

PRIVATE SECTOR HOUSING ASSISTANCE POLICY 2009

1.0 INTRODUCTION

The publication of the Regulatory Reform Order (RRO) in 2002 followed the publication of the Housing Green Paper *'Quality and Choice: A Decent Home for All'*, its central theme being that no one should have to live in a home that is non-decent. The then DTLR sought opinion from local authorities and their partners on potential changes to existing powers and legislative abilities to effect area renewal and property improvement, and generally allowing local authorities more flexibility in grant and area renewal policy. The culmination of this consultation was the RRO which provides local authorities with greater flexibility in devising strategies to deal with private sector housing which is in poor condition or suffers from low demand and to assist with housing renewal. The RRO made the following significant changes:

1. Introduced a general enabling power for authorities to provide assistance for housing renewal, including repair, improvement, adaptation, financial advice and other supportive initiatives, demolition and rebuilding and acquisition of replacement accommodation in any location.
2. Repealed detailed legislative provisions with respect to Renovation, Home Repair Assistance and other such grants.
3. Streamlined the provisions governing the operation of Renewal Areas.
4. Made minor changes to the provisions in relation to Disabled Facilities Grants.
5. Provided a new power to give assistance to persons directly, or through a third party such as an improvement agency or a specialist financial intermediary. The definition of persons in this case is in the widest sense and could include Registered Social Landlords (RSL's).

The new general power to give housing assistance could only be implemented by an authority after it had published a policy setting out how it would apply it. Consequently Leeds adopted and published its Private Sector Housing Renewal Policy (PSHRP) on 9th July 2003.

This Policy document revises and updates the original policy of 2003 in order to reflect recent developments, emerging priorities and align with forward looking related strategies.

The Private Sector Housing Renewal Policy (PSHRP) 2003 does not in itself constitute a Private Sector Housing Strategy. Although by way of introduction section 1.01 does state that "the policy deals with individual client's needs, area need and regeneration, the private rented sector and empty properties". The intention of the policy is to make reference to each of these areas in terms of the

range of assistance we can offer under the Regulatory Reform Order 2002 and how the tools we have developed under this legislation might be used to support the bespoke strategies covering these areas and contribute to achieving wider objectives. As such it is felt that a subtle change in the title would better reflect the policies scope. This updated policy will be referred to as the Private Sector Housing Assistance Policy 2009 (PSHAP 09).

It describes how we will support home owners and occupiers including private sector landlords and their tenants wishing to improve their homes and the financial assistance available to owners and occupiers to facilitate housing regeneration across the private sector including:

- Leeds Home Improvement Assistance loan
- Regional Home Appreciation Loan administered by Sheffield City Council
- Loan support grant to achieve decency
- Home Maintenance Advice packs
- DFG support loans and grants
- Care & Repair Home Maintenance Grants
- Falls reduction service
- Assistance to landlords
- Supporting relocation
- Clearance area support
- Enforcement
- Other forms of assistance for housing renewal which could include services such as discounted materials, provision of labour and free surveys.

Whilst establishing strong links with other strategies & regeneration initiatives e.g. the Private Rented Sector Strategy, its purpose is not to provide a strategic overview of private sector housing, that function is fulfilled within the Leeds Housing Strategy 2009 - 12. Rather it explains how the policies & procedures we have developed fit with a Vision for Leeds, the council's corporate priorities and Leeds Housing Strategy.

Since the PSHRP was first published in 2003 a number of significant changes have taken place in terms of new legislation, changes in policy direction and developing housing issues. These changes need to be considered in the context of this policy to bring it up to date and in line with other corporate policies and strategies to which it is aligned.

2.0 PRIVATE SECTOR HOUSING PROFILE

Private sector House Condition Surveys (HCS) are conducted on a regular basis by local authorities as a means of maintaining a detailed picture of housing conditions in the private sector. As such in reviewing current activity and future proposals following the findings of the Leeds Stock Condition Survey 2007 (SCS) need to be fully considered.

Private sector housing represents over 75% of the total stock in the Authority, with distinct sectors each with their own particular problems and challenges. The

owner-occupied sector (64%) varies considerably in terms of condition and investment needs.

The decent homes standard contains four broad criteria in that a property should:

- be free from category 1 hazards
- be in a reasonable state of repair
- have reasonably modern facilities (such as kitchens and bathrooms)
- provide a reasonable degree of thermal comfort (effective insulation and efficient heating)

If a dwelling fails any one of these criteria it is considered non decent. However whilst the term 'non-decent' tends to conjure up images of dilapidated houses it is actually the case that a dwelling can fail the standard on a single item such as the lack of thermal comfort whilst being in a very good state of repair. Our ambition is that everyone has the right to live in a decent home, and our policies support this goal.

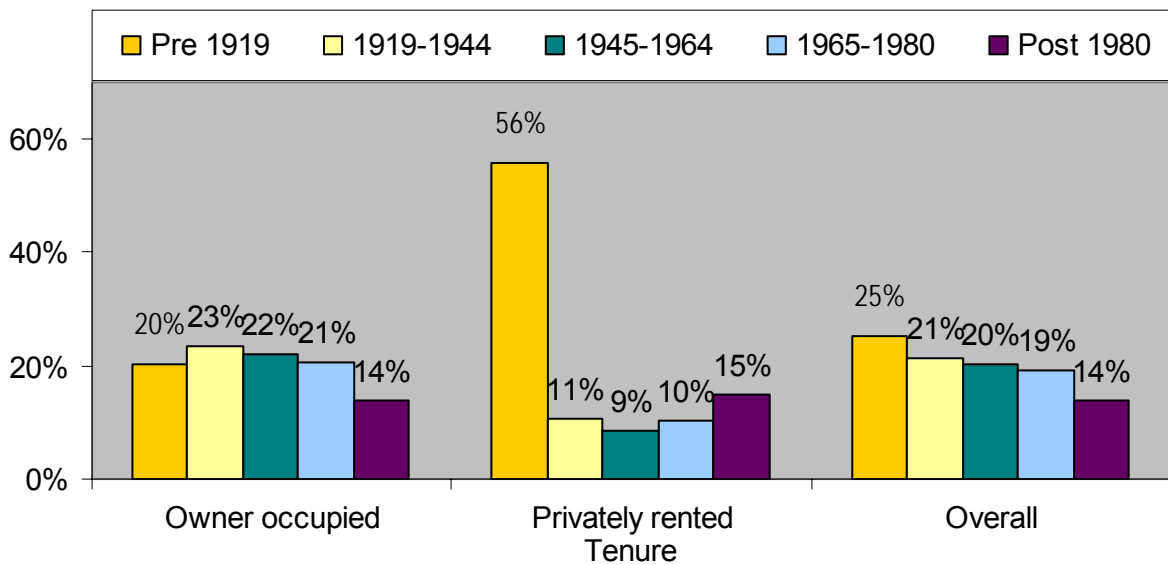
Previously under Public Service Agreement 7 (PSA7) the government set the target for the private sector that nationally by 2010 70% of vulnerable people should be living in decent homes. Whilst individual authorities aren't necessarily expected to meet this target they are never the less expected to demonstrate they are working towards achieving it by securing year on year improvements at a local level. Authorities should also be in a position to measure PSA7 and report on their performance. The findings of Leeds House Condition Survey 2007 are that 62.4% of local vulnerable people are currently occupying decent homes which compares favourably with other large urban authorities. However for BME communities only 46% of vulnerable people are living in decent homes. This equality is of concern and should stimulate debate as to why it exists and what can be done to 'narrow the gap', possibly by proactively targeting assistance at this disadvantaged group.

It should be noted that PSA7 was updated in the governments 2007 Comprehensive Spending Review by a series of Departmental Strategic Objectives. Of particular relevance as an objective is DSO2 which is to improve the supply, quality, and environmental performance of housing that is more responsive to the needs of individuals, communities and the economy. Indicators within this DSO relevant to the existing housing stock being:

- 2.6 Average energy usage ratings for all homes (SAP)
- 2.8 Percentage of vulnerable households in decent houses in the private sector
- 2.9 Number of children in poor housing (Non-Decent, Overcrowded or Temporary Accommodation)

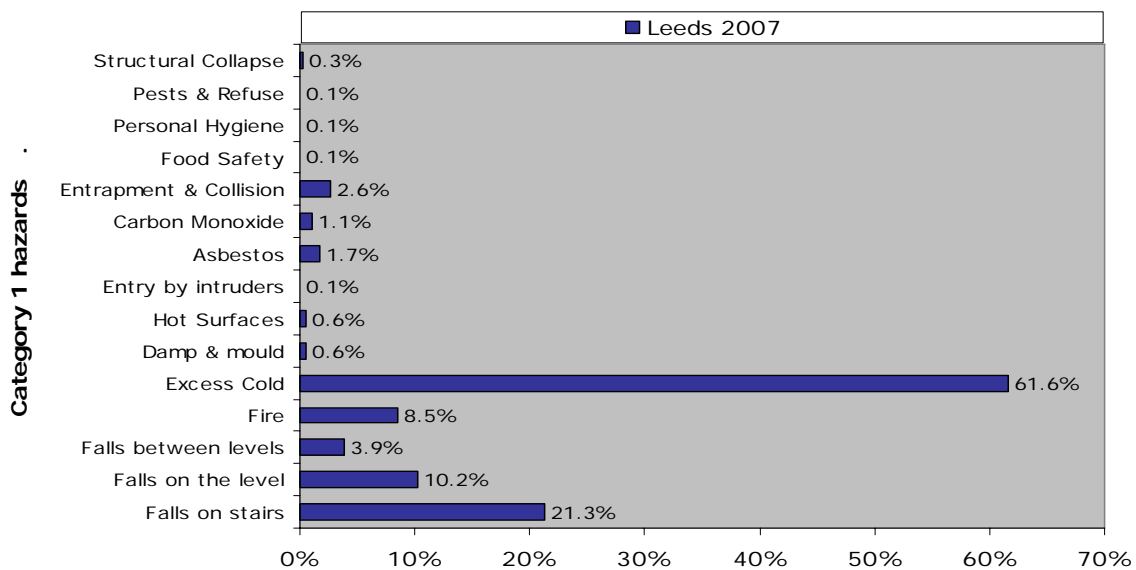
The Stock Condition Survey (SCS) has identified that the vast majority of decent homes failures (61%) are in respect of one criterion only, and by far the most predominant single failure (62.9%) is due to thermal comfort. If we look at the proportions of non decent private sector dwellings by tenure we see that the distribution is similar to the national picture in that private rented dwellings have the highest rate of non decency at 44.3% and the highest levels of category 1 hazards at 20%. It's not surprising that the Private Rented Sector (PRS) has the worse housing conditions when you consider the age profile of the stock by tenure (figure1)

Figure 1 Tenure by date of construction



The figures for Category 1 Hazards (figure 2) are dominated by excess cold hazards by a substantial margin. As commonly found this is followed by falls of all types and fire safety.

Figure 2 Category 1 Hazards by type



The building type profile in Leeds differs from the national pattern with a much higher level of semi-detached houses and a higher level of small terraced properties. The latter is largely due to the presence of back-to-back dwellings within the City. Leeds is unusual in being one of the few places in England (along with Bradford, Calderdale, Kirklees and a few small pockets in the West Midlands) that has dwellings of this type. In total there are estimated to be 19,500 back-to-back houses in Leeds with over 90% being in the private sector. Since the majority were built prior to 1919 its not surprising that they are concentrated within the central areas of the City. However, Leeds is unique in having a sub-set of back-to-

backs that were built in the interwar period, predominantly the early 1930's, hence the presence of some back to backs in the Outer area.

Non decency and back-to-backs

Back-to-backs are subject to dwelling condition issues for two reasons: firstly they are largely older pre 1919 dwellings which consequently suffer energy efficiency problems and be in disrepair. Secondly, their unusual construction makes them more prone to hazards such as fire, falls on the stairs and excess colds. Based on the results of the survey it is estimated that 12,960 back-to-backs fail the decent homes standard representing 73% of back-to-backs. This is more than double the overall rate of non-decency in the stock at 33%. Given the high level of failure of the Decent Homes Standards it's not surprising that a substantial share of such failures relate to the presence of category 1 hazards (6,250). As with dwellings in general, Excess Cold and Falls on the Stairs are the most common forms of category 1 hazard, but perhaps unsurprisingly Fire is the third largest hazard and at 20% occurs at roughly two and a half times the rate for the stock overall. The limitation of only having access via the front of the dwelling is clear as it severely restricts the options for the alternative means of escape.

This information supports the view that the most effective strategy to deal with non decent homes and category 1 hazards would be to direct resources at improving thermal efficiency and providing efficient heating systems. This would complement many of the aims and objectives of the Fuel Savers strategy as well as contributing to National Indicators (NI's) 185, 186 and 187.¹ Back-to-backs present their own unique challenge but provide a rich environment for securing significant improvements to the existing housing stock.

Current policy focuses on addressing the worst housing conditions through activity in areas of high concentrations of poor owner-occupied property, often in areas of decline, or in order to support the most vulnerable homeowners by virtue of age, social or economic disadvantage, primarily through financial assistance and advice, and to complement corporate community regeneration and sustainability policies. The private rented sector in Leeds also represents a substantial number of properties. It is estimated there are now over 41,000 households renting their homes from private landlords, around 13% of all households compared to 7% in 1981. Private rented housing provides a home for students, nurses and young professionals, low income households, benefit claimants as well as for households relocating from other parts of the country, migrating from outside the UK or seeking asylum. It represents a significant challenge with the highest proportion of poor housing conditions of all sectors

¹ **NI 185 CO₂ reduction from Local Authority operations**

NI 186 Per capita CO₂ emissions in the LA area

NI 187 Tackling fuel poverty – people receiving income based benefits living in homes with a low energy efficiency rating

The Leeds Housing Strategy 2009 - 12 provides detailed and comprehensive information on current private sector activity and future plans, and is available from the Department.

3.0 WIDER POLICY & STRATEGIC FRAMEWORK

It is essential that the PSHAP has due regard to the objectives of Vision for Leeds and the targeting of resources proposed within the Leeds Strategic Plan 2008-11. A key corporate priority in Leeds is to 'close the gap' between those neighbourhoods which are relatively affluent and have benefited from the economic success of Leeds and those areas which have high levels of multiple deprivation, depressed housing markets and poor images. The PSHAP will need to be consistent with these policies, with the greatest level of resources and intervention to be targeted into the neighbourhoods identified by each of the district partnerships as priority areas for action.

3.1 National Priorities

This policy is aligned to a number of key national priorities which have been set out in the National Strategy for Neighbourhood Renewal, the 'Communities Plan – Sustainable Communities: Building for the Future' and more recently in 2006 the Department of Communities and Local Government (CLG) discussion paper "From Decent Homes to Sustainable Communities". These have all identified a number of key priorities for private sector housing strategies:

- Addressing decency in private sector housing
- Addressing the problems of private housing that is in low demand
- Encouraging responsible landlords
- Ensuring vulnerable people in private housing live in a 'decent home'
- Assisting comprehensive regeneration and neighbourhood renewal
- Fair access to housing and housing services for all

3.2 Regional Priorities

The Sustainable Communities Plan heralded the formation of Regional Housing Boards charged with formulating and implementing a Regional Housing Strategy and the allocation of public funds for housing provision and improvement.

The Regional Housing Strategy 2005-2012 is based around 3 themes for the Yorkshire and Humber region:

- Creating better places
- Delivering better homes, choices & opportunities
- Ensuring fair access to quality housing

The housing investment program to which the PSHAP contributes will need to dovetail with these priorities as they will drive the allocation of Housing Investment Programme funding which provides the basis for grant and loan expenditure.

In addition, the Regional Housing Strategy recognises the existence or combination of housing market risk across local authority areas. This need for a joined up approach to deal with housing markets that transcend local authority

boundaries is reflected in initiatives such as the 'Golden Triangle' and the 'Green Corridor'.

3.3 Sub Regional Priorities

West Yorkshire Housing Partnership (WYHP) is a voluntary strategic partnership of local authorities, housing associations and other stakeholders working across Bradford, Calderdale, Kirklees, Leeds and Wakefield (the West Yorkshire sub-region). The Partnership developed over five years ago from joint work on housing issues, particularly the need for a shared strategic response to the challenges of changing housing demand and housing obsolescence. More recently the Partnership has developed a focus on increasing housing affordability problems and is working closely with the emerging Leeds City Regional Housing Panel.

WYHP's objective is:

"working together to contribute to sustainable economic growth and an enhanced quality of life in West Yorkshire by improving the sub-regions housing offer and peoples access to it".

Five key drivers have been identified to be tackled as priorities:-

i) **Housing growth, affordability, supply and links with the planning system**

Strategic aim – to build more, including more affordable, homes in response to economic and household growth in the context of urban regeneration.

ii) **Creating sustainable housing markets and supporting economic growth**

Strategic aim – to ensure there is a sustainable housing market that supports the economic growth potential of West Yorkshire.

iii) **Demography, Diversity, Migration and Cohesion**

Strategic aim – to ensure that this strategy promotes a rich diversity of cultures and contributes to building community cohesion

iv) **Vulnerable people**

Strategic aim – to assist vulnerable people to achieve and maintain independent living

v) **Environmental Sustainability, Energy Efficiency and Health**

Strategic aim – to improve health and wellbeing, through better quality homes and neighbourhoods.

From these the following are of particular relevance to the PSHAP and have been identified as priorities for action:

affordable housing - the growth of the Leeds economy and the general buoyancy of the housing market in West Yorkshire has led to problems of housing affordability and access to housing for those on low incomes and for key workers.

private rented sector - measures to improve quality and management standards in the private rented sector will be required through the enhancement of the existing West Yorkshire Landlords Accreditation Scheme and through the licensing of Houses in Multiple Occupation (HMO). In addition to mandatory HMO licensing the council has been granted approval of selective licensing for the Cross Green

and East end Park areas of the city. This will contribute to the regeneration of the area and improve the management within the PRS. The council is also considering the potential of additional licensing and targeted enforcement to drive up conditions in the areas where the worst PRS housing is found.

decent homes – in accordance with DSO2 attention is being focused on reducing the numbers of vulnerable people living in non-decent, private sector housing and generally on improving the condition of housing across both the PRS and O/O's tenures. This is taking place through:

- Targeted use of group repair activity especially in market renewal programs;
- Clearance of housing in disrepair;
- Promotion of the home appreciation loan (HAL) fund for housing improvement.
- Leeds Landlord Accreditation Scheme

energy efficiency - Improve the energy efficiency of housing across West Yorkshire.

'new' BME communities - newly arrived as asylum seekers and migrant workers. Many areas at risk of housing market decline have high BME populations and highly mobile populations. There is a need to ensure that housing and service provision caters for the differing requirements of the diverse communities, can be fairly accessed by all residents and contributes to community cohesion and sustainability. There is also a need to demonstrate sensitivity in assessing housing priorities, allocating investment and understanding the impact of these on all parts of the community.

The WYHP will no longer exist as of 2011 with the emergence of the Leeds City Region. This is a partnership of nine local authorities, to make sure that the regeneration and needs of the region are being met to deliver a comprehensive and joined up package of measures to develop the region. Up to 2011 work will be undertaken to develop and agree a strategy and overall investment plan for the region of which the private sector will be a part.

3.4 Local Corporate Priorities

The Leeds Strategic Plan (2008-2011) sets out the goals that Leeds City Council and its partners have agreed to achieve over the next three years to help achieve the longer term objectives contained in the Vision for Leeds 2004 to 2020. The Leeds Strategic Plan is effectively the delivery plan for the long term Vision for Leeds.

The Council has used the legal requirement to develop a new Local Area Agreement (LAA) for Leeds as an opportunity to make the planning process in the city simpler. The Leeds Strategic Plan replaces two plans, the Council's Corporate Plan, which contained the Council's priorities for the City (and itself as an organisation) and the Leeds Regeneration Plan which focused on 'narrowing the gap' between the poorest and wealthiest parts of Leeds.

Leeds City Council and its partners have also revised the structural arrangements of the Leeds Initiative (the local strategic partnership) to ensure that the partnership

is fit for purpose to deliver the ambitions laid out in the Vision for Leeds and the outcomes and priorities in the Leeds Strategic Plan.

The council has produced its own Business Plan which will describe how the council will organise itself to deliver what it has agreed to do in the Leeds Strategic Plan. Other partners will also have their own business and action plans to deliver what is agreed in this plan and integrate their other goals.

City wide plans will be translated into action at an area level and for particular services. Area Delivery Plans (ADPs) will provide the local interpretation of the Leeds Strategic Plan, reflecting and shaping the partnership activities for each area. The Area Delivery Plans are currently being developed by each of the ten area committees. These committees are led by councillors representing local citizens, embedding democratic accountability into partnership activities at an area level. Local councillors have extensive knowledge of local conditions and can articulate priorities from different perspectives.

Major regeneration programmes will also improve and revitalise neighbourhoods across the city:

- PFI Programmes (Little London and Beeston Hill and Holbeck)
- EASEL (East and South East Leeds)
- Aire Valley Leeds
- West Leeds Gateway
- Leeds/Bradford Corridor
- South Leeds
- Chapeltown Road Corridor
- Town and District Centre Improvement Schemes

The revised private sector investment and housing policy will need to be consistent with these plans and programmes. It is likely, however, that the greatest level of resources and intervention are likely to be targeted into the neighbourhoods defined by the local area partnerships acting on the guidance of the Leeds Housing Partnership.

3.5 Leeds Strategic Plan

The Vision for Leeds 2004 to 2020 is the sustainable community strategy for Leeds. Its core aims represent the challenges ahead if Leeds is to reach its overall vision of becoming an internationally competitive European city at the heart of a prosperous region where everyone can enjoy a high quality of life. The three aims are:

- Going up a league as a city
- Narrowing the gap
- Developing Leeds role as the regional capital

Sitting beneath these core aims are 8 strategic themes including environment and health & well-being. The other themes are Culture, Enterprise and Economy, Learning, Transport, Environment, Health and Wellbeing, Thriving Neighbourhoods

and Harmonious Communities. The Leeds Strategic Plan sets out the outcomes (the real changes we want to see in the lives of people in Leeds and the city by 2011), under each of the Vision themes.

3.5.1 Key Themes

The key themes which are most relevant to the PSHAP policy are as follows:

Thriving Neighbourhoods

The relevant key Strategic Outcome under this theme is to see an 'improved quality of life through mixed neighbourhoods offering good housing options and better access to services and activities'.

The Council has made significant progress in improving council housing to ensure that by 2010 it will meet the national 'Decent Homes' standard. Work with the private sector has resulted in over 3,100 empty homes being brought back into use in 2008/9 and we have provided grants and advice to enable lower income households to heat their homes as cheaply and efficiently as possible. However, many households are finding it increasingly difficult to buy or rent a home in the city and higher fuel bills mean that an increasing number of residents find it difficult to heat their homes.

The Council will work with its partners to deliver more new housing at a level that is affordable to buy and rent to ensure that we can meet the housing needs for all residents and not just those on high incomes. Work is underway to improve existing homes and build new homes through our existing PFI scheme in Swarcliffe with further work planned for Little London and Beeston Hill. The East and South East Leeds Project (EASEL) will deliver over 5,000 new homes, along with community facilities and businesses over the next 15-20 years, helping to create strong and sustainable communities in those areas.

The improvement priorities which sit under this outcome include:

- Increase the number of "decent homes".
- Increase the number of affordable homes.
- Reduction in the number of homeless people.
- Reduce the number of people who are not able to adequately heat their homes.

These outcomes will be supported and informed by the Leeds Housing Strategy 2005/06 – 2009/10 and the Leeds Affordable Warmth Strategy 2007-2016.

Health and Wellbeing

The relevant key outcomes under this theme are to reduce health inequalities through the promotion of healthy life choices and improved access to services; improve quality of life through maximising the potential of vulnerable people by promoting independence, dignity and respect; and enhancing safety and support for vulnerable people through preventative and protective action to minimise risks and maximise wellbeing.

As people live longer they should also enjoy more years of good health. Again this is more likely in the wealthier parts of the city. It is inevitable that longer life and the increasing number of older people will increase the need for additional services or support to maximise the capacity of elderly or vulnerable people to continue living independently.

The improvement priorities which sit under this outcome include:

- Increase the number of vulnerable people helped to live at home.
- Increase the proportion of people in receipt of community services enjoying choice and control over their daily lives.

These outcomes will be supported and informed by the Supporting People Strategy 2005-2010.

3.5.2 Measuring and Managing Performance

Delivering on targets is essential if the ambitions for Leeds and its residents are to be realised. This will be a collective endeavour for all the partners to the Leeds Strategic Plan. Senior council officers will have lead accountability for each of the themes, improvement priorities and targets in the Leeds Strategic Plan and will work with similar senior officers in partner organisations. Every partner will have regard to all the targets in the Plan when drawing up their own budgets and business plans. Partners will commit to leading or contributing to the achievement of specific targets in the Plan and will then be held to account to meet those targets.

Reliable measures for each target have been developed and robust processes for regularly reporting performance have been put in place. These processes will measure progress against each target as well as the Plan's impact on wider objectives like equality, community cohesion and sustainability. For some targets, measures will be broken down by their impact on particular areas of the city and on the basis of gender, ethnic origin, age, disability, religion or belief and sexual orientation.

Other thematic groups in the Leeds Initiative will also be kept informed of progress in relevant areas and contribute to the delivery of the Leeds Strategic Plan through developing more in-depth strategies and action plans. Local business representatives and representatives from voluntary, community and faith groups are involved alongside public sector partners in the work of these groups.

Up to 35 targets in the Leeds Strategic Plan have been negotiated and agreed with Government Office and reflect shared priorities with national government. Progress against these targets must be reported annually to the government who must agree to any changes to these targets

3.6 Local Strategic Housing Priorities

The Leeds Housing Strategy 2005/06 to 2009/10 (currently under review) is framed around the vision of creating decent homes in decent neighbourhoods and five key themes:

- decent homes;
- decent neighbourhoods;
- healthy, confident communities,
- high quality services; and
- healthy housing markets

Private sector housing investment and housing strategy has a key contribution to all of those themes.

The Housing Strategy Action Plan sets short, medium and long term outcome targets and defines a wide range of actions required to be undertaken over the next 4 years to deliver the housing strategy and meet those targets. The future private sector policy will be consistent with and contribute towards the objectives in the plan to:

- To improve the condition of private housing and reduce the number of homes that have category 1 hazards present;
- To improve the energy efficiency of private housing;
- To deal with the issue of the number of low demand and obsolete homes;
- To bring back empty houses back into use
- To reduce the gap in house price increases between the lowest and highest priced areas of the city;
- To review the provision of housing support and care for vulnerable people.

4.0 PRIVATE SECTOR HOUSING ISSUES & CHALLENGES

4.1 Category 1 hazards & decency

The replacement of the fitness standard by the Housing Health and safety Rating System (HHSRS) took place in October 2005. As such officers no longer assess whether a house is fit for human habitation, but use a range of criteria to identify hazards and then the risk posed by those hazards to the occupier.

We now work to targets requiring properties to be free from category 1 hazards and where reasonably practicable to achieve the decent homes standard. The need to record unfit properties is now redundant. This is reflected in the specification for assessing property condition in the ongoing SCS 2007 which is based entirely around the rating system and makes no reference to unfitness.

BVPI 62 has been replaced with an indicator which requires targets for houses to be free of category 1 hazards, following assessment under the HHSRS and the number of properties in the private sector made decent. This data forms part of the returns to Government as part of the Housing Strategy Statistical returns.

The HHSRS is a key determinant of Decency in that a property with a category 1 hazard is deemed to fail the decent homes standard. For the private sector the government set a target that by 2010 70% of vulnerable people should be living in decent homes.

Whilst individual authorities aren't necessarily expected to meet this target they are never the less expected to demonstrate that they are working towards achieving it by securing year on year improvements at a local level. Authorities should also be

in a position to measure PSA7 and report on their performance. From the SCS 2007 we know that 62.4% of vulnerable people are currently living in decent homes. In order to raise the proportion of private sector dwellings occupied by vulnerable people above the 70% threshold for decency, 3,880 dwellings will need to be made decent by 2010. However, measuring PSA7 is notoriously difficult as there are two constantly changing variables: property condition and the economic status of the occupant. Only a SCS can give an accurate figure for this and they only occur at 5 year intervals. In 2007/8 the Government determined that as a nation PSA 7 had been achieved and is no longer reported as a target. However the number of category 1 hazards removed and the properties made decent will still need to be recorded.

4.2 Private Rented Sector

In respect of the private rented sector in particular, new legislation under the Housing Act 2004 has introduced important changes to support the objective of improving conditions and property management in the sector. This legislation provides real opportunities for Leeds which has a large private rented sector, including a significant student housing market, but also many poorer houses providing accommodation for other vulnerable residents for which the private rented sector offers the only available accommodation. There have been some notable achievements locally in recent years, such as the development of an accreditation scheme promoting good standards of accommodation and good management (the Leeds Accreditation Scheme is recognised nationally as an example of good practice), and the new legislation offers the opportunity to build on this. The PRS Strategy 2009 -12 aims to promote a prosperous PRS providing choice and offering good quality well managed accommodation that contributes to sustainable communities.

The main proposals related to mandatory and discretionary licensing of houses in multiple occupation where some of the worst housing conditions are to be found and risks from fire, for example, are greater than in single households. Additionally, the Act provides the opportunity for Councils to consider licensing for all private rented housing in selective areas to address significant problems and where there is evidence of major problems of anti-social behaviour. Since the introduction of this legislation we have established a HMO licensing team which has identified 2,787 licensable HMO's. As the stock condition survey estimates there to be in the region of 3,000 across the City we expect to find more in the coming months. The Council prepared a business case to support a bid for selective licensing to address low demand in East End Park and Cross Green. That business case was successful and an area covering 1,812 properties of which approximately 440 are privately rented will be covered by the discretionary licensing scheme as of the 1st October 2009 for up to a maximum of five years.

4.3 Affordable Housing

This issue is now at the forefront of housing policy making in Leeds. The economy and life-style opportunities in the city attract highly paid, high skilled jobs in the 'knowledge' economy and the financial/legal sectors. The economic growth in the Leeds city region will also generate substantial growth in low paid, short-term and part time jobs in the service, retail, leisure and catering sectors. Increasingly people in these and other 'key worker' occupations cannot afford to buy housing

nor pay market rents. Furthermore they would face problems when applying for social rented housing as they are unlikely to have any 'priority need'. If people seeking low paid jobs can only live in lower priced areas outside Leeds, then the combination of housing costs and higher travel costs may make the taking up of jobs too costly and unsustainable. This may lead to skills shortages and create difficulties for employers wanting to fill lower paid jobs.

By working in partnership with responsible landlord and managing agents there can be a supply of good quality rented accommodation, which is well managed and provides value for money. It can offer access to housing for people who do not need or want social rented housing, and provide opportunities for homeless households and other vulnerable groups. There are a number of ways to support this aspect of affordable housing. They include:

- The promotion of accreditation schemes that embrace good practice.
- Private sector leasing.
- Tenancy deposit bond schemes.
- Financial Assistance linked to nomination rights.
- Empty property initiatives and comprehensive advice.
- Support and training for landlords through local landlord forums.

The Leeds landlord Accreditation Scheme (LLAS) has helped to make private rented housing an affordable housing option of choice for an increasing number of households. Private rented housing has become a way of providing a home for homeless households and other vulnerable adults. The recent growth in the private rented sector as a proportion of all housing provides opportunities to meet future housing need and housing market trends. It is important that we continue to maintain strong working relationships with the private rented sector through LLAS, landlords associations and by developing a managing agents scheme to ensure a supply of good quality well managed homes for rent.

4.4 Key Lines of Enquiry

In January 2007 the Council completed a review of our private sector housing service using the audit commissions Key Line of Enquiry (KLOE) and in particular KLOE 9 as a self assessment tool. A traffic light scoring system was used to assess our performance against each of the 'excellent' statements. Whilst the Council performed well in comparison with the other 15 local authorities who took part in the exercise there was still room for improvement in a number of areas, in particular demonstrating value for money and measuring PSA7.

4.5 Government Office of Yorkshire and Humberside "Taking Forward Regional Loans"

The 2005 Regional Housing Strategy set a clear direction of travel to:

- Make the best use of available public resources to promote investment; and
- Move away from relying primarily on grant led improvement policies to the development of loan and equity release products.

To support this, the Regional Housing Board has supported the establishment of loan schemes. Most notably, the RHB has provided approximately £8m to create a Regional Home Loans Service covering North, South, and West Yorkshire. This

Service is unique in being a single delivery framework operating independently of an external delivery organisation.

Despite a solid regional strategic platform GOYH have judged the pace of change to loan based approaches is too slow. In 2005/6, around 12,000 grants were paid out in the region compared to just 77 loans. The reasons for this are many but include:

- The lead in time for establishing the Regional Home Loans Service owing to technical, legal, and partnership complexities.
- Regional buy in – there is a need for a cultural shift from grants to loans at the local as well as regional level.
- Capacity and Capability – new and different skill-sets are needed to make loans a reality.
- Too many loan schemes resulting in varying standards, inefficiencies, and a fragmented delivery framework.
- Absence of a viable, long-term Business Plan that is a barrier to the growth of the loans portfolio and – importantly – to attracting private finance

GOYH are proposing to resolve this by ensuring all loan development and delivery in the future is channelled through the Regional Home Loans Service. The principal mechanism of securing this will be through the phased reduction of SRHB board budgets for bespoke local authority loan schemes. This is reflected in the 3 year budget for loans in Leeds being set at £400k for 2008-09, £300k for 2009-10 and £200k for 2010-11. After 2011 there will be no funding for in house loan schemes and all loan applications will be processed regionally through the Regional Housing Loan Service based at Sheffield C.C.

5.0 HOUSING INVESTMENT PROGRAMME

Under the PSHRP, the level of assistance provided predominantly to owner-occupiers is influenced by the level of need and ranges from advice and signposting to appropriate service providers but with no direct financial assistance, to loans secured through equity release or non repayable grant assistance in the neediest cases. In addition to individual home-owner assistance, support is available in designated areas (priority regeneration areas) through Group Repair schemes or acquisition and demolition programmes where this is agreed as the most appropriate course of action.

Since 2006 the arrangements for funding support for private sector housing investment have been revised, such that grant from Central Government is now based on recommendations to Ministers from the Regional Housing Board for Yorkshire and the Humber (RHB). The RHB recommendations are based on advice from the sub regional partnership – The West Yorkshire Housing Partnership Board (WYHPB) – which is made up of Elected Members from the 5 West Yorkshire Local Authorities and supported by officers from all 5 authorities. A WYHP Management team coordinate bids, facilitate and monitor expenditure, and report on progress and achievements in the five LAs to the WYHP Board. The initial 2 year programme -2006-8 was based on bids submitted in early 2006, and bids were assessed against the sub regional and regional housing strategies as part of the selection process

The private sector housing investment programme 2006-2008 for Leeds included a mix of acquisition and demolition activity and traditional financial support such as group repair , loans and grants, including funding to meet contractual commitments when this new funding regime was introduced. This included a decency programme (loans/ grants and Home Maintenance Scheme) of £2.17m, and Group Repair Schemes in Burley Lodge and Beeston Renewal Areas totalling £8.7 m.

The programme has now been set in principle for the next 3 financial years 2008-11 based on a bidding round which was concluded in early 2008, although a firm financial commitment is only made by Government office for the first year 2008/9. The Council's proposals for capital funding for 2008/11 again support private sector programmes of home improvement and redevelopment plans, a significant proportion of which will be targeted at regeneration priority areas and areas of obsolescent, non decent or abandoned housing suffering from market failure.

In addition to the programme under the direct control of LCC, there are pooled resources schemes against which each Council is able to bid .These include the Regional Loan Fund administered by Sheffield, The "Recycling the Empties" scheme for meeting the cost of CPO activity administered by Kirklees and Energy Efficiency scheme administered by Calderdale Council.

The programme to be directly managed by Leeds City Council is set out on the following page , approximately 50% of which relates to expenditure against this policy statement.

The Group Repair programme in 2008/9 saw a continuation of activity in the Burley Lodge and Beeston/Holbeck regeneration areas to complete schemes already on site (Burley Phases 9/10 and 11 and Beeston Phase 4)) with commencement of a new scheme in Beeston (Phase 5).Total expenditure is anticipated at approx £3m .In 2009/10 funding is planned for completion of Beeston Phase 5 and commencement of Phase 6 , plus a start on group repair in Cross Green and a "facelift" type scheme in Harehills /Shepards Lane area. Total expenditure over the period 2009/10 -2010/2011 is anticipated to be approx £ 5.6m , making a total expenditure on group repair of £8.6m over the 3 year financial programme. However all of these scheme rely on the actual approval of the programme each year.

The locally administered decency programme funding will reduce between 2008 and 2011 as loans are accessed through the Regional Loan Scheme, and the shift away from non repayable grants continues. Loan and grant funds will be restricted to £800,000 in 2008/9 , reducing to £600,000 and then £400,000 in 2010/2011.An additional amount of £250,000 has been identified to support CPOs under the Empty Homes Strategy in 2008/11. The total funding for schemes which support this policy specifically over the next 3 years amount to approximately £10.7million, subject to yearly approvals from the Government.

LCC Programme 2008/11	2008/09		2009/10		2010/11		Total
	£000s	£000s	£000s	£000s	£000s	£000s	
Grant Available		6585		8515		7340	22440
Estimated LCC resources		1323.2		400		20	1743.2
Prudential Borrowing Estimate				630		0	630
Total Available to spend 2008/09		7908		9545		7360	24183.2
Group Repair							
Beeston Phase 3 Retentions	45		0		0		45
Beeston Phase 4 Completion & Retention	1000		60		0		1060
Beeston Phase 5	1000		500		0		1500
Beeston Phase 6	0		600		1040		1640
Cross Green Group Repair	0		1200		600		1800
Burley Ph9&10 completion & Retention	211		0		0		211
Burley Ph11 Completion & Retention	700		50		0		750
Harehills Shepard Lane	0		500		1100		1600
		2956		2910		2740	8606
							0
Decent Homes		800		600		400	1800
Asbestos Works		20		20		20	60
Compulsory Purchase Orders		250					250
							0
Environmental Health Schemes		4026		3530		3160	10716
Beverleys	2000		1000				3000
Holbeck Ph1	600		1100				1700
Holbeck Ph2	200		165				365
Holbeck Ph3	500		817				1317
Holbeck Ph4	0		500		800		1300
		3300		3582		800	7682
Cross Green Ph1	32						32
Cross Green Ph2	300		433				733
Cross Green Ph3					1400		1400
		332		433		1400	2165
							0
Little Comptons		150					150
Scarth Avenue		50.2					50.2
Green Infrastructure		50					50
Garnets				2000		2000	4000
Acquisition & Demolition		3882.2		6015		4200	14097.2

6.0 **KEY POLICY OBJECTIVES**

In line with the above strategies and priorities the following have been designated as key PSHAP objectives:-

- To improve the condition and quality of private sector housing.
- To reduce the percentage of non decent homes occupied by vulnerable people within the private sector.
- To reduce the number of non decent homes, or those that have one or more category 1 hazards under the Housing Health and Safety Rating System.
- To support comprehensive regeneration programmes in priority areas.
- To support initiatives to deal with obsolete housing.
- To support the needs of areas with low community confidence.
- To support the new regulatory proposals for the private rented sector.
- To encourage and support all private owners in taking responsibility for their property.

We have based the policy on the following principles:

6.1 *“Everyone who accesses our services will receive assistance, the level of that assistance will be based on that person’s need”.*

We have produced a comprehensive information pack, which is available to all home owners accessing our service. The pack includes information on :

- Home maintenance.
- List of warranted builders
- Advice on employing a builder.
- Advice on the different ways of financing building works.
- Discount scheme for purchasing decorating and building materials
- Home energy check and Warm Front advice.
- Agencies able to support home owners - First Check Point, Care and Repair and Fuelsavers.
- DIY guides and Health and Safety information.

6.2 *We will introduce more flexible forms of funding and assistance :*

- We will support home owners to obtain commercial loans to undertake renovation works.
- We will help owners to obtain supported loans where they are unable to access commercial loans.
- We will put in place a range of supported loans including equity release loans which are paid back at point of sale.
- We will provide access to independent financial advice for home owners wishing to take up supported loans.
- We will look at a mix of grant and loan where grant aid is required to "pump prime" renovation works.
- We will still consider non repayable grants where loans cannot be accessed.
- We will look to support owners of obsolete houses which are to be demolished to purchase a new property.

6.3 We will give grant aid where vulnerable people require support that cannot otherwise be found, and to support regeneration activity :

- ❑ We will look to develop cost limited home assistance grants including schemes linked to Home Maintenance Initiatives.
- ❑ We will continue to provide Mandatory Disabled Facilities Grants and consider additional funding where costs exceed the maximum mandatory DFG allowance (currently £30,000).
- ❑ We will continue to undertake Group Repair Schemes as part of wider regeneration projects.

6.4 We will use our existing and future partnerships to combine our resources with others :

- ❑ We will continue to work with voluntary and charitable agencies such as Care and Repair to support vulnerable, BME and special needs clients including programmes such as the Prevention of Falls in the Home and the proposed maintenance service.
- ❑ We will work with Leeds City Credit Union and others to provide a range of supported financial packages, debt counselling and the provision of access to independent financial advice.
- ❑ We will work with the Primary Care Trusts to support schemes which contribute to public health improvement programmes.

6.5 We will apply our policy to support the objective of achieving the Decency Standard in homes in the private sector occupied by vulnerable households :

- ❑ Our proposed intervention strategy provides greater support to vulnerable households living in non decent homes.
- ❑ Owners of private houses, subject to significant intervention that are judged as failing to meet the Decency standard, will be offered an appropriate solution to achieving and sustaining that standard where possible, subject to their personal needs.
- ❑ The Council is currently implementing a multi-million pound programme of improvements to its own housing stock. we will continue to offer former right to buy occupiers the opportunity to be involved in these schemes using products available through the regional loans scheme to complement comprehensive area improvements.

6.6 We will prioritise work in area regeneration to support the Regeneration Plan for Leeds :

- ❑ We currently support group repair and environmental works in the previously declared Burley Statutory Lodge Renewal Area. (Practical Scheme (Completion date October 2008)
- ❑ We currently and will continue to support asbestos decontamination work in the Armley Aviary's area of the City.(Completion date March 2010).
- ❑ We currently and will continue to support group repair schemes and 'face lift' schemes within the Beeston Hill Statutory Renewal area.
- ❑ We will support group repair and "face lift" schemes as part of EASEL Regeneration Area (Harehills and Cross Green)

- We will look to support, with partners, environmental improvements in defined priority areas such as the Leeds Bradford Corridor.

6.7 We will actively promote energy efficiency and seek to reduce fuel poverty in the private sector by linking with energy saving initiatives and advice:

- Fuelsavers, following the launch of the Leeds Affordable Warmth Strategy in October 2007, will work with its partners to tackle fuel poverty and seek agencies declaration of commitment by encouraging their sign-up to the Affordable Warmth Code of Practice (CoP).
- We will target Warm Front heating and insulation grants to private sector occupants in receipt of means tested benefits.
- We will seek to help those who fall just outside of eligibility for a Warm Front Grant who have a health condition and are defined as being in fuel poverty, to get support in securing heating and insulation improvements to their home, through the Health Through Warmth Crisis Fund facility and charitable contributions.
- We will continue to operate the Energy Saving Trust Advice Centre (ESTAC). This provides DIY Home Energy Checks, identifies current fuel utility grants and has a Freephone advice service to support access to energy grants. We will be working closely with the provider of the enlarged regional ESTAC to ensure local service delivery when this occurs later in 2008.
- We will carry out targeted mail shots to households likely to need support, especially those properties with a low energy rating having a SAP (Standard Assessment Procedure) of less than SAP 35.
- To provide energy awareness training to frontline staff both within the Council and externally to our partner agencies. A City & Guilds 6176 Energy Awareness qualification course is also available.
- To continue an ongoing outreach programme of energy saving and carbon emission reduction promotional advice events in communities on how to access energy efficiency improvement resources.
- Heatlease, primarily on the back of a successful public sector pilot, is to be assessed for development to support private sector owners secure heating systems and renewables.
- To link with homeowners receiving mandatory Disabled Facilities Grants to ensure full integration of Warm Front heating schemes.
- To ensure ongoing dialogue with all major fuel companies operating in Leeds and to secure energy efficiency grant support for private sector residents in Leeds.

6.8 We will continue to support the Empty Property Strategy to reduce the number of empty properties in the City by :

- Supporting the regeneration process within the designated regeneration areas and areas of low demand throughout the city.
- Supporting and further developing the Investors in Leeds Register.
- Acting as an 'Introductory Service' for prospective investors who wish to acquire long term empty properties.

- ❑ Proactively searching for and monitoring empty properties and with partners dealing with environmental issues where there are high concentrations of void properties.
- ❑ Having a 'proactive enforcement policy' against owners of long term empty property within areas of high demand and housing shortage.
- ❑ Proactively making contact and offering support / advice to owners of long term empty property on a city wide basis.
- ❑ Looking to develop supported loans to assist owners of long term void property that is in poor condition, being brought back into habitable use.

6.9 *We will drive up standards in the private rented sector by:*

- ❑ Continuing to work in partnership with private landlords to achieve a better quality private rented sector.
- ❑ Supporting responsible private landlords through the City wide Leeds' Landlords Accreditation Scheme and provide accredited landlords with exclusive benefits of membership of the scheme.
- ❑ Using local accreditation schemes to work in partnership with responsible landlords to achieve the aims of area regeneration strategies.
- ❑ Encouraging landlords to participate in Group Repair schemes by limiting their contribution to 25% of the reasonable cost of the works.
- ❑ Developing an Accredited Tenant Scheme or Tenant Referencing scheme depending on which is most appropriate for Leeds.
- ❑ Pursuing co-ordinated enforcement action against irresponsible private landlords to force them to either improve or get out of the market, and support responsible landlords in their dealings with irresponsible and anti-social tenants.
- ❑ Creating a new 'Housing Enforcement Team' with the capacity to undertake targeted enforcement in areas with high numbers of landlords whose properties are in poor condition.
- ❑ Abiding by the principles of our Enforcement Concordat to ensure that the Council's private rented sector enforcement services are fair, transparent and proportional to the risk to health, safety and welfare of private tenants.
- ❑ Assessing the potential for introducing additional licensing for properties either by property type or location.

6.10 *We will work to enable people with disabilities to live independent lives*

- ❑ We will look to develop top up loans to enable disabled people to access more flexible help in terms of discretionary disabled facilities works or to help where the cost of works is above the £30,000 maximum for mandatory grant.
- ❑ We will look to provide links to partners who provide energy efficiency advice and financial support for disabled occupiers.
- ❑ We will provide any agency service to support disabled people to adapt their homes.
- ❑ We will develop assistance to enable disabled people to move to a more suitable home where this is considered to be the best option.

6.11 We will continue to consult on our activities and seek to improve our services and the assistance we provide as part of our private sector renewal strategy. We will strive to make our services :

- ❑ *Timely*
- ❑ *Accessible*
- ❑ *Equitable*
- ❑ *Appropriate*
- ❑ *Sustainable*

6.12 Policy Detail (Intervention Levels)

Assistance available under the general policy is to be based on the concept of staged intervention, **whereby the Local Authority gives the minimum necessary assistance up to a point where homeowners can help themselves.** This will enable the Authority to focus its energies on a limited number of priorities identified in the Regeneration Plan, which will require significant investment. Focusing within these areas, which by definition have the highest proportion of category 1 hazards, non decent, obsolete homes and vulnerable private sector households, will provide significant opportunities for improving the stock, households well being and meeting relevant Government targets. It will also meet corporate objectives and provide opportunities for accessing external funding whilst providing support for the most vulnerable households.

6.13 It is proposed that in the first instance (**Intervention level 1**) that assistance be available to **all** homeowners across the city, on request of, or as a result of, proactive promotional work. **A basic information, advice and ‘sign posting’ service regarding repair, maintenance and improvement, approved builders and support agencies, and accessing finance.**

This is an extension of our current services. Studies undertaken by such groups as the Joseph Rowntree Trust have indicated that owners who can afford to carry out works to their home do not do so because of lack of information or support on issues such as :

- ❑ How to pick a reputable builder
- ❑ How to use a simple building contract
- ❑ How to be aware of what works are required to their home
- ❑ Where to get professional help from
- ❑ How to access the necessary finance

We have produced a comprehensive information pack to support homeowners and can offer advice over the phone. The information will also be available on our web site.

6.14 Further advice and assistance including financial assistance where appropriate, (**Intervention level 2**) will be available for vulnerable households, specified client groups and for homeowners in specified priority areas. **Professional advice and support services are provided to priority ‘ safety net’ cases and approved priority area based or client based programmes, to include property surveys and advice on funding options. “Safety net cases”** are to be defined as vulnerable households in receipt of the following state benefits and living in housing which is unfit or falls below an acceptable standard under the Housing Health and Safety Rating System :

- ❑ Income support
- ❑ Housing benefit

- ❑ Council tax benefit
- ❑ Income based job seekers allowance
- ❑ Attendance allowance
- ❑ Disability living allowance
- ❑ Industrial injuries / Disablement benefit
- ❑ War disablement pension

6.15 Approved priority area based programmes - Support the strategic regeneration aims of the authority. These areas defined in the Regeneration Plan where support will be available in line with local strategic action plans and phased regeneration. There are ongoing commitments to specified regeneration areas. For example, a strategic action plan is in place for Beeston and is being supported through partners and the private sector housing renewal programme with funding for demolition, group repair and facelift activities.

6.16 Client based programmes - Support specific health objectives or sectors of the community, for example the elderly residents through Care and Repair (Leeds) Ltd. There is an ongoing commitment with Care and Repair to schemes which are already under way. The services provided by Care & Repair Leeds include the Home Maintenance Service, the Disabled Adaptations Service, Housing Options Service, the Handyperson Service and the Energy Advice Service.

The Home Maintenance Service provides up to £1,000 worth of essential repairs and maintenance work to be carried out in the homes of older (60 years old or more) and disabled people. This work contributes to achieving decency targets.

The Disabled Adaptations Service provides a design and build service for disabled people requiring large-scale adaptations to their homes.

The Falls Prevention Service is fully funded by NHS Leeds, and improves safety in the homes of older people who are at risk of falling, which again contributes to achieving decency targets.

The Housing Options Service provides advice and support for older people to help them make informed choices about the most appropriate type of housing suitable for them, and to help them move where appropriate.

The Handyperson Service carries out urgent repairs to heating systems, electrical and plumbing problems and other urgent tasks. This also contributes to achieving decency targets. Additional Government funding is currently being sought to expand this service and to provide a specific service for people living in back-to-back houses.

The Energy Advice Service provides advice to home owners about securing improved energy efficiency in their homes and advice on applying for Warm Front and Health Through Warmth funding.

6.17 Environment and Neighbourhoods currently has the expertise to provide the surveying service in-house using technical officers who have traditionally been undertaking grant surveys. This service has been available from July 2003 for level 2 intervention clients.

6.18 Detailed financial advice and / or financial assistance outside specified priority areas or client based programmes will be available to applicants qualifying as safety net' cases only. The level of financial assistance being considered under the following hierarchy :

- ❑ The householders own resources and savings
- ❑ Commercial loans or faith loans based on the ability to pay or
- ❑ Through funding supported by equity in the property.

6.19 Environment and Neighbourhoods currently employs specialist officers to undertake a test of resources for applicants who enquire regarding the availability of home improvement assistance. These officers are skilled in advising applicants of benefits they may be entitled to, can provide advice on grants from other sources and also the different methods available for financing home improvements. They are not however able to provide debt counselling or personal financial advice, which must be provided through a third party regulated by the Financial Services Authority (FSA).

6.20 Supported loans or faith loans from income

The local authority support the loan by contributing to and thereby reducing interest payments. Paying loan set-up costs or providing loan sureties are examples of how such a scheme can be supported; however, this type of loan is currently not available and is unlikely to be in place in the near future.

6.21 Shared equity or supported equity release loans

The local authority or third party (housing association) take a percentage stake in the property based on the cost of the works required to bring the property up to a reasonable standard of repair or meet the decency standard, costs for which are paid for by a loan. The money is recouped when the house is sold, and any increase (or decrease) in value is shared proportionate to the shared ownership which could help offset interest payments.

6.22 The local authority could also support such a scheme by making available a repayable grant, whereby grant conditions would require the repayment of grant at a future date (usually at point of sale) and possibly subject to interest accrued. This approach needs further development as there is an issue that this approach may be determined by the (FSA) as being a loan and thus subject to FSA regulation.

6.23 Non-repayable grants as a last resort or to provide ‘gap funding’ to enable a scheme to go ahead

Grants to be available only where the other assistance noted above is unable to support home improvement and regeneration or in the case of specified or ongoing time limited commitment to key regeneration areas. For example group repair schemes in the Beeston Statutory Renewal Area and asbestos decontamination grants in the Aviary’s area of Armley.

7.0 FORMS OF ASSISTANCE

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 has given more freedom to local authorities to determine how we target our resources and be more creative in applying solutions to reduce the numbers of disadvantaged and vulnerable people living in poor housing. The Order also provides the opportunity to support and sustain local housing markets. It provides the freedom to work more effectively in partnership with other agencies to combine our resources, and to enable low income owners to access other forms of

resources to maintain & improve their homes and alleviate ill health caused by poor housing.

The Order has enabled the development of a number of policy tools as authorities have much greater discretion over the assistance they provide, which could include :

- Grant assistance
- Assistance to landlords
- Loan assistance
- Providing loan finance with others
- Loan administration through local authorities
- Commissioning and undertaking works by the local authority
- Supporting purchase and relocation
- Enforcement
- Clearance areas

Other forms of assistance for housing renewal which could include services such as discounted materials, provision of labour and free or reduced cost surveys.

Based on the above principles and intervention levels, the proposed assistance is:

POLICY/ASSISTANCE	CONDITION/EFFECT
INTERVENTION LEVEL 1	
Advice & information	All enquirers will be offered advice and information, sign posting to assist them in resolving their property repair and maintenance problems and in helping them achieve the decency standard.
Private Renting and Tenancy Advice	Available to landlords and tenants through the Homelessness and Advisory Prevention Service.
INTERVENTION LEVEL 2	
Home Inspection service <i>Vulnerable households</i>	To provide a home inspection service for safety net cases to highlight works required to meet the new health and safety rating scheme and / or the decency standard. Charges may be made where the inspection subsequently leads to a loan.
Essential Works Loans/Grants <i>Vulnerable households</i>	To provide advice and assistance to help support safety net cases, living in housing which fails the new health and safety rating scheme, as part of the city wide programme to obtain a loan or grant from the various funding available.
Independent Financial Advice <i>Vulnerable households</i>	To provide access to (IFA) for safety net cases to access loans for improvement works to meet decency, or failure of the new health and safety rating scheme. Charges may be made where the advice subsequently leads to a loan or grant.
Debt Counselling <i>Vulnerable households</i>	To facilitate access to debt counselling through a third party to enable safety net cases living in housing which fails the new health and safety rating scheme or are non decent, to enable them to obtain a loan.
Home Maintenance Service <i>Client based programme</i>	To provide a home maintenance service with Care and repair Leeds Ltd or other partners supported by a small grants scheme.
Home assistance Loans/Grants <i>Client based programme</i>	To provide advice and assistance to help support elderly vulnerable people living in non decent housing, as part of a client based programme to obtain a loan or grant.
Group Repair Scheme	Standardised external works to blocks of properties in defined priority areas, to

Priority area based programme	achieve uniformity and visual amenity as part of a comprehensive regeneration scheme. Owners will be required to contribute not more than 25% of the cost subject to a test of resources.
Environmental Improvements and face lift schemes Priority area based programme	Undertake environmental works with partners to street frontages, bin yards or public areas to secure community confidence as part of a comprehensive regeneration scheme. Private owners will not be expected to contribute to the cost of these types of works.
Empty Property Loan Priority area based programme	To provide an empty property loan to help bring back into use long standing empty properties which are blighting the local neighbourhood. Details still to be determined.
Disabled Facilities Grant Client based programme	Mandatory DFG's for registered disabled applicants supported by a referral from Social Services in support of necessary works of adaptations. Plus discretionary loan/grant for works over £30,000subject to individual schemes considered on their merits.

8.0 PRACTICAL APPLICATION OF THE POLICY

Detailed operational manuals and guidance notes have been written which provide details on:

- Eligibility criteria
- Qualifying works
- Income assessments
- Making an application
- Processing an application
- Calculating Agency fees
- Inspecting Works
- Conditions including any repayment criteria

These are in house documents to guide staff and are only available on Leeds City Councils intranet.

Relevant policies/strategies

'Making the Housing Ladder Work' A plan for delivering affordable housing in Leeds 2007-2015

A Local Area Agreement for Leeds 2006-2009 produced by Leeds Initiative

Leeds Regeneration Plan 2005-08

Leeds Housing Strategy 2005 to 2010 -

'Improving Housing, Empowering Communities' A Black and Minority Ethnic (BME) Housing Strategy and Action Plan for the Leeds Housing Partnership 2005

Leeds Empty Property Strategy 2006-2010

Leeds Private Rented Housing Strategy 2005 – 2010

Leeds House Condition Survey 2007

Key Lines of Enquiry: A Self Assessment of Private Sector Housing in Leeds 2007