



**Draft**  
**Cherwell's Private Sector**  
**Housing Strategy**  
**2010-2014**

**Making the most of our existing homes**



# Consultation Draft November 2009

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**Executive Summary** – to be added

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## Part A – Understanding the current situation

### 1. Introduction

#### Purpose of the Private Sector Housing Strategy

This strategy aims to ensure that homes in the district are of good quality, that no one has to live in unsatisfactory accommodation and that the changing housing needs and aspirations of residents can be met. We believe a good home is important. It provides a foundation which gives individuals the opportunity to work and aspire towards secure and affluent prospects. This in turn helps to foster sustainable communities.

Cherwell's commitment to investing in private sector homes and improving housing standards goes a long way in delivering a wide range of positive benefits for residents. With so much pressure on Cherwell housing stock we must help ensure that the private rented sector plays a full role in meeting local housing needs. We must continue to help develop and adapt private sector homes to meet the needs of different sections of the community, such as the elderly, to promote independence and social inclusion. We will also be working to address the disparities between different parts of the district in terms of housing conditions and affordable warmth.

Although the focus of this strategy is on the private housing sector it is part of a wider strategic framework and has been developed in close association with Cherwell's strategies and plans. This strategy supports and links directly to a wide range of other strategies at a national, regional and local level that seek to improve opportunities, health and well being of local people.

We have built on these links and through our work with partners and stake holders from the public, private and voluntary sectors we have established a vision that:

*By 2014, private sector housing in the Cherwell district will provide our residents with more choice, a better quality home, more independence and more affordable warmth. Our partnerships will have been fully developed to achieve these goals.*

Our vision can be summarised in four key words: choice, quality, independence and warmth.

#### The current position

In its report: 'Building better lives - Getting the best from strategic housing' released 9 September 2009, the Audit Commission states:

***If councils thought of housing more broadly, they could do more to combat poverty, ill-health, educational under-achievement and help strengthen their local communities. The recession makes a strategic view of housing all the more important.***

Cherwell District Council has already recognised these issues: its housing services were restructured in 2007 following the transfer of its remaining housing stock to Charter Community Housing. Three new service areas, with increased resources, were established to deliver strategic housing functions (including delivery of new social housing), address housing needs (including homelessness, assessment & re-housing and advice) and improve

private sector housing (housing standards and grants). The restructure understood the integral links between all housing activities and, allied to the recruitment of suitably skilled and experienced staff, has increasingly supported efficient, effective and sustainable delivery.

The council has also provided significant capital resources to deliver improved housing standards and adaptations for disabled residents and has established an in-house Home Improvement Agency to help vulnerable people access the grant assistance they are entitled to. Statutory enforcement work is delivered alongside advice and a range of grants and other assistance has been developed to deliver help where it is most needed and achieve the council's targets.

The council has secured external funding wherever possible and work with partners and customers where it is beneficial to do so. Our services have been benchmarked against other authorities and we have participated in a value-for-money pathfinder project. Customer service standards have been established and customer satisfaction and equality and diversity impact assessments inform what we do.

### **Current Services**

Cherwell District Council's private sector housing team deals with around 1200 enquiries each year and provides a wide range of housing services to households living in private sector housing. Services include:

- Providing Disabled Facilities Grants and other forms of financial assistance
- Home Improvement Agency
- Working with partner agencies to provide equity release and other loan solutions to help homeowners improve their homes
- Delivering affordable warmth assistance and home energy efficiency advice
- Licensing private rented sector houses in multiple occupation.
- Enforcing housing standards and management in the private rented sector
- Reducing the number of empty properties in the district and targeting action where empty homes are causing a nuisance to the surrounding community

### **Strategic Relevance**

The links between the council's strategies and other important regional and national documents are clearly understood. Set out below are some of the strategic documents which inform and direct housing activity. (Further detail of the objectives contained within these strategies is included at Appendix 2)

- Lifetime Homes, Lifetime Neighbourhoods – A National Strategy for Housing in an Ageing Society.
- Regional Housing Strategy 2008-11
- Oxfordshire Sustainable Communities Strategy and Local Area Agreement
- Oxfordshire Supporting People Strategy 2008-2011
- Oxfordshire Strategic Housing Market Assessment (December 2007)
- Cherwell Community Plan 2006-2011
- Cherwell Sustainable Communities Strategy: Our District; Our Future
- Cherwell Housing Strategy 2005-2011
- Cherwell Homelessness Strategy 2007-2011 – From Crisis to Prevention

- Cherwell Housing Strategy for Older People 2009-2014

The council's Housing Strategy 2005-2011 covers all aspects of the Council's housing role and contains seven priorities, but the two which are specifically concerned with the private sector have principally directed our activities since 2005. They are:

*Priority 5: to improve housing standards, including overall condition and energy efficiency*

*Priority 6: to help people live independently in the community with suitable, adapted accommodation.*

## **What we have achieved**

In the preparation of this strategy we have researched the facts and figures but also listened to our partners' views on what they think the existing housing issues are. We have reviewed what has been achieved over the last four years as part of the housing strategy and evaluated initiatives we have undertaken.

### **Supported vulnerable people to remain in their own homes and improve their health outcomes**

- Met the growing demand for disabled facilities grants (DFG) through increased capital allocation and reorganisation of the grants team.
- Secured additional DFG capital funding from government in 2008-09 to deliver 140 completed jobs and a record budget of £910k in that year.
- Obtained approval of a new and more flexible Grants and Assistance Policy 2008.
- Secured funding for an increased range of targeted discretionary grants.
- Delivered 176 Essential Repairs Grants to vulnerable households at a cost of £412k.
- Improved grant delivery by bringing the Home Improvement Agency in-house in April 2008 with financial support from partners.
- Developed and publicised our Small Repairs Service in partnership with Health and Social Care partners to reduce hospital admissions for vulnerable households and facilitate hospital discharge.
- Developed a Housing Strategy for Older People 2009.

### **Ensured existing stock is in good condition**

- Commissioned a Stock Condition Survey in 2009 (see the section Stock Condition - Key findings, below).
- Implemented the statutory licensing scheme for houses in multiple-occupation (HMOs) from 2006 and issued licences to all properties known to require one.
- Improved housing standards by resolution of serious hazards at 229 premises through both enforcement and assistance.
- Prosecuted landlords for serious breaches of standards.
- Worked with partners to bring 214 homes occupied by vulnerable households up to the Decent Homes standard.
- Responded to 621 service requests relating to property condition (155 each year on average).
- Introduced a Landlord Home Improvement Grant in 2007 (using a special allocation of capital from government) to raise standards in private rented housing in return for nominations rights to the accommodation for those in housing need. Improved 31 homes (2007-09) and secured nomination rights totalling 88 years at a cost of £352k.

- Developed, with partners, an equity release scheme which has secured government funding, was implemented in 2009, and will be used to help improve the homes of elderly owner-occupiers.

### **Improved energy efficiency to reduce carbon emissions and fuel poverty**

- Achieved total domestic energy efficiency improvements of 16.52% in the years 1996 to 2008 (compared with a 1996 baseline).
- Provided grant assistance to deliver improved energy efficiency in 131 privately rented homes.
- Worked with partners to encourage targeted households to take up energy efficiency grants for which they are eligible by means of specific mail-shots.
- Assessed the level of fuel poverty in the district and established a baseline for future action (2009 NI 187 survey).
- Provided a First-time Central Heating Grant in 2006-07 (using a special allocation of capital from government) to improve heating and insulation in private rented housing occupied by vulnerable households in return for future letting commitments. 17 homes improved at a cost of £62k.

### **Ensured existing private homes are accessible and affordable**

- Developed the housing options service and produced a directory of housing advice and support services in the district.
- Reviewed the rent deposit schemes and introduced a new scheme Private Accommodation Lettings Scheme (PALS) from April 2009.
- Expanded and revised the range of information leaflets for tenants, private landlords and those investigating their housing options.
- Further developed the information available on and through the Council's website.
- Produced specific information on private rented accommodation for the emerging Polish community.
- Continued to hold and promote independently chaired Landlord Forum meetings every four months.
- Developed a homelessness strategy.
- Introduced the Landlords Home Improvement Grant (see also Housing Conditions achievements above) and secured nominations to 31 improved private rented homes.

### **General**

- Established customer satisfaction measures for each service area and a monitoring system to ensure continuous improvement.
- Continued participation in a benchmarking partnership with similar authorities to collect and compare performance and drive improvement.
- Participated in a value-for-money pilot exercise with Housing Quality Network (HQN) to develop an effective process for comparing costs, with a view to establishing an Oxfordshire value-for-money group (2007-09).
- Carried out equality impact assessments of private sector housing services.

However, despite good performance there is still much to be done:

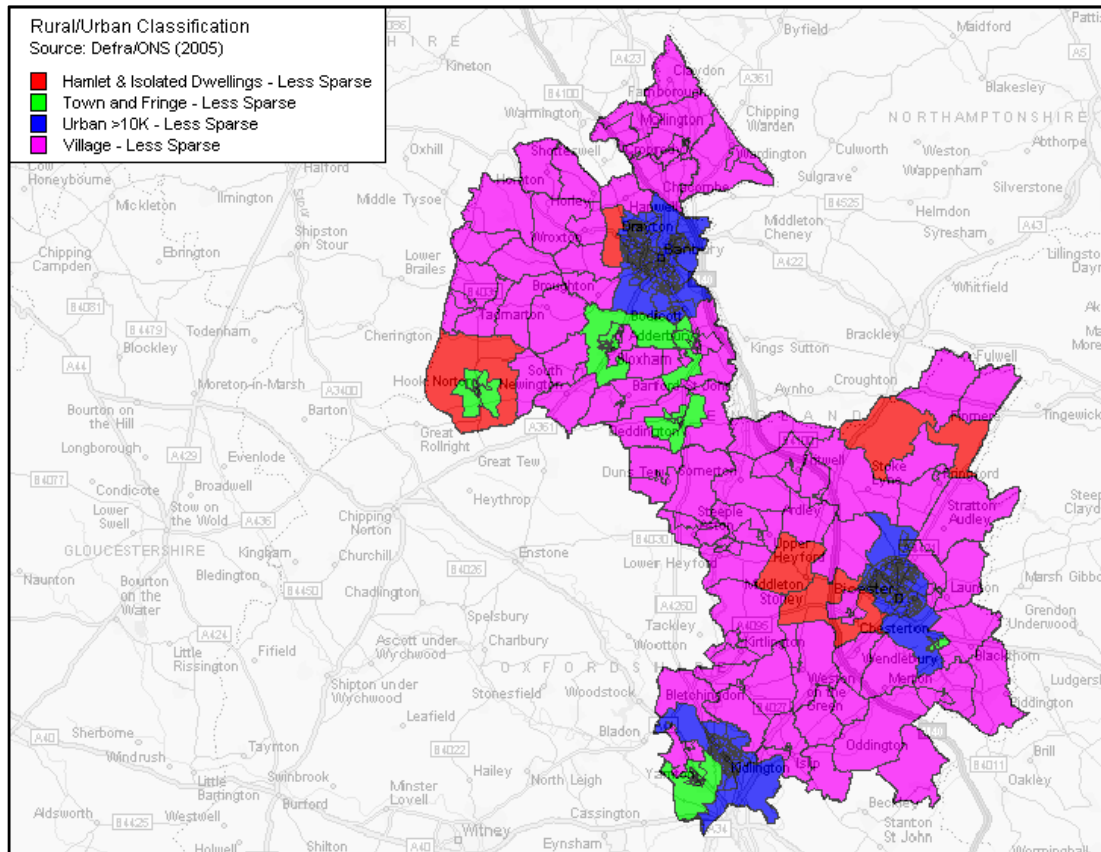
- The supply of new affordable housing cannot meet current or projected need so we must ensure that the private rented sector can provide suitable homes for those requiring affordable accommodation.
- Demand for disabled facilities grants continues to grow. The number of applicants is exceeding our ability to process and deliver adaptations and the capital budget is fully committed.
- More than ten percent of the district's homes are hazardous to the health of their occupants.
- Nearly a third of our homes do not meet the decent homes standard.
- Slow progress is being made with improvements to energy efficiency.
- More than half of all of the district's homes still have inadequate insulation.
- Ten percent of residents are in fuel poverty.
- Seven hundred homes have currently been empty for over six months.

## 2. Setting the Scene

### Living in Cherwell

Cherwell's population is based in the three major centres of Banbury, Bicester and Kidlington, and in 75 small rural parishes. 65% of Cherwell's residents live in the three large settlements so the population is – perhaps surprisingly - mostly urban, which gives rise to challenges that are more usually associated with urban areas, though we also face some of the common rural issues such as restricted access to services and isolation.

The map below shows the distribution spatially



The total population in 2007 was 138,000 and is expected to increase by nearly 24% by 2031, with the largest growth in Bicester and the rural parishes. The population group aged 75 and over is expected to grow by 110% over the same period.

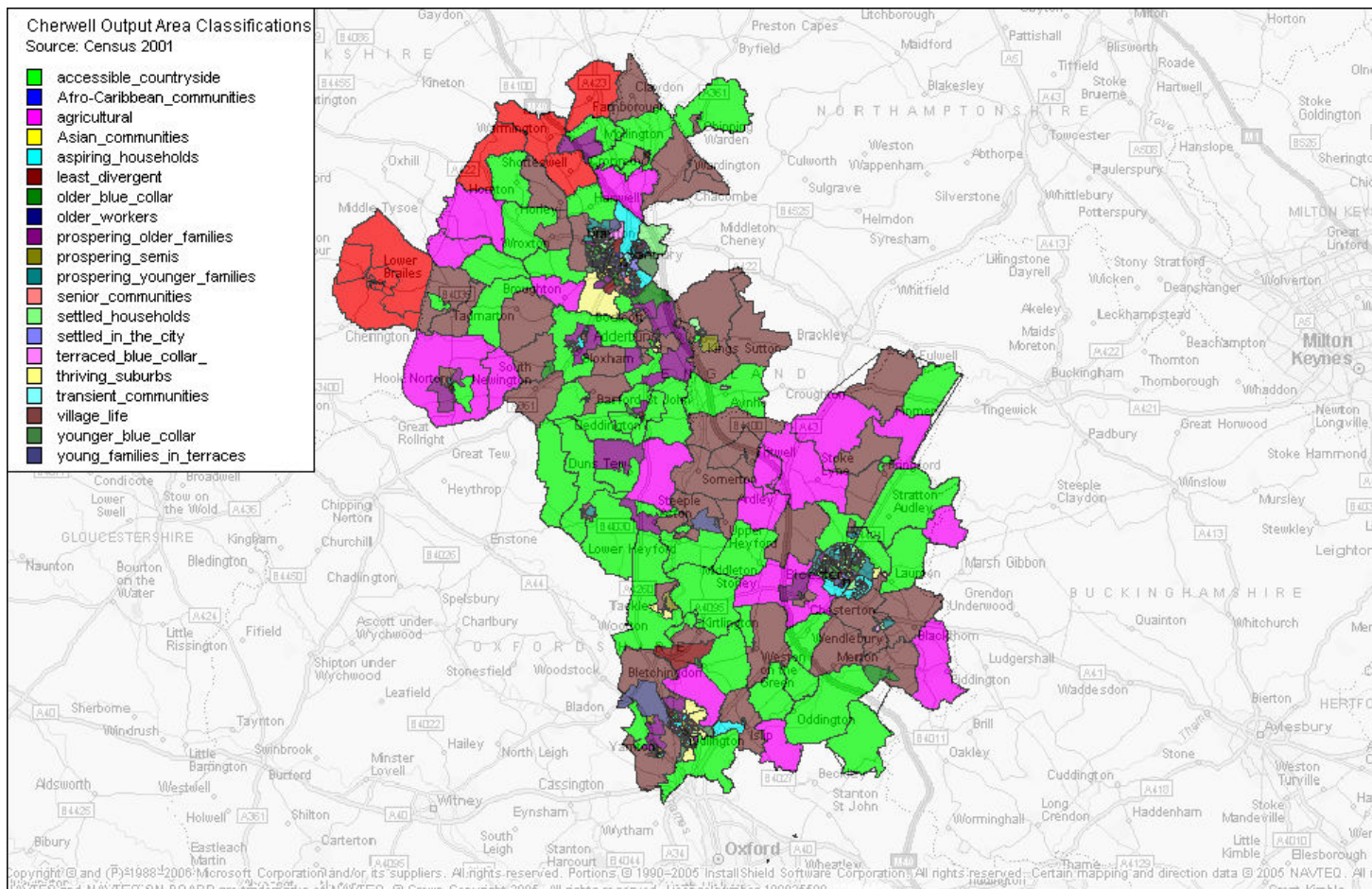
The latest estimates on ethnicity (2007) tell us that 11.2% of the population is from ethnic minority groups, an increase from 9.3% in 2001, with the “non-British white” category being the largest and the size of this group having grown by 61% since 2001 to 5,300.

Cherwell is a relatively affluent area but there are significant differences in wealth distribution. Banbury in particular has pockets of severe deprivation, second only to Oxford in the County. Seven areas in Cherwell are in the worst 10% in England in terms of skills, education and training (Index of Deprivation 2007). According to the Child Well-Being index, Cherwell is ranked 140 out of 354 Local Authorities – well below other rural districts in Oxfordshire. Within Cherwell district the most deprived areas for Child Well-Being are in urban Banbury. The index also highlights deprivation in rural areas with rural isolation a significant factor.

The following table shows the difference in tenure split between the two years the Council carried out Stock Condition Surveys

Tenure	2004	2009
Owner Occupier	75.8%	70.4%
Private Rented Sector	11.9%	17.4%
Social Housing	12.3%	12.2%
<b>Total</b>	<b>100%</b>	<b>100%</b>

28% of households claim one of more significant benefits, of which Council Tax benefit and Pension Tax Credits predominate. Our House Condition Survey 2009 also tells us that 23.7% of the district's households are classified as being vulnerable (over 13,000 households) (see Appendix 1 for definition of vulnerable) and that 11.5% of all properties accommodate a household with a disabled member.



### Key points

- Projected population growth of 24% in the next 20 years
- Mix of affluence and significant deprivation within the district
- Significant benefit dependence in some areas
- Growth and fluctuation of the BME population
- A quarter of households with a vulnerable household member

## What do we know about the housing stock and housing issues in Cherwell?

### Stock condition

As an 'Excellent Authority' (Audit Commission 2008), Cherwell District Council recognises that accurate data is essential to properly understand conditions in its district. We are committed to undertaking a stock condition survey every four years in order to ensure we have the detailed information we need. Data from other sources is also valuable and we make use of information from central government (CLG's English Housing Survey), our local Energy Efficiency Advice Centre (United Sustainable Energy Agency or USEA) and national grant agencies such as Eaga (who deliver Warm Front grants). We use available data to plan services and adapt them to changing needs and circumstances.

Our latest private sector housing survey was undertaken in early 2009, building on information obtained from earlier surveys in 2004, 1999 and 1994. This survey (undertaken in accordance with current best-practice<sup>1</sup>) provides us with statistically reliable information (in the form of a 'snap-shot') about the type, age and tenure of the stock as well as various measures of its condition. It also gives us information about residents, including ethnicity, financial circumstances and vulnerability issues. Comparing the new data with that from earlier surveys allows us to detect trends and determine whether particular issues need more or less attention.

### Key stock condition issues

- More than one in every ten homes in the district has at least one serious hazard.
- Principle hazards are Excess Cold, Falls Associated with Steps and Stairs and Damp and Mould Growth.
- The cost of remedying these hazards is over £8million or £1,400 for each property affected.
- Almost thirty percent of homes in Cherwell fail the decent homes standard, compared with under a quarter in 2004.
- Private rented sector properties are in the poorest condition overall with over a third failing the decent homes standard.
- An estimated 16% of the RSL stock still fails the decent homes standard.
- The main cause of failure is poor state of repair but there are also significant numbers of decent-homes failures associated with serious hazards and inadequate thermal comfort.
- There are an estimated 13,755 vulnerable households in the district (one in four of all households) of which more than two-fifths are in fuel poverty.
- A quarter of vulnerable households live in homes which fail the decent homes standard.
- The cost of bringing all homes in the district up to the decent homes standard is more than £65 million or £12 million for the homes of vulnerable households (an average of £3,500 for each one).
- The average energy rating (SAP rating) of the district's stock is 53.8 compared with 50 in 2004 and with a national average of 49 in 2006<sup>2</sup>.
- But nearly one in ten of the stock has a SAP rating of less than 35 (taken to indicate a serious health hazard).

<sup>1</sup> Collecting, Managing and Using Housing Stock Information, DETR (now CLG) 2001

<sup>2</sup> English House Condition Survey 2007

- The RSL stock has a better SAP rating overall (58) than the private rented sector (54) and owner-occupied (53).
- Well over ten percent of the stock has no more than 50mm of loft insulation and almost half has no more than 100mm. Only three in every ten homes have the 200mm which constitutes a good level of insulation. (The currently recommended level for new homes and for up-grades is 270mm.)
- Over 700 homes have currently been empty for six months or more, with some 66 empty for 5 or more years<sup>3</sup>.

The principle messages to be drawn from the stock condition survey data is that despite clear improvements on many (but not all fronts) since 2004 and favourable comparisons with the national picture, there are still many unsuitable homes in the district and much to be done. Poor insulation and heating underlie many of the problems including serious hazards, failure to reach the decent-homes standard and fuel poverty. The size of the survey prevents us from drawing any accurate conclusions about relative conditions at ward or parish level.

### Housing need and demand

In addition to information about stock condition the Council also considers information about residents' housing needs. We obtain data about future housing demand and residents' housing aspirations by several means, including:

- Specific and up-to-date local research: (Oxfordshire Housing Market Assessment 2007 (commissioned by the council with its Oxfordshire local authority partners), the council's own Cherwell Housing Needs report 2008 (a 2009 report is at draft stage) local housing needs surveys);
- Regular review of other data sources: (Hometrack (data source and analysis capability), Oxfordshire Data Observatory (information on housing need and lifestyle available at 'super output area' level), the council's own Housing Register data.); and
- Partnership working and review: (Regular 1-2-1 meetings with the council's Developing Partner RSLs, Management and Development Group meetings with all local stock holding RSLs).

The Housing Market Assessment established a need for five hundred additional social homes each year over five years. The 2008 Cherwell Housing Needs survey confirmed the figure at five hundred homes, but estimated they could be delivered over seven years.

*Recent delivery of new affordable housing is shown in the following table:*

<b>Year</b>	<b>2005-06</b>	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>
Number of affordable houses	61	166	133	87
As percentage of total new-build	6%	19%	29%	20%

New affordable housing is clearly unable to meet the currently estimated need. The recently approved eco-town in north-west Bicester is likely to deliver some 1500 new affordable homes over fifteen years but although this will assist with meeting demand in the south of the district is unlikely to affect matters in Banbury.

<sup>3</sup> Council Tax data April 2009

The council manages the allocation of the great majority of the district's social housing by means of its Allocation Policy, allied to a (sub regional) Choice Based Lettings Scheme. It also maintains the Housing Register. In excess of 3000 households are registered but the number of RSL-owned homes available for letting each year is typically about 350, - a very significant short-fall.

*The table below shows the number of RSL lettings (not including transfer applicants) over the last 4 years*

<b>Total RSL lettings (including LA nominations but not transfers within or between RSLs)</b>			
<b>2005/06</b>	<b>2006/07</b>	<b>2007/08</b>	<b>2008/9</b>
238	401	388	322

*Source: HSSA*

Although the council continues to work to improve the condition of the private rented stock it has historically had a poor image in terms not only of condition but also, critically, in terms of accessibility and security. As a consequence, many residents consider social rented accommodation a better and preferable option. The council has introduced schemes (such as its Private Accommodation Lettings scheme (PALs) and Landlords' Home Improvement Grant (LHIG) to improve access) and is encouraging people to recognise that the shortfall in available social rented accommodation will mean that many aspiring social tenants will face potentially long waiting times and possible disappointment. In those circumstances the message is that a privately rented home can and should be regarded as a realistic and appropriate alternative.

Nearly five percent of households have a monthly income of less than £500 and over twenty percent have less than £1,250. Over a third of households claim one of more significant benefits, of which Council Tax benefit and Pension Tax Credits predominate. The 2009 Cherwell Housing Needs report indicates that an estimated 79% of all new (emerging) households could not afford to buy a lowest quartile (cheapest 25%) entry level property. Only 22% of emerging households could not afford a private rent.

Adding to the problem of affordability, our House Condition Survey 2009 tells us that nearly a quarter of the district's households are classified as being vulnerable and over a quarter of those vulnerable households live in property which fails the decent homes standard. Over two-fifths of vulnerable households are also in fuel poverty (10.4% of the district's population, a figure close to the 10% produced through the separate NI187 methodology).

The council is also experiencing a significant growth in demand for disabled facilities grants. These play an important role in helping people remain in their own homes. As the population ages this demand is expected to continue and will present an on-going challenge to both the council's capital and revenue resources, not least because the specific funding contribution made by government has not kept pace.

The Stock Condition Survey 2009 has highlighted a substantial increase in the proportion of privately rented homes in the district's stock since 2004 (from 12% in 2004 to over 17%) but, although we expected to see an increase because of the popularity in recent years of buy-to-let investment, the number of owners seeking to rent property which they cannot currently sell is not known.

## Impact of recession

This strategy has been produced in a time of recession. The likely impact of the recession is difficult to judge because its duration and the consequent impact on employment are not known. If the recession proves lengthy it is reasonable to expect that homelessness will rise, but this has not yet occurred. At present there is (anecdotally) an over-supply of private rented accommodation, a reduction in rents and an increasing number of landlords seeking to find tenants through the council. In the event that unemployment increases it is possible that the number of repossessions and empty homes may grow.

The council is currently encountering many new landlords (some of whom are undoubtedly 'reluctant landlords' who we expect to cease letting their property when the market improves). In the meantime there is a need to provide the information and advice they need to trade effectively and understand their legal obligations.

It might be assumed that falling house prices would make it easier for emerging households to purchase properties and "get a foot on the property ladder". However there are major obstacles to home ownership:

- property prices still remain well above the usually acceptable multiplier of 2.9 times a single income or 3.5 times a joint income
- lending is restricted, with lenders demanding much higher deposits
- parents are no longer as willing or able to put extra resources into their adult children's property purchase as they may face financial difficulties themselves or have seen their equity in their property diminish

However the overall picture for housing needs and the key issues remain largely unchanged.

## Legislative changes

Changes in the law can have a profound effect and although the council uses the available consultation processes to make its views known, and also feeds back information through its various contacts with government and other agencies, we must ultimately operate in accordance with statutory requirements.

Significant recent changes include the Housing Act 2004, which came into effect in 2006 and included the introduction of an entirely new way of assessing house condition problems, a new enforcement regime and licensing of houses in multiple occupation and Local Housing Allowance, which introduced changes to how housing benefit is assessed and paid.

Changes in the way in which housing benefit is administered since April 2008 have had a particularly significant effect in the private rented sector: Benefit payments are now expected to be paid to the claimant and cannot (except in special cases, or when rent arrears reach 8 weeks) be paid directly to landlords. Government's intention was to empower tenants but the new arrangements are making landlords reluctant to let to more vulnerable households.

There are also a number of further changes in prospect:

The government consulted in May 2009 on a proposals document entitled "The Private Rented Sector – professionalism and quality" which deals with the twin themes of encouraging professionalism among private landlords and enforcement of better standards. Key proposals include a national register of rental property linked to an improved complaint

and redress system and regulation of letting agents to improve property standards, management and consumer protection. Changes to the way in which planning controls might be used to better control the number and location of houses in multiple-occupation are also being considered.

## **Diversity**

The Council is mindful of the diversity of the district's population and many private sector housing services are by their nature directed specifically at vulnerable groups. Disabled facilities grants are provided for households containing an adult or child with a disability while the Small Repairs Scheme is aimed at older people.

We are aware from our research that non-white British people are more likely to rent in the private sector than people from other ethnic groups. Cherwell's largest ethnic minority is Asian/British Asian.

Home ownership is highest amongst the Indian ethnic minority. Traditionally, BME groups have accessed homeownership by buying rundown properties in unpopular areas and their access to homeownership may become limited if this opportunity reduces. Young ethnic minority households may not have the same access to inherited wealth or parental support as their white British counterparts, making them potentially more likely to rent privately. Therefore actions within this strategy relating to the private rented sector are likely to impact positively on ethnic minority groups within the district.

This strategy will be subject to a full equality impact assessment during the consultation period.

### **3. Cherwell's vision for the existing housing stock**

#### **Key messages for service provision**

Consultation, informed by results obtained from the most recent stock condition survey and needs data, as well as evidence of changes highlighted by comparing current data with that from earlier surveys, has helped identify the issues and actions included in this strategy. The principle issues can be summarised as follows, but are further developed into priorities in Part B of the strategy and actions in Part C..

#### **Stock condition issues**

- There are significant stock condition issues to be addressed despite progress made to-date.
- Unsatisfactory insulation & heating is the overriding issue to be addressed and is the principle cause of the serious hazards identified, failure to reach the decent homes standard and fuel poverty.
- Private rented accommodation is poorer overall than other tenures.
- There is a need for landlord training and development to fill a skills gap and improve standards.
- Resources must be effectively targeted to assist households in greatest need, areas of deprivation and to where there are high levels of health and social care needs. More data is required to inform decisions on area-based interventions.
- More data is needed to inform decisions about appropriate empty-homes activity.

#### **Access to private rented accommodation issues**

- Demand for social housing is unlikely to be met and the private rented sector needs to become an appropriate and acceptable alternative if housing needs are to be met.
- Many vulnerable households require assistance to secure and maintain private rented sector tenancies.
- The private sector has grown significantly since 2004 but its future size is unknown and any decline will impact on our work.
- Best use must be made of the available social stock particularly the issues of under-occupation and empty dwellings.

#### **Vulnerability and disability issues**

- Demand for disabled facilities grants (DFGs) is expected to grow and to exceed resources.
- Many vulnerable households cannot afford to maintain their homes and are therefore reliant upon financial assistance.

#### **Fuel poverty and energy efficiency issues**

- A significant proportion of the stock is still inadequately insulated and therefore wasteful of the energy used to heat it.
- One in ten households are in fuel poverty

## Access to service issues

- Awareness of the work the council does to address poor housing conditions and the assistance available is insufficient.
- Access to services needs to be improved.

## Vision

Having gained an understanding of the issues affecting the lives of residents living in all tenures, and taking particular account of the needs of vulnerable households, Cherwell has set a vision for what services should look like over the next five years.

***By 2014, private sector housing in the Cherwell district will provide our residents with more choice, a better quality home, more independence and more affordable warmth. Our partnerships will have been fully developed to achieve this.***

Through our consultations and work with stakeholders we have identified what needs to be done to deliver this vision and have identified four priorities:-

### Choice

Private sector landlords will provide accommodation and services of the very best standard to their tenants and will receive excellent support and guidance from the Council in doing so. The private rented sector will be a meaningful housing choice for people seeking accommodation which is flexible, accessible, affordable and in good condition.

- Priority - Ensure existing privately rented homes are accessible and affordable

### Quality

The physical condition of private sector housing will have improved - this will include increasing the number of vulnerable households living in decent homes, reducing serious hazards in the home, and making the home a safe and healthy place for our residents and their families to live.

- Priority - Ensure existing stock is in good condition

### Independence

Vulnerable people will be aware of the services available to them and will be helped to identify and carry out the repairs and improvements needed to ensure their home is kept in good condition and remains suitable for their needs. As demand grows we will fully explore opportunities to secure new funding and deliver assistance, including options such as equity release schemes, and we will implement these wherever appropriate.

- Priority - Support vulnerable people so that they can remain living in their own homes, and improve their health outcomes

### Warmth

People will live in affordable warmth and will be better placed to heat their homes adequately, especially through the winter months. Residents will know what they can do to reduce the amount of energy used in their homes and the energy-efficiency of the district's homes will have increased.

- Priority - Improve energy efficiency to reduce carbon emissions and fuel poverty

## **How the priorities will be delivered:**

The strategy recognises that the council is operating in a difficult financial environment and, although continuing to drive improvements in value for money, has to both reduce budgets and increase efficiency savings. The actions identified in the strategy will be delivered using existing budgets and will also utilise external funding secured by the council and its partners.

We shall continue to develop our services, to work with partners to deliver efficiencies wherever possible and to secure external funding when it is available. Resources will be targeted and reallocated to achieve our priorities and this will increasingly mean those vulnerable and households in need for whom the council provides the essential safety net.

The council strives to do better in several areas: it is determined in particular, to bring about much greater energy efficiency improvements; determine how best to make use of empty homes; and increase its engagement with private sector landlords both to improve standards and to secure access to privately rented accommodation for households in need.

The way we will deliver our services will be guided by the following principals:

- Working in partnership with other agencies and stakeholders to expand capacity and improve services
- Offering greater customer choice
- Customer led service delivery, with service designed to respond to the diverse needs of residents of Cherwell
- Value for money in service delivery and providing services that are both effective and efficient
- Making best use of all available resources
- Working to maximise the impact of services
- Using our market intelligence to take a risk based approach to targeting our resources at those neighbourhoods with the worst housing conditions or a client group who are most vulnerable

## Part B – Improving house condition and services

Part B of this strategy describes the priorities and the key objectives for each of them. There is an overarching need to publicise and promote the service. Rather than repeat common themes under each of the four priorities we have set them out together in the General section at the end.

### 1. Priority: Ensure existing privately rented homes are accessible and affordable

This priority encompasses the need to both regulate and support landlords and tenants and includes working to improve the image and desirability of the private rented sector; ensuring that it becomes a realistic tenure choice for those seeking accommodation in terms of both its quality and security; and assisting those who want a privately rented home to both locate and secure one that is suitable and affordable.

#### Key issues:

##### Working with tenants

- Ensuring residents understand the council's housing role and the services available, and that they are able to access them.
- Ensuring that language barriers do not prevent access to the Housing Service.
- Development of the information and advice available to landlords, tenants and prospective tenants.
- The need to develop schemes such as PALs so as to secure access to the private rented sector for households in need.

#### Key issues:

##### Working with landlords

- Partnership work to develop schemes to improve security of tenure.
- Review of discretionary grants available to private rented sector landlords and tenants so as to ensure that the grants programme effectively delivers access and affordability objectives.
- Continued support and development of the Cherwell Housing Providers' Forum (landlords' forum) as a means of engaging with landlords.
- Landlord training as a means of improving landlords' skills and driving up standards of practice and property condition.
- Landlord accreditation as a means of improving landlords' skills and driving up standards of practice and property condition.

<b>Key actions for ensuring accessibility and affordability</b>
<p>1.1 Undertake further review of the Private Accommodation Lettings Scheme (PALS) to ensure its effectiveness in securing appropriate private rented accommodation for those in need. (See Homelessness Strategy priority 3.1)</p> <p>1.2 Review existing grant schemes and grant opportunities, including Landlord's Home improvement Grant, to ensure we are best able to deliver efficient access and affordability objectives. (See Cherwell Homelessness Strategy priority 3.2 and Cherwell Temporary Accommodation Strategy objective eight)</p>

- 1.3 Work with landlords to improve their skills and awareness as a means of improving both property and management standards. (See also objective 2.3)

## 2. **Priority: Ensure existing stock is in good condition**

We need to resolve serious health hazards and to reduce the number of homes which fail the decent homes standard, particularly where they are occupied by vulnerable households. Improving stock condition remains vital. Poor energy efficiency not only adds to climate issues but is the major cause of failed condition standards. Improving the energy efficiency of homes through insulation and better means of heating will therefore play a major role in reducing hazards and achieving decent homes. We need to understand how we can best bring empty homes back into use.

### **Key issues:**

#### **The unsatisfactory condition of homes**

- The number of homes with serious health and safety hazards
- The number of homes failing the decent homes standard
- Ensuring that houses in multiple occupation (HMOs) - whether subject to a licence or not - are properly managed
- The need to work with housing providers to drive up standards in rented accommodation and, in particular, provide training and advice for landlords
- Ensuring that residents understand the council's role in housing, the services available and that they are able to access them
- Making sure that owners and landlords understand the need for timely maintenance work and are encouraged to undertake it.

### **Key issues:**

#### **Statutory duties**

- Resolution of serious health and safety hazards and statutory nuisances
- The duty to keep the condition of the stock under review in order to measure progress and inform future decision making and objectives
- Ensuring that all HMOs which require a licence are subject to the licensing process
- Ensuring that licensed HMOs comply with their licence conditions

### **Key issues:**

#### **Resources must be used effectively**

- The need to target interventions at the households living in the poorest accommodation and in greatest need
- The need for data to inform decisions on the appropriateness and location of area-based interventions
- The need for research to inform decisions on the need for empty homes interventions
- Ensuring that the Grants and Assistance policy is kept under review and that the measures available continue to be the most appropriate for achieving priorities.

### **Key actions for ensuring good stock condition**

- 2.1 Re-target enforcement and other interventions to address serious hazards, statutory nuisances and also non-decent homes occupied by vulnerable households, and to increase the number of homes improved.
- 2.2 Audit HMOs to ensure that all qualifying premises are subject to a licence.
- 2.3 Raise awareness with owners and landlords of the need for timely and appropriate maintenance to both maintain and improve standards. (See also objective 1.3)
- 2.4 Formalise the annual review of the grants and assistance available to ensure that the discretionary grants programme effectively delivers stock-condition and stock-use objectives.
- 2.5 Expand the Flexible Home Improvement Loan scheme to deliver assistance to more elderly home-owners.
- 2.6 Reduce the number of empty homes in the district.

### **3. Priority: Support vulnerable people to remain living in their own homes and improve their health outcomes**

We recognise that people usually want to continue to live in their current homes for as long as possible and that it is often best for them to do so. In many cases they need help and this can be provided through assistance with essential repairs and through the provision of aids and adaptations. We shall continue to develop the advice and practical assistance which are available and will work to ensure that there are appropriate financial and other resources to meet the need.

#### **Key issues:**

#### **Supporting vulnerable people**

- The need to secure the resources necessary to deliver disabled facility grants (DFGs) in the district.
- The need for a DFG policy to address the prioritisation and allocation of resources and, in particular, issues associated with a demand which exceeds supply.
- Development of practices and procedures which will improve the efficiency and value for money of the DFG service.
- Promotion of the Home Improvement Agency (HIA) service including the Small Repairs Service.
- Ensuring that the Grants and Assistance policy is kept under review and that the measures available continue to be the most appropriate for achieving priorities
- Encouraging uptake of Flexible Home Improvement Grants and the need to work with partners to both develop the scheme and secure additional funding.
- Development of data recording and reporting facilities.

### **Key Actions for supporting vulnerable people**

- 3.1 Make best use of available Disabled Facilities Grant resources in a period of growing demand.

- 3.2 Formalise the annual review of the grants and assistance available to vulnerable households so as to ensure the discretionary grants programme is as effective as possible in delivering assistance. (See also objective 2.4)
- 3.3 Improve data recording and reporting so as to deliver effective performance management and data provision to partners.
- 3.4 Increase uptake of HIA services including Small Repairs Service.

#### **4. Priority: Improve energy efficiency to reduce carbon emissions and fuel poverty**

The latest stock condition survey has identified unsatisfactory insulation and heating as the single most important house-condition issue. We have also established that ten percent of households (identified in accordance with the NI187 requirements) are in fuel poverty. We will work with partners to improve the energy efficiency of the district's housing; ensure that home-owners can make informed choices about energy-efficiency improvements to their homes and are encouraged to carry them out. The strategy also aims to ensure that all rented homes reach an appropriate energy efficiency standard, and will introduce initiatives to tackle fuel poverty and to increase the uptake of grants and discounts funded by national and other agencies.

##### **Key issues:**

##### **Energy efficiency of homes in the district**

- The need to work with partners to ensure that home-owners can make informed choices about energy-efficiency improvements to their homes and are encouraged to carry them out.
- Working with partners to ensure that home-owners can make informed choices about renewable sources of energy and are encouraged to utilise and install them out.
- Ensuring that rented homes reach an appropriate energy efficiency standard
- The development and implementation of initiatives to increase the uptake of energy efficiency grants and discounts funded and delivered by national and other agencies.

##### **Key Issues:**

##### **Reduce fuel poverty**

- Develop and implement an Affordable Warmth policy to tackle fuel poverty.
- Use available sources of information to provide advice and assistance to households identified as being in fuel poverty.

##### **Key actions for improving energy efficiency and reducing fuel poverty**

- 4.1 Increase the numbers of owner-occupiers and landlords installing insulation and implementing other energy-efficiency measures.
- 4.2 Reduce the number of households in fuel-poverty.

## 5. General and common themes

A cross-cutting theme that affects all our services is the need for the public and especially vulnerable households to be aware of them.

### Key issues:

#### Access to services

- Those who require our services must know what is available and be able to access them
- Partners and other agencies must be able to refer or direct their clients to us effectively

Key actions for ensuring access to services
5.1 Increase public awareness of the council's housing role and the services available.

## 6. Resourcing Cherwell's Private Sector Housing Strategy

The restructure of the council's Housing Services placed the Private Sector Housing Team in a much stronger position to deliver an efficient and effective service. This has provided the Team with capacity to deliver several of the service improvements outlined in the Private Sector Housing Strategy. However, some of the Strategy's essential developmental areas produce resource implications and opportunities and these are detailed against each objective in the Action Plan. Summarised below are the current streams of revenue funding, some or all of which can contribute to the resource implications and opportunities which the Strategy brings.

### Revenue Funding

- **CLG Recession Impact Funding.** The council has already been awarded this funding and recognises the significance of developing the private sector at a time of National Recession
- **CLG Homelessness Prevention Grant.** The council is awarded an annual grant to deliver its Homelessness Strategy. Developing the Private Sector is a Key Priority within the Strategy.
- **LAA Performance Reward Grant.** This is grant held by Oxfordshire's Public Service Board. Some of this grant has been allocated to partnerships which the council could approach for this Strategy as there is a clear relevance (such as funding which has been awarded for deprivation and climate change). There will also be additional opportunities as there is additional funding yet to be awarded.
- **Supporting People Programme.** The council currently receives Supporting People Grant income for its in-house Home Improvement Agency. As this programme nationally faces great cuts, it is crucial to ensure the council maximises opportunities through clearly evidencing need and delivering a value for money service ~ especially in light of funding for the scheme only being secure until March 2011 when it is due for review.
- **Maximising fee income for grants and loans.** The council's in-house HIA currently charges 10% for works up to £10,000 and 7% for works over £10,000 for DFGs. There is an opportunity to extend the charging of fees to Flexible Home Improvement Loans. The funding can be equivalent to 5% of the total loans made by the local authority

during the year, subject to a maximum funding of £25,000. This would significantly increase capacity within the Private Sector Housing Team and allocation of loans under this scheme. Increased allocation under the Flexible Home Improvement Loans Scheme will reduce pressure on the capital grants schemes (see below).

- **Generating income from additional activity.** The HIA has the ability to undertake fee-based work for clients who are not eligible for grant assistance. This work will be increased where and when capacity permits. The fees generated from HMO licensing make a contribution towards the cost of that activity but, since licences are issued for 5 years and most qualifying HMOs were licensed in 2006, that income stream is periodic.
- **Joint Commissioning.** The strategy may provide opportunity for discussion and negotiation for joint commissioning between The Council and Oxfordshire Primary Care Trust and Oxfordshire County Council where there are areas of joint concern and responsibility.

A mix of funding from these sources will be used to deliver the Strategy objectives.

## Capital Funding

With demand for capital works increasing **and** a growing pressure on council resources, there is an urgent need to make the council's capital go further. The Private Sector Housing Strategy does not seek to draw increasing levels of capital resources from the council. The Strategy seeks to secure opportunities for inward investment from partners and reduce demand for capital grants. The Strategy will seek to do this through:

- **Negotiating increased investment from RSL partners.** This includes payment towards disabled adaptation works across the RSL stock and also includes sourcing alternative housing for households where the level of adaptations needed are disproportionate to the size or value of the home. These developments are inextricably linked to the production of a comprehensive DFG Policy.
- **Maximising match funding from private sector landlords.** This includes Energy Grants and Home Improvement Grants.
- **Maximising take up of loan opportunities.** This includes the Flexible Home Improvement Loans Scheme mentioned above.
- **Maximising grants and discounts provided by other agencies.** Examples of these include Warm Front Grants and Cocoon discount insulation.
- **Maximising grant opportunities from CLG.** The Council receives an annual capital grant from CLG for the DFG programme. Whilst it is not anticipated that this will reduce (it has stayed at the same level for over three years) it is important to maintain an open dialogue with CLG to retain this grant and take up additional opportunities of capital grant from CLG as they arise.
- **Continuous review of available grants and grant conditions.** By ensuring that the mix of available grants (and their conditions and criteria) continues to be entirely appropriate, we can get best value from existing capital provision.

## Value for Money

Delivering value for money has been a major consideration when developing the Private Sector Housing Strategy. We are absolutely clear that where an increase in resources is proposed it is on the basis of the 'spend to invest principal'. An example of this is the proposal for a Private Sector Development Officer, which will forge stronger partnerships

with private sector landlords thus increasing take up of home improvement grant schemes. This will increase leverage to secure match funding and nominations, which will in turn reduce demand on the Council's temporary accommodation costs.

Value-for-money considerations are also informed by the relevant Audit Commissions Key Lines of Enquiry (KLOEs):

- |   |
|---|
| <ul style="list-style-type: none"> <li>• The Council is able to demonstrate significant costs savings and / or quality improvements through partnership (<i>eg Production and application of a county-wide leaflet explaining DFGs and the grant processes</i>)</li> </ul>  |
| <ul style="list-style-type: none"> <li>• The Council collects accurate information on costs and services and uses it to decide priorities and to strategically manage resources. Has effectively benchmarked services and uses the information to compare costs and evaluate systems, procedures and policies in other organisations against its own strategic priorities. (<i>eg participation in Benchmarking Group and HqN value for money pilot.</i>)</li> </ul>  |
| <ul style="list-style-type: none"> <li>• The Council follows good practice for procurement. (<i>eg the bulk purchase of key-safes with other Oxfordshire authorities</i>)</li> </ul>  |
| <ul style="list-style-type: none"> <li>• The Council understands the impact of the strategic approach and makes maximum use of other sources of finance to improve private sector property condition and uses full capacity partners to secure other sources of funding not available to the Council. (<i>eg participation in the creation of Flexible Home Improvement Loans Ltd., a successful bid for GOSE funding and the delivery of loans to elderly home owners without resource to the council's capital.</i>)</li> </ul> |
| <ul style="list-style-type: none"> <li>• The Council is successful in bidding for grants and making the most of match funded projects. (<i>eg Landlords Home Improvement Grant and Flexible Home Improvement Loan schemes.</i>)</li> </ul>  |

If we keep a focus on value-for-money we will deliver services that are sustainable, affordable and target the most vulnerable members of our community.

## **Part C - Taking the Strategy Forward**

### **1. Consultation**

The council has fully engaged with partner agencies, stakeholders and the public through a series of consultation events throughout the development of this strategy.

In addition, a six week consultation from 20<sup>th</sup> November to 31<sup>st</sup> December 2009 will be carried out where responses will be requested via a questionnaire through a variety of means including the council's website, a mail shot to those who engaged with the development in the early stages and other stakeholders and through a consultation event to be held at the Council's offices on 2<sup>nd</sup> December.

The results of the consultation will be considered in early 2010 with adoption of the Strategy anticipated for March 2010.

### **2. Implementation**

The implementation of the strategy will be taken forward by building the objectives into annual service plans and the individual annual targets and work plans of the relevant staff.

### **3. Action planning**

Below is a detailed action plan which will be amended to take account of the consultation responses to this Strategy. The key actions will be absorbed into Cherwell's Housing Strategy when this is revised for 2011 to ensure robust monitoring of progress towards the priority objectives.

### **4. Monitoring**

Actions will be monitored by Cherwell's Strategic Housing Team and key actions reported through the Council's Performance Plus System.

## 5. Private Sector Housing Strategy Action Plan

Action plan is for 3 years and will be refreshed after 2 years to develop services for the next 3 years

### Priority: Accessible & affordable privately rented homes

No.	Objective	Year 1 target	Year 2 & 3 target	People Involved	Resources	Success	Year 1 Measures
1.1	Review Private Accommodation Lettings Scheme (PALS) to ensure continued effectiveness in securing appropriate private rented sector accommodation for those in need.	<ol style="list-style-type: none"> <li>1. Establish a Private Sector Development Project.</li> <li>2. Implement pre-PALS premises inspection.</li> <li>3. PALS steering group to meet to agree review timetable</li> </ol>	<ol style="list-style-type: none"> <li>1. Procedural review.</li> <li>2. Review Private Sector Development Project.</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Housing Needs Team</li> <li>2. CDC Private Sector Housing Team</li> <li>3. CDC Housing Benefits contractor and monitoring staff.</li> <li>4. Floating support partners.</li> </ol>	Officer time Recession Impact funding	<ol style="list-style-type: none"> <li>1. Supply of sufficient suitable accommodation.</li> <li>2. Clearly established and smooth-running processes.</li> <li>3. Landlords willingness to re-use PALS.</li> <li>4. Improved quality of available accommodation</li> </ol>	<ol style="list-style-type: none"> <li>1. Project established and project plan agreed.</li> <li>2. Pre-PALS inspection procedure and monitoring in place.</li> <li>3. Steering Group meeting held</li> </ol>
1.2	Establish an annual review of both existing grant schemes and grant opportunities, including Landlord's Home improvement Grant	<ol style="list-style-type: none"> <li>1. Review LHIG &amp; other current schemes and implement revisions arising.</li> <li>2. Review opportunities to make use of new schemes.</li> </ol>	<ol style="list-style-type: none"> <li>1. Review LHIG &amp; other current schemes and implement revisions arising.</li> <li>2. Implement any previously identified new schemes.</li> </ol>		Officer time Recession Impact funding	<ol style="list-style-type: none"> <li>1. Continued uptake of schemes.</li> <li>2. Supply of sufficient suitable accommodation.</li> <li>3. Clearly established and smooth-running processes.</li> <li>4. Improved value for money</li> </ol>	<ol style="list-style-type: none"> <li>1. Review of LHIG completed</li> <li>2. Review of opportunities undertaken</li> </ol>
1.3	Work with landlords to improve their skills and awareness as a means of improving both property and management standards.(see also objective 2.3)	<ol style="list-style-type: none"> <li>1. Establish a Private Sector Development Project.</li> <li>2. Review Cherwell Housing Providers Forum.</li> <li>3. Review potential for local Landlord's Association.</li> </ol>	<ol style="list-style-type: none"> <li>1. Implement outcomes of review of Forum.</li> <li>2. Take forward outcomes of review of Landlord's Association.</li> <li>3. Review potential for Landlord Accreditation Scheme.</li> <li>4. Take forward outcomes of review of Landlord</li> </ol>		Officer time Recession Impact funding	<ol style="list-style-type: none"> <li>1. Improving property condition as measured through pre-PALS inspections.</li> <li>2. Reduced number of condition &amp; tenancy issues requiring intervention by PALS officers.</li> </ol>	<ol style="list-style-type: none"> <li>1. Project established and project plan agreed.</li> <li>2. Review of Provider Forum completed</li> <li>3. Review of Landlords association completed.</li> </ol>

			Accreditation Scheme 5. Review Private Sector Development Project.				
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## Priority: Ensuring existing stock is in good condition

No.	Objective	Year 1 target	Year 2 & 3 target	People Involved	Resources	Success	Year 1 Measures
2.1	Re-target enforcement and other interventions to address serious hazards, statutory nuisances and also non-decent homes occupied by vulnerable households, and to increase the number of homes improved.	<ol style="list-style-type: none"> <li>Undertake research to identify the potential for both geographically and personal-need based targeted action.</li> <li>Review website content to highlight the assistance available.</li> <li>Undertake a promotional event to raise service awareness.</li> </ol>	<ol style="list-style-type: none"> <li>Implement appropriate targeted action.</li> <li>Undertake a promotional event to raise service awareness.</li> </ol>	<ol style="list-style-type: none"> <li>CDC Private Sector Housing Team</li> <li>CDC Housing Benefits contractor and monitoring staff.</li> </ol>	Officer time.	<ol style="list-style-type: none"> <li>Serious hazards resolved in <b>60</b> premises each year, on average, over the lifetime of the strategy.</li> <li>Other hazards resolved in <b>20</b> premises each year on average, over the lifetime of the strategy.</li> <li><b>25</b> premises occupied by vulnerable households brought up to the Decent Homes standard each year, on average, over the lifetime of the strategy.</li> </ol>	<ol style="list-style-type: none"> <li>Research completed.</li> <li>Website content reviewed and pages updated</li> <li>Event taken place.</li> </ol>
2.2	Audit houses in multiple occupation (HMOs) to ensure that all qualifying premises are subject to a licence	<ol style="list-style-type: none"> <li>Review available data to identify premises potentially subject to need for a licence.</li> <li>Undertake follow up mailing to identify those premises requiring further inspection.</li> <li>Carry-out advertising campaign to raise awareness of licensing requirements.</li> </ol>	<ol style="list-style-type: none"> <li>Review and re-licence those premises originally licensed in 2006.</li> <li>Implement proactive inspection of premises identified as potentially requiring a licence.</li> <li>Carry-out advertising campaign to raise awareness of licensing requirements.</li> </ol>	<ol style="list-style-type: none"> <li>CDC Private Sector Housing Team</li> <li>CDC Housing Benefits contractor and monitoring staff.</li> <li>CDC Communications Team</li> </ol>	Officer time. Resources to fund advertising costs.	<ol style="list-style-type: none"> <li>Number of qualifying but currently unlicensed premises identified.</li> <li>Number of new licence applications received.</li> <li>Premises with existing licences appropriately re-licensed.</li> </ol>	<ol style="list-style-type: none"> <li>Review completed</li> <li>Mailing completed and list of properties identified</li> <li>Campaign taken place</li> </ol>

			4. Conclude pro-active inspection of premises identified as potentially requiring a licence				
2.3	Raise awareness with owners and landlords of the need for timely maintenance to both maintain and improve standards (see also objectives 1.3 & 3.4)	1. Review, revise and re-publish existing maintenance booklet. 2. Review options for an advertising campaign through CDC and other publications.	1. Launch and effect distribution to appropriate locations. 2. Take forward advertising campaign	1. CDC Private Sector Housing Team. 2. CDC Communications Team	Officer time. Resources to fund production of leaflet.	Awareness raised amongst new landlords	1. New booklet published 2. Options for promotion agreed and planned
2.4	Formalise the annual review of the grants and assistance available to ensure that the discretionary grants programme effectively delivers stock-condition and stock-use objectives.	1. Undertake review and implement revisions arising	1. Undertake review and implement revisions arising	1. CDC Private Sector Housing Team.	Officer time	Delivery of an effective range of grants	1. Review process established and review completed.
2.5	Expand the Flexible Home Improvement Loan to deliver assistance to more elderly home owners.	1. Appoint officer on suitable contract terms. 2. Undertake media promotion of the scheme. 3. Undertake direct promotion of the scheme through partners and established forums.	1. Review year 1 activity.	1. CDC Private Sector Housing Team. 2. CDC Communications Team.	Appointment of short-contract consultant, funded by fee income available from FHIL.	1. Increased number of loans arranged. 2. Successful bids (with partners) for additional funding.	1. Officer in post 2. Media promotion completed 3. Attend an agreed list of meetings to promote.
2.6	Reduce the number of empty homes in the district.	1. Review available data to inform decisions about empty homes initiatives. 2. Undertake programme of surveys to inform decision making. 3. Produce a new Empty Homes Policy.	1. Implement Empty Homes Policy 2 Review policy outcomes.	1. CDC Private Sector Housing Team. 2. CDC Council Tax contractor and monitoring staff. 3. CDC Communications Team.	Officer time Recession Impact funding	1. Reduction in the number of properties empty for more than 2 years. 2. 5 premises per year on average over years 2-5 of the policy, brought back into use as a direct result of council intervention.	1. Review of data completed 2. Surveys completed 3. Policy adopted.

## Priority: Supporting vulnerable people

No.	Objective	Year 1 target	Year 2 & 3 target	People Involved	Resources	Success	Year 1 Measures
3.1	Make best use of available Disabled Facilities Grant (DFG) resources in a period of growing demand.	<ol style="list-style-type: none"> <li>1. Prepare and implement a DFG policy to include RSL allocations, grant priorities and waiting list criteria.</li> <li>2. Undertake promotion of the Policy to service users and Members.</li> </ol>	<ol style="list-style-type: none"> <li>1. Review DFG Policy</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Private Sector Team.</li> <li>2. RSLs</li> <li>3. OCC</li> <li>4. CDC Communications Team.</li> </ol>	Officer time	<ol style="list-style-type: none"> <li>1. Availability of clearly established practices and protocols.</li> <li>2. Effective management of expectations.</li> </ol>	<ol style="list-style-type: none"> <li>1. DFG Policy agreed and adopted</li> <li>2. Promotion taken place</li> </ol>
3.2	Formalise the annual review of the grants and assistance available to vulnerable households so as to ensure the discretionary grants programme is as effective as possible in delivering assistance. (See also objective 2.4)	<ol style="list-style-type: none"> <li>1. Undertake review and implement revisions arising.</li> </ol>	<ol style="list-style-type: none"> <li>1. Undertake review and implement revisions arising.</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Private Sector Housing Team.</li> </ol>	Officer time	<ol style="list-style-type: none"> <li>1. Delivery of an effective range of grants.</li> </ol>	<ol style="list-style-type: none"> <li>1. Review completed</li> </ol>
3.3	Improve data recording and reporting so as to deliver effective performance management and data provision to partners.	<ol style="list-style-type: none"> <li>1. Implement Foundations software to record and monitor HIA activity.</li> <li>2. Transfer recording of Small Repairs Service activity to the Foundations system.</li> <li>3. Establish and implement performance management reporting using the Foundations database.</li> <li>4. Review the use made of the Uniform software and the potential for extending usage.</li> </ol>	<ol style="list-style-type: none"> <li>1. Review spreadsheets used for financial monitoring and recording of grant activity.</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Private Sector Housing Team.</li> </ol>	Officer time	<ol style="list-style-type: none"> <li>1. Comprehensive data recording and reporting.</li> <li>2. Effective and efficient reporting to partners of SLA data requirements.</li> </ol>	<ol style="list-style-type: none"> <li>1. Foundations software in place</li> <li>2. Small Repairs Scheme recording in place</li> <li>3. Monitoring system in place.</li> <li>4. Review completed</li> </ol>
3.4	Increase uptake of HIA services including Small Repairs Service.	<ol style="list-style-type: none"> <li>1. Undertake direct promotion of the service through partners and established forums.</li> <li>2. Deliver a Small Repairs Service launch event in Bicester.</li> <li>3. Review options for an HIA advertising campaign through CDC and other publications.</li> <li>4. Participate with funding partners in review of service.</li> </ol>	<ol style="list-style-type: none"> <li>1. Review HIA service to take specific account of future funding and procurement decisions by partners.</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Private Sector Housing Team.</li> <li>2. OCC</li> <li>3. Supporting People partnership.</li> </ol>	Officer time Revenue funding provided by partners.	<ol style="list-style-type: none"> <li>1. Increase in the number of service users recorded.</li> </ol>	<ol style="list-style-type: none"> <li>1. Promotion taken place</li> <li>2. Launch event taken place.</li> <li>3. Review completed</li> <li>4. Joint review carried out.</li> </ol>

## Priority: Improving energy efficiency to reduce carbon emissions & fuel poverty

No.	Objective	Year 1 target	Year 2 & 3 target	People Involved	Resources	Success	Year 1 Measures
4.1	Increase the number of owner-occupiers and landlords installing installation and implementing other energy-efficiency measures.	<ol style="list-style-type: none"> <li>1. Appointment of Private Sector Energy-efficiency Officer, on short-term contract</li> <li>2. Undertake targeted promotion of Warm Front grant in the form of letters and application forms to potentially eligible households.</li> <li>3. Review the range of discretionary CDC energy efficiency grants and opportunities for targeted action.</li> <li>4. Undertake promotion of the CHEEP grant through the Cherwell Housing Providers' Forum and other forums.</li> </ol>	<ol style="list-style-type: none"> <li>1. Undertake targeted promotion of Warm Front grant in the form of letters and application forms to potentially eligible households.</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Private Sector Housing Team.</li> <li>2. CDC Council Tax &amp; Housing Benefit contractor and monitoring staff.</li> <li>3. CDC Communications Team.</li> <li>4. USEA (local energy-efficiency advice centre).</li> <li>5. Eaga (agency delivering Warm Front)</li> </ol>	<p>Officer time. Warm Front grant. Cocoon insulation funding. Capital resources to fund CHEEP grants and Warm Front Top-up grants</p>	<ol style="list-style-type: none"> <li>1. Increased number of vulnerable households receiving Warm Front grants.</li> <li>2. Increased uptake of insulation through Cocoon scheme.</li> <li>3. Increased uptake by landlords of CHEEP grants</li> </ol>	<ol style="list-style-type: none"> <li>1. Staff member appointed</li> <li>2. Promotion completed</li> <li>3. Review completed</li> <li>4. Promotion completed</li> </ol>
4.2	Reduce the number of households in fuel poverty. (See also objective 4.1)	<ol style="list-style-type: none"> <li>1. Appointment of Private Sector Energy-efficiency Officer, on short-term contract</li> <li>2. Produce and implement an Affordable Warmth Policy.</li> <li>3. Provide specific and tailored energy-efficiency advice in response to NI187 questionnaire returns.</li> <li>3. Undertake targeted</li> </ol>	<ol style="list-style-type: none"> <li>1. Provide specific and tailored energy-efficiency advice in response to NI187 questionnaire returns.</li> <li>2. Undertake targeted promotion of Warm Front grant in the form of letters and application forms to potentially eligible households.</li> <li>3. Review the range of discretionary CDC</li> </ol>	<ol style="list-style-type: none"> <li>1. CDC Private Sector Housing Team.</li> <li>2. CDC Council Tax &amp; Housing Benefit contractor and monitoring staff.</li> <li>3. CDC Communications Team.</li> <li>4. USEA (local energy-efficiency advice centre).</li> <li>5. Eaga (agency delivering Warm</li> </ol>	<p>Officer time Warm Front grant. Cocoon insulation funding. Capital resources to fund CDCs CHEEP grants and Warm Front Top-up grants</p>	<ol style="list-style-type: none"> <li>1. Reducing number of households in fuel-poverty as measured by annual NI187 survey returns.</li> <li>2. Increased uptake of free insulation through Cocoon scheme.</li> <li>3. Increased number of vulnerable households receiving Warm Front grants.</li> </ol>	<ol style="list-style-type: none"> <li>1. Staff member appointed</li> <li>2. Affordable Warmth Policy adopted</li> <li>3. Advice provided</li> <li>4. Targeted promotion taken place</li> <li>5. Review completed</li> <li>6. Promotion taken place.</li> </ol>

	<p>promotion of Warm Front grant in the form of letters and application forms to potentially eligible households.</p> <p>4. Review the range of discretionary CDC energy efficiency grants and opportunities for both geographically and personal-need based targeted action.</p> <p>5. Undertake promotion of the CHEEP grant through the Cherwell Housing Providers' Forum and other forums.</p>	<p>energy efficiency grants and opportunities for both geographically and personal-need based targeted action.</p> <p>4. Undertake promotion of the CHEEP grant through the Cherwell Housing Providers' Forum and other forums.</p> <p>5. Review Private Sector Energy-efficiency Officer role and opportunities for further contract.</p> <p>6. Review affordable Warmth Policy.</p>	<p>Front).</p> <p>6. RSLs with local stock.</p>			
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### Common priorities:

No.	Objective	Year 1 target	Year 2 & 3 target	People Involved	Resources	Success	Year 1 Measures
5.1	Increase public awareness of the council's housing role and the services available. (see also objectives 2.1 & 2.3)	<p>1. Establish a Private Sector Development Project.</p> <p>2. Review options for an advertising campaign through CDC and other publications.</p> <p>3. Undertake a promotional event to raise service awareness.</p> <p>4. Review website content to highlight the assistance available.</p> <p>5. Review range and distribution of leaflets.</p> <p>6. Produce and implement leaflet distribution plan.</p>	<p>1. Undertake questionnaire survey to review customer s awareness of services.</p> <p>2. Analyse survey results and review promotional activity.</p> <p>3. Implement revised promotional activity.</p>	<p>1. CDC Housing Needs Team</p> <p>2. CDC Private Sector Housing Team</p> <p>3. CDC Communications Team</p>	Officer time Recession impact funding	1. Improved customer awareness at events of services offered	<p>1. Project established and project plan agreed.</p> <p>2. Review completed and options agreed</p> <p>3. Event taken place</p> <p>4. Review of leaflets completed</p> <p>5. Leaflet distribution plan implemented.</p>

## Appendix 1: Glossary of Terms

<b>Affordable housing</b>	Social housing (where rents are capped to benefit levels) and shared ownership property where owners can purchase a part share and pay rent to an RSL for the remainder
<b>CHEEP grant</b>	A discretionary grant from Cherwell District Council to improve energy efficiency in private rented sector property.
<b>CIEH</b>	Chartered Institute of Environmental Health
<b>CIH</b>	Chartered Institute of Housing
<b>Communities and Local Government (CLG)</b>	The government department now responsible for overseeing housing issues.
<b>Cocoon</b>	An insulation scheme available to all Oxfordshire residents which delivers discounted insulation (free to recipients of certain means-tested benefits). It is run by USEA (the name of our local Energy Efficiency Advice Centre) and is funded by significant contributions which the energy companies are required to commit to energy efficiency. The Council works actively with USEA to promote this scheme.
<b>Decent homes standard</b>	Originally designed as a standard to drive up planned maintenance in social housing, it was extended into the private sector as a measure of quality. Local authorities have a specific requirement to reduce the % of non-decent homes occupied by vulnerable households. The standard includes measures of serious hazards, disrepair, age of amenities and thermal comfort.
<b>Disabled Facilities Grant (DFG)</b>	Mandatory grant for clients whose physical needs and requirements have been assessed by the Welfare Authority and for whom a referral has been made to the council. Subject to a test-of-financial-resources the council must approve a DFG for qualifying applicants up to a grant maximum of £30,000. Parents of a qualifying child are not means-tested. Government makes a capped capital contribution to DFGs.
<b>Discretionary grant</b>	Those grants which a council sees fit to make available out of its own resources to achieve its objectives, but which must be covered by a written grant policy.
<b>Eaga</b>	The organisation which has secured the contract to deliver the government's Warm Front grants.
<b>Essential Repairs Grant (ERG)</b>	A discretionary grant (usually provided through the HIA) to help vulnerable households carry out a range of urgent repairs to keep their homes safe and suitable.
<b>Flexible Home Improvement Loan</b>	This is a new Council initiative available to elderly owner occupiers who can get an equity release loan at lower than commercial interest rates.
<b>Fuel Poverty</b>	Generally taken to mean a need to spend more than 10% of income on fuel bills. However this is not an easy definition to work with because of the difficulty in obtaining financial information. Other surrogate measures are therefore used. In particular, NI187 uses receipt of a means-tested benefit and occupation of a home with a SAP rating <35 as indicating fuel poverty.
<b>GOSE</b>	Government Office for the South East
<b>Hazards</b>	Problems identified using the HHSRS and which are graded according to the degree of risk. Hazards giving rise to the greatest risk are called Category-1 hazards and the council must take action.
<b>Home Energy Conservation Act 1996 (HECA)</b>	This Act required local authorities to make domestic energy savings in the existing stock and set a target of a 30% reduction against 1996 levels by 2006.
<b>Home Improvement Agency (HIA)</b>	A discretionary service which, for a fee (often included in the

	grant), gives clients practical assistance with grants. HIAs can assist with the application process, tendering and selection of contractors and supervision of works. A Small Repairs Service is also available. Cherwell's HIA is an in-house service. Many authorities use an external provider. The service is jointly funded by the council, the Welfare Authority and Primary Care Trust.
<b>Houses in multiple occupation (HMOs)</b>	Dwellings occupied by more than 2 unrelated occupants (with a few specific exemptions). HMOs with 3 or more storeys occupied by 5 or more tenants require a licence to operate.
<b>Housing Health &amp; Safety Rating System (HHSRS)</b>	The prescribed method for assessing housing defects (hazards) in all tenures and the basis for statutory interventions
<b>LACORS</b>	Local Authorities Co-ordinators of Regulatory Standards – acts as an advisory body for local authorities providing, principally, legislative interpretation and good-practice advice.
<b>Large Scale Voluntary Transfer (LSVT)</b>	The transfer of ownership and management of social housing from local authority to Registered Social Landlord following a ballot to determine tenants' wishes. Cherwell transferred its remaining stock in 2004 (following an earlier transfer of a part).
<b>Mandatory grant</b>	Grant which the council is required by law to give to eligible applicants. Disabled Facilities Grants are now the only mandatory grant.
<b>National Indicators</b>	A series of performance measures set by government which local authorities are required to report against and which are therefore important focuses of action.
<b>Private Accommodation Letting Scheme</b>	This is the Council's rent deposit scheme which enables households who are at risk of homelessness to access privately rented accommodation through the provision of a deposit bond and support for tenants.
<b>Private sector</b>	Includes all residential premises other than those owned by the council. Since Cherwell District Council transferred its stock in 2004, all residential premises in the district fall within the private sector.
<b>Registered Social Landlords (RSLs)</b>	Organisations (other than local authorities) which are recognised by government as providers of social housing and supervised accordingly.
<b>SAP (Standard Assessment Procedure)</b>	A widely used means of assessing and comparing energy efficiency of homes. A SAP of 35 or less is extremely poor and greater than 65 reasonable. The national average is 49.8
<b>Small Repairs Service</b>	One of the services provided to vulnerable households as part of the HIA. The SRS carries out a range of minor works including carpentry and plumbing but not electrical or gas work. Fitting key-safes to facilitate hospital discharge is a major activity.
<b>Social housing</b>	Accommodation provided by Registered Social Landlords (RSLs) (previously known as housing associations).
<b>Test of resources (Means-test)</b>	A specified procedure for determining the contribution which a DFG applicant must make towards the cost of grant work. No means test applies in the case of adaptations for a child. Applicants in receipt of specified benefits are deemed not to have a contribution to make.
<b>USEA</b>	United Sustainable Energy Agency (formerly Thames Valley Energy Agency) is our local Energy Efficiency Advice Centre, a not-for profit organisation part funded by the Energy Saving Trust.
<b>Vulnerable household</b>	There is no single definition of vulnerable but it is typically taken to mean a household with a member in receipt of a means-tested benefit. That is the definition used for this strategy and the stock condition survey which underlies it. For grant purposes receipt of a benefit is further qualified by

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	the requirement to be aged 60 or more or to have a resident child aged 16 or under. That is the definition used in the council's Grants & Assistance Policy.
<b>Warm Front</b>	A nationally available grant from the government which delivers improved insulation and heating for various groups of vulnerable owner-occupiers and privately renting tenants. The Council works actively to promote Warm Front to eligible households.
<b>Welfare Authority</b>	Oxfordshire County Council is the statutorily designated Welfare Authority for the Cherwell District. The County Council's Social & Health Care service undertakes assessments and makes DFG referrals to the council in fulfilment of its duties as Welfare Authority.

## Strategic relevance

## Appendix 2

**National strategies:****Lifetime Homes, Lifetime Neighbourhoods - A National Strategy for Housing in an Ageing Society**

*Department of Communities and Local Government, Department of Health, Department of Work and Pensions February 2008*

Main recommendations:

- Joint working including joint assessment, service provision and commissioning.
- The need for preventative services.
- Improved information and advice about the range of options available.
- Expansion of HIAs and handyperson services own homes.
- Equity release to help fund the cost of adaptations.

**Regional and County (sub-regional) strategies:****Regional Housing Strategy 2008-11**

*The Regional Housing Strategy builds on the region's existing strategic priorities. It sets a framework for targeting the resources at the priorities for investment. It is also the framework for local authorities and housing providers to focus their efforts towards the common objective of delivering more affordable homes.*

*Main recommendations (relevant to this strategy):*

- Number of vulnerable households who live in non-decent properties
- Equity release
- Energy efficiency and reducing fuel poverty including reducing winter deaths
- Neighbourhood regeneration
- Improving non-decent housing through local authority partnerships

**Oxfordshire Sustainable Communities Strategy and Local Area Agreement**

*This is the overarching strategy for all public services across Oxfordshire and drives the selection of priority targets (National Indicators) within the LAA. Local Area Agreement 2 (LAA2) includes the following targets:*

Main recommendation:

- The need for extra care housing, increased social care and increased participation in cultural and physical activities.

LAA2 targets:

- NI 154 Number of net additional homes provided.
  - NI 155 Number of affordable homes delivered.
  - NI 141 Number of vulnerable people achieving independent living.
- N1131 Reducing delayed hospital discharge.

**Oxfordshire Supporting People Strategy 2008-2011**

*This is the County plan for the distribution of Supporting People funding up to 2011. This funding pot was*

*established in 2003 to ensure that all vulnerable households receive the support they require to enable them to maintain their accommodation and live independently.*

- Availability of support services to older people based on need not on accommodation type.
- Increasing quality of accommodation for physically and mentally infirm people to enhance independent living.
- Simplified referral links to minimise the need for multiple assessments.  
Services to meet the specific needs of ethnic minority groups.

### **Oxfordshire Strategic Housing Market Assessment December 2007**

*This is the key document now required by National planning policy to define and analyse the housing market and various sub market areas in Oxfordshire.*

Main conclusions/recommendations:

- Tackling affordability is the primary issue alongside meeting increased need
- The growth of smaller households including single person households and the growth of households headed by people over 65 are the most significant demographic drivers
- There is a lack of sufficient private rented sector properties in rural areas.

This research has been supported by the Cherwell Housing Needs Estimates Report (2008):

- estimated the level of need to be 529 affordable homes per year assuming that 102 new affordable homes are built each year (i.e. the average since 2001)
- this means that 102 affordable homes per year (or 15.2% of Cherwell's annual South East Plan requirements of 670) are needed each year to prevent need getting worse
- this work is being updated to take account of the final South East Plan figures & work on the Affordable Housing Viability Study

### **Oxfordshire County Council Extra Care Strategy 2008**

*The strategy was commissioned by Oxfordshire County Council in order to drive forward the implementation of extra care in the County*

Main recommendations:

- The need for extra care provision as a vital part of housing and care for our older people.
- The need to develop around 7000 units of private and socially commissioned extra care units.
- Acceptance of a variety of models and methods for securing extra care housing.
- The need for joint working between Housing and Planning Authorities to deliver extra need housing.

## Local strategies:

### ***Cherwell Community Plan 2006-2011***

*The community plan is the strategy of the Cherwell Community Planning Partnership which comprises a diverse range of organisations who have agreed common aims and actions to improve economic, social and environmental well being within the Cherwell District area. The Community Plan has 10 themes, 4 of which are particularly relevant to this strategy:*

Main objectives:

- Theme 2 - improve health - including health prevention and access to services for older people. It makes the link between housing and health issues for older people.
- Theme 5 - Secure more affordable housing. This will include increased provision of new specialist extra care housing for older people.
- Theme 8 - Access to rural affordable housing and relevant services for all groups and specifically younger and older people.
- Theme 10 - Focus on Cherwell's people including increasing involvement, improving advice and support and promoting independent living with older people.

### **Cherwell Sustainable Communities Strategy: Cherwell: Our District; Our Future**

*This new partnership document will replace the Cherwell Community Plan as the primary strategic document for the district. All of the council's other policies will reflect and support its objectives, which are therefore the overarching principles for the council's activities. Objectives are set out in the form of four pledges, each of which has an important housing component:*

The Sustainable Communities Strategy helps to meet the vision for Cherwell in 2030 and as produced four ambitions which are:

- Opportunities for all – our communities in 2030
- Diverse and resilient – our economy in 2030
- Connected and protected – our infrastructure and environment in 2030
- Resourceful and receptive – community leadership in 2030

Each of the above ambition is supported by objectives and priorities for action. The Private Sector Housing Strategy is integral to all four of the above ambitions but in particular has a key role in delivering the community and the connected and protected ambitions, and a lesser but still significant role in supporting the economy and community leadership ambitions.

### ***Cherwell Housing Strategy 2005-2011***

*This is the strategic document for the delivery of the Council's Housing Service. It is due to be revised during 2010 and will include key actions from this sub-strategy*

Main objectives:

- Priority 5 commits us to improving housing standards, including overall condition and energy efficiency.
- Priority 6 of the strategy focuses on helping people live independently and includes targets for provision of lifetime homes and delivery of DFGs.

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**Cherwell Homelessness Strategy 2007-11 – From Crisis to Prevention**

*This strategy was introduced to address a particularly serious local problem with homelessness. Cherwell was one of the first local authorities to produce a Homelessness Strategy and this is now a requirement for all authorities. The Strategy is supported by the Cherwell Temporary Accommodation Strategy 2008-11 – A Season for Change.*

Main objectives:

- Offer a wide range of preventative measures.
- Increase access to settled homes.
- Halve the number living in temporary accommodation by 2010.

**Cherwell Housing Strategy for Older People 2009-14**

*This strategy aims to ensure there is an adequate supply of good quality services to meet the needs of our ageing population.*

Main objectives:

- Provide and support preventative services (including financial assistance) that allow people to remain living independently in their own homes.
- Increase provision of specialist older people's housing.
- Improve provision of information and advice about housing options for older people.
- Involve older people in the way we provide services
- Ensure new housing development meets the needs of older people.

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