise that needs exists in all quarters of the Island's housing stock. This covers owner-occupiers, the private rented sector and the social rented sector. The Council is no longer a landlord, having transferred its housing to Housing Associations on the Island in 1990.
- 5.2 **Assistance must be targeted and prioritised.** It is neither possible nor desirable for the Council to offer assistance for all housing problems. Limitations on available resources mean that we can only directly assist a very small proportion of requests for assistance.
- 5.3 **Housing Renewal Assistance is recognised as an investment in what is both a local and national asset, for long-term public benefit.** Although emphasising the responsibility of owners to maintain their own property, it is recognised that the housing stock is also a major public asset.

Although some individual owners may gain short term benefit, this may be seen as a positive incentive to achieve the broader objectives of this strategy.

- 5.4 **The Council will seek to maximise the level of funding available for housing renewal by lobbying government and regional decision makers and attracting additional funds from a diverse range of sources.** Annual levels of funding are critical to the scope and effectiveness of this Renewal Strategy.
- 5.5 **Applicants with potentially realisable equity in their property will generally be expected to make use of it to fund work.** There are, however, likely to be instances where this approach will not always be appropriate and where more direct intervention and assistance from the Council will be necessary.
- 5.6 **Offer a “limited” safety net for those most in need, based on an evaluation of individual circumstances.**
- 5.7 **The Council will work with local financial institutions and other potential partners to thoroughly research loan options and packages.** The introduction of accredited builders scheme and/or loans represents the biggest potential change with the new system. As such, they are unlikely to be a blanket solution to all problems and are likely only to prove effective for certain situations and client groups. This approach will be further developed in future revisions of this strategy.
- 5.8 **Money repaid to the Council through the provision of assistance will be reinvested in the housing renewal programme or to deliver a suitable alternative housing programme.**
- 5.9 The House Condition Survey 2002 indicated the highest level of unfitness is encountered in the private rented sector. However, **the Council considers that the widespread use of grants in the rented sector would have a serious and detrimental impact on the Housing Renewal Strategy.** Landlords should be expected to maintain property for which they are receiving rent and have a statutory duty under the Housing Act 1985 to maintain properties to a fit and habitable standard.

5.10 **Housing Association Properties will not normally be provided with assistance.** Our Housing Needs Survey 2002 indicates that these properties are of a much higher standard than owner occupied and private rented accommodation.

5.11 **Houseboats/Caravans/Holiday Accommodation are included within this Strategy.** The provision of assistance will be available to these tenure groups. The Council has a role to play in improving those areas where tourism is key to economic growth especially in areas where holiday accommodation is used as temporary housing by homeless families in the winter periods.

## **6. Strategic Priorities**

6.1 Within the strategic principles set out above, the following criteria represent our strategic priorities.

- The targeted distribution of Disabled Facilities Grants,
- To enable elderly people to invest in their housing to sustain independence and improve their quality of life,
- To assist efficient hospital discharges by ensuring that property is made suitable for the needs of individuals,
- To assist persons in receipt of means tested benefit with essential repairs to their homes,
- To invest in the private rented sector by promoting regeneration and neighbourhood renewal and helping to reduce the number of Empty Homes on the Island,

- To assist owners of Houses in Multiple Occupation in maintaining satisfactory fire precautions and/or safe internal arrangement,
- To assist persons in receipt of means tested benefits with improving the energy efficiency of their homes
- To support work providing effective repair, and protect the fabric and internal services to the property
- To improve health by reducing Fuel Poverty is a key priority for the Council. Energy Efficiency measures will continue to be incorporated at every reasonable opportunity in all forms of assistance offered.

## **7. Care and Repair and Home Improvement Agencies**

- 7.1 The Council recognises that a formal Home Improvement Agency does not currently exist on the Island. The Council recognises and supports the work that Island Volunteers play in delivering a Care and Repair Service on the Island. Care and Repair currently provide assistance to clients to help aid their return to home from hospital.
- 7.2 The Council has received funding from the Department of Health in the form of an Access and Facilities Grant. The grant amount of £5,000 for the 2003-2004 financial year has been used to bulk purchase materials for use by Island Volunteers.
- 7.3 The Council will continue to work in partnership with Foundations, the national co-ordinating body for Home Improvement Agencies. Where additional services can be delivered cost effectively then the Council will work towards implementing an Island based Home Improvement Agency, either directly or through an existing partner agency.

## **8. Area Based Investment Initiatives**

- 8.1 The Council recognises that in order to effectively target funding to achieve maximum outcomes there is a need also to take an area-based approach to Housing Renewal. We propose achieving this



through the identification of key areas of need and disrepair. These areas will be designated **House Improvement Zones**.

8.2 The Selection of **House Improvement Zones** will be determined by the following methods:

- Information from the Council's Stock Condition Survey
- Socio-Economic and Environmental Conditions
- Ability to lever in additional finance
- Ability of local partners to engage in Housing Renewal

8.3 **House Improvement Zones** will be used to raise the standard of accommodation through effective education, assistance and enforcement activity and will be delivered by the following methods:

- the bulk purchase of discounted materials to be delivered by effective partnership arrangements,
- Targeted private rented sector enforcement (Housing Enforcement is covered in a separate Strategy titled – Housing Enforcement Policy set out at **Annexe D.**),
- Additional assistance for homeowners not covered by normal assistance,
- The renovation of dwellings to bring them to a condition suitable for occupation provided that they are not subject to formal action by the Council,
- Education, awareness raising and assistance on issues of fire safety and crime prevention,
- Assistance for the provision of additional family accommodation where there is an identified need. Assistance will only be given under this heading where need could not be met by other means.

## **9. Delivering the Strategy**

9.1 It is important that the role of this Strategy is not only to exist as a `wish-list' of needs but offers a series of deliverable targets to make the Council's vision a reality. We recognise that to address all of the

needs across the Island is not achievable in the short term. Even if sufficient funds were available, there are significant constraints in the capacity of local trades to deliver a major programme of work. We are also aware, that further data and evaluation needs to be conducted amongst certain stakeholders and needs groups to ensure that priorities are correctly focussed and that we are delivering what people want.

9.2 The aims and objectives below are therefore derived from a combination of the needs indicated within our current knowledge base, the projected resources available in the short term and the capacity of local contractors to deliver the required outcomes.

## 10. Key Strategic Targets

10.1 The following outcomes have been identified as being desirable and achievable over the lifetime of this strategy:

We aim to:

- To reduce overall Housing Unfitness to 2.5%
- To reduce overall Housing Disrepair to 3%
- To reduce private rented unfitness by 4%
- To reduce Housing Unfitness by 1% in three targeted areas
- To assist 600 households with access to disabled facilities grants
- To reduce fuel poverty to 5%

## 11 Resources and Monitoring

11.1 Financial Resources vary from year to year, and are influenced by regional and local housing priorities. The current programme for grants and housing renewal activity is £965,000.

This can be broken down into:

Disabled Facilities Grants	£600,000
Housing Grants	£337,000
Funding from the ODPM Bed and Breakfast Unit	£23,000
Funding from Department of Health	£5,000

11.2 The Housing Renewal Team is currently staffed by a Principal Housing Officer, four grants and enforcement officers and the equivalent of two full time administration officers. The Team is currently responsible for dealing with Disabled Facilities Grants, Home Repair Assistance Grants, Discretionary Renovation Grants, Private Sector Housing Enforcement and Private Sector Drainage Enforcement. In addition to this the department is responsible for the maintenance of South Wight Housing Association's drainage.

11.3 There is also a separate Housing Initiatives Officer responsible for Empty Properties and Home Energy Conservation activities. This staff member is responsible for Empty Property Grants and Enforcement and Home Energy Conservation advice and assistance.

11.4 In terms of performance, a number of national and local targets and indicators are relevant:

- National performance indicator BVPI62 measures the proportion of properties classified as unfit for habitation that are made fit or demolished as a result of action by the Council.
- National performance indicator BVPI64 measures the number of empty properties that are brought back into use as a result of action by the Council.
- The Council has to report the improvement of Home Energy Conservation to the Government Office of the South East (GOSE) on an annual basis.

## **12 Implementation**

12.1 This Housing Renewal Strategy will be subject to annual review through the Housing Strategy processes whilst regular review of the Corporate Plan and Service Action Plan will also influence possible future developments.

12.2 The current Strategy will be subject to major review between two and six years after first commencement dependant upon local conditions and changing demands etc as perceived and reported upon by the Housing Improvement Team.

12.3 In implementing its own Strategy the Council will make reference to all relevant national legislation and guidance currently in place or introduced during the life of this Strategy. The guidance issued for Housing Renewal will be of particular relevance especially where it deals with Fitness Enforcement, Neighbourhood Renewal Assessment and re-affirms conditions etc relating to Mandatory Disabled Facilities Grants.

12.4 Significant new powers and legislation expected in the near future have been taken into account in preparing this strategy:

- Compulsory licensing of Houses in Multiple Occupation;
- Limited Scheme for the licensing of private sector landlords;
- Housing health and safety rating scheme for the assessment of unfitness;
- Compulsory leasing/purchase of long term empty homes;
- and the Regulatory Reform of Fire Safety.

12.5 In the preparation of this Strategy the council undertook a review of the current services that it provides and services that could be developed as part of wide ranging Housing Assistance provisions. The table below sets out where the authority currently sees itself against desirable outcomes and gives an indication of the work needed to provide an effective service in each area indicated.

Key

- Service needs development
- Service needs improvement
- Service needs minor improvements

Topic	Grants	Loans	Handyperson	Direct Works	Empty Properties	Energy Efficiency	Disabled Facilities Grants	Drainage	Owner Occupiers	Private Rented
Publication, publicity and awareness raising	●	●	●	●	●	●	●	●	●	●
Data Collection	●	●	●	●	●	●	●	●	●	●
Assistance	●	●	●	●	●	●	●	●	●	●
Enforcement	N/a	N/a	N/a	●	●	N/a	N/a	●	●	●
Service Alterations	●	●	●	●	●	●	●	●	●	●
Training	●	●	●	●	●	●	●	●	N/a	N/a
Review of Strategy	●	●	●	●	●	●	●	●	●	●

## 13 Key Delivery Targets

13.1 In order to achieve the key strategic targets outlined the council will have to deliver the following services over the lifetime of this strategy:

- The provision of services to improve the living conditions of 120 properties per annum,
- The provision of 120 households with Disabled Facilities grants per annum,

- The reduction of private rented unfitness by 40 properties per annum,
- In House Improvement Zones, the provision of services to reduce unfitness by 100 properties,
- To reduce fuel poverty by 300 households per annum.

13.2 In order to achieve the targets we have identified action that needs to be undertaken over the next three years. These together with the likely resource implication are detailed in the three annual expenditure profiles below.

13.3 The extent of the programmes as set out are based on a resource requirement which is in line with that available to the Council in the current financial year 2003/4. This is based principally on a £600,000 DFG programme funded £360,000 by the ODPM and £240,000 by the Council. This amount is supplemented by additional funding streams of £23,000 from the ODPM Bed and Breakfast Unit to bring empty properties back in to use and £342,000 through the Council's BCA. The additional £6,500 will be funded through other existing budgets.

13.4 The budgets for future years are predicated on similar assumptions, particularly in relation to DFG funding. In terms of resources through the new Regional Housing Strategy process, the Council are assured of at least 70% of borrowing approval for the years 2004/5 and 2005/6. This will amount to approximately £1.1 million in each of these years, although this may be greater. Additional resources may also be attracted into the programme through the use of loans and other grant sources.

In 2003/4 we will:

- Continue to provide assistance to Island residents for disabled adaptations,
- Continue to allocate funds to assist Island residents to maintain their dwellings,
- Continue to allocate funds to assist owners of empty dwellings with their return to active use,
- Continue to promote national grant programmes that assist with energy efficiency and the reduction of fuel poverty,
- Continue to undertake Enforcement Action against unfit housing,
- Publicise details of our new forms of assistance and Renewal Strategy,
- Evaluate the potential for providing loan assistance in consultation with prospective partners,
- Undertake research and hold discussions with partner agencies about handyperson, accredited builder services and discounted materials,
- Produce a Home maintenance leaflet, Energy Efficiency Leaflet and Empty Property Leaflet,
- Set up a service user group and a grants review panel,
- Undertake research on match funding for additional resources for renewal programme.
- Introduce a new Housing Renewal Monitoring system

The Resources needed are as follows:

• Marketing of new policies and procedures,	£3,000
• Disabled Facilities Grant funding	£600,000
• Funding for housing renewal assistance	£342,000
• The production of a Home maintenance leaflet,	£1,500
• The production of an Energy Efficiency leaflet,	£1,000
• The production of an Empty Property leaflet,	£1,000
• Funding for Empty Property Assistance,	£23,000
• Funding for Enforcement Activity (to be offset by charges)	£3,000
• Introduce a new Housing Renewal monitoring system	£25,000
<b>Total resources needed</b>	<b>£999,500</b>
Resources identified	£965,000
Resources to be identified	£34,500

In 2004/5 we will:

- Continue to provide assistance to Island residents for disabled adaptations,
- Continue to allocate funds to assist Island residents to maintain their dwellings,
- Continue to allocate funds to assist owners of empty dwellings with their return to active use,
- Continue to promote national grant programmes that assist with energy efficiency and the reduction of fuel poverty,
- Continue to undertake enforcement action against unfit housing,
- Assist residents with the release of loans for Home Improvement,
- Assist residents with the delivery of accredited builders and/or handyperson service,
- Update and revise our Housing Enforcement Policy,
- Update and revise our Empty Property Strategy,
- Continue funding Housing Renewal monitoring system,
- Undertake additional research with Housing Associations about releasing family accommodation,
- Set up and deliver the first Home Improvement Zone

The Resources needed are as follows:

- |  |          |
|--|----------|
| • Marketing materials for continuing services,                         | £1,500   |
| • Funding for disabled adaptations                                     | £600,000 |
| • Funding for Housing Renewal Assistance including empty properties    | £200,000 |
| • Funding for data monitoring system,                                  | £3,000   |
| • Funding for enforcement activity (to be offset by charges)           | £6,000   |
| • Funding for assistance with the provision of loans,                  | £20,000  |
| • Funding for accredited builder/handyperson services,                 | £10,000  |
| • Funding for Home Improvement Zone (to be increased by match funding) | £100,000 |

Total resources needed

**£946,500**



In 2005/6 we will:

- Continue to provide assistance to Island Residents for disabled adaptations
- Continue to allocate funds to assist Island residents to maintain their dwellings,
- Continue to allocate funds to assist owners of empty dwellings with their return to active use,
- Continue to promote national grant programmes that assist with energy efficiency and the reduction of fuel poverty,
- Continue to undertake enforcement action against unfit housing,
- Assist residents with the release of loans for home improvement,
- Assist residents with the delivery of an accredited builder and/or handyperson service,
- Undertake research into unfitness in other sectors of housing,
- Undertake a review of this Strategy,
- Set up and deliver the second Home Improvement Zone

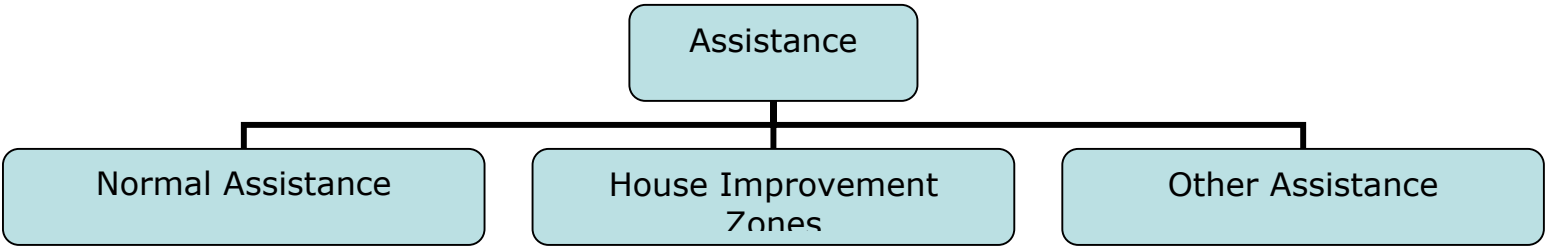
The Resources needed are as follows:

• Funding for second Home Improvement Zone,(plus match funding)	£100,000
• Funding for disabled adaptations	£600,000
• Marketing materials for continuing and new services,	£3,000
• Continued funding for data monitoring system,	£3,000
• Funding for Housing Renewal Assistance including empty properties	£140,000
• Funding for enforcement activity (to be offset by charges)	£9,000
• Funding for assistance with the provision of loans	£100,000
• Funding for accredited builder/handyperson services,	£20,000
<b>Total resources needed</b>	<b>£975,000</b>

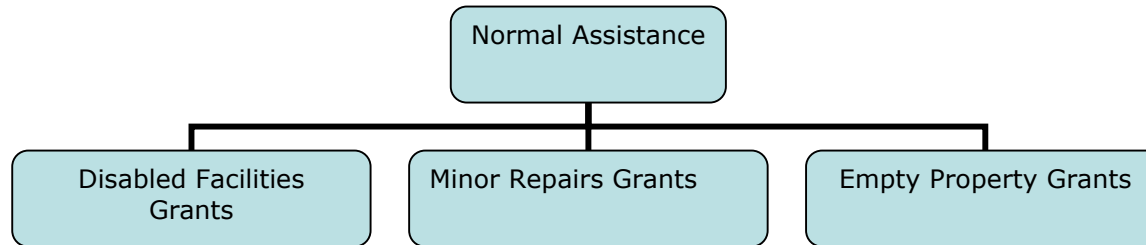
# PART 2 - Specific Grants and Assistance

The Council will operate grants and assistance that allow flexibility and innovation whilst maintaining support for groups outlined in PART 1.

Assistance will be provided by the operation of three broad principles:



## Normal Assistance



### Disabled Facilities Grants

- 1.1 The legislation governing Disabled Facilities Grants is set out in the provisions of the Housing Grants, Construction and Regeneration Act 1996 and is mandatory.
- 1.2 A Disabled Facilities Grant is available for a range of works needed to help a disabled person to remain living independently in their home. It is available for essential adaptations to give the disabled resident better freedom of movement into and around the home and to access essential facilities within it.
- 1.3 The Council has to carry out a mandatory test of financial resources as set out in the 1996 Act and there is a mandatory grant limit of £25,000.
- 1.4 The Council, given the limited resources set out in this strategy document, has decided to not normally provide Discretionary Disabled Facilities Grants. This will ensure as much equity between this grant scheme and other forms of assistance given current resources.
- 1.5 After a Disabled Facilities Grant is given there is no requirement to repay the grant if the house is sold or a disabled person ceases to live there.
- 1.6 To enquire about a Disabled Facilities Grant you should contact: Occupational Therapy via the Social Services Duty Team Help Desk on telephone (01983) 823340 or at 147 High Street, Newport, PO30 1TY.

## Minor Repairs Grant

2.1 These small grants are provided to assist a person with the return to home from hospital and/or to prevent a property from affecting the health and safety of the occupant.. Funding under this heading will also be given to provide effective repair, to protect the fabric and internal services to the property but not normally to upgrade the property.

2.2 The maximum grant given under this heading will be £2,500. The aim of this grant is to provide emergency repair to assist homeowners to remain in their homes and maintain independence.

2.3 This grant may be delivered by the Council or some other partnership agreed by the Council.

2.4 Other work will not normally be covered by grant assistance unless considered as a legitimate exception to normal strategy.

2.5 The following people will be eligible for this grant:

- people who have owned and lived in their property for 5 years will be considered for this assistance,
- the owner or one of the owners is at least 60 years old,
- the owner who is over 60 receives Income Support, Council Tax Benefit, Working Families Tax Benefit or Disability Working Allowance
- People under the age of 60 will not normally be covered by this assistance. Our latest House Condition Survey informs us that 35% of all households on the Island are occupied by an elderly household. Resources are limited and therefore we have established this group as our priority.
- Private Rented and Housing Association properties will not normally be covered by this assistance due to the factors outlined in PART 1.

2.6 As with all types of grant, demand will exceed available funding. This grant is not to help people carry out improvements or renovate a house which is in very poor condition. This grant will be provided to homeowners on a first come first served basis subject to the applicant providing evidence that they have sought independent advice and are unable to release funding from elsewhere. Occupiers who are “bed blocking” will not be subject to the test of equity.

2.7 This grant is a 100% grant and there are no conditions attached. There is no requirement to repay any of the grant if the property is sold or if the owner moves out.

2.8 As funding is limited and there are no restrictions to the number of grants provided to the same person, the total amount of grant aid given by the Council shall not exceed £2,500 within a five year period.

2.9 Any item of unfitness will be eligible for assistance. An officer will make a judgement on which items will be covered by this assistance given the resources available and the likelihood of the item to cause a risk to the occupant.

## **Empty Property Grants**

3.1 A grant may be offered where a property has remained empty for a period of longer than one year, and is in disrepair, particularly where it is attracting vandalism, crime and rubbish dumping. Priority will be given to properties in designated House Improvement Zones.

3.2 The amount of assistance will vary on a case-by-case basis but priority will be given to those properties where the owner is able to make a contribution of at least 50%. The maximum assistance available under this heading will be £5000.

3.3 We will proactively target empty properties that we want to see brought back into use. We will work with the owner to identify solutions for bringing the property back into use. Where necessary we may take formal action to secure the re-use of a property.

3.4 Empty Properties may be brought back into use for sale. Any assistance given for this purpose will be recovered in full with the local authority making an additional charge for this facility.

3.5 Grant conditions remain in force for a period of five years from the certified date of completion of grant work. Additional conditions may be applied in individual cases. The grant must be repaid in full, together with compound interest, if the property is sold or otherwise disposed of, or if it is left empty.

3.6 An Empty Property Grant may be offered unless the property, or the owner of the property, has been subject to Enforcement action or deferred action by the Council within a period of three years prior to the application.

### **Exceptional Cases – Individuals in most need**

4.1 There may be some exceptional cases, where individual circumstances are such that some assistance is justified, outside the scope of the normal strategy.

4.2 An exception may be considered for an owner-occupier who has both owned and lived in the property for 5 years and where:

- A significant part of the house is affected by major structural instability,

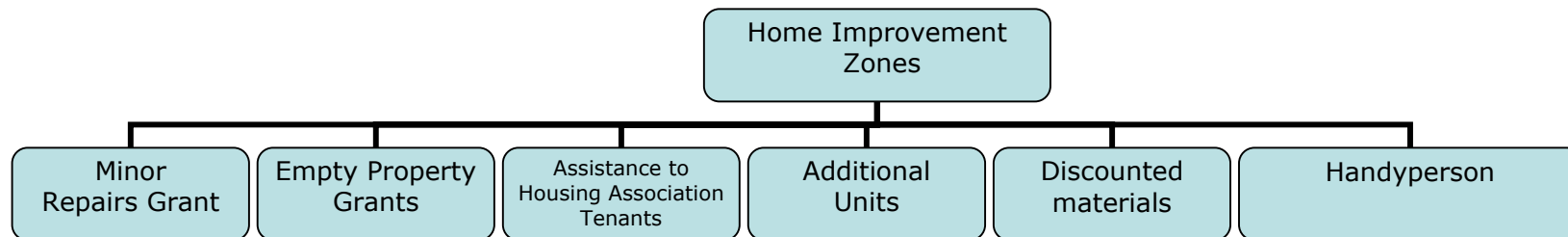
4.3 Each case will be considered on its own merits. However there are some general principles that will be applied:

- The Isle of Wight Council expects landlords to meet their legal duty to keep their property in a good state of repair and comply with all relevant standards and will take such action to ensure such,
- If you buy a property with existing defects you should not expect assistance from the Council to put this right,
- General disrepair is not normally considered an exceptional case, routine maintenance work even less so.

- The Isle of Wight Council will not pay for work covered by an effective buildings insurance policy.
- If the owner has significant equity in the property, they will generally be expected to make use of it instead of receiving grant aid.

4.4 Grant conditions remain in force for a period of five years from the certified date of completion of grant work. Additional conditions may be applied in individual cases. The grant must be repaid in full, together with compound interest, if the property is sold or otherwise disposed of, or if it is left empty.

## Housing Improvement Zones



5.1 The Isle of Wight Council will adopt a new framework for dealing with the areas of highest renewal need as indicated by the House Condition Survey 2002. Each Housing Improvement Zone may be treated differently, since the problems and available resources will differ. The assistance available in each area will be developed by the Housing Renewal Team.

5.2 The Isle of Wight Council will set up three Housing Improvement Zones over the lifetime of this strategy as set out in **Annexe C**.

5.3 The aim of Housing Improvement Zones will be to drive up standards in a targeted and effective manner and will include partnership working with statutory and non-statutory bodies.

5.4 Housing Improvement Zones will be improved by the use of:

- Targeted Enforcement Action against landlords who are not maintaining their properties in accordance with our Housing Enforcement Policy. This will help to address the problem of tenants being too frightened to complain,
- Enabling and supporting the improvement of owner-occupied housing by promoting home maintenance and stimulating prevention work,
- Empty Property Grants to improve the availability of property in the area,
- Assistance to Housing Association tenants to move into smaller dwellings, freeing up family accommodation,
- Provision of additional units of accommodation by conversion or adaptation,
- The provision of discounted materials/services to the local community
- Minor Repairs Grants where the owners can make a significant contribution,
- Handyperson services to aid and assist urgent minor repairs

### **Empty Property Grants**

5.5 Empty Property Grants in Housing Improvement Zones will be treated in the same way as set out in 3.1 onwards with the exception that owners will be asked to contribute £500 to each of the adjoining premises to secure improvements to their properties.



5.6 Grant conditions remain in force for a period of five years. Additional conditions may be applied in individual cases. The grant must be repaid in full if the owner breaches any grant conditions All other provisions set out under 3.1- 3.6 will apply.

### **Assistance to Housing Association Tenants**

5.7 The Council will assist with the reallocation of housing resources in the Housing Improvement Zone by assisting the occupant to move to smaller property to increase the supply of affordable housing on the Island or to provide a deposit for the occupant to purchase a property in the open market to increase the supply of affordable housing.

5.8 Maximum assistance given under this heading will be £5000 per Housing Association Tenancy and there will be no grant conditions.

### **Provision of additional units of accommodation**

5.9 The Council will encourage and consider applications for provision of additional units of accommodation in the following ways:

- Provision of one or more dwellings by conversion of a home or other building.
- To improve Houses in Multiple Occupation for existing or additional kitchen and bathroom facilities and fire precaution/escape works and/or enlargement where housing demand requires.

5.10 Grant conditions remain in force for a period of five years

5.11 Maximum assistance given under this heading will be £5000 per Landlord with a limit of one approval per landlord.

### **The provision of discounted materials/services to the local community**

5.12 The Council will work with partner agencies to provide discounted materials in Housing Improvement Zones.

5.13 This service will either be provided by the Council or by a partner agency.

5.14 Materials and services will be provided to assist with specific items of disrepair as highlighted in our House Condition Survey 2002.

**Minor Repairs Grants where the owners can make a significant contribution,**

5.15 The aim of this grant is to improve the fabric of the Housing Improvement Zone and assist with specific items of disrepair as highlighted in our House Condition Survey 2002.

5.16 The maximum grant awarded under this heading will be £2500 and there will be no means test. However private owners and landlords will be expected to pay a contribution of 50% of the cost of the works.

5.17 The property will have to be owned and occupied for a period of five years prior to an application being made or in the case of a landlord owned for a period of five years.

5.18 Grant conditions remain in force for a period of five years from the certified date of completion of grant work. Additional conditions may be applied in individual cases. The grant must be repaid in full, together with compound interest, if the property is sold or otherwise disposed of, or if it is left empty.

5.19 The grant will be awarded subject to the same test of equity as set out in section 2 but will be available to all homeowners on means tested benefits.

**Handyperson services to aid and assist urgent minor repairs**

5.20 The Council will aim to provide a handyperson service for owner-occupiers who need urgent works by providing this service itself or through a partner agency. A partner agency may be a Home Improvement Agency or a new service set up in partnership between the Council and a Housing Association.

5.21 Handyperson services will provided minor repairs costing less than £250 per property and there will be a requirement that property will have to be owned and occupied for a period of five years prior to an application being made.

5.22 Only one application will be allowable per occupant in a two year period. There will be no grant conditions attached to a Handyperson scheme.

### **General Conditions in a Housing Improvement Zone**

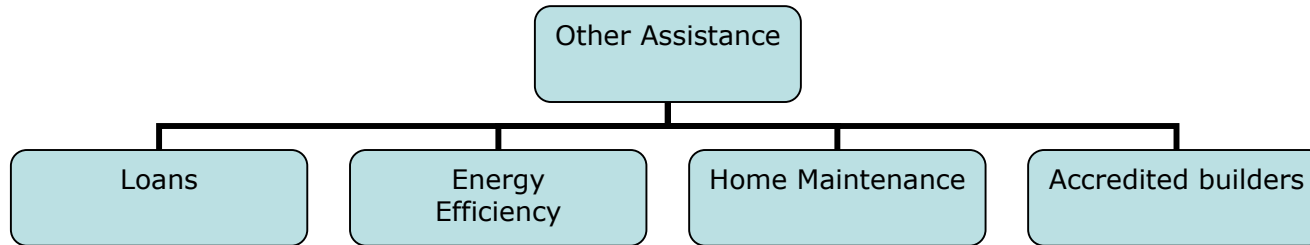
5.23 Each applicant offered a grant by the Council may be expected to advertise this fact by placing a board on their property.

5.24 Any partner agency providing services funded by the Council will advertise the fact on any vehicles used

5.25 Funding in House Improvement Zones is limited and applications will be dealt with on a first come first served basis. As a Home Improvement Zone has a fixed time period the Council will have not normally have a duty to assist those applicants who apply after resources have been spent during the operation of a Home Improvement Zone.

5.26 The owner must pay their agreed financial contribution on demand, together with any interest, legal costs, or administration incurred with the application.

## Other Forms of Assistance



### 6. Loans

6.1 The Council intends to work in partnership with lenders identified as providing low cost loans to help with home repairs.

6.2 The Council will investigate providing this facility itself or through funding a partner to provide the service on behalf of the Council. This may include offering preferential rates through existing services such as the Isle of Wight Credit Union or a bank/building society.

6.3 The current scope for offering loans as an alternative or as a 'top up' to grant aid is at present restricted by the lack of development nationally on loan schemes, suitable for vulnerable homeowners. The Council will investigate the potential to offer loans especially in the following areas:

- To top up any additional works required over the Mandatory Disabled Facilities Grant maximum,

- To top up any Minor Repair Grants where the cost of the works exceed the maximum allowable,
- To provide loan assistance for those who have equity in their property and do not wish to release it,

6.4 The Council will continue to fund the Isle of Wight Credit Union to provide Energy Efficiency Loans under the existing Wight Energy Loan Link scheme and will work with the Credit Union to see if this loan facility can be extended to other works.

6.5 When details have been sufficiently developed we intend to publish a report on the issue of loans which will be considered by Members of the Council. Any future changes will be reflected in revisions of this Strategy.

6.6 The Council will produce an information booklet giving customers clear advice on where to go to obtain finance for home improvements.

## **7 Energy Efficiency And Fuel Poverty**

7.1 The Council is committed to meeting the Government's target of delivering a 30% improvement in home energy efficiency under the Home Energy Conservation Act 1995.

7.2 More importantly the Council is committed to reducing fuel poverty across all sectors of housing. Fuel poverty results in householders being unable to keep their homes warm and 7.4% of households on the Island have been identified in this category.

7.3 The Council will continue to be an active member of the Southern Home Energy Conservation Act Network (SHECANe) and will continue to work in partnership with local authorities in Hampshire to meet the set targets.

7.4 The Council will also continue to work with the Solent Energy Efficiency Advice Centre and will develop and encourage schemes that bring discounted materials and services to the Island.

7.5 The Council will continue to promote the Government's Warm Front scheme and will use the concept of House Improvement Zones to increase the uptake of this grant in an effective manner.

7.6 The Council will also ensure that energy efficiency measures will be incorporated wherever possible in all schemes where grants or other assistance is being offered.

## **8 Home Maintenance Advice**

8.1 The Council will develop a home information booklet to assist homeowners to undertake minor works themselves.

8.2 The Council recognises that timely home maintenance by homeowners plays a vital role in reducing the future burden of repair across the Island.

8.3 The Council will work with the Fire Safety Officer and the Crime and Disorder office to ensure that important messages can be presented in a consistent manner in the Home Maintenance booklet.

## **9 Accredited Builders**

9.1 Whilst the Council recognises and supports the open economy in the delivery of services it also recognises that many vulnerable homeowners do not feel able to approach builders without the support of another body giving an accreditation.

9.2 The Council will work with all partner agencies to deliver services through competent contractors who are regularly monitored on the standard of their work.

9.3 The Council will also investigate the possibility of setting up an accreditation scheme for those contractors who wish to engage with the Housing Renewal Team for the delivery of their services.

9.4 The Council will work to identify key partners who are able to provide Home Maintenance Services to customers directly without funding from the Council. The Council recognises that existing partnerships are already in place – e.g. through Island Housing Associations. Where such a scheme is appropriate this will be offered to customers as a service that they can access.

9.5 The Council will also seek to work with the same key partners to ensure that maximum use is made of resources by the introduction of a schedule of rates for Disabled Facilities Grants and for Enforcement work carried out at the request of the Council.