



CHELTHENHAM
BOROUGH COUNCIL

Housing Renewal Policy

2007 – 2011



1. Introduction
 - 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into force on 18th July, 2002, repealing much of the prescriptive legislation governing the provision of previous housing assistance and replaced it with new wide ranging powers to provide assistance for housing renewal significantly based on local needs and the achievement of strategic objectives.
 - 1.2 The increased flexibility on offer allowed for new and innovative approaches to housing renewal and will require regular review in the context of the council's overall Housing Strategy. The council is however continuing to be mindful of the resourcing implications of this policy, both for itself and partner organisations and expenditure priorities outlined. It will therefore be reviewed regularly, having regard to community and corporate priorities.
 - 1.3 This Housing Renewal Policy is effective from 1st August, 2007 and will be revised when significant changes occur, minor changes to the policy will be made by the Private Sector Housing Manager in consultation with the relevant Cabinet Deputy.
 - 1.4 This policy document limits itself principally to consideration of works of repair, improvement or adaptation etc. rather than to enabling housing provision in the first place which is considered separately through the Housing Strategy.
 - 1.5 Extracts from central government publication:

"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".

"It is not intended to bring about the wholesale replacement of housing grants with loans".

"The Government would 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."

"Authorities must avoid fettering their discretion to provide assistance. They may legitimately turn down an application that falls outside their policy, but cannot refuse to consider an application, or refuse an application that is outside policy without there being a mechanism in place to determine such cases. The mechanism should ensure that exceptional cases that fall outside policy are individually considered on a sound and informed basis and approved where appropriate".

Source: Housing Renewal
Guidance - June 2002

The Cheltenham context

- 1.6 Cheltenham, with a population of over 110,000 is one of the eleven major urban centres in the south-west region. Together with Bishop's Cleeve and Woodmancote in the Tewkesbury Borough Council administrative area, Cheltenham is one of the two principal urban areas in Gloucestershire.
 - 1.7 The national census 2001 shows that proportionally, Cheltenham has the second highest number of single households in the region (34%). Despite this fact, in terms of population density, Cheltenham ranks fifth highest in the region with 23.6 persons per hectare.
 - 1.8 Of the total population, 10,000 are aged 75 and over (9%) and over 17,100 Cheltenham residents have a limiting long-term illness (15.6%). The census also showed that 3,822 households still lack central heating (7.9%) and 230 households are without their own bath/shower and toilet facilities.
 - 1.9 The household types, average income and value of property within Cheltenham all indicate an area that has above average income levels and above average house prices. Lower incomes are most associated with young and older households. Affordability for younger residents and first time buyers is likely to be an issue because of high house prices. Affordability of necessary repair work is likely to be an issue for 'equity rich cash poor' older households. In addition, the incomes of those living in privately rented dwellings are below average. It is likely that some of these occupiers will be unable to move from poor condition dwellings because of affordability problems.
 - 1.10 The residential profile is that normally associated with areas where the overall condition of dwellings is above average. In the owner occupied sector at least, many residents should either have sufficient income or sufficient equity in their property to be able maintain their dwellings from their own resources, with the exception of some older occupiers.
 - 1.11 As a result of high property prices, poorer owner occupiers, particularly the elderly, may still have a significant level of equity tied up in the value of their home. The government is keen to see schemes developed which will assist owners in undertaking repairs and improvements to their homes by accessing this capital. Whilst the council is keen to facilitate such services, it recognises the concerns of partners that they are not always an appropriate replacement for grant assistance with essential health and safety related works.
2. Consultation and Cheltenham's Sustainable Community Strategy
 - 2.1 The sustainable community strategy has been prepared by Cheltenham Strategic Partnership (CSP) which brings together core partners, thematic partnerships, community and voluntary sectors. The aims of the CSP are:
 - To be the partnership of partnerships for Cheltenham, providing strategic co-ordination, ensuring linkages with other plans and bodies established at the regional, sub-regional and local level;

- To develop and drive the effective delivery of the community strategy action plan through effective performance management and holding delivery partners and partnerships to account
- 2.2 There is well-established relationship between the strategy and the emerging local development framework (LDF) which will guide development proposals deliver the priorities and ambitions of this community strategy in partnership with service providers.
- 2.3 The CSP has prepared an aspirational long-term vision that sets out a course of action for all partners to work towards over the next twenty years. This is supported by three underlying principles that will underpin everything the Council does:
- The principle of community engagement and participation;
 - The principle of tackling inequalities and promoting cohesion; and
 - The principle of tackling climate change.
- 2.4 Having consulted widely with the community, the following longer-term ambitions were identified, where, over the next twenty years, concerted and coordinated action will be taken through both partnership working and the local development framework to turn vision into a reality:
- Promoting community safety;
 - Promoting sustainable living;
 - Promoting a strong and sustainable economy;
 - Building healthy communities and supporting older people;
 - Building stronger communities and supporting housing choice;
 - A focus on children and young people;
 - Investing in environmental quality;
 - Investing in travel and transport;
 - Investing in arts and culture
- 2.5 For each of these nine ambitions, the strategy sets out what the current situation is, what community views are, what our ambitions are, and where we feel that partnership working and the local development framework can make a difference.
- 2.6 Private sector renewal grants and loans often improve the fabric of buildings preventing dilapidation of Cheltenham's housing stock and associated deterioration of the environment.
- 2.7 Private Sector renewal grants and loans also help safeguard the health and safety of some of Cheltenham's most vulnerable people.

The Private Sector Renewal Policy makes a significant direct contribution to:

Promoting Sustainable Living

The policy contributes significantly towards the identified needs of tackling fuel poverty, increasing the energy efficiency of the private sector residential stock and promoting carbon reduction with the Borough

Investing in Environmental Quality

Protecting and improving the quality of Cheltenham's built environment.
Reducing greenhouse gas emissions and helping adapt to climate change.
Improving energy efficiency and encouraging renewable energy

Building strong communities and Supporting Housing Choice

Promoting a balanced and sustainable housing market
Increasing the supply of affordable housing
Increasing the quality and choice of housing

Promoting Community Safety

Reducing number of unsafe and long-term empty homes
Providing safe homes for Cheltenham's vulnerable households

- 2.8 In addition the policy contributes towards:
Being an Excellent and sustainable council
Improving our capacity to deliver
Ensuring continuous improvement in the delivery and efficiency of services
Supporting the business change programme in delivering excellent services
Promoting and protecting Cheltenham's quality of life through working with regional and local partnerships.
- 2.9 Specific consultation in developing this policy has taken place via a county group of housing officers and locally, by customer survey and close co-operation with the local home improvement agency, Care and Repair (Cheltenham) Ltd. A draft of the proposed policy was initially published on the council's web-site, with the facility to provide consultation responses electronically.
- 2.10 Organisations formally consulted about the initial development of this policy include:-
- Cheltenham and Tewkesbury Primary Care Trust;
 - Care and Repair (Cheltenham) Ltd;
 - Gloucestershire NHS Trust;
 - Gloucestershire Social Services.
- 2.11 The development of this policy has also taken account of Government priorities in respect of Private Sector Renewal expenditure
- 2.12 The council has also reviewed all of its services having regard to our legal obligations under Section 17 of the Crime and Disorder Act. Consideration has been given to the extent to which the services contained in this policy can contribute to a reduction in crime.
3. Policy implementation
- 3.1 The policy will cover a four year period prior to any major review. Minor changes to the policy will be made by the Private Sector Housing Manager in consultation with the relevant Cabinet member.

3.2 Where any planned amendment will produce a significant change to service provision, it will require the approval of the council's cabinet before the operational policy is changed. Such changes are most likely to arise following the Private Sector House Condition Survey and where there is an update to the council's housing needs information.

3.3 Other factors that may affect the review of this policy include:

- changes to corporate capital spending plans;
- significant changes in local circumstances (e.g. housing need);
- national policy/legislative changes;
- Local Strategic Partnership priorities.

3.4 In implementing this policy, the council will have due regard to relevant national legislation and related guidance including in particular that related to housing renewal, enforcement (including houses in multiple occupation), the health and safety rating system, neighbourhood renewal assessment and disabled facilities grants (DFG's).

4. Balancing Cheltenham's housing market

4.1 The council is committed to doing whatever it can, within its resources, to help facilitate a more balanced local housing market.

4.2 A number of key issues are impacting significantly on the balance of the local housing market in the town:-

- the high level of local house prices compared to average income levels;
- the deficit of land available for new housing to meet local needs, particularly affordable rented housing;
- the uneven distribution of existing affordable rented housing;
- the impact of the University of Gloucestershire on the adjoining residential district of St. Paul's and, to a lesser extent other areas of central Cheltenham;
- the attractiveness of the town to second home owners.

5. Housing need and affordability in Cheltenham

5.1 The aim of the housing needs assessment process is to underpin local housing strategies, to support land use planning and to inform other planning processes such as those for community care and regeneration.

5.2 In November 2003, Gloucestershire County Strategy Group appointed "Outside Research" to undertake a county wide Housing Needs Assessment for the six local authorities of Gloucestershire and the County's Supporting People Team. The countywide Housing Needs Assessment provides a robust assessment of housing and housing support requirements, across all tenures and client groups, and of the extent to which there is likely to be a shortfall in the meeting of those requirements. The project enabled a comprehensive sub-regional assessment.

5.3 In addition, the South West Housing Body commissioned DTZ to look at sub-regional

housing markets. Their report on the Cheltenham-Gloucester sub-region was produced in February 2005.

Housing Market Assessment

The key findings from the DTZ study are:

- The Cheltenham/Gloucester sub-region has higher levels of wealth than the average for the south west and economic growth is expected to continue. In Cheltenham, our GDP is some 11% above the national average.
- Cheltenham has a population 110,000 who live in 48,850 households. On current trends the population of Cheltenham will decline by around 8,000 people between 2001 and 2026 but the number of households will still increase by around 1,600 between 2001 and 2026
- Cheltenham has a higher proportion of young people (15-25) and older people (75-85) than the national average.
- In Cheltenham 72% of households are owner occupiers, 15% rent privately and 13% rent from social landlords.
- In Cheltenham, 663 new dwellings were created in 03/04
- In terms of social rented housing, the sub-region has seen a decline in stock from, 35,400 in 1991 to 32,700 in 2001. In Cheltenham the stock in 2000 was 7,298 but this had declined to 6,964 in 2004.
- In Cheltenham, there are 2,922 on the housing register with 186 that are homeless and in priority housing need.
- The overall average house price in the sub-region was £191,000 and in Cheltenham it was £214,000.
- In Cheltenham the affordable housing ratio is 7.8 and while high, it is lower than that of the county and South West as a whole.
- 71% of the Borough's population is unable to buy an "entry-level" home (based on household income and standard 2.5 mortgage multiplier) which is significantly higher than the regional (68%) and national averages (50%)
- The inability of key workers to purchase in an area is increasingly being seen as a cause of still shortages. In Cheltenham, the average case based on 4 key worker incomes (Nurse, police, teacher and social worker), shows that they would only have 61% of the income required to purchase an "entry-level" home.

5.4 Providing new homes is not the only way of meeting housing need and failure to address properties falling into disrepair or to adapt properties for disabled occupiers can also lead to an increase in housing need. It is therefore recognised that the council's housing approach needs to be balanced and not centred around a particular form of tenure.

5.5 In addition, opportunities may arise for the provision of affordable housing from the conversion or re-use of vacant dwellings or by the redevelopment of sub-standard housing which is currently in private ownership. The council will seek to encourage this in tackling vacant property issues.

6. Private housing standards in Cheltenham

- 6.1 Housing conditions have a direct effect on the health of their occupants. As the fabric of properties naturally deteriorates with time, the need for intervention is on-going and action and financial support to those on low incomes is necessary to prevent an increase in the number of unsafe properties.
- 6.2 Cheltenham Private Sector Stock Condition Survey 2005/6
- 6.3 The council carries out a sample survey of the conditions in the private housing sector once every five years to inform its strategy for intervention in relation to energy efficiency, adaptations and where the market is failing to address problems of disrepair and safety. The results of the last survey were published in 2006.

Decent Homes

- 6.4 The 2005 Private Sector House Conditions Survey reported that a total of 10,600 dwellings in Cheltenham, are non decent, representing 23.3% of the stock, but this will increase to 12,000 (26.4%) from April 2006, due to the change from the fitness standard to the hazard rating.
- 6.5 The majority of dwellings that fail the Decent Homes standard are non decent due to poor thermal efficiency. Unfit dwellings are automatically determined to be non decent (1,400 dwellings) and 4,200 fail that are in need of repair with 1,100 dwellings failing because the facilities are too old or inadequate. The largest proportion 6,600 fails due to inadequate thermal comfort.
- 6.6 In Cheltenham non decent dwellings are most associated with pre 1919 properties, the private rented sector, converted and purpose built flats and with occupiers on the lowest incomes. Non decency is also particularly associated with heads of household aged 75 and over and with heads of household between the ages of 16 & 24.
- 6.7 To remedy all the items that make dwellings non decent in Cheltenham would cost an estimated £37.2 million, an average of £3,500 per non decent dwelling.
- 6.8 Cheltenham is just short of the overall target for 2006/07 of 65% of vulnerable occupiers in the private sector living in decent dwellings with a figure of 64.6%, which equates to 40 dwellings. After the introduction of the Housing Health and Safety Rating System (HHSRS) in April 2006, the figure dropped to 62.1%. This represents a shortfall from the 65% target for 2006 of 290 dwellings and a shortfall from the 70% (2010) target of 790 dwellings.
- 6.9 There are significant differences between the general rate of non decency in owner-occupied dwellings (21.2%), which is much lower than in the privately rented sector (38.5%). However, when looking at just those properties occupied by vulnerable households, the differences are much smaller – 34.7% in owner occupied homes and 37.8% in privately rented homes.
- 6.10 The proportion of vulnerable households living in decent dwellings (64.6%) is lower than the overall proportion for the whole private sector stock (76.7%). This means that vulnerable occupiers are more likely to live in non decent dwellings.

6.11 Where financial resources permit Cheltenham will promote and finance the achievement of the Decent Home Standard in its stock and will use Housing Act powers and resources to improve properties towards the Decent Home Standard.

Unfitness and the Housing Health and Safety Rating System (HHSRS)

6.12 Individual unfit and unsafe properties as measured by the HHSRS, will continue to be identified for interventionary action by a variety of means including:

- surveys following enquiries to the Private Sector Housing division
- complaints about poor housing conditions by tenants
- our five yearly sample private sector stock condition survey
- inspections pursuant to the council's vacant property strategy
- proactive enforcement activity in the private rented sector (e.g. HMO Licensing scheme)
- referrals from other agencies (e.g. social services, Care and Repair, Cheltenham Housing Aid Centre, Citizen's Advice Bureau)
- assessments of private housing resulting from enquiries to the housing options team of the Council

6.13 The overall rate of unfitness of 3.1% (1,400 dwellings), in private sector housing, across Cheltenham, was below the proportion of unfit, private sector dwellings in England (4.1%). When the new Housing Health and Safety Rating System took over in April 2006 this proportion increased to 8.8% of the stock (4,000 dwellings), which is represented by category 1 hazard dwellings rather than unfit dwellings.

6.14 The most numerous fitness failures, at the national level, are for disrepair and food preparation, and these are also the two most numerous types of failure in Cheltenham, although there are more failures on food preparation than disrepair. The most common types of category 1 hazard are falls on the stairs and excessive cold; however there are no comparative figures available for England.

6.15 Multiple fitness failures i.e. failures on more than one grounds of unfitness category, occur at lower rate than that for England, indicating that where dwellings are unfit, they are no more likely to suffer from chronic problems of unfitness. There were relatively few dwellings with multiple category 1 hazards.

6.16 The pre-1919 stock, along with privately rented dwellings and converted flats, has the highest rate of unfitness. The association of the oldest dwellings with unfitness is typical of the position found across England, as is the relationship by tenure and building type. A similar set of relationships exists between older dwellings, converted flats and the private rented sector, with regard to category 1 hazards.

6.17 Priorities for action should logically follow from the dwellings in poorest condition, through to those with fewest problems. There is some relationship between low-income households (£10,000 to £15,000 per year), benefit receipt and residents with a disability. The association between the age of households and unfitness is not typical with the highest rate in households aged 50 – 59, followed by those 75 – 85. With category 1 hazards, again

there is a strong association with low incomes (£10,000 to £15,000). However, the associations with benefit and residents with a disability are weak only. Again, the links with age are not typical of the national picture, with lower rates for those aged over 75 and the highest rate in the 25 – 34 age band.

Key facts from Private Sector Stock Condition Survey – 2005/6

Characteristic	Owner occupied	Housing association	Privately rented	All private sector stock
Dwellings	37,600	1,700	6,100	45,400
<i>Per cent of all private sector stock</i>	82.9%	3.8%	13.3%	100%
Unfit	1,000	30	400	1,400
<i>Percent of stock</i>	2.5%	1.5%	7.2%	3.1%
Non decent (HHSRS)	9,200	300	2,500	12,000
<i>Percent of stock</i>	24.4%	17.0%	41.4%	26.4%
Decent with vulnerable occupier	4,800	n/a	1,400	6,200
<i>Rate (as a % of vulnerable households)</i>	62.1%	n/a	62.2%	62.1%
Non-decent with vulnerable occupier	2,950	n/a	840	3,790
<i>Rate (as a % of vulnerable households)</i>	37.9%	n/a	37.8%	37.9%
PSA 7 Shortfall (2006)	230	n/a	60	290
PSA 7 Shortfall (2010)	620	n/a	170	790
Category 1 Hazards	3,000	100	900	4,000
<i>Percent of stock</i>	8.0%	4.8%	14.6%	8.8%
Category 1 hazard with vulnerable occupier	1,010	100	110	1,220
<i>Rate (as a % of vulnerable households)</i>	12.9%	8.0%	5.1%	10.8%
In Fuel Poverty	1,600	200	600	2,400
<i>Percent of stock</i>	4.3%	11.5%	12.1%	5.4%
Mean SAP	59	73	59	60
Residents over 60	17,600	750	1,300	19,700
<i>Percent of stock</i>	45.9%	46.8%	24.1%	43.4%
Source: Cheltenham Private Sector Housing Condition Survey 2005				

NB For the sake of simplicity all dwellings, including caretakers accommodation, other job related dwellings and shared ownership etc that are not part of the main three tenures, have been subsumed into the figures for the other three tenures

7. Sustainability and energy efficiency Improvement

- 7.1 The Home Energy Conservation Act 1996 (HECA) required the council to set out measures which will lead to a significant improvement in the energy efficiency of residential accommodation in the borough. The council supports the government's view that improving the energy efficiency of residential accommodation is important for sustainability reasons, to help combat global warming and to help ensure that every household has access to affordable warmth.
- 7.2 The council is working with a wide range of organisations to promote energy efficiency in residential property and has signed up to a Gloucestershire-wide affordable warmth strategy. The council working in partnership have prepared a Climate Change Strategy.

Both of these documents set out targets for improvements to residential property.

7.3 The council identified measures which when compared with the situation on 1st April 1996, would if undertaken result in a 30% improvement in the energy efficiency of the stock. The Act did not set any deadline for the achievement of the saving, but the government expects that substantial progress will be made towards this target over a ten to fifteen year period and the council has signed up to this objective.

7.4 Strategic energy efficiency objectives

- to improve the baseline information on the energy efficiency of the housing stock across all tenures to help inform and prioritise investment decisions;
- a 30% improvement in the energy efficiency of the residential accommodation in the borough between 1996 and 2011;
- access to affordable warmth for all residents in the borough within ten years, combating fuel poverty and associated health problems;
- minimisation of the environmental damage associated with the use of fuel in the home, including the promotion of both energy efficiency and renewable energy technologies;
- to reduce fuel costs by means of an effectively targeted programme of housing
- improvements combined with the provision of advice on how dwellings may be heated in an energy efficient manner;
- to integrate improvement of the housing stock with other initiatives in order to maximise opportunities for improving energy efficiency at marginal cost;
- to minimise the environmental damage associated with the use of fuel in dwellings by improving energy efficiency and the use of renewable energy, thereby reducing carbon dioxide emissions;
- to facilitate changes in behaviour and investment by householders in terms of the efficient use of energy, by promoting the financial benefits and pay-back periods for a range of domestic energy appliances and measures;
- to educate the public in general and schoolchildren in particular, including raising awareness of global warming and encouraging sustainable energy use in the home.

Promoting domestic energy efficiency

7.5 A key challenge is to ensure a wide public understanding of environmental issues and an awareness of the environmental impact of actions and proposals in relation to energy use, including global warming.

7.6 In the absence of regulatory controls, it is recognised that the extent of domestic energy efficiency improvements required will require significant co-operation from householders. Where the council and its partners have direct control of the energy efficiency of residential dwellings, every effort will be made to implement cost effective improvements within available resources. In the privately owned and residential sectors, we will seek to promote and encourage improvements through a process of awareness raising, education and incentives. Where appropriate, we will promote local and national grant schemes and savings to householders through bulk purchasing schemes.

7.7 The council provides financial support to the Gloucestershire Energy Efficiency Advice

Centre (part of the charity known as the Severn Wye Energy Agency) which is part of a national network supported by the Energy Saving Trust. The advice centre actively promotes domestic energy efficiency and provides free home energy advice to householders, referring enquirers to schemes that result in the installation of energy efficiency measures.

Affordable warmth and the 'Warm and Well' scheme

- 7.8 Ensuring that all residents have access to affordable warmth is a significant strategic objective. Whilst the actions necessary to achieve this objective are not always complementary to combating climate change, ensuring that energy is being used as efficiently as possible in the residential sector is important.
- 7.9 The Census 2001 indicates that 3,822 Cheltenham households do not have central heating. As the vast majority of council-owned homes now have central heating, this suggests that a significant number of privately owned properties still lack this important facility.
- 7.10 The six Gloucestershire local authorities and South Gloucestershire unitary authority have worked together to formulate a strategy to tackle the related issues of affordable warmth and fuel poverty in a co-ordinated way across the county. Gloucestershire was the first county in England to produce such a strategy, which was launched in September 2001.
- 7.11 The strategy was developed in consultation with a wide range of relevant organisations and individuals. The process was guided by a steering group which included the HECA officers from all seven authorities, Gloucester Health Authority, Gloucester Social Services, National Energy Action and Severn Wye Energy Agency (SWEA), a local environmental charity.
- 7.12 To support the Affordable Warmth Strategy the six authorities of Gloucestershire set up the 'Warm and Well' scheme, led by Cheltenham Borough Council, with support from the national HECAAction fund.
- 7.13 The Warm and Well Scheme

The Gloucestershire Warm and Well Scheme remains central to Cheltenham's Private Sector Renewal Policy. The scheme is governed by a steering group made up of representatives from each of the local authorities involved and representatives from the health sector locally. This group meets regularly throughout the year and help decide on grant eligibility criteria and future focus. The criteria are deliberately set to fill the eligibility gap by helping people on low incomes who are excluded from other schemes because they do not receive income related benefits. The scheme aims to improve energy efficiency and reduce the levels of associated health risk through:

- Raising awareness of the issues and encouraging appropriate action, both physical and behavioural;
- Providing specific and appropriate advice to each household that comes into the scheme;

- Enabling physical measures to be installed through referrals to grants and discounts

The central issues addressed by the Scheme are the links between energy efficiency and affordable warmth, cold living conditions and health, for example through:

- Cardiovascular illness;
- Condensation damp;
- Respiratory illness and allergic conditions;
- Ventilation and carbon monoxide risk

The warm and well scheme targets:

- Owner occupiers and tenants of private rented housing in Gloucestershire with members of the household who are vulnerable to health problems associated with or exacerbated by low indoor temperatures;
- Owner occupiers and tenants of private rented housing in Gloucestershire likely to be living in fuel poverty, and unable to afford adequate heating in the home;
- The general public in Gloucestershire, to promote awareness of energy efficiency and the related issues of adequate ventilation, the avoidance of condensation damp and the risk of carbon monoxide poisoning.

The local authorities in Gloucestershire that form part of the scheme contribute money from their central government PSR funding through the Gloucestershire Energy Efficiency Grant (GEEG). They also make use of funding from Warm Front and fuel suppliers via their Carbon Emissions Reduction Target commitment (CERT)

Warm and Well provides energy efficiency measures to those living in privately owned or privately rented homes. The measures available under GEEG are as follows:

- Loft insulation
- Cavity wall insulation
- Draught proofing
- Hot water tank jackets
- Boiler replacement
- Full central heating systems

The linked Rent Warm Rent Well programme targets private sector Landlords and offers them grants in order to encourage installation of energy efficient measures.

Grants are also available for renewable energy installations through the Gloucestershire Renewable Energy Grant (GREG).

7.14 Energy from renewable sources

7.15 Simply improving the energy efficiency of existing and new buildings is unlikely to lead to a significant reduction in the emission of greenhouse gases which are contributing to climate change.

7.16 The promotion of renewable energy is a key element of the Cheltenham climate strategy. Whilst seeking to use energy as efficiently as possible, the council and its partners will also

work to encourage and promote the generation of energy from renewable sources both locally and further afield to help meet Cheltenham's energy requirements. Where legislation and technology permits, we will seek to ensure that Cheltenham meets and where practicable exceeds national targets.

- 7.17 Our initial analysis suggests that the scope for renewable energy generation locally is likely to be focused on photovoltaics (PV), but opportunities for exploiting renewable energy from other sources such as bio-mass, heat pumps, wind power and any new technologies will also be explored.
- 7.18 In the absence of legislative requirements, we will seek to implement showcase projects to demonstrate what can be achieved in renewable energy terms. These will be used to encourage private developers to develop the market for renewable energy technologies and to lobby for appropriate changes to planning and building regulations.

8. Personal circumstances

- 8.1 The council recognises that the personal circumstances of certain households require special consideration when exercising its duties in connection with private sector renewal. Lack of adequate income means that some households cannot afford to maintain or improve their homes, or to heat them to an adequate, safe and comfortable level. The same lack of income also prevents these households from undertaking cost-effective improvements to the energy efficiency of their properties. Low-income households therefore require support to provide them with the necessary improvements.
- 8.2 Even householders on moderate incomes living in energy inefficient houses will have difficulty in heating them to an adequate level. We will, therefore, prioritise those properties with the poorest energy efficiency standards for any improvement work. In doing so, it is acknowledged that in general such properties will provide the greatest scope for cost-effective energy efficiency improvements.
- 8.3 It is also recognised that some households have other special needs relevant to the delivery of services. These needs arise as a result of old age, disability, the presence of young children, language and cultural differences and hearing and vision impairment. Elderly people, those with disabilities and families with young children often spend longer periods at home than the rest of the population. These needs must be taken into account when delivering, or enabling the delivery of services.
- 8.4 Particular consideration will be given to elderly, ethnic minority and vision and hearing impaired households when delivering advice, information, promotional material and education services. We will work to ensure that the most vulnerable households are targeted for assistance which is appropriate to their needs.

9. Adaptations to meet the needs of disabled residents

- 9.1 The council's private stock condition survey identified that 46.3% of those with some form of identifiable disability have a need for a specialist adaptation.

- 9.2 The provision of disabled facilities grants is an important area of partnership working and impacts on the targets of other agencies, in particular social services and health. The council recognises these links and seeks to co-operate, for example in fast-tracking clients awaiting adaptations to facilitate hospital discharge and prevent bed-blocking.
- 9.3 The Census 2001 shows that 9% of Cheltenham's population are over 75 years of age. In total 15.6% of the population have a limiting long term illness, with 8,178 people describing their general health as not good. In terms of ability to work, 2,813 residents describe themselves as permanently sick or disabled.
- 9.4 Our local home improvement agency, which is provided with financial support by the authority, runs a number of services of assistance to the elderly and disabled. As well as providing a full project management service to assist clients with major works to their properties, Care and Repair also operate a handyman service for minor repairs and adaptations.
- 9.5 In the private sector, disabled facilities grants are currently adapting only around 70 properties per year. As more people are expected to be maintained in, or moved back into the community and the elderly population continues to increase, a growth in demand for DFG's would appear inevitable and the council recognises that this demand will need to be taken into account in future planning.

Mandatory disabled facilities grants

- 9.6 The existing statutory framework governing the required provision by local authorities of mandatory DFG's is to continue for the foreseeable future, with additional resources available from central government. The council receives 60% of its funding on DFG's in the form of a cash grant from the government.
- 9.7 The council's Community Services Division will actively promote the availability of mandatory DFG's and will seek to work in partnership with the welfare authority, Care and Repair and other agencies to deliver a streamlined service where adaptation of a property is reasonable and practicable. As far as possible, similar services will be made available to residents regardless of their form of tenure.
- 9.8 Where possible, arrangements will be made with other authorities in the county to procure equipment and adaptations in the most cost-effective manner.
- 9.9 As DFG's are mandatory, they will continue to receive some priority in the allocation of funding and the council will work with the welfare authority to ensure that cases are effectively prioritised and dealt with according to need. Where resources are insufficient to meet demand, the council will seek to deal with cases equitably regardless of tenure.
- 9.10 Adaptation of a property may not always be the most appropriate solution to housing need. The council will seek to advise and assist clients with alternative arrangements to meet their housing needs where this is considered to be a more practicable or reasonable solution to the individual circumstances of a client. For example, financial and practical assistance with moving to a more suitable property.

Discretionary assistance

- 9.11 Appendix 7 sets out details of a new form of discretionary grant assistance, Adaptation Support Grant (ASG), which will complement mandatory disabled facilities grant.
- 9.12 Discretionary assistance will be considered in exceptional circumstances, to provide additional assistance or top-up to the maximum available mandatory DFG of £30,000. Such cases will be determined on a case by case basis and will be subject to ratification by the relevant Cabinet deputy (under delegated authority) or the Cabinet as appropriate.
- 9.13 Appendix 8 sets out details of a new form of discretionary grant assistance, Relocation Grant (RG), which will complement mandatory disabled facilities grant.

10. The private sector stock

- 10.1 The council recognises the importance of the asset value of Cheltenham's private sector housing stock and the contribution which its condition makes to the well-being of the town and its inhabitants.
- 10.2 In terms of enforcement action, the council intervenes in the private housing sector where it considers such intervention to be in the public interest. Generally, this will be as the result of a complaint by a member of the public or because it is evident from inspection that a property or group of properties are vacant or unsafe in terms of the Housing Health and Safety Rating System.
- 10.3 The council will ensure that it meets its statutory obligations in respect of the enforcement of safety standards in housing and the remedy of statutory nuisances including where necessary undertaking work in default of owners.
- 10.4 All enforcement action taken by the council will comply with the Council's enforcement policy and the Cabinet Office enforcement concordat.

11. The owner-occupied sector

- 11.1 Owner occupation is the preferred form of tenure for the majority of the population. Investment in a home is the most significant financial investment most people will ever make and the principal responsibility for repairing and maintaining that asset lies with the householder.
- 11.2 It was reported in the 2005 Private Sector House Condition Survey that the total requirement for comprehensive repair, in all dwellings that fail under the repair criterion of the Decent Homes Standard is £13.8 million, an average of £3,300 per dwelling. The comprehensive cost of repair in the same dwellings totals £62.0 million, an average of £14,900 per dwelling. Due to the average income levels in dwellings in Cheltenham, a large part of the demand for repairs is likely to come from households where income is above £15,000 per annum and not necessarily where vulnerable occupiers live.
- 11.3 In addition to making repairs to dwellings that fail the Decent Homes Standard, there

are repair, and more particularly renewal, requirements on all dwellings. The total cost of comprehensive repairs, to include all private sector dwellings in Cheltenham, is £225 million or an average of £5,000 per dwelling.

- 11.4 The age profile of the private sector stock of 45,400 dwellings, in Cheltenham, reflects the historic nature of the town. 26.9% of the stock was built before 1919, appreciably higher than the position for England (20.8%). The proportions of dwellings built between 1945 & 1964 and post war are both slightly higher than the national averages (22.0% compared to 21.2% nationally and 41.3% compared with 40.3% nationally). The proportion built between the wars is significantly lower than the national average at 9.8% compared with 17.7%.

12. The private rented sector

- 12.1 Economically, Cheltenham has a thriving private rented sector but there are still problems of disrepair, poor amenities and lack of fire safety precautions in many properties. The council recognises that the condition of the private rented sector is very important to the success of local educational establishments, in particular the University of Gloucestershire, in attracting students to the town.
- 12.2 The council will work with landlords seeking advice from the authority to help them to meet their obligations and will develop the information available on its web pages (www.cheltenham.gov.uk/regeneration) in order to facilitate better conditions in the private rented sector.
- 12.3 The council will continue to respond actively to complaints from tenants about poor conditions in the private rented sector and will use the full range of its enforcement powers to provide remedies for their protection.

Houses in multiple occupation

- 12.4 Cheltenham has a significant privately rented sector, with a large proportion of converted flats. The authority is obligated to tackle certain problems, once identified, through encouragement, but ultimately enforcement where this fails. Powers and responsibilities for local authorities have changed under the Housing Act 2004 and one of the key changes is the licensing of certain types of Houses in Multiple Occupation (HMO's).
- 12.5 Combining all dwellings considered HMO's under the new definition, results in a total figure of 3,500 HMO's within the Borough, 7.7% of all dwellings compared to 3.0% nationally. Certain HMO's will be subject to mandatory licensing and Cheltenham Borough Council must have a system in place to licence these HMO's by the anticipated start date for HMO licensing of April 2006. House Condition Surveys are recognised as a crude tool for accurately determining small numbers, and in the case of identifying the proportion of HMO's that will require mandatory licensing this is the case. By combining survey data with the Council's own sources and other estimates, however, a more accurate picture can be provided. From this combination of data it is estimated that there are between 350 and 400 HMO's that will be the subject of mandatory licensing.

- 12.6 The council will ensure that it meets its mandatory duties in respect of HMO licensing and will periodically survey areas to ensure compliance with the scheme.
13. Vacant private sector property
- 13.1 Given the demand for properties of all types in Cheltenham and the pressure on the council to make additional housing provision, it is unacceptable for existing properties to be kept vacant unnecessarily for extended periods.
- 13.2 The council has for many years had a pro-active policy of making contact with the owners of long term vacant properties to seek their co-operation in bringing them back into housing use. There have been many notable successes that have had a positive impact on the town's appearance, as well as making better use of these wasted assets. Grant aid has been used as an incentive to encourage owners to bring vacant properties back into use although the use of loans will be the preferred mechanism in future years. In total, the council currently 'encourages' around 50 long term vacant properties back into use per annum.
- 13.3 Compulsory purchase action has been used in several cases as a last resort to secure the improvement and re-use of long term vacant properties.
- 13.4 The authority will continue to target long term vacant and underused commercial property, including vacant space above commercial premises (including shops), with a view to helping enable better use to be made of the existing built environment. Where appropriate, consideration will be also be given to the use of compulsory purchase powers to regenerate run-down commercial areas. Partnership arrangements with the private sector will be considered where the council has insufficient monies to fund the acquisition of such properties from within its own resources.
- 13.5 Appendix 4 includes details of the council's grant policy in respect of long term vacant properties and Appendix 9 details the Council's vacant property policy framework.
14. Area regeneration
- 14.1 The council's established approach to area regeneration has been based on the principle of co-ordinated public investment boosting the confidence of the private sector to fund improvements in run down areas on an on-going basis. The council also looks to provide or enable wider support to the community to help ensure that both regeneration and local communities are sustainable.
- 14.2 There are now few, if any areas of Cheltenham where the private housing sector could be viewed as failing. There are no clearly identifiable low demand areas. Private investment in property is taking place across the town and isolated areas of vacant or difficult to let property are more likely to be associated with ineffective management, a surplus of student accommodation, anti-social behaviour or poor environmental conditions (e.g. proximity to major roads or junctions) than with poor physical property conditions.

- 14.3 The council aims for Cheltenham to be the most attractive town in the country and to this end, there are still areas of the town that would benefit from a co-ordinated approach to improving the local environment, including rationalising commercial land holdings to attract inward investment and promote sustainable communities.
- 14.4 In addition to the physical environment, there is evidence of continued social exclusion in communities in various parts of the town. Effective regeneration needs to address physical, social and economic deprivation.

Cheltenham Borough Homes

- 14.5 The council has recently transferred the management of its own housing stock, comprising approximately 5,100 dwellings, to an Arms Length Management Organisation known as Cheltenham Borough Homes.
- 14.6 The council recognises the need for substantial investment in order for all dwellings to meet the government's decent homes standard by 2010 and is aware that some redevelopment will be necessary to deliver sustainable investment. Capital investment will be linked to neighbourhood management and major decisions will be based on the detailed financial and socio-environmental appraisal of available options.
- 14.7 Whilst the council is mindful of the demand for affordable housing in the town, redevelopment of blocks of flats at lower density will still be considered where this contributes to the creation of better balanced and sustainable communities.
- 14.8 In view of the difficult financial climate within which local authorities are now operating, the council will continue to work with other registered social landlords and private developers where such partnerships can deliver strategic housing objectives cost effectively.
- 14.9 The council will also seek to ensure that area regeneration initiatives are as far as possible 'tenure blind' and that support is provided to owner occupiers to assist with repairs and improvements where such works are being carried out to the council's own stock (for example, blocks improved by encapsulation to improve thermal insulation). In meeting this objective, the council will seek to work closely with Cheltenham Borough Homes and our other development partners.

Mobile home sites

- 14.10 At 1st April 2006, there were 13 licensed mobile home sites in the borough comprising 369 units. Considerable progress continues to be made in improving standards on Cheltenham's mobile home sites and the council will continue to seek improvements, particularly on the change of ownership of individual units to ensure that all existing contraventions are eventually eliminated.
- 14.11 The establishment of new mobile home sites is currently constrained by local planning policies and it is not proposed that this will change in the foreseeable future.

15. Financial Assistance

15.1 Discretionary financial assistance is made available by the Council, subject to resources, in the form of grants and loans to:

- Encourage owners of empty properties to bring them back into use
- Assist vulnerable householders to live in safe and decent homes
- To encourage energy efficiency of the Private Sector housing stock
- Support disabled persons living in their homes

The eligibility criteria for the different types of financial assistance are contained in appendices 1 to 9.

In addition Mandatory DFG grants continue to be made available to eligible applicants.

16. Resourcing implications

16.1 In formulating its renewal policy the council will take account of Government priority and accordingly the types of assistance available will reflect such policy. It is envisaged that there will be increasing government emphasis placed on the use of loans, thereby recycling funding for renewal purposes. Cheltenham's Housing Renewal Policy will continue to prioritise local needs but will also reflect government priority to maximise funding opportunity.

16.2 Where notices/orders have been served and charges are made or where work in default is carried out by the Council, charges and costs will be registered as a local land charge. Where applicable a charge will also be registered at the Land Registry.

Purpose

To facilitate the improvement of houses for those most in need in the Borough, where repairs are essential to protect the health and safety of the occupant(s).

Health and Safety loan

The Health and Safety loan is available to cover the cost of eligible works up to £20,000. Eligible works will include those works necessary to rectify category 1 hazards, as assessed under the Health and Safety Rating System (HHSRS), provided that the carrying out of works is the most appropriate course of action when following such assessment.

The Health and Safety loan will cover the cost of eligible works, administration costs and related professional fees. The loan is subject to a maximum of £20,000 in any 7 year period, at the discretion of the Council. The loan is interest free.

The loan will become a legal charge on the property repayable to the Council on the sale of the property or vacation of the property for a period of 6 months in any 12 month period or on death of the applicant or the last of those persons named in the loan agreement provided that immediately prior to death they were occupying the property as their main or principal dwelling.

Eligibility

Eligible applicants include those persons who have been owner occupiers of the house subject of the applications for a period of more than one year and who are classified as 'financially' vulnerable as defined by Department for Communities and Local Government "A Decent Home: Definition and guidance for implementation June 2006 - Update". Applicants have to be in receipt of a relevant means tested benefit set out in the definition. As stated in the guidance, this definition may be subject to change and the Council's policy will be amended accordingly.

Other relevant factors

In determining whether the giving of a Decent Home loan is appropriate to the case in question regard will be had to the following factors:

- The property must be within Council tax bands A to D (inclusive);
- whether any category 1 health and safety risks (assessed under HHSRS) will remain on completion of the proposed works subject of the loan. Loans will not normally be given in cases where such risks will remain on completion of proposed works. There is a statutory duty for the Council to take action in respect of such health risks;
- the outcome of any neighbourhood renewal assessment;
- whether Housing Act or other enforcement action has been instigated or is being considered in respect of the property;
- whether the applicant is considered able to remain living in the property without additional support from the statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an acceptable cost;
- the wishes of the occupier;
- the equity the applicant has in the property. A Health and Safety loan will only be given, subject to Council's discretion, if there is sufficient equity to secure the loan;

- whether the applicant or any occupier wishes to be re-housed and whether re-housing of the applicant in supported or other suitable accommodation is likely or desirable;
- how fully the property is occupied; and
- where the value of applications for loan assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received.

Where a loan is refused on the basis of eligibility of the applicant or of the proposed works, then the applicant may appeal to the Private Sector Housing Manager. The Private Sector Housing Manager will take account of exceptional circumstances, and may refer the case to the relevant cabinet member for a final decision where this is deemed appropriate or necessary.

Purpose

To facilitate the improvement of houses (or mobile homes) for those in most need in the Borough, where repairs are essential and pose an imminent risk to the health and safety of the occupant(s).

- This emergency health and safety grant will cover the cost of eligible works and related professional fees up to, but not exceeding £5000.
- An emergency health and safety grant cannot be given more than once to an applicant (including the applicants' family) in any 2 year period or exceed £5000 in any 5 year period with respect to an individual property. For this purpose 'families' has the same definition as that contained in section 113 Housing Act 1985.
- The grant is only given to rectify those hazards which pose an imminent risk of serious harm to the occupants.

Eligibility

Eligible applicants include those persons who have been owner occupiers of the house or owns and occupies a mobile home on a registered site subject of the applications for a period of more than one year and who are classified as 'financially' vulnerable as defined by Department for Communities and Local Government "A Decent Home: Definition and guidance for implementation June 2006 - Update". Applicants have to be in receipt of a relevant means tested benefit set out in the definition which, as stated in the guidance, may be subject to change and the Council's policy will be amended accordingly. **In addition, the applicant must be ineligible to apply for a Health and Safety loan to qualify for the grant.**

Only works to properties falling within Category 1 under the government's housing health and safety rating system and which pose an imminent risk of serious harm to the occupant will qualify for an emergency health and safety grant.

Other relevant factors

In determining whether the giving of an Emergency Health & Safety grant is appropriate to the case in question, regard will be had to the following factors:

- the wishes of the occupier;
- whether the applicant is considered able to remain in the property without additional support from statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an acceptable cost;
- in the case of mobile homes, the consent of the site licence holder is required;
- whether Housing Act or other enforcement action has been instigated or is being considered in respect of the property;
- whether the applicant wishes to be re-housed and whether re-housing of the applicant is supported or other suitable accommodation is likely or desirable;
- the circumstances of any other joint owners of the property;

- where the value of applications for grant assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received;
- how fully the property is occupied; and
- the property must be within Council tax bands A to D (inclusive).

Government definition of vulnerable

Appendix 3

(Extract from the Department for Communities and Local Government “A Decent Home: Definition and guidance for implementation June 2006 - Update”)

Vulnerable households have been defined for the purposes of the Decent Homes standard as a whole as those in receipt of at least one of the principal means tested or disability related benefits. For the purpose of establishing the national 2001 baseline from the English House Condition Survey the benefits taken into account were:

- income support;
- housing benefit;
- council tax benefit;
- disabled persons tax credit;
- income based job seekers allowance;
- working families tax credit;
- attendance allowance;
- disability living allowance;
- industrial injuries disablement benefit;
- war disablement pension;
- child tax credit;
- working tax credit;
- pension credit.

The detailed definition of qualifying benefits used to define vulnerable will be subject to change. The last three qualifying benefits have been introduced since 2001 and they have different qualifying thresholds.

This is the definition of vulnerable which all local authorities should use to establish a baseline and monitor progress towards the Decent Homes standard. It should be noted that this definition is used for national monitoring purposes. Local authorities have flexibility in providing discretionary assistance for repairs under the Regulatory Reform Order (RRO) (Housing Assistance) Order 2002. It is for the local authority to decide the circumstances in which to give assistance and the form that assistance may take.

Purpose

To improve and bring back into use vacant properties / dwellings within the Borough.

Eligible Applicants

Those owners who have an owners interest in a property / dwelling which has been vacant for one year. An owner's interest for these purposes is one which:

- a) is held by the applicant alone or jointly with others; and
- b) is either an estate in fee simple absolute in possession or a term of years absolute of which not less than five years remain unexpired at the date of application.

Eligible Works

Those works needed to bring the dwelling / property up to the decent homes standard or to provide new dwellings by the conversion of an existing building. The vacant property loan will cover the cost of eligible works, administration costs and related professional fees. The vacant property loan is subject to a maximum of £20,000 per dwelling unit.

Conditions

The following conditions will apply:

- On completion of the works the property must reach the decent home standard;
- A vacant property loan will only be given once to an owner / applicant in respect of the property, subject to the loan;
- The loan will become a legal charge on the property;
- A Vacant Property loan will only be given, subject to Council's discretion, if there is sufficient equity to secure the loan;
- The loan will become repayable on the sale of the property, subject to the loan;
- The loan will become repayable on death of the applicant, or in the case of a company, when the company ceases to exist for whatever reason;
- The loan will become repayable if the property, subject to the loan, ceases to be occupied for a period of six months or more by the owner / applicant, a member of the applicant's family as defined by Section 113 Housing Act 1985, or tenant under an assured shorthold tenancy agreement

Note: The discretionary nature of the loan will be considered in light of any Housing Act or other enforcement action that has been instigated or is planned in relation to the property.

The Warm and Well Scheme

The Gloucestershire Warm and Well Scheme remains central to Cheltenham's Private Sector Renewal Policy. The scheme is governed by a steering group made up of representatives from each of the local authorities involved and representatives from the health sector locally. This group meets regularly throughout the year and help decide on grant eligibility criteria and future focus. The criteria are deliberately set to fill the eligibility gap by helping people on low incomes who are excluded from other schemes because they do not receive income related benefits. The scheme aims to improve energy efficiency and reduce the levels of associated health risk through:

- Raising awareness of the issues and encouraging appropriate action, both physical and behavioural;
- Providing specific and appropriate advice to each household that comes into the scheme;
- Enabling physical measures to be installed through referrals to grants and discounts

The central issues addressed by the Scheme are the links between energy efficiency and affordable warmth, cold living conditions and health, for example through:

- Cardiovascular illness;
- Condensation damp;
- Respiratory illness and allergic conditions;
- Ventilation and carbon monoxide risk

The warm and well scheme targets:

- Owner occupiers and tenants of private rented housing in Gloucestershire with members of the household who are vulnerable to health problems associated with or exacerbated by low indoor temperatures;
- Owner occupiers and tenants of private rented housing in Gloucestershire likely to be living in fuel poverty, and unable to afford adequate heating in the home;
- The general public in Gloucestershire, to promote awareness of energy efficiency and the related issues of adequate ventilation, the avoidance of condensation damp and the risk of carbon monoxide poisoning.

The local authorities in Gloucestershire that form part of the scheme contribute money from their central government PSR funding through the Gloucestershire Energy Efficiency Grant (GEEG). They also make use of funding from Warm Front and fuel suppliers via their Carbon Emissions Reduction Target commitment (CERT)

Warm and Well provides energy efficiency measures to those living in privately owned or privately rented homes. The measures available under GEEG are as follows:

- Loft insulation
- Cavity wall insulation
- Draught proofing
- Hot water tank jackets
- Boiler replacement
- Full central heating systems

The linked Rent Warm Rent Well programme targets private sector Landlords and offers them grants in order to encourage installation of energy efficient measures. Grants are also available for renewable energy installations through the Gloucestershire Renewable Energy Grant (GREG).

Amenity Protection Finance

Purpose

To facilitate by purchasing, or financing the improvement of residential properties which are detrimental to the amenities of the area in which they are situated. Any works of improvement must contribute towards making the property decent, while also improving the quality of the neighbourhood. Works which improve the properties energy efficiency can also be considered.

Eligibility

Eligibility will depend upon recommendation for the project by the Private Sector Housing Manager and Cabinet member approval. Before recommendation for any project the Private Sector Housing Manager will take account of the following:

- The recipient of any loan must be an owner occupier of the property for a period of more than two years.
- Available funds and the conflicting priorities of other loan / grant schemes funded out of Private Sector Renewal (PSR) funding. The priority of funding must take account of Central Government priority in relation to PSR expenditure.
- Whether the property is listed.
- Whether the property is in a Conservation Area.
- Whether the property is in an area regeneration scheme.
- How detrimental the condition of the property is in relation to the amenity of the neighbourhood and the likely improvement following approved works.
- The financial and other circumstances of the owner and their ability to fund works. Financial assistance may be in the form of an interest free loan payable on death or sale, a grant or a combination of such financial assistance. Where any owner occupier is vulnerable (as defined by DCLG 'A Decent Home – Definition and guidance for implementation June 2006') and there is insufficient equity in the property to secure a loan, then at the Cabinet members discretion the financial assistance may include a grant towards the cost of works.
- Whether the Council has or intends to take enforcement action in respect of the property. If a grant or loan is offered, but not taken up before enforcement action is initiated, then financial assistance towards the works would not normally be available.

Adaptations Support Grant (ASG)

This discretionary grant is available where works are identified by an Occupational Therapist as “necessary and appropriate”, or are required in association with such works to meet the needs of a disabled person.

Eligible applicants

- Owner occupiers or private tenants who are disabled and referred for assistance by an Occupational Therapist of the County Social Services department.
- Are in receipt of a means-tested benefit, and or
- Are 60 or more years of age and having completed a Test of Resources form for a mandatory Disabled Facilities Grant are assessed to be a “nil contributor”.

Note: Where an applicant has a calculated contribution but has made a financial contribution towards the DFG, they would be considered a “nil contributor” for the Adaptation Support Grant, unless they have savings in excess of £16,000.

Eligible works

1. Essential repairs related to the health and safety of the occupants necessary for the adaptation work (whether via DFG or ASG) to proceed. (The most common example of this would be rewiring of a dangerous electrical installation)
2. Minor adaptations (for example the provision of a handrail costing £500.00). In these cases it would be more cost effective to provide an ASG than a more administratively complex DFG.
3. Where a speedy response is required, for example repairs to an existing stairlift and again, it is quicker to process an ASG than a DFG.
4. Where an applicant has a life interest rather than a full owners interest in a property and is therefore not eligible to for a DFG.

Maximum grant

The maximum grant payable in any one year is £5,000.

Relocation Grant (RG)

This discretionary grant is designed to assist with relocation costs and/or purchasing costs of a new property where adaptations to existing accommodation are considered less appropriate or too costly and a cheaper option is to assist with re-housing and if necessary, to assist with carrying out adaptations to an alternative property.

Eligible applicants

- Applicants who are disabled or a member of their family living with them is disabled and has had an assessment of their needs carried out by an Occupational Therapist of the County Social Services department and adaptations to their current home identified
- Applicants can be owner occupiers, private tenants, or council tenants.
- Applicants will have to complete a Test of Resources form for a mandatory Disabled Facilities Grant and will qualify for assistance if they have a calculated contribution between £0-£15,000.

NOTE: Families with a disabled child are not subjected to a means test.

- Applicants must currently live within Cheltenham Borough Council boundaries and be looking to relocate also in Cheltenham.

Eligible Work

1. Removal costs. An applicant will be required to provide two estimates for removal costs, the amount of grant approved will be based on the lowest estimate provided. A list of approved removal firms will be provided to each applicant.
2. Legal and other fees, including legal and survey fees, housing agents' fees and mortgage redemption fees.
3. Resettlement costs. This will include works such as fitting curtain rails or shelves and any other items covered by Care and Repair (Cheltenham) Ltd's handyman service. Only work carried out by Care and Repair's handyman service will be considered for grant assistance.
4. Fees charged by Care and Repair (Cheltenham) Ltd associated with facilitating this work.

Note: Applicants moving into council accommodation will only qualify for assistance towards items 1, 3 and 4.

Eligible amount

There is no upper limit to the Relocation Grant but what will need to be considered is the cost to adapt an applicant's existing home set against the cost to re-house and if necessary, carry out adaptations to their new home. As long as this remains a more affordable option and represents value for money for the council the Relocation Grant will be considered. Please note that since the maximum grant limit for a Disabled Facilities Grant is £25,000, the grant assistance given for the Relocation Grant plus any adaptations at the new property will be less than this amount.

Cheltenham Borough Council

Vacant Property Strategy / Framework

1. Introduction

Empty properties are a wasted asset not only for the owner but also the surrounding community, especially in a time of housing need. Often unsightly in appearance, properties left unoccupied can cause blight to an area and distress to neighbours, attracting crime and anti social behaviour.

The key aim of this strategy is to encourage owners to bring their properties back into use and ultimately to deter them from leaving their homes empty.

2. Strategy Aims and Objectives

- To maximise the re-use of empty homes and other buildings
- To minimise the need for the future development of greenfield sites and protect the environment
- To improve and conserve the existing built environment
- To help provide good quality affordable housing
- To ensure programmes meet a range of housing needs, whilst providing a choice of accommodation and neighbourhood
- To raise public awareness of the issue of empty homes
- To promote the availability of loans and other services to owners of vacant properties
- To maintain robust records on empty properties and to monitor trends.

3. Problems associated with empty homes

It is important to consider the community damage that empty properties do to local areas. The Association of Chief Police Officers has referred to empty properties as “honey pots for crime”. The longer a property is left unoccupied the greater the risk of vandalism and anti social behaviour which could reduce the property to a dilapidated eyesore. Dealing with the associated problems of an empty property can result in an avoidable burden on the resources of the Police and Fire Services as well as local authorities.

Furthermore, having a feral building next to your property can seriously devalue neighbouring properties, detracting from the neighbourhood and deterring further investment in the community. In June 2003 ‘Home Track’ produced a survey, which showed that empty properties devalue the neighbouring properties by as much as 18%. The owner is also losing out, on average a property left empty will lose £8,000 a year in rental income and costs.

Finally, by re using empty properties councils are promoting sustainable development and helping to protect the environment. In the March 2008 report ‘New Tricks with Old Bricks’ research carried out by the Empty Homes Agency and The Building and Social Housing Foundation (BSHF) found that ‘reusing empty homes could make an initial saving of 35 tonnes of carbon dioxide per property by removing the need for the energy locked into new build materials and construction.’ By recycling

empty properties councils can assist in reducing the need for building new homes on Greenfield sites and make a contribution to reducing CO2 emissions.

Any market will always have some degree of empty homes such is the nature of market transactions. It is normally accepted that between 1% and 2% of the housing stock are empty at any time for refurbishment and between occupiers (transactional voids). However, when homes are left empty for years, they can undermine communities, be a magnet for crime and a waste of a valuable housing resource.

In the Government's response to the Transport, Local Government and the Regions Committee's report on Empty Homes March 2002 it stated that

'Empty homes are at best a waste of resources, and at worst a blight on the lives of individuals and whole communities. The Government is determined to grapple with the various causes of empty homes.'

4. Benefits to having a Empty Homes Strategy

- Helps meet the needs of local people
- Helps reduce the need to build new dwellings on greenfield sites
- Prevents empty properties becoming the focus of anti-social behaviour and attracting adverse comment from the wider community
- Good for public relations as it gives greater visible evidence of a local authority's strategic policy in areas of decline
- Promotes the enabling role of the local authority
- May contribute to affordable housing provision
- Removes empty property making the locality a more attractive place to live
- Helps improve the local environment by attracting investment into the area
- Can help revitalise the local economy and employment opportunities

5. Why do properties become empty?

There are a number of reasons why properties become empty:

- Inability to afford the work necessary to make the property habitable.
- Repossession – properties that have been repossessed can often remain empty for long periods of time due to complex legal issues,
- Property is being kept empty for use of owner or a member of his or her family at some unknown time in the future,
- Owner moved to be cared for,
- Potential planning problems/ redevelopment – planning permission for large sites earmarked for redevelopment can often take a considerable length of time to gain planning consent,
- Inheritance – Properties that are inherited are often left empty for a considerable amount of time whilst awaiting the outcome of probate or legal issues,
- Tied properties – certain properties most commonly tied to agriculture or the armed services become empty as the number of workers reduce or bases close,

- Buy to Leave- properties are bought for capital appreciation and left for a sustained period of time.
- Space above shops – due to properties having no or shared access to flats above shops properties are sometimes left vacant
- Family break ups

6. Tackling Empty Homes

6.1 Identifying Empty Homes

There are two main ways of identifying empty properties. Complaints can be received relating to properties (rubbish, nuisance, vermin etc) from a variety of different sources (members of the public, councillors, council officers, police and fire services). When investigated it will become apparent whether the property is unoccupied or not. Complaints may also be received about properties being left empty especially from neighbours or a member of the community.

The Council will encourage members of the public to report any properties that they think are unoccupied. Details that are given to the Vacant Property Officer will be followed up and the officer will attempt to contact the owner to confirm the property is empty and give advice on what options are available to re occupy the property.

The council tax database can also be used to identify those properties receiving a void property discount.

The Council will determine which properties are causing problems and need targeting. Properties that have become long term empty (over 6 months), are detrimental to the neighbourhood and have little prospect of become occupied are made a priority.

6.2 Corporate Approach

The issue of empty homes impact on almost all departments within the Council. In particular

- Planning and Conservation
- Environmental Health
- Housing
- Local Taxation
- Building Control
- Forward planning

The Council will ensure that departments work together effectively to reduce the number of empty homes in the Borough.

6.3 Working in Partnership

It is necessary to build links and develop relationships with external agencies that can assist in delivering the strategy including the following

- Private landlords via expo, forums, newsletters

- Estate agents, letting agents and developers
- Local businesses
- Community organisations
- The Empty Homes Steering Group, which is made up of vacant property officers from the Gloucestershire district councils, meet biannually to share information and expertise.

The Council will work with partners to help achieve the strategic aims of the policy.

6.4 Raising Awareness

The Council aims to raise the profile of empty homes both internally within the council and externally. A number of measures can be employed to ensure this

- Use of local media
- Use of Council publications
- Production of publicity materials
- Attendance at private landlord forums
- Information on council and Housing Association websites
- National Empty Homes Week

7. Incentives and Powers for Local Authorities

7.1 Advice

Where possible Cheltenham Borough Council aim to work with owners in a voluntary way by providing free advice and information to owners to assist them in bringing an empty property back into use. The Council will outline what options are available to owners when considering what to do with their empty property.

7.2 Deposit Loan Scheme

The Council works with private landlords and letting agencies to help fill vacant properties as quickly as possible by providing deposit loans. The main focus of the scheme is to find suitable accommodation for households looking for long-term lets at or near local housing allowance rates.

7.3 Loan schemes

The Council facilitates the re-occupation of empty property by offering low cost loans to owners to pay for renovation works.

7.4 Living Over the Shops Scheme

The use of space above shops and commercial premises can be maximised by converting redundant commercial space into flats and maisonettes. In doing so, better use of buildings can be achieved and provide owners and businesses with an additional source of income. Currently, owners can also utilise the tax incentives aimed at bringing flats over shops back into use with 100% capital allowances on renovation work. Councils can also give assistance with loans. This is currently not being used by any of the six Gloucestershire district authorities and could be looked at a county level in future.

7.5 Enforcement

If it is not possible through negotiation to persuade an owner to deal with a feral property the council has the option of implementing a number of statutory powers at its disposal. All options will be considered by the Council subject to the individual circumstances of each case.

7.5.1 Housing Act 2004 – Empty Dwelling Management Orders

The most recent measure introduced to help combat empty properties is the Empty Dwelling Management Orders (EDMOs). Since 2006, councils have been able to issue Empty Dwelling Management Orders (EDMOs) as part of their approach to bring homes into use. A council with housing responsibilities can use an EDMO to take over the management of a residential property that has been empty for more than six months. They can only be used after other voluntary options have been offered to the owner and refused. Any renovation costs, management costs, insurance costs etc must be recoverable from the rent over a period of 7 years unless the local authority are prepared to proceed without being able to recover all of its expenses. For many owners, the threat of an EDMO is sufficient to prompt action.

7.5.2 Law of Property Act 1925 – Enforced Sale

Allows the Council to force the sale of a property where there is a Local Land Charge outstanding on it. It can be used for debts that are up to 12 years old. However, if known, the owner has to be given the opportunity to repay the debt rather than selling the property. The Council does not acquire the property; it is sold to a third party. Any outstanding charges against the property, including any mortgage, are paid following the sale and the money remaining (if any) is put into an account for the owner to claim. Cheltenham Borough Council will consider enforced sale where there is a local land charge outstanding on a property, for example where the property has been secured against unauthorised access in default.

7.5.3 Compulsory Purchase Orders

Compulsory Purchase Orders are a last resort after attempts have been made to encourage the owner to take responsibility for maintaining the property and bringing it back into use. They can be pursued under various powers including Housing and Planning Act legislation. Once this course of action has been commenced, many owners will bring the properties back into use voluntarily or will negotiate sale to the Council. Cheltenham Borough Council will consider Compulsory Purchase as a last resort.

7.5.4 Other legislation

There is a variety of legislation which can be used to address particular problems which are being caused by an empty property including:

- Town and Country Planning Act 1990 – Provisions in this legislation deal with premises that are having a detrimental impact on the amenity of the area
- Prevention of Damage by Pest Act to deal with rodent infestation with an empty property

- Building Act 1984 – provisions in this legislation can be used to deal with dangerous and derelict property
- Local Government (miscellaneous Provisions) Act 1982 – provisions in this act can be used to board up properties to prevent unauthorised access
- Clean Neighbourhoods and Environment Act 2005 – provisions in this legislation can be used to deal with fly tipped rubbish and other accumulations within the curtilage of empty property

Enforcement Action

In the case of empty residential property the Council's priority for intervention is based on the balance of three factors:

- The impact the empty property has on the neighbourhood in which it is situated
- The length of time the property has been vacant
- The owners reluctance to co-operate with the Council's objectives, taking into account the circumstances of the individual case

Any action will be taken in full consideration of the Council's enforcement policy.

8. Government Action

The need to reduce empty homes has been widely recognised for a number of years, mainly through the campaigning of organisations such as the Empty Homes Agency. In response, the Government has introduced a number of measures aimed at encouraging the re-use of empty homes.

8.1 March 2001 Budget

The following measures were introduced:

The VAT rate was cut to 5% for the cost of:

- Renovating dwellings that have been empty for 2 years or more
- Converting a non-residential property into a dwelling or number of dwellings; 0% rated
- Converting a dwelling into an House in Multiple Occupation

Also:

- VAT on conversions for sale of properties empty for over ten years have been removed.
- There is a 100% capital allowance to create flats over shops for letting.

8.2 Grant and loans

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave Local Authorities the power to set their own priorities for housing renewal.

8.3 Council Tax Charges

The Local Government Act 2003 brought about two changes to council tax to assist Local Authorities tackle empty homes:

1. **Section 85** of The Local Government Act 2003 authorised the Council to use personal information obtained about vacant dwellings for taking steps to bring them back into use.
2. **Section 75** gave discretionary power for councils to change the discount on second homes and long term empty properties. This enables councils to decide whether or not to reduce or even remove council tax discount offered to second homes and long term empty properties.

9. Funding

The following sources of funding may be available for help to bring empty properties back into use.

- Section 106 Town and Country Planning Act 1990 – Arising from planning proposals, commuted sums for affordable housing can be a potential source of finance for empty homes.
- Funds available from Council Tax revenue as a result of charges on second homes and void properties
- Regional Housing Pot (loans)
- Council's own capital funding

10. Performance Management

The Best Value Performance Indicator (BVPI) 64 has been previously used to measure performance on empty homes work. It *'measures the number of non local authority owned dwellings returned to occupation or demolished during the year as a result of action by the local authority.'* This performance indicator has now been removed under the Government's review of national performance indicators. However, it will be important to establish a measure that can be used across the county to monitor future performance. The Council continues to use the criteria of the BVPI 64 to monitor performance.