

BOROUGH OF SPELTHORNE

**PRIVATE SECTOR HOUSING STRATEGY
AND PROCEDURES FOR ACTION**

November 2002

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Chapter 1

INTRODUCTION

In July 2002, the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 was made. The Order repealed much of the existing prescriptive legislation governing the provision of renewal grants to home owners and replaced it with a new wide-ranging power to provide assistance for housing renewal.

The Order states that before the powers contained within it can be used, the authority must publish a policy on how it intends to use them.

This document lays out how the Borough of Spelthorne intends to use the powers contained in the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. In preparing this Strategy, the guidance provided in the office of the Deputy Prime Minister (ODPM) document, Housing Renewal Guidance (Consultative Document) June 2002 was followed.

Spelthorne Borough Council recognises that poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. The main responsibility for maintenance of a properly lies with the homeowner, however, some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. The Authority has a role therefore in providing assistance in these cases. We also have a duty to promote private sector renewal and to ensure that privately rented accommodation is safe and suitable.

Policy Implementation for Private Sector Renewal Strategy

The Strategy was approved by The Borough of Spelthorne in January 2003. The Strategy will commence on 1 April 2003 from which time Houseproud loans and renewal grants will be approved.

From 1 April 2003, no applications for House Renovation grants or Home Repair grants will be accepted. However, any complete applications received before this date will be processed to approval. Progress against the implementation of the Strategy will be reported as part of the service plan for the Residential Section of the Environmental Health Department of the Borough of Spelthorne annually, to include performance against indicators and targets laid out in Chapter 7 of the Strategy.

The Strategy will be kept up to date and a successor Policy adopted by December 2005 for implementation in April 2006.

In the meanwhile, any significant changes that are necessary to the Strategy due to significant changes in housing needs, stock condition, demographic trends or socio-economic factors or changes in legislation will be made and reported and adopted by the Council.

Chapter 2

THE CONTEXT OF THE PRIVATE SECTOR RENEWAL STRATEGY WITHIN THE WIDER STRATEGIC OBJECTIVES OF THE BOROUGH OF SPELTHORNE

This chapter will detail how the Borough of Spelthorne Private Sector Renewal Strategy reflects national, regional and local policies. The Private Sector Renewal Strategy reflects closely the priorities in the Borough of Spelthorne Housing Strategy 2003-2007, published in October 2002.

The Spelthorne Landscape

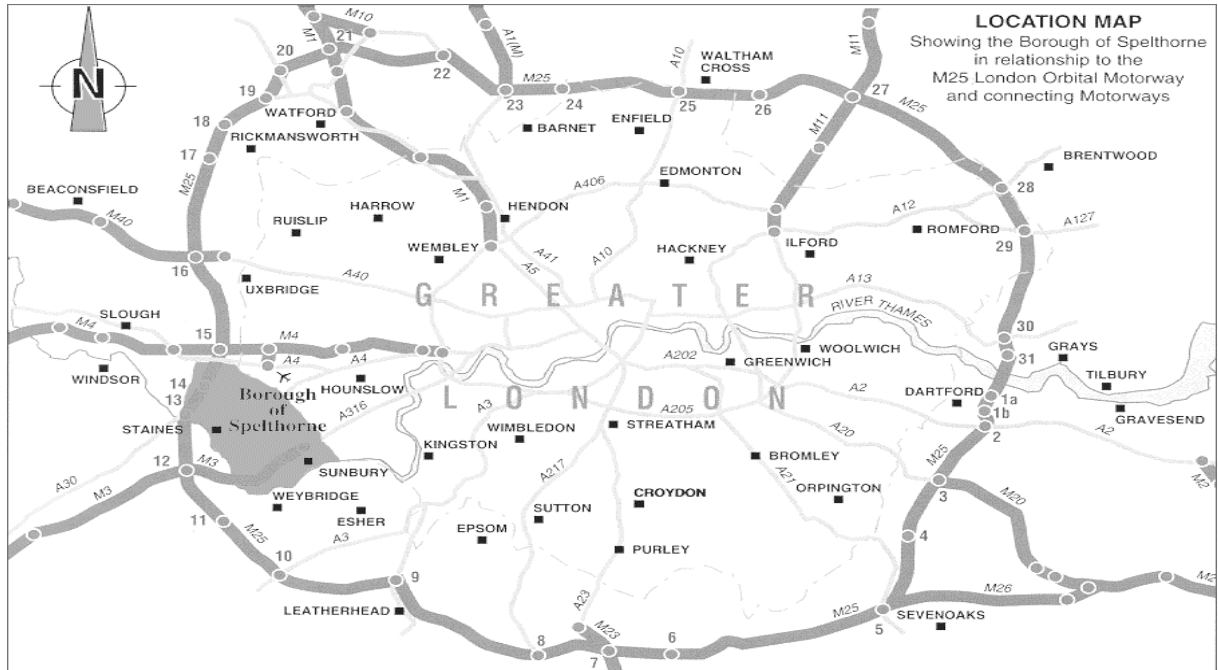
Spelthorne is a compact urban Borough 15 miles west of Central London. It is bordered by the M25 to the west, the River Thames to the south and west, the London Boroughs of Hounslow and Richmond-upon-Thames to the east, and Heathrow Airport to north.

Given its location close to London and with its good transport links by road, rail and air, its not surprising that commercially, the area is one of the most significant in Surrey. About 20% of all commercial or industrial property in the County is located in the Borough. This includes the headquarters of many national and international companies, such as BP Amoco, Courage, the Ian Allen Group, McVitie's, Del Monte, Samsung Electronics and Shepperton Film Studios.

Spelthorne has a population of approximately 90,000, covering 21 square miles (13,880 acres). The major centres of population are Ashford, Shepperton, Stanwell, Sunbury and Staines, with no physical boundaries between them.

There is very great pressure for development, both commercial and residential, but the physical nature of the Borough is such that where land is not in the urban areas it is either long established green belt or covered by water (there are extensive reservoirs) so all development takes place on brown-field sites, and a careful balance has to be maintained in safeguarding the environment.

The Borough has a history of positive and stable political and managerial leadership, and takes a leading role in improving the quality of life for people who live and work in the Borough. Much of this work is now under-pinned by Spelthorne's Community Plan. This sets out the vision for Spelthorne and how it will be achieved.



Spelthorne's Community Plan

The future aims of Spelthorne are now reflected in the Community Strategy for Spelthorne which has recently been produced by the Local Strategic Partnership. This strategy, with its vision, key themes and ten action areas, will now underpin all the Council's own strategies and activities, including its housing strategies, and be the driver for individual service plans.

The process of producing a Community Strategy started with a community visioning day, organised by the Council, in February 2001. This resulted in agreement of a shared vision for Spelthorne in 10 years time as:

“A place where people are fully engaged and are both respected and respectful, promoting an environment that is healthy, safe, inclusive, prosperous and sustainable”

The Local Strategic Partnership

A Local Strategic Partnership, which consists of local organisations from the public, voluntary, business and community sectors considered the draft strategy at its Assembly meeting on the 15 May 2002. This event was attended by nearly 70 people from over 50 organisations operating in Spelthorne. As part of the process, the draft Strategy has also been considered by focus groups drawn from the Spelthorne Residents Panel and feedback from these groups was included in the discussion of the draft Strategy.

The strategy has now been considered by the Council's Executive and was adopted by this Council on the 25 July 2002.

A ten year vision

The LSP agreed the six keys to achieving the ten year vision are that Spelthorne should

- Have a sustainable economy providing employment which is attractive to local people and based on the unique resources of Spelthorne.
- Be a community where everyone can communicate, learn and achieve together.
- Be a place where people choose to live and work, providing an attractive and safe environment for children to grow up.
- Be serviced by a transport system that provides real choices, is safe and reliable and which supports both the environment and the economy
- Be somewhere where young people are valued and play an active part.
- Be a place where people feel valued and have a sense of belonging and pride.

Each action area identifies a lead partner to co-ordinate the action necessary to achieve the targets. This is the Council for six of the areas. Many of the targets are taken from the current plans and strategies of the partner organisations (e.g. the Council's Housing Strategy, Leisure and Culture Strategy and Local Plan, the Spelthorne Crime and Disorder Reduction Strategy, HiMP, NHS plans, Surrey County Council's Community Care Plan etc.). In future, as these plans and strategies are reviewed and updated by the various partners, they will be aligned to achievement of the ten year vision in the Community Strategy.

The Council is the lead partner on the action areas to make Spelthorne 'an inclusive society' and 'a place to live, work and play'. Some of the medium term targets from these are particularly relevant to our housing strategy such as to:

- Assist disabled people to remain in their own homes
- Tackle areas of disadvantage in the Borough
- Take action to increase the affordable housing options available for key workers
- Enable the provision of an average of at least 100 units per year of affordable social housing

The priorities and actions in this housing strategy are therefore for the first time set in the context of supporting a vision for Spelthorne which has been agreed by all the public, voluntary, business and community sectors in the Borough, who will all be working to the same vision.

A corporate approach

The Council has always had a strong corporate focus, with integrated working between different departments and a culture of positive performance management and innovation. If anything, this has increased over the last six years since the transfer of housing stock in early 1996.

Since well before any statutory requirement for a best value performance plan the Council has been setting itself and publishing corporate targets, with clear timescales, for all areas of its activities. This year, for the first time, these have been set as medium and short term targets to align with the emerging Community Strategy. The Improvement and Development Agency, following its review of the

Council in Spring 2000, recognised the Council as having a history of well-managed and effective performance management systems.

Best Value

The Council has always accepted the need for continuous improvement and fully embraced the concept of Best Value, with a formal strategy adopted in 1999 and annual Best Value performance plans being published showing progress against planned improvement and identifying further improvements for the future. The Council has just completed a best value review of all the housing services including private sector housing renewal. This review has raised a number of fundamental issues regarding the priorities of the Council. As part of the process, a challenge group was set up, which included the use of a “critical friend” in this case the Director of Housing Services from a neighbouring authority, as well as representatives from the local Citizens Advice Bureau and a local housing voluntary group Rentstart. The outcome of the reviews is reflected in this Strategy and a Best Value improvement plan was prepared. Progress against the improvement plan will be monitored by the appropriate Overview and Scrutiny Committee on an annual basis.

Linking with National Priorities

The Government has stated it wishes to strengthen the strategic role for local authorities across all housing in their areas, including both the public and private sectors. The Government also aims to support sustainable home ownership. The Council very much supports these goals and is currently working to improve the sustainability of owner-occupation within the stock, while also ensuring there will be on-going opportunities for people to access owner-occupation locally, through low cost home ownership options.

The Government has also set out its measures to raise the standards of private rented housing, encourage new investment and tackle problems at the bottom end of the sector. The Council is committed to ensuring all households have access to a decent home. Spelthorne Council has recently carried out a stock condition survey of properties in the Borough and is working with landlords in the private sector to raise standards.

The Government has also set a goal to bring all social housing up to a decent standard by 2010 and tackle fuel poverty among social housing tenants. Significant progress has already been made in bringing social homes up to a decent standard – as the investment opportunities generated from stock transfer has ensured that all former Council dwellings have now benefited from central heating, new windows and improved insulation. We are also developing our approach towards tackling fuel poverty, and have developed our fuel poverty strategy.

Linking with Regional Priorities

The South East Regional Housing Statement 2002-2005 identifies a number of priorities relating to private sector renewal which are relevant to the Borough of Spelthorne and Surrey generally. The Regional Statement highlights unfit and disrepair, levels of unfit and disrepair in the private rented sector particularly in housing in multiple occupation as priorities. These are reflected within this strategy. The regional statement also highlights the increasing requirement for home adaptations for the disabled and improvements and/or repairs to enable older people to live fulfilling independent lives in their own homes. The Regional Housing

Statement outlines a number of key actions outlined below which are reflected in the Borough of Spelthorne Private Sector Renewal Strategy.

- Develop comprehensive private sector renewal strategies that address the significant problems in their areas in respect of all private sector properties but particularly private rented and houses in multiple occupation.
- Work with other partners to develop a pro-active approach to the question of maintenance, particularly in pre 1919 properties;
- Develop programmes that address the needs of the disabled and the elderly to enable them to stay within their own homes whilst living independent and fulfilling lives;
- Work in partnership with local energy providers and local Home Improvement Agencies in tackling fuel poverty and promoting energy efficiency throughout the private sector;
- Take a pro-active approach to the private rented sector working in partnership with landlords in raising standards across the sector;
- Work jointly with universities and colleges in respect of student accommodation and private sector lettings to ensure higher standards of accommodation;
- Consider using resources for Purchase and Repair schemes, perhaps linked to Empty Home and Key Worker Initiatives.
- Consider the potential of equity release schemes for asset rich owner-occupiers.
- Develop plans based on robust stock condition information to ensure that all social housing stock meets decency standards by 2010;
- Local authorities and housing associations need to work closely with the private sector in developing strategies for tackling empty properties.

WORKING WITH OUR PARTNERS

Underpinning much of the current and future work of the Council is its belief that partnership working is essential across all areas of its activities. The Government's Improvement and Development Agency, as part of the peer review exercise it undertook in 2000 concluded "the Borough of Spelthorne is well regarded for the range of partnerships it has developed, it is seen as a competent, trustworthy organisation". External parties like doing business with the Council and feel that this is an organisation that will deliver on its promises".

Working with Other Local Authorities to Improve Services

We are now in early discussion with officers of Runnymede Council about running a cross-boundary Landlords Forum, as there are likely benefits for both landlords and the Council in doing this. Such work is in recognition of sub-regional housing markets and that issues can sometimes be better addressed through taking a broader – more strategic – overview of the opportunities and possibilities of joint working.

A more recent partnership is the Runnymede and Spelthorne Community Legal Services Partnership, which was launched at the Council Offices in May. We will be playing an active part through its steering group to build a network of advice/information services on social/welfare issues readily accessible to local people when they need advice or help. Early accessible advice can often prevent problems escalating, particularly on housing and welfare issues. Over the coming years the Council will actively engage other local authorities in reviewing the possibilities of joint working where possible.

The Borough of Spelthorne, in conjunction with more than thirty other local authorities, including Surrey authorities and many London Boroughs have set up the Houseproud Scheme in conjunction with a not-for-profit organisation, the Homes Improvement Trust, to assist older and disabled residents to repair, improve or adapt their home to meet their needs.

Working with the Police and Other Partners to Reduce Crime and Disorder

The Council works closely with the Police and other agencies to reduce crime in Spelthorne. The plan and actions for achieving this are set out in the Crime and Disorder Strategy. This was developed through seeking the views of residents in the Borough, Housing Associations, tenants and the wider community, in order to produce a Strategy that reflected local priorities and concerns, and was realistic and achievable. The overall aim is "To reduce Crime and Disorder by 10% and to maintain the low fear of crime". The key strategic aims are to:

- Reduce anti-social behaviour and disorder and criminal damage, including graffiti;
- Reduce residential burglary, drug use and drug related crime;
- Reduce violent crime and vehicle crime;
- Promote reassurance and maintain a low fear of crime.

A series of Multi-Agency Task Groups have been established to implement the wide range of initiatives planned, and there are strong links between the Crime and Disorder Reduction Partnership – responsible for the Strategy and the Police and

Housing Associations operating in the Borough. In addition, Apex, Airways and Metropolitan Housing Associations are key partners in the community warden scheme for Stanwell and Sunbury areas that have highest social deprivation in Spelthorne. In Stanwell, the warden operates from Ashford Hospital. In Sunbury Common the warden operates from the Forest Drive Estate. The wardens provide reassurance to residents, help reduce the fear of crime and tackle environmental issues. The key housing partners are providing 50% of the funding, with the balance coming from Government.

The Apex Group is also involved in the mobile CCTV Scheme, which aims to deploy cameras in “hot spots” throughout the Borough, including social housing estates.

A particular initiative to tackle anti-social behaviour is the establishment of a formal Community Incident Action Group. Each partner agency, including RSL's (registered social landlords), are now able to refer persistent offenders to the Group. This will enable appropriate actions and interventions to be identified in conjunction with the Police, including the serving of anti-social behaviour contracts and, as a last resort, anti-social behaviour orders. A formal Anti-Social Behaviour Order (ASBO) Protocol for Spelthorne has already been adopted, in line with Home Office advice.

The Partnership will also be reviewing with Housing Associations, the overall impact of the security packages for the elderly scheme and considering options to reduce residential burglaries.

Airways Housing Society are also developing their own anti-social behaviour strategy and the Council recognises the efforts of Airways in order to consult extensively with the Council on this strategy, enabling officers from housing services, the Crime and Disorder Partnership and the community warden team themselves to contribute to and help shape the strategy. We hope to ensure such plans complement each other in the future.

Working with the North Surrey Primary Care Trust to Reduce Health Inequalities

The Housing Strategy supports the local health improvement plan, which is based on the West Surrey Health Improvement Plan (HiMP). This is currently being developed and steered by the new North Surrey Primary Care Trust (PCT). This health improvement plan is being integrated with the Borough of Spelthorne Health Promotion Strategy approved in November 2002. This Private Sector Renewal Strategy will assist the HiMP through:

- Operating a priority system for carrying out aids and adaptations to people's homes, to facilitate the prompt discharge of patients who no longer need to stay in hospital.
- Enabling a greater number of older people to live independent lives in their choice of accommodation through the provision of grants and equity release loans.
- Combating fuel poverty to ensure adequate heating within the home, with particular activity directed at vulnerable older people.

A recent workshop organised by North Surrey PCT, including Surrey County Council, local Borough Councils, and voluntary sector representatives identified the need for a PCT/HiMP based planning forum for all agencies and informed by the Borough Client Groups. Through this mechanism the Council will be involved in Joint Investment Plans designed to address intermediate and rehabilitative care needs. Discussions

are already underway with Ashford & St Peters Hospital Trusts and Surrey Social Services Commissioning team for Older People concerning the contribution extra-care sheltered housing can make to delayed discharge from hospital.

Working with our local Home Improvement Agency

In 1997, the Apex Housing Group Care and Repair Agency (a home improvement agency) was formed. This Agency assists homeowners and private tenants who because of age, disability or low income have difficulty maintaining their property. The Council works very closely with the Agency in order to process grant applications for eligible residents. The Council is currently working closely with the Agency in order to consider and implement the development and reform proposed by the Government in the ODPM document "Home Improvement Agencies – Development and Reform". The Home Improvement Agency will be a key contributor to the implementation of this Strategy.

Working with the Voluntary Sector

The voluntary sector plays a key role in delivering services in the Borough. The Council provides support to key groups, such as Spelthorne Rentstart who greatly assist work with single people in housing need – providing advice and assistance in helping people resolve housing problems. Rentstart also operate a rent deposit guarantee scheme. The Council recently commissioned Rentstart to study the housing needs of street-drinkers in the Borough to determine the extent of homelessness within this group.

A recent peer review was very complimentary about Rentstart's work and their partnership working with the Council. This includes Rentstart having nomination rights on behalf of the Council to the homeless hostel in Walton. The Council also works closely with Surrey Community Development to provide supported accommodation for young homeless people and care leavers.

We are also working in Partnership with Age Concern (Spelthorne), and Help the Aged through the SEPIA (Spelthorne Energy Partnership in Action) meetings, which works with the most elderly residents to promote warm homes for those most at risk.

IDENTIFICATION OF SPELTHORNE BOROUGH COUNCIL'S LOCAL ISSUES,
NEEDS AND EXPECTATIONS

Assessing and Meeting Housing Needs

In August 2001 the Council commissioned a joint Housing Needs and Stock Condition Survey by David Coutie Associates (DCA). This was to ensure a robust and pro-active approach towards investigating, researching and interpreting the current and future needs of its local community.

Response to the survey was good. In total (postal and interviews) 3,519 questionnaires were returned. Over 9% of all residents households in Spelthorne took part in the survey. The overall response level was 41.9%.

The findings will assist the Council to:

- Review the Local Plan, develop supplementary planning guidance, help ensure future housing developments are sustainable and consider other corporate policies.
- Target assistance and intervention effectively – for example, through the use of grants, and through advice on how to raise housing standards across tenures.
- Seek contributions from developers or landowners towards meeting the need for housing.
- Ensure that activities of Registered Social Landlords can be focused on meeting identified need.
- Develop our understanding of the local housing and employment markets, identify shortfalls in future provision, and plan to meet emerging needs.

Main findings from Housing Needs and Stock Condition survey 2001 are set out below.

The Regional Context

The annual rate of house price inflation in the South East region in the year to 30 September 2001 was 9.8% lower than the UK average of 12%. The average price for all dwellings in Spelthorne during the year was around £185,613. House prices in the South East continue to rise.

Spelthorne's Housing Market

Approximately 45% of households in Spelthorne are owner-occupiers with a mortgage, 37% own their homes outright – a total of 82% in owner occupation. 13% are renting from a housing association and 4% are in privately rented homes. Of these households, some 18% of households live in flats, maisonettes or bedsits, nearly 20% are in terraces and over 61% are in semi-detached or detached houses or bungalows.

Some 90% of households say that their accommodation is adequate for their needs. 10% (3,860 implied) say that it is inadequate. The largest single issue for those reporting a problem was that the dwelling was too small (81%, 2,300 implied). 14% or so mentioned that their rent/mortgage was too expensive.

Household Composition and Housing Costs

Single adult households make up nearly 30% of all households in Spelthorne, very similar to the 1991 Census figure for the UK average (31%). Couples, including those with children constitute almost 65% of Spelthorne households compared to 60% for the UK as a whole.

The incidence of single parent households (under 6%) was slightly lower than the UK average of 9%. Under-occupation affects approximately 15% of all households in Spelthorne and over-occupation affects only 5%. 37% of tenant households pay less than £70 per week in rent.

Of owner-occupiers with a mortgage, 26% pay less than £500 per month, 8% pay in excess of £800 per month. 47% or so owned their home outright. 19% or so of households were in receipt of financial support (7,270 implied), of whom over 43% (3,148 implied) were in receipt of Housing Benefit.

Population Growth and Household Formation

The survey projected that:

- The population is projected to decrease by 1,975 people, 2.2% over the 15 years to 2011.
- The most significant change is the major reduction of 4,278 people aged between 30-44.
- Most of the decrease happens between 2006 and 2011.
- The 45 to 64 age group grows by 2,007 people (9% more) to year 2011.

Future Housing Requirements

19% or so of all households (7,380 implied) are currently seeking to move or will do so in the next three years. This implies an average of around 6.4% per annum, which is higher than in other surveys carried out by the consultant in neighbouring areas (average 5%).

Around 3,220 households plan to leave Spelthorne in the next three years: Some 30% due to employment, some 26% due to family reasons. 2,800 existing households and 1,620 new households will be moving within the Borough. However, 29% (962 households) plan to leave the Borough due to lack of affordable housing.

Affordable Housing Requirements in Spelthorne

There is a serious affordability problem in Spelthorne for lower-income households. The survey highlighted a need, based on current projections, over the next five years of 3,125 homes. The House Price Survey revealed that any household with an income below £35,000 per annum would struggle financially to access the local housing market depending on location. Access to home ownership is beyond the reach of around 87% of the new/concealed households identified in the survey, and it is within the concealed households that the bulk of future demand lies.

Findings of new or concealed households wishing to move:

- 87% of concealment relates to “children” of the existing household. The data suggests that 86% of concealment related to adults below 30 years of age.

- 68% or so would prefer owner-occupation; over 14% indicated a preference for Housing Association rented accommodation, 9% in shared ownership.
- Over 61% require flats/maisonettes, 31% require semi-detached houses or terraced houses. There was no demand for detached houses or bungalows.
- 38% need one bedroom accommodation, 56% two bedrooms and 6% three bedrooms.
- Some 40% could afford a weekly rent of no more than £70.
- 83% could not afford a mortgage or more than £600 per month.

The housing market excludes many families and single person households who are currently seeking access to local market housing. Around 45% of all households have incomes below the national average household income of £22-23,000 and 19% or so of households have incomes below £10,000, which is much lower than for the UK as a whole (33%).

Over 42% of households in Spelthorne have incomes above £30,000. The data suggests that first-time buyers need household incomes of £50,000 p.a. to access the market through terraced houses and £35,000 to purchase a flat.

Rents in the private sector start from £500 - £675 a month for a one bedroom flat, the smallest unit. Even for this accommodation an income of at least £25,000 would be needed to be able to access the private rented sector, based on rent at 25% of gross income. Additionally, the private rented sector makes a very limited contribution to accessing affordable housing and this contributes significantly to the problem of concealment that exists in Spelthorne.

Housing Conditions in the Borough of Spelthorne

The level of unfitness in houses in Spelthorne was estimated as 1.4% (which equates to approximately 532 houses). This compares well to the estimation of 0.75% unfitness assessed during the Housing Fitness Survey carried out in 1999. The national rate of unfitness for all stock is 7.6%, therefore the level of unfitness in Spelthorne can be considered low. The highest level of unfitness is found in the private rented sector. 6.3% of this sector has been assessed as unfit (which equates to approximately 130 houses or 24% of total unfitness), which also compares well to that previously identified.

6.7% (which is approximately 2550 houses) of the housing stock has been categorised as not unfit but seriously defective. These are properties that without intervention and significant expenditure have the potential to descend into unfitness. Again the highest level of seriously defective properties are found in the private rented sector, (14.1%, or 289 houses seriously defective), with 5.5% of owner occupied houses being seriously defective.

The survey estimated the cost to remedy unfitness in the Borough as £2.42m and to remedy serious disrepair as £18.41m. The highest repair costs, per property, are in the private rented sector. The survey states the highest cost of repair is for older properties, pre 1919, and also highlights significant costs to remedy defects in houses constructed between 1919 and 1945.

The housing needs survey shows that 19% of residents in Spelthorne are in receipt of some sort of financial support. Owner occupier residents who are in receipt of means tested benefit would be eligible for Renewal Grant Assistance.

The Housing Needs Survey estimated that 18.8% of residents in the Borough have an annual income below £10,000. It also estimates that 3.8% of all owner occupiers have an annual income below £10K, that 29.1% of those who own their homes outright have an annual income of below £10K and 17.7% of those in private rented accommodation have an annual income of below £10K.

The Housing Condition Survey estimates that there are 2,799 households in the Borough with one disabled person and a further 314 households with a second disabled resident. Disabled residents are eligible for a Means Tested Disabled Facility Grant for works that an occupational therapist has assessed as necessary.

The survey estimates that 8.4% of disabled households were living in unfit accommodation, compared to 0.9% of non-disabled households, disabled persons therefore are more likely to occupy the poorest housing.

Housing Health and Safety Rating System

As part of the Housing Condition Survey, the Borough of Spelthorne specifically asked the consultant to consider the housing stock in the area against the Housing Health and Safety Rating System. The "Housing Health and Safety Rating System" guidance, introduced by the government in July 2000, has been used as the basis of analysis.

The rating system:

- Grades the severity of any dangers presenting the building.
- Provides a means of differentiating between those dwellings posing a low risk and those presenting a higher risk.
- It concentrates on threats to health and safety.
- It does not concern itself with matters of quality, conflict and conscience.
- It can be applied during housing design and for a variety of purposes.
- It can be applied to dwellings of any type or age.
- It can help to determine matters that require medical attention.
- New dwellings can be assessed.

Results of the Survey

It must be accepted that there is a difficulty in comparing the Housing Health and Safety Rating System with the statutory unfitness provision of Section 604 of the Housing Act 1985.

The Hazard Rating System estimates that 3.4% of the housing stock in the area have a hazard rating. [1.4% of stock was estimated as unfit and 6.7% seriously defective] when comparing the properties that were unfit and those with a hazard score, however it is clear that in the main these are not the same properties. The results show that only 40% of dwellings have a hazard score and are "unfit" or "defective" under the current determination for house conditions.

The main hazards identified by the surveyors by distribution of number of hazards recorded were "falls on levels" at 23.7% followed by "inadequate food provisions" at 15.8% and "excessive cold and dampness" at 13.1%. These results provide information that can be used to target resources within the Private Sector Renewal Strategy. The Borough of Spelthorne is committed to applying and using the Housing Health and Safety Rating Scheme when brought into force by Government.

Supporting Key Workers

There is already assistance for key workers (defined by the government as teachers, those working in the health services, and police officers) through the Government's Starter Home Initiative, which offers to subsidise the cost of housing to key workers in London and the South East via interest free loans.

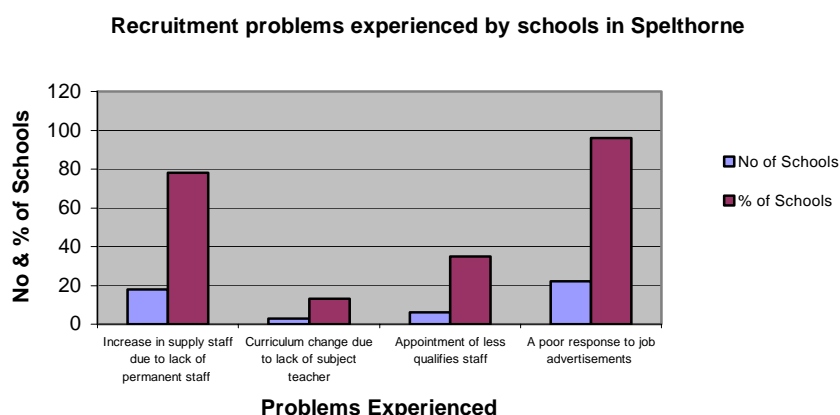
Locally, the scheme has been administered by:

- Thames Valley Housing Association - which has received an allocation to assist teachers and health workers across the County, including Spelthorne.
- The Apex Group - which has been allocated funding to assist Police Officers throughout the County, including those in Spelthorne.
- Airways Housing Society - which has been allocated £700,000 towards developing 38 homes at Ashford Hospital for health workers.

During the last year, the Council carried out further research to determine the extent of the problem that local employers are facing in recruiting appropriate staff, and how such problems may be affected by local house prices. The Education Authority, local schools, Surrey Police, the local hospital trust and various other local employers were approached.

The extent to which local Spelthorne services are affected by the difficulty in recruiting what the Government has defined as key workers is difficult to quantify. Little hard local evidence exists – with the exception of local schools and, to a lesser extent, the Police. The survey found that recruitment and retention poses a significant problem, with 38% of local schools reporting serious teacher recruitment problems, while 25% are experiencing severe recruitment and retention problems.

This meant that schools had to struggle to meet the national curriculum. In other words, schools had no choice but to rely on supply teachers, or lowered the academic experience/quality of staff to fill a post. The survey was able to identify that local schools were experiencing significant retention problems, as outlined below.



Spelthorne Borough Council also held a key worker Housing Workshop on 22 March 2002, to discuss the findings and discuss possible solutions. Representatives attended the seminar from Apex Housing, Airways Housing Society, Threshold Housing and Support, Metropolitan Home Ownership, an NHS representative, Rentstart and planning and housing officers of the Council.

Future Action

After discussion around the seminar, and debating the issues with Members, the Council has agreed the following:

- facilitate a local key worker housing forum of all interested organisations to bring employers together to become stakeholders – to help them use their own assets to provide accommodation in partnership with other accommodation providers and consider the range of options. The forum would also be able to monitor the local situation and changing needs.
- assist local state schools by developing, as part of a wider review of its allocation policy, a scheme to enable up to 10 units of accommodation per annum, to be allocated to teachers in the Borough otherwise unable to obtain accommodation. (However, such an arrangement should not impinge on the ability of the Council to discharge its priority duty to homeless persons).

Black and Minority Ethnic housing needs in Spelthorne

The Council commissioned primary research into the needs of Black and Minority Ethnic (BME) groups within the Borough as part of the Housing needs and stock condition survey. This was in acknowledgement that such groups, especially in areas with relatively small BME populations, could be hard to reach.

To help overcome this problem, the Council increased the sample size of the survey and hoped that sufficient numbers of BME households would then be represented within the overall response rate. This has worked with 278 households represented within the response rate, and the Council now has statistical data to help inform the Supporting People team in planning support needs, and a context in which to assess its other policies and priorities, especially housing.

The BME households in the sample represent 6.5% of the Borough household population. Eight specific groups were identified, the largest group was Irish (21%), Indian (19.9%) and 'other' (also at 19.9%) and Bangladeshi (13.2%).

The BME respondents were asked about their current housing status, and the survey revealed that:

- 57% are living in detached or semi-detached housing.
- 37.7% (101 households) are living in detached housing.
- Less than 1% are living in bedsits or mobile homes.
- The majority of respondents are living in 2 or 3 bedroom accommodation, 22% and 47% respectively.
- 16.4 % are living in 4-bed accommodation.

Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 15% of the BME sample had a member of their household with a disability or long-term illness, lower than in the main DCA survey (15.6%). In the majority of cases only one person was affected, in 6 cases 2 members of the household had a disability or long-term illness.

Respondents were asked to indicate the reasons which prevented them from moving. 29 respondents indicated that they wished to move but could not. A total of 42 responses were given, an average of 1.4 per respondent. Respondents were also

asked to indicate the reasons for moving out of the Borough, and these are listed below.

Reason for Moving Out of the Borough

Table...

BME HOUSEHOLDS	Nos	% cases (24)	All H/Holds %
Employment	6	25.0	29.8
Family	6	25.0	26.2
Lack of suitable shops / leisure	1	4.2	5.4
Education	3	12.5	10.1
Lack of affordable housing	8	33.3	28.9
Safety / fear of crime	0	0.0	7.3
Poor quality neighbourhood	2	8.3	13.3
Anti social behaviour/neighbour problems	4	16.7	9.3
Lack of high quality housing facilities	1	4.2	7.5

Main findings from the survey

- The majority of BME households who responded to the DCA survey are living in 2 and 3 bedroom accommodation, 22% and 47% respectively.
- BME households appear to have access to a wide range of facilities.
- 16% of BME households said there was inadequate housing (as compared to 10% in the general population). Of those 65% said it was inadequate housing because it was too small (as compared to 81% of the general population)
- There were 2 cases where 5 people were living in 2 bedroom accommodation and 4 cases where 6 people were living in 3 bedroom accommodation indicating a low instance of over-crowding amongst BME households.
- A lower proportion of BME households (36.7%) are on the lowest incomes, i.e. below £20,000, compared to all households (40.7%).
- Lack of affordable housing was indicated by 33.3% of BME households responding, a slightly higher level than the 28.9% in the main DCA survey.

Future action

BME groups in Spelthorne are slightly higher paid, on average, than other households. However, BME households fared just slightly worse than general households (identifying lack of affordable housing as their number one reason for leaving the Borough) in housing terms, and slightly higher numbers of BME households felt their home was inadequate.

The Council will continue to monitor BME households in order to ensure that they have access to the services available.

Supporting People

“Supporting People” is a government initiative, which aims to place the funding and development of housing support services, on a more secure and co-ordinated level.

The Council is committed to meeting the needs of those least able to help themselves, and of monitoring the situation of different groups as they reach different stages of need. We are also looking to improve the services that we offer to ensure the needs of the community are met across the Borough, and that the focus of our work is directed at ensuring a place where service users, particularly those who are

more difficult to engage (eg people that have dependency problems or complex needs), are respected and fully engaged within a safe inclusive environment.

The Council supports the main aims of the Supporting People initiative, which is to:

- Focus on local need.
- Improve the range and quality of housing support services for vulnerable people
- Integrate “support” with wider local strategies.
- Monitor and inspect quality and effectiveness
- Introduce effective decision making and administration

Spelthorne Council is working closely with the County Council (the Supporting People Administering Authority) helping to put in place the new arrangements to deliver the programme as from the 1 April 2003. To help co-ordinate the Supporting People initiative, the Council facilitates the Spelthorne Supporting People Forum, which brings together providers, the Council and the Supporting People team at a local level to discuss needs, share information and promote best value. It is the Council’s aim that this forum should become the key to considering future needs in the Borough and will ensure the forum works closely with other community planning forums.

Socio-economic Considerations

There are areas of Spelthorne that are less affluent when compared to the rest of West Surrey. In terms of deprivation they are of course not comparable with some areas of inner London, but the contrast between the affluent and deprived wards is clear.

The extent of social deprivation within an area is often measured by the index of multiple deprivation score (IMD). This was devised by Oxford University for the Department of Transport, Local Government and the Regions (formerly DETR). The index and rank of these scores for an area or a ward is measured by combining scores from six domain indices which are:-

Income (The child poverty index is a subset of this domain)

Employment

Health Deprivation and Disability

Education, Skills and Training

Housing

Geographical Access to Services

The ward with a rank of 1 is the most deprived and 8414 the least deprived. The ward with the score indicating the most deprivation in England is Spitalfields in Tower Hamlets (score of 46). The area with the score indicating least deprivation in England is Fleet Pondtail in Hart District Council (score 8383) (Government Office for the South East 2002).

The three wards in Spelthorne with the highest index of multiple deprivation scores (most deprived) are as follows:-

Stanwell South, Stanwell North and Sunbury Common.

Ward	National Index of Deprivation Rank (out of 8414 wards)
Stanwell South	3273
Stanwell North	3923
Sunbury Common	4182

The three wards in Spelthorne with the lowest index of multiple deprivation scores (least deprived) are as follows:-

Ward	National Index of Deprivation Rank (out of 8414 wards)
Ashford Town	8221
Sunbury East	8157
Ashford West	8064

Out of the 67 local Authorities in the South East Region, Spelthorne is ranked 40th for deprivation. The highest level of deprivation is in Hastings (ranked 1). The lowest is Hart (ranked 67, which is also the lowest in England).

Empty Homes Strategy

In 2001, the Council carried out research to identify the number of empty homes in the Borough. This was to review how many there were and what impact such properties were having. The main sources of data used were Council Tax records.

The research found that there were approximately 750 empty homes across the Borough – representing 1.9% of all homes. The Council has now formally adopted an Empty Homes Strategy, and set a target to bring back into occupation 10 homes per year.

Fuel Poverty Strategy

The Council undertook a detailed representative energy survey of dwellings in the Borough as part of the house condition survey (2001). The final report revealed some interesting new information about the energy performance of the housing stock and also specifically addressed the issue of fuel poverty.

The survey estimated the total number of homes to be at risk of fuel poverty to be 4,648, or 12.1% of the total number of households in the Borough. The ageing population was contributing significantly to this statistic, with older householders tending to live in homes that were less energy efficient. Some 1900 elderly households had a SAP rating of less than 30 and are at risk of fuel poverty.

In order to address the issue of fuel poverty for elderly households, the “Access Warmer Home Scheme” was developed in conjunction with Age Concern Spelthorne and with the support of British Gas, Apex Housing Group and Help the Aged. The Spelthorne Energy Partnership in Action (SEPIA) has also been formed to promote this and other initiatives to vulnerable households.

Research on Equity Release Scheme

In June 2002 the Council carried out a random survey of 1500 households within Spelthorne comprising at least one person over the age of 55. The research was designed to provide a clear picture of the potential need for an Equity Release Scheme to assist older homeowners with repairs, improvements or adaptations to their homes. A total of 377 surveys were received. The results of the survey showed that a significant number of older homeowners stated that repairs were necessary to their property. It also showed that many residents on low incomes were not planning improvements to their homes as they couldn't afford to. It was also highlighted that some residents did not trust local builders or did not know how to approach the problem. The survey showed that a significant proportion of residents would consider applying for an equity release loan. The survey also showed support for retaining the current system of only providing grants for repairs and adaptations if this meant that offering equity release would mean some people would no longer be eligible for a grant.

Chapter 5

BOROUGH OF SPELTHORNE POLICY PRIORITIES

The Borough of Spelthorne recognises the need to consider its policy options, establish its priorities for action and to review them on a regular basis. The priorities selected have been influenced by the local strategic context for housing renewal and by the local issues, needs and expectations as already outlined in Chapter 4.

The recent joint Housing Needs and Stock Condition Survey showed that in excess of 80% of residents in Spelthorne own their own homes and approximately 5% of housing stock is privately rented.

The Housing Needs and Stock Condition Survey did not identify any particular areas where there are serious and concentrated problems of rundown private sector housing. It did not identify the existence of large numbers of "problem" properties such as system-built properties that were not covered by the Housing Defects Act, houseboats or park homes in a very poor state of repair.

The policy priorities of the Borough of Spelthorne therefore are mainly client-based, focusing on the needs of older people, disabled people and vulnerable groups such as those on low incomes or means-tested benefits who cannot afford to carry out essential repairs or improvements. In addition the authority recognises the need to deal with privately rented accommodation which is in a poor state of repair and to identify particular homes to which assistance will be targeted.

Finally, the Authority recognises the need to promote private sector renewal to all residents. This Private Renewal Strategy seeks to ensure that the limited resources available are used to the greatest effect and therefore all the priorities have been appraised to determine the most important for the Borough of Spelthorne.

Policy Priorities

Assistance for elderly residents

The Borough of Spelthorne has a high percentage of elderly residents living within the Borough, the majority of whom own their own homes. Although many elderly residents are able to maintain their own homes independently, many do not have the means or ability to do so. The Housing Needs Survey estimates that 18.8% of residents in the Borough have an annual income of below £10,000. It also estimates that 29.1% of those who own their homes outright (more likely to be elderly residents) have an annual income of below £10,000. Taking into consideration the information available, the Borough has therefore identified older people as a priority for assistance with maintenance, repair, adaptations and improvements. We also seek to address fuel poverty and assist in increasing home security and preventing accidents at home for elderly residents.

Assistance for Disabled Residents

The House Condition Survey estimates that in the Borough, in 14.1% of households, the head of household or partner are disabled or infirm. The Borough recognises that many disabled residents are able to meet their own housing needs and can independently maintain their homes. However an analysis by distribution of unfitness shows that 42.8% of all unfit dwellings are occupied by persons who consider

themselves disabled or infirm. Disabled persons are thus more likely to occupy the poorest housing. We also recognise however that many disabled residents, both those who own their own homes as well as households which contain a disabled person, such as a disabled child or disabled elderly relative, need assistance. The Borough has therefore identified the needs of disabled people as a priority for assistance and has developed a package of additional assistance in addition to the provision of mandatory disabled facilities grants.

Assistance for Vulnerable Groups

The Housing Needs Survey identified that 19% of residents in Spelthorne are in receipt of some sort of means-tested financial support. These residents are much less likely to be able to afford to carry out essential repairs or improvements to their homes. The Borough of Spelthorne has therefore identified the needs of vulnerable residents as a priority for action.

Residents who live in Privately Rented Accommodation

Approximately 5% of residents in the Borough live in privately rented properties. This equates to approximately 2050 properties. Although the level of unfitness in the general housing stock in Spelthorne (1.4%) is much lower than the national average, 6.3% of the privately rented stock is unfit. This equates to approximately 130 houses.

6.7% of the housing stock has been categorised as not unfit but seriously defective. These are properties that without intervention and significant expenditure have the potential to descent into unfitness. Again the highest level of seriously defective properties are found in the private rented sector with 14.1% or approximately 289 properties seriously defective.

The Borough of Spelthorne considers the landlord of privately rented accommodation to be responsible for the repair and improvement of these properties but are willing to provide assistance in the form of advice and education to landlords – should landlords blatantly disregard their responsibility to provide their tenants with a suitable home, the Borough of Spelthorne will take enforcement action to deal with unfitness and serious disrepair.

Promotion of Private Sector Renewal

The Borough recognises that the majority of owner occupiers are capable of maintaining their own homes. However these residents may require assistance to determine works necessary and may require reassurance that work proposed by contractors is necessary. We will work with our partners, in particular the Apex Home Improvement Agency, to devise ways to promote private sector renewal.

Themed Priorities

The Borough of Spelthorne is committed to working with other agencies to identify particular themes to which assistance is targeted. These include:-

Fuel Poverty and Energy Efficiency Work.
Security and Crime Prevention Initiatives
Hospital Discharge Schemes
Home Accident Prevention and Health and Safety Initiatives.

Chapter 6

POLICY TOOLS TO BE USED BY THE BOROUGH OF SPELTHORNE,

TO INCREASE PRIVATE SECTOR RENEWAL

The Borough of Spelthorne welcomes the Regulatory Repairs (Housing Assistance) (England and Wales) Order 2002, which gives local authorities much greater discretion on how they can provide assistance for housing renewal. The Council has identified a number of appropriate forms of assistance which will address the policy priorities that have been identified in Chapter 5 of this strategy.

The forms of assistance that will be offered and any conditions attached to the assistance will be documented.

The Borough of Spelthorne recognises the need to protect the residents of the area and will ensure the following:

- The Borough of Spelthorne will set out in writing the terms and conditions under which assistance is being given.
- Before giving any assistance, the Council will ensure that the person has received appropriate advice and information about the extent and nature of any obligation (financial or otherwise) that they will be taking on.
- Before making a loan, or requiring the repayment of a loan or grant, the Council will have regard to the person's ability to afford to make a contribution or repayment.

Amount of Capital Committed

Capital to be allocated to Private Sector Housing Renewal:

	2003/4	2004/5	2005/6	2006/7
	£	£	£	£
Disabled Facilities Grants				
Mandatory	410,000	425,200	430,800	441,506
Discretionary	26,900	27,500	28,200	28,900
Renewal Grants	138,706	153,400	158,200	163,100
Renewal Loan Fees	50,000	50,000	50,000	50,000
Equity Loan Scheme	10,000			

Types of Assistance Offered by the Borough of Spelthorne

Grant Assistance

The Borough of Spelthorne will make grants available for housing renewal in certain circumstances where it is considered to be the most appropriate form of assistance. This will be in the following circumstances:

Renewal Grants

- The applicant is not eligible for houseproud assistance, as detailed later in this document.
- The applicant must be on means-tested benefit.
- Assistance will be to a maximum value of £5,000.
- The property must be assessed by officers of the Borough of Spelthorne as unfit or in serious disrepair as defined by Section 604 of the Housing Act, as amended by the Local Government and Housing Act 1989.
- The condition of the property must affect the Health, Safety and/or welfare of the occupants.
- The eligible works must be urgent.

The administration of grants will be carried out in accordance with the guidance laid out in Appendix A to this document.

Eligibility Conditions for Renewal Grants and Conditions that will be attached to approval

- The applicant must complete a prescribed form and supply all supporting documents, including a certificate of future occupation confirming they intend to occupy the house for at least 5 years after the certified completion of the works.
- The applicant must be at least 18 years old.
- The applicant must be an owner-occupier or have a repairing obligation for the property.
- The applicant must be in receipt of a means-tested benefit.
- The applicant must have owned and occupied or had a repairing obligation for the property for a minimum of 3 years at the time of application.
- The grant must be repaid if the property is sold within 5 years of approval.
- The property must be assessed as unfit and/or in serious disrepair as defined in Section 604 of the Housing Act 1985 as amended by the Local Government and Housing Act 1989.
- The property must have been built at least 10 years at the time of application.
- The eligible works must not commence prior to approval of the grant.
- An applicant will be eligible for a maximum of £5,000 assistance in any 3-year period.
- Payment of grant will normally be directly to contractors but the authority may consider delaying payment should there be a dispute over the quality of work.
- Applicants are required to pursue insurance claims against insured perils and this must be paid before assistance is provided.
- Works must commence within 3 months of approval of the grant and must be completed within 12 months of approval.

- Grant will be reclaimed if the applicant is found not to have been eligible at the time of application or if conditions of eligibility or approval are not met.
- A charge will be placed on the property until the condition period has expired (5 years).
- Professional supervision and other ancillary fees will be paid as part of a grant if appropriate. These will however be included towards the maximum eligible sum of £5,000 in any 3-year period. These are specified below:-
 - Care and Repair Agency Fee of 10%
 - Technical and structural survey.
 - Assistance in completing forms.
 - Design and preparation of plans or drawings.
 - Preparation of schedule of work.
 - Application for Planning and Building Regulation approval.
 - Obtaining estimates
 - Advice on contacts.
 - Consideration of tenders.
 - Supervision of the work.
 - Disconnection and reconnection of electricity, gas, water and drainage utilities necessitated by grant offer.
 - Advice on financing cost of work not met by grant.
 - Payment of contractors.
 - Confirmation, if sought, that the applicant has an owner's interest.

Provisions for making payment of Grant Assistance

- Payment will only be made on production of accepted bona fide invoices and specified other paperwork eg electrical safety or gas safety certificates.
- The applicant must sign a form stating that they are happy with the quality of work.
- Payment for unforeseen works will only be paid if they have been approved by officers before being carried out.

Key outcome to be achieved by providing relevant Grant Assistance

The renewal grant assistance will provide urgent repairs to properties that are unfit or seriously defective for vulnerable residents of the Borough.

Assistance to landlords

Approximately 5% of the properties in the Borough of Spelthorne are privately rented. The house condition survey shows that the poorest housing conditions lie in this sector. Landlords have a role in meeting housing need and providing accommodation of an acceptable standard.

The Borough of Spelthorne considers that landlords have a responsibility to maintain their properties and therefore do not consider it appropriate to provide landlords with financial assistance towards repair or adaptation.

The Borough of Spelthorne will however work with landlords to provide advice on standards required. To do this the Borough of Spelthorne will develop a landlord forum, develop landlord and tenant surgeries and implement the licensing of HMOS in accordance with legislation as laid down by government.

The Borough of Spelthorne will encourage tenants to advise us of defects to their properties. We will work informally with landlords to secure repair of the properties where possible but will take enforcement action in accordance with the Borough of Spelthorne Environmental Health Departmental Enforcement Policy if appropriate in order to ensure the Health and Safety of Tenants and Occupiers.

Outcome of Assistance to Landlords

The Borough of Spelthorne will provide advice and assistance to landlords and enforcement where necessary to ensure that privately rented properties are suitable for their occupants.

Enforcement Action

The Borough of Spelthorne recognise that strategies which encourage the co-operation of individuals in keeping their homes in good repair are preferable in ensuring long term sustainability. We have also identified the role of enforcement action in dealing with properties that fall below acceptable standards. As such we have an Environmental Enforcement Procedure which is followed by all Officers who conduct their duties in relation to Private Sector Housing.

The House Condition Survey carried out in November 2001 identified that privately rented accommodation, including housing in multiple occupation, were likely to be in the poorest condition.

Our detailed procedures relating to housing in multiple occupation are attached to this document as Appendix B.

Guidance provided in Annex G to the Housing Renewal Guidance document (June 2002) will be followed by Officers when considering enforcement action.

Where a property is found to be unfit, Officers will continue to determine the most satisfactory course of action as laid out in Annex G and H to the Housing Renewal Guidance document (June 2002).

Outcome of Taking Enforcements

Although taking enforcement action is considered to be a last resort, the Borough of Spelthorne will use this in order to ensure that properties meet standards of fitness and repair.

Guidance given in Annex G of the Housing Renewal Guidance document (Office of Deputy Prime Minister, 2002) will be followed.

Disabled Facilities Grants

The Borough of Spelthorne will continue to offer Mandatory Disabled Facilities grants following the provisions governing mandatory disabled facilities grants (DFG) in the Housing Grants, Construction and Regeneration Act 1996 as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The reform order extends mandatory DFG eligibility to those occupying park homes and houseboats. It also removes the power to give discretionary DFGS but gives Authorities discretionary powers to give assistance for adaptations.

Mandatory Disabled Facilities Grants

The Borough of Spelthorne will continue to offer Mandatory Disabled Facilities grants in accordance with the guidance contained in Annex D to the Housing Renewal Guidance (June 2002) and in the detailed procedures regarding the administration of grants attached as Appendix A to this document.

Discretionary Disabled Facilities Assistance – Houseproud Loans and Grants

The Borough of Spelthorne will, in conjunction with the Home Improvement Trust, offer Houseproud loans to disabled facilities grant applicants where the cost of mandatory work exceeds the £25,000 limit or where the applicant, for whatever reason, cannot afford the required contribution or where there are works required (as specified by the applicant's Occupational Therapist, GP or Consultant Physician) which are not eligible for mandatory works. (Examples of these works are contained in Sections 52 – 55 of Annex D of the Housing Renewal Guidance (June 2002)). The Authority will consider an application for a Houseproud loan from a disabled resident for assistance to move to a more suitable property where it is more cost effective than adapting the current home to make it suitable for his or her present and future needs.

Where an applicant is not eligible for a Houseproud loan, the Borough of Spelthorne may consider that they are eligible for a discretionary disabled facilities grant. Each application must be considered on its own merit and decided by the Executive Committee.

Any application for a Houseproud loan will be considered in the same way administratively as other Houseproud loans and any discretionary disabled facilities grant will be administered in the same way as a mandatory disabled facilities grant, provided it is approved by Members.

Outcome of Providing Disabled Facilities Grants

By providing Disabled Facilities Grants, the Borough of Spelthorne intends to assist residents to adapt their property for their needs and to enable residents to remain in their own home.

Houseproud Loan Assistance

The Borough of Spelthorne welcomes the general power provided by the Housing Renewal Order to consider offering financial assistance other than grants to enable more homeowners to be assisted with a given amount of public sector resource.

The Borough of Spelthorne Housing Needs Survey estimated that 3.8% of all owner-occupiers have an annual income below £10K and that 29.1% of those who own their own homes outright have an annual income of below £10K. As the average value of property in Spelthorne in 2001 was £185,613 and house prices continue to rise, the Authority considers that an Equity Release Scheme would be the best method of assisting low-income homeowners as their homes are likely to have substantial equity value even though they are in need of repair.

The Borough of Spelthorne is not in a position to be able to offer loans for housing renewal itself due to the limited capital available, but are committed to working with others in order to provide equity release.

Houseproud Scheme

The Borough of Spelthorne, in conjunction with approximately 30 other local authorities and the Home Improvement Trust, a not-for-profit organisation, have developed the Houseproud Scheme.

The details of the scheme are as follows:

Approval to take part in the Houseproud Scheme was given by the Borough of Spelthorne Executive Committee on 16 July 2002, and was launched in London on 11 November 2002.

- The scheme is run by the Home Improvement Trust in conjunction with the authorities who have signed up to take part in the scheme.
- Residents would take out a loan secured against the value of their home, repayable usually on sale of the property, the loan being capital and interest repayment, interest only or interest roll-up (where interest is compounded and no money is paid until sale of the property).
- The scheme is targeted towards older home owners who are equity rich but income poor in order to assist them to access finance to undertake necessary works with the knowledge that their home is not at risk as there is a guarantee of no repossession and that they will be helped throughout the process.
- Residents who are under 60 and who have a disabled householder will also be eligible.
- The scheme is designed to be an essential supplement to the renewal grant system but to lever in private sector finance to enable the public sector resources to be more specifically targeted.
- The cost of the works is likely to exceed £3,000.

Borough of Spelthorne Assistance towards the cost of Houseproud loan set up

Although the Houseproud Scheme is designed to enable eligible residents to improve their homes by accessing their own equity which is tied up in the property and is available to all residents above 60 or households with a disabled occupant, the Borough of Spelthorne will provide some financial assistance in certain circumstances to assist eligible applicants with loan costs.

Circumstances in which the Borough of Spelthorne will assist residents with the set-up costs of loans.

- Officers must have defined the property as unfit or in serious disrepair as defined in Section 604 of the Housing Act 1985 as amended by the Local Government Housing Act 1989.
- For each eligible applicant £500 will be paid towards the set-up of the Houseproud loan.
- £500 assistance towards set-up costs will be paid to the first 100 eligible applicants whose loans are approved in any financial year.
- If more than 100 loans for applicants eligible for assistance towards loan set-up costs are approved in any financial year, the applicant will be given the option to receive assistance in the next financial year or to add the fee to their Houseproud

loan. NB: If, as the year progresses, more funds are identified from any underspend in the Renewal Grant budget, the Council will consider funding more loan set up costs.

The administration of Houseproud will be carried out in accordance with procedures as laid down in Appendix C to this Strategy.

Key Outcome of Enabling Loan Assistance

The Borough of Spelthorne aim to assist more homeowners with renewal of their property through participation in the Houseproud Scheme.

Other Forms of Assistance

In addition to the financial and other assistance identified above, the Borough of Spelthorne have identified a number of initiatives that will be progressed in order to promote Private Sector housing renewal.

We have identified an improvement plan in conjunction with Apex Care and Repair, our local home improvement agency to undertake the following:

- Promote the local handyman service.
- Promote advice and information about the services provided by Spelthorne -- Borough Council and Apex Care and Repair to improve Private Sector renewal.
- Explain the possibility of carrying out home maintenance surveys (to give residents advice on short and long term repair and maintenance requirements).
- Explain the possibility of running home maintenance training (perhaps in conjunction with local colleges).
- Setting up a list of accredited builders for use as part of Houseproud Scheme and for distribution to residents as required.

We are also working on the following proposals:

- A landlord's forum with voluntary accreditation for private landlords.
- A disabled residents housing register.
- Landlord and tenant surgeries.
- Licensing of houses in multiple occupation.
- A timetable for implementation of these projects is contained in the Best Value Improvement Plan for housing services which have been formally adopted by the Council in January 2003.

Chapter 7

CUSTOMER SERVICES

The Borough of Spelthorne aims to provide excellent customer service and provide services in an open, fair and consistent manner. This Chapter will outline the key service standards, performance indicators that are in place to ensure that the Strategy is fully implemented as well as details of how to complain about service received and to appeal against any decision made in conjunction with the adopted Strategy.

Service Standards relating to Private Sector Renewal.

We aim to:

Respond to all service requests within 6 working days.

Approve grants within 2 weeks of receiving a valid completed application.

Answer telephone calls within 15 seconds.

Performance Indicators

National Performance Indicators

BVP1 62 – The proportion of unfit Private Sector dwellings made fit or demolished as a direct result of action by the local authority. This is assessed, reported and published annually.

BVP1 166 – Score against a checklist of Enforcement best Practice for Environmental Health. This is assessed, reported and published annually.

Local Performance Indicators:

Number of renewal grants processed.

Number of Houseproud Loans processed.

Number of Disabled Facilities grants processed.

Number of information packs sent to residents not eligible for financial assistance.

Number of privately rented properties visited to assess conditions.

These will be reported on annually in the Borough of Spelthorne service plan for Environmental Health.

Complaints about the policy and its implementation

Complaints regarding the Private Sector Renewal Strategy will be investigated in accordance with the Borough of Spelthorne Customer Complaint procedure.

Applications which fall outside the Strategy assistance will normally be given in accordance with the adopted Strategy. If however an appeal is made against a

decision made in accordance with the Strategy, a report will be made to the Executive Committee of the Council for determination.