



Strategy
for improving the existing housing stock in
Bracknell Forest

Introduction

- 1.1 The Council has an overarching Housing Strategy which aims to “enable Bracknell Forest residents to live in a comfortable home in a community they want to live in”. The Strategy has four priorities to achieve that aim:
 - i. Supporting a vibrant housing market
 - ii. Providing affordable housing
 - iii. Providing the right homes for vulnerable people
 - iv. Contributing to sustainable communities.
- 1.2 The Strategy to improve the existing housing stock underpins these priorities and seeks to deliver services which support residents to remain in their own homes, where that is the best option for them, reduce fuel poverty, enable affordable warmth and ensure good standards of property condition and management.
- 1.3 The Strategy sets out the Council's priorities and intentions relating to the repair, maintenance, safety and energy efficiency of properties privately owned in Bracknell Forest.
- 1.4 The Council recognises that poor quality housing can have an impact on the health of occupants and on the quality of life in the area. The main responsibility for maintenance of a property is with the homeowner however, some home owners particularly the elderly and vulnerable do not have the necessary resources to keep their homes in good repair. The Council has a role in providing assistance in these cases and also a duty to promote private sector renewal and to ensure that privately rented accommodation is safe and suitable.
- 1.5 The Council can intervene to effect change in the following circumstances:-
 - Using statutory powers in respect of hazards within the household;
 - Investigating complaints of nuisance;
 - Regulating conditions in privately rented accommodation;
 - Offering financial assistance for the repair improvement or adaptation of private dwellings in appropriate circumstances;
 - Promoting energy efficiency measures, reduce energy use in residential properties and take up of renewable energy sources as per the target set out in the Home Energy Conservation Act 1995;
 - Operating a Home Improvement Agency (HIA) to provide assistance to elderly people and other vulnerable households;
 - HMO licensing and regulatory functions.
- 1.6 The main priorities of this Strategy are to:
 - i. advise residents about the options they have for improving and maintaining their homes;
 - ii. enable residents to access services and resources that may be available to help and improve their circumstances;
 - iii. use its statutory powers, where appropriate, to enforce safety and good property condition and management.

2. Existing housing stock condition in Bracknell Forest.

2.1 Tenure

Privately owned housing accounts for 82% of dwellings in the borough. Bracknell Forest has a higher level of owner occupation than England as a whole but a slightly lower level compared with the South East region.

Tenure	Bracknell Forest	South East	England
Owner occupied	73.0%	75.6%	69.9%
Private rented	9.9%	10.9%	10.4%

Source: BFC Stock Condition Survey 2003

2.2 Age of property

The following table summarises the age profile of the stock in Bracknell forest. The table demonstrates that Bracknell Forest has a very low proportion of pre-1944 dwellings compared to England and the South east, whereas the proportion of dwellings in the post-1964 age group is significantly higher than both national and regional averages.

Age	Bracknell Forest	South East	England
Pre-1919	6.0%	17.9%	20.8%
1919-1944	4.9%	13.2%	17.7%
1945-1964	18.6%	23.1%	21.2%
Post 1964	70.5%	45.8%	40.3%

Source: BFC Stock Condition Survey 2003

2.3 Stock Condition

2.3.1 A Private Sector Stock Condition Survey was undertaken in the Borough in 2003. The survey identified that Bracknell Forest had better dwelling conditions and similar energy efficiency levels in the private sector to those found nationally. This is largely because of the relatively modern age profile of the stock. The survey suggested that 700 dwellings were likely to be unfit. This was just 1.9% of the total dwelling housing stock compared to 4.3% nationally and 2.8% in the South East. Within the overall housing stock, excluding former Council homes, 23% of homes, approximately 6,200 properties, failed to meet the Decent Homes Standard and 57% of these were occupied by people over 65 years old.

2.3.2 This survey data was updated in February 2009, using the Building Research Establishment (BRE) Stock Models. This work has indicated that the condition of the private sector housing stock in Bracknell Forest continues to be generally good. In particular, the Model estimates that:

- 71% of vulnerable households are living in decent homes. This compares well with the Government target of 70% of vulnerable households should be living in decent homes by 2010 and demonstrates the effectiveness of the Council's private sector activity over the last 5 years.

- 9% of properties in the private sector have a SAP rating of less than 35. This is significantly less than the national average of 13%.
- 5% of households in the private sector are living in fuel poverty. This is again significantly less than the national average of 12%.

2.3.3 However, the model also estimates that 14% of private sector dwellings have a Category 1 HHSRS hazard. The Health and Housing Safety Rating System (HHSRS) was introduced in April 2006, and has replaced the fitness standard as the measure of the minimum acceptable conditions for housing. This number of properties attracting a category 1 rating is likely to place an increased demand from households seeking appropriate intervention treatments and for enforcement within the private rented sector.

2.3.4 The BRE data has been mapped to identify those parts of the borough where there is the highest prevalence of poor property condition and this data will be used to target further investigatory work and officer work plans.

2.3.5 One of the unique features of the private sector stock in Bracknell Forest is that there are just under 1,000 mobile homes in the borough. These properties present the Council with specific challenges, primarily relating to thermal efficiency because these properties generally have a poor level of thermal comfort and many of the energy efficiency measures, such as loft insulation, cannot be installed in these properties.

3. Legislative Framework

3.1 The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 requires the Council to set out how it proposes to use the powers contained within the order. Specifically, it introduces:

- A new general power enabling local housing authorities to provide assistance to improve the condition of housing. Assistance may be provided for repair, improvement, and adaptation of housing or re-construction;
- It retains many of the provisions relating to Disabled Facilities Grants;
- Assistance may also be given by a local authority to provide alternative accommodation in any location where this supports the improvement of living conditions in its area. Such assistance can be made available in specific circumstances:
 - Where the authority proposes to purchase (whether voluntarily or compulsorily) the existing accommodation. Or
 - Where the provision of alternative accommodation represents a better alternative compared to repairing, improving or adapting the existing property.

3.2 The Housing Act 2004 improves the standards in the private rented sector but sets out specific requirements in five main areas:

- The replacement of the existing housing fitness standard with the objective evidence based Housing Health and Safety Rating System (HHSRS) as a more effective basis for enforcement against unacceptable housing conditions;

- Improving the controls on high risk HMOs including a mandatory national licensing scheme to tackle poor physical and management standards. Powers are also available through additional HMO licensing to tackle conditions in other HMO categories;
- Powers to licence all landlords in areas of low housing demand or similar areas where the growth and poor management of the private rented sector frustrates efforts to create sustainable communities.

4. Houses in Multiple Occupation

4.1 The Housing Act 2004 introduced a mandatory licensing scheme for high risk Houses in Multiple Occupation (HMO's). Council's also have the discretionary power to extend licensing to lower risk HMO's if particular problems exist in the property, e.g. anti social behaviour.

4.2 There are relatively few HMO's in the borough. It is estimated that there are around 130 HMO's in the borough, of which 10 are licensable. Licensable HMO's are those which have 3 or more storeys with five or more residents forming two or more households with degrees of sharing. These are considered to be high risk HMO's.

4.3 Licensing is intended to make sure that:

- Each HMO is suitable for occupation by the number of people allowed under the license;
- The standard of management of the HMO is adequate;
- High risk HMO's can be identified;
- Landlords of high risk HMO's are fit and proper, or employ managers who are.

4.4 Where landlords fail to meet these criteria the Council can intervene and manage the property.

5. Description

5.1 Licensing requires the owner of a high risk HMO to contact the local authority and apply for a licence to operate. The Council must issue a licence if it is satisfied that:

- The HMO is reasonable suitable for occupation by the number of people in residence
- The proposed licence holder is a 'fit and proper person'
- The proposed licence holder is the most appropriate person to hold the licence
- The proposed manager, if there is one, is a 'fit and proper person'
- The proposed management arrangements are satisfactory
- The person involved in the management of the HMO is competent and complies with the management standards
- The financial structures for the management are suitable.

5.2 At the time of writing this strategy, there were 154 identified HMO's, of which 12 are licensed. HMO's are inspected on a risk based system and an average 45 inspections are carried out annually.

6. Actions

- i. **Seek to introduce an accreditation Scheme for properties , landlords or agents and tenants in the private rented sector by March 2011.**
- ii. **Provide published information for tenants and landlords/agents on their rights and obligations in living in and letting HMOs by March 2011.**
- iii. **Establish a register of non-licensable HMO and undertake Housing health and safety rating inspections where necessary.**

7 Disabled Facilities Grants

7.1 Disabled Facilities Grants (DFG's) are available to assist with the cost of carrying out adaptations to a dwelling to meet the needs of a disabled occupant. Grants are available to owners and tenants in the private sector and tenants of Registered Social Landlords.

7.2 If a person is disabled, the grant is mandatory for essential adaptations to provide freedom of movement around the home and access to facilities within it. The maximum mandatory grant is £30,000 and applicants above the age of 18 are means tested. In approving the grant, consideration should be given to whether the adaptation is "the most satisfactory course of action

7.3 The following table sets out DFG activity over the last three years.

Year	Number of DFGs completed	Grant Approved	Average grant £
2006-2007	60	487,379	8,123
2007-2008	51	532,531	10,442
2008-2009	43	286,977	6,674

7.4 Over the last three years, there have been an average 51 grants approved each year at an average grant level of £8,413. The main issues for the DFG programme are that:

- i. There is increasing demand from families with disabled children. There is no means testing where the grant is for a child, and the nature of the adaptations required are usually significant and complex, aimed at creating a "lifetime home" for the child.
- ii. The expectations of older people are changing. People are living longer and are increasingly willing to accept a shower as the main bathing facility in their home. There is an increasing demand for bathrooms to be converted into level access showers.

7.5 The projected annual level of funding available for DFG's over the next three years is £1,800,000. Alternative options therefore need to be considered to increase the resources available to fund adaptations to resident's homes.

8. Actions

- i. **Establish a Discretionary Grant policy for Disabled Adaptations by March 2010;**
- ii. **Consultation with older people to meet their housing needs in the future in light of potential shortfall;**
- iii. **Consider the establishment of an Equity Mortgage Scheme capped at a fixed level to help homeowners meet the cost of adaptations to their homes by March 2011 for those not able to access the Flexible Home Loan Scheme;**
- iv. **Promote the Flexible Loan Scheme as an option for meeting the cost of adaptations to the home.**

9. Empty Properties

- 9.1 At 1 April 2009, there were an estimated 430 properties in the private sector that had been vacant for more than 6 months. Of these, approximately 140 are empty pending demolition or redevelopment. Some of the remaining 290 properties are caught up in probate and will be resolved in due course, however approximately 200 properties present a potentially wasted housing resource in the borough and face deteriorating conditions and at risk of anti social behaviour.

10. Actions

- i. **Undertake a mapping exercise to locate empty properties and complete a visual inspection by August 2010;**
- ii. **Establish the options the Council would wish pursue to bring empty property back into use by September 2010;**
- iii. **Establish the Council policy and procedures for requiring owners to bring their empty properties back into use by November 2010.**

11. Energy Efficiency

- 11.1 The Standard Assessment Procedure (SAP) rating is the Government's standard rating for energy efficiency. The rating is expressed on a 1 – 100 scale, the higher the rating the better the energy efficiency of the building.
- 11.2 The survey work undertaken by the Building Research Establishment has identified the thermal efficiency of properties within the private sector as a priority for action. The survey indicated that:
- 29% of private sector homes fail to meet the Decent Homes Standard, primarily due to poor thermal comfort;
 - 9% of properties have a SAP rating of less than 35;
 - 14% of properties have a category 1 HHSRS hazard rating, predominantly because of poor warmth;
 - 5% of households in the private sector are living in fuel poverty.
- 11.3 The Council has an Energy Officer who provides advice and assistance to home owners on the options that exist for improving a property's energy

efficiency. The Council has set itself challenging Local Area Agreement targets to improve the average SAP ratings of properties in the borough:

National Indicator		Target 2008/09	Outturn 2008/09	Target 2009/10	Target 210/11
187	Percentage of people receiving income based benefits living in homes with SAP rating below 35	n/a	3.34	2.34	1.34
187.2	Percentage of people receiving income based benefits living in homes with a SAP rating above 65	n/a	35.62	36.62	37.62

- 11.4 One of the challenges facing the Council is that there are just under 1,000 mobile homes in the borough and it is particularly difficult to improve the energy efficiency of this type of dwelling. The main mobile home parks are in Sandhurst, Winkfield and Warfield. Although many of these homes are relatively new and very well maintained they have poor insulation qualities. The heating fuels and systems in place at the parks also tend to mean the energy efficiency rating of these homes is very low. The average SAP rating for mobile homes in the Borough is 28. The table below illustrates the SAP ratings and the effect that mobile homes has on average for the Borough:

Property type	SAP rating
Mobile home	28
Housing stock (Excluding mobile homes)	60
Average	49

- 11.5 One of the factors influencing the SAP rating of mobile homes is the type of fuel used. The majority of mobile home sites are not connected to mains gas and the homes rely on liquid propane gas (LPG). The following table illustrates the impact on the SAP rating of these homes if the energy supply was changed from LPG to mains gas:

	SAP rating with LPG	SAP rating with mains gas
Old mobile homes	5	37
New mobile homes	38	72

- 11.6 A priority for this strategy is therefore to work with the park management companies and residents to explore option for converting to a more energy efficient fuel supply
- 11.7 For owner occupiers, assistance in the form of advice can be given as well as grants and other partnership schemes with energy efficiency companies and other organisations. For example, the Warm Front Scheme. Each year the Council enables 200 homes on average to access Warm Front with an average of £250,000 invested in the borough each year. However, this scheme is only available to home owners in receipt of state benefits.

12. Actions

- i. **Promote the Flexible Loan Scheme as an option for securing finance to carry out energy improvement works on an on going basis and investigate ways to provide finance for households to improve the fuel economy of their homes;**
- ii. **Maximise take – up of the Warm Front Scheme;**
- iii. **Undertake consultation with mobile home park owners and residents on the options for improving the thermal and energy efficiency of mobile homes;**
- iv. **Map the BRE data to identify locations of properties with the lowest SAP ratings and develop a marketing strategy to promote energy initiatives.**

13. Health and Safety Rating System (HHSRS)

13.1 The Housing Health and Safety rating System (HHSRS) is the Government's new approach to assessing potential risks to health and safety in all tenures of accommodation. It is a risk assessment system which is based on the principle that "*any residential premises should provide a safe and healthy environment for any potential occupier or visitor*". Properties are assessed into one of ten bands, with Category one being the most serious. The Council has a duty to deal with category one hazards.

13.2 The work undertaken by the Building Research Establishment has established that 14% of properties in the private sector have a Category 1 HHSRS hazard rating, predominantly because of poor warmth. Initiatives aimed at tackling poor energy efficiency will therefore improve the HHSRS rating of properties and those properties with a Category 1 rating should be prioritised for action.

13.3 The Council currently funds a home improvement agency via the Supporting people programme to provide a home health and safety assessment service. This service is scheduled to be retendered in 2010/11. The new service will be targeted at vulnerable households over the age of 60 in receipt of a means tested state benefit. The service will aim to prevent falls and/or reduce immediate risks that are likely to cause serious harm or injury, identify small repairs and allow the person to remain at home. The service will tie in with the handy person service. The nature of the work will mean that so as to maximise impact of service and stretch resources it will be necessary to work in partnership with Adult Social Care services and health services.

14. Actions

- i. **Map the BRE data to identify locations of properties with a hazard 1 rating by July 2010;**
- ii. **Use mapping data to target inspection work and enforcement action;**
- iii. **Develop a marketing strategy to promote advice and information on options for improving property condition and maximising energy efficiency;**
- iv. **Seek to introduce an accreditation scheme for landlords/ agents , properties and tenants by March 2011;**

- v. **Publish a landlord development and good practice advice manual to include good management practice, expected codes of conduct, legislation advice, specimen certificates and risk assessment examples by March 2011.**
- vi. **Retender the Home improvement agency advocacy and support service for vulnerable households over 60 years of age by August 2010.**

15. Housing Advice

- 15.1 The Council provides a Housing advice Service which is open to anyone seeking advice and assistance with their housing circumstances. The main priorities of the Housing Advice service are to prevent homelessness and enable households to access the private rented sector. Anyone seeking housing advice may either make an appointment to see a Housing Options officer, or come in to Time Square and see the duty officer.
- 15.2 Housing Options Officers can offer advice on tenancy matters such as notices to quit, housing benefit and how to find alternative private rented accommodation. Advice is also available to landlords on matters such as correct tenancy agreements and how to serve proper notice.
- 15.3 Advice is also available for home owners, particularly those who find themselves in difficulty with maintaining their mortgage payments.
- 15.4 The Council funds and works in partnership with the citizen's advice bureau to provide a range of housing advice services.

16. **Actions**

- i. **Establish an annual advice / referral network exchange in Bracknell Forest for all agencies providing advice and signposting of services to households who wish to improve, maintain, move or keep their homes by November 2010.**

17. Rent Deposit and rent in Advance loans

- 17.1 The Council operates a scheme to help those who have found private rented accommodation but who are unable to find money for a deposit. A loan of four weeks rent can be offered to residents who are living in difficult conditions and can demonstrate that they do not have the resources to fund a deposit for a new private sector tenancy. In cases where the applicant is in priority need, as defined by the Housing Act 1996, four weeks rent in advance may also be available.
- 17.2 To be eligible for a deposit loan or rent in advance, an applicant must have found accommodation within the private rented sector in the borough and provide details to the Housing Options service before an agreement is signed.
- 17.3 It is intended that in the future the offer of a rent in advance and deposit loan will be made for properties that can achieve the proposed accreditation scheme standards or are managed by accredited landlords or agents if the property does not meet that standard the Council will work with the landlord or

agent towards achieving the standards. This will help maintain the quality of accommodation in the private rented sector.

18. Actions

i. Review and publish the Council's procedure for the operation of rent in advance and deposit loans by June 2010.

19. Home Ownership

19.1 There are a number of low cost home ownership options available to enable first time buyers to access homeownership. The Council has also developed initiatives to help those who can afford to do so, to access these ownership options.

- i. New Build HomeBuy (Shared Ownership). This is where a percentage of a property, usually a new build property, is purchased from a Housing Association. The Housing Association continue to own the proportion of the property that is not purchased, and rent is paid on this part.
- ii. Rent to HomeBuy – This is where a housing association new build property is initially provided at 80% of the market rental value for the property and after a defined period of time the occupier purchases a share in the property through the New Build HomeBuy scheme. The rental period is designed to give the resident to opportunity to save for a deposit to put towards buying a share in the home.
- iii. Intermediate Rent – This is where a housing association new build home is provided at 80% of the market rent.

19.2 The Council also operates a Home Loan Scheme whereby a loan of £20,000 can be provided to a household wishing to access shared ownership, but does not have the necessary deposit. The loan is used as a deposit and repaid after 5 years.

19.3 The Council will offer mortgages to households on its shared ownership register for them to purchase shared ownership property in Bracknell Forest.

20. Governance and partnership working

20.1 There are a number of partnership bodies that will steer, influence and contribute to the delivery of this strategy:-

- Strategic Housing Partnership;
- Climate Change Partnership;
- Landlord and Letting Agent Forum;
- Homelessness Forum;
- Supporting People Commissioning Body.

20.2 The progress in developing the strategy and its review will be reported to those bodies on a regular basis.