



Knowsley Council

# **Private Sector Housing and Affordable Warmth Strategy**

2019-2024



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**67,000**  
households

Private sector  
housing accounts for  
**72%**  
of the housing stock

**22%**  
is privately rented

**78%**  
is owner-occupied



A person wearing a white glove and a blue shirt is using a blue roller to paint a white wall. The roller is in the upper left corner, and the person's arm is visible on the left side of the page.

Knowsley currently has almost 67,000 households. Private sector housing accounts for 72% of the housing stock, of which 22% is privately rented and 78% owner-occupied. In order to support Knowsley's Housing Strategy 2016-2021 'Building on Success' it is vital to ensure that this proportion of the housing stock continues to provide quality homes. Affordable warmth is a key component of this provision and links to other strategic themes such as health and wellbeing. This strategy underpins the Housing Strategy and provides more detail as to how priorities within that strategy can be achieved. The local, regional and national context of private sector housing and affordable warmth has been taken into account in the development of this strategy. It is informed by quantitative and qualitative research in addition to partner consultation. It sets out what Knowsley's private sector currently looks like and how we have worked towards achieving affordable warmth and improving housing conditions across the borough in the past five years. Thematic priorities have been identified as key to facilitating a more accessible, affordable and energy efficient private sector. These priorities will direct the Council and its partners in providing a better offer for residents who live in private sector housing.

By following defined priorities the strategy will contribute towards achieving the Council's vision for housing, as set out in the Housing Strategy 2016-2021 'Building on Success', that by 2021 Knowsley will have a housing offer that meets the needs of existing residents and attracts economically active people to the borough.

The action plan (Appendix 1) sets out a range of actions within each thematic priority which will form the basis from which service delivery and improvement will be achieved.

# The National Context

## Legislation

Current legislation requires landlords to provide an annual Gas Safety Certificate and Energy Performance Certificate<sup>1</sup> to tenants. In April 2018 minimum energy efficiency standards were introduced meaning that all privately rented properties (new lets and renewals) have to reach energy performance rating E or above, as long as the cost is not above £3500 (April 2020 for existing tenancies). A landlord may also be instructed by the Council's Environmental Health service to improve the energy performance rating of a property if it is deemed to be creating a serious hazard. Tenants can call on Environmental Health if their landlord is not carrying out other required repairs to keep the home safe. The Environmental Health service has various legislative enforcement powers. Their use, alongside other non-enforcement methods, is designed to encourage landlords as well as owner-occupiers to remove serious hazards from properties. Environmental Health may also intervene where a property has been left empty for an extended period of time.

In 2018 licensing requirements for Houses of Multiple Occupation were extended to include all properties with five or more occupants who form two or more households, whereas previously this only applied to properties of three or more storeys. Mandatory room sizes were also introduced. This is likely to result in more properties requiring a licence across the borough. In addition, Banning Orders were introduced to provide Council's with the ability to prevent rogue landlords from continuing to operate. The regulation of the private sector is expected to see further changes in the near future as a result of several legislative bills which are progressing through Parliament. If enacted, these would introduce measures to ensure that landlords maintain good property conditions, enable tenants to challenge a landlord in court over property condition, remove charges from letting agents and require all private landlords in England to be registered.

<sup>1</sup> An Energy Performance Certificate is a guide that shows how efficiently a home uses energy, the cost of running a home and recommendations of how to improve the energy efficiency of the property.

## The current situation

The English Housing Survey 2016-17 reports that the national private rented sector is growing rapidly (from 17% in 2010 to 20% in 2016), whilst the percentage of owner-occupied properties has remained stable at 63% since 2013.

The survey also found that nationally the average age of a first time buyer increased to 37 years of age, leading to a higher percentage of people under 37 living in private rented accommodation. In particular, those aged 25 to 34 who are privately renting has risen from 27% to 46% since 2006, whilst the number owning their own homes has fallen. The private sector now accommodates 29% of those aged 35 to 44, an upwards trend even though it is the most expensive rented option with average weekly rents being £90 higher than in the social sector. Many find the private rented sector is the most accessible option as social housing remains under considerable demand and saving

for a deposit to buy a home is often unachievable. Private rented stock has the highest proportion of non-decent homes at 27%, compared with 20% in owner-occupation and 13% of the social sector. Residents in the private rented sector find that their household costs are much more than those in the social sector. 59% of working age families on a low income spend more than one third of their net income on housing costs in the social sector, compared with 79% in the private rented sector<sup>2</sup>.

Other government data shows that house building has increased year on year following a dip in 2010-11. In 2016-17 147,930 new houses, across all tenures, were completed in England<sup>3</sup>. Yet average annual household growth is projected to increase by 214,000 per year to 2037, leaving a substantial shortfall where demand outstrips supply.

<sup>2</sup> Using the Social Housing Green Paper to boost the supply of low-cost rented homes, JRF 2018

### Affordable warmth

Affordable Warmth is used to describe energy efficiency at an affordable level for a householder to heat and power their home sufficiently. Those who are unable to do this are said to be in fuel poverty. Those on low incomes are at highest risk, coupled with those in less energy efficient homes.

In 2015 fuel poverty affected 11% of households in England<sup>3</sup>. Statistically, older properties and private sector properties are more likely to be less energy efficient. Nationally, in 2016, 19% of private renters were in fuel poverty and 8% of owner-occupiers. Those who are unemployed are over four times more likely to be in fuel poverty than those who are working full time<sup>4</sup>. Over the past 20 years significant energy efficiency improvements have been made in the private sector with the average property Standard Assessment Procedure rating rising from 45 to 62<sup>5</sup>.

The links between housing and health are becoming more apparent. Poor quality houses can be a direct cause of ill health, or can worsen an existing condition. Ultimately this can lead to hospital treatment and specialist, sometimes residential, care. Good quality housing leads to improved health which in turn impacts positively on key life stages, such as early years and employment prospects<sup>6</sup>. The older a person becomes the greater the risk to them of health complications such as falls and respiratory or circulation issues. Nationally, more than a fifth of over 75s live in a non-decent home – almost 12% have a category one hazard<sup>7</sup> with six per cent having excess cold<sup>8</sup>. In 2015 the National Health Service spent £624m on first treatments for the older population, which were caused by poor housing. Fuel poverty is estimated to contribute to ten per cent of excess winter deaths each year.

<sup>3</sup> Annual fuel poverty statistics report 2017, Department for Business, Energy and Industrial Strategy

<sup>4</sup> Annual Fuel Poverty Statistics Report 2018 (2016 data), Department for Business, Energy and Industrial Strategy

<sup>5</sup> Standard Assessment Procedure (SAP) is the methodology used by the Government to assess and compare the energy and environmental performance of dwellings.

<sup>6</sup> Improving the public's health, The King's Fund 2013



<sup>7</sup> The Housing Health and Safety Rating System assesses 29 categories of housing hazard. Each hazard has a weighting which will help determine whether the property is rated as having category 1 (serious) or category 2 (other) hazards.

<sup>8</sup> English Housing Survey 2017

<sup>9</sup> The cost of poor housing to the NHS, Building Research Establishment 2015

# Knowsley Context

## Resident profile

Using 2011 census data and mid-term estimates modelled projections are that Knowsley's population will rise year on year for the foreseeable future, despite a small reduction between 2006 and 2016. In 2018 the population was estimated to be at 148,560<sup>10</sup>, with over 67,000 households. 28% of the population were aged between 40 and 59 and almost a quarter (23%) were aged 60 and above. Knowsley's ageing population is increasing at a faster rate than nationally. Estimates show that between 2006 and 2016 the proportion of those aged 85-89 will have increased by 62%, in comparison to 23% nationally. This places a burden of care on many services provided by the Council and National Health Service. Knowsley already has a higher rate of permanent admissions for older people into residential and nursing care than its statistical comparators and is going against the national downward trend in admission rates.

Poor housing conditions can impact on various indicators of health and wellbeing. In particular cold housing and fuel poverty increases the number of excess winter deaths and can worsen respiratory diseases and some mental health conditions in addition to an increase in the propensity to suffer from the common cold and seasonal influenza. Although more difficult to quantify cold homes and fuel poverty can also indirectly affect educational attainment, emotional well-being and resilience and reduce dexterity leading to an increased risk of falls, accidents and injuries in the home. It is particularly important to improve conditions in households with children as studies show that children who are exposed to cold homes in early life are more likely to suffer from mental health problems, such as anxiety and depression, to contract meningitis, have respiratory problems, experience long-term ill health and disability, experience slow physical growth and have delayed cognitive development.<sup>11</sup>

<sup>10</sup> Knowsley Knowledge July 2018

<sup>11</sup> Chance of a lifetime: the impact of bad housing on children's lives, 2006, Shelter

Knowsley has a prevalence of some of those health and wellbeing issues which are impacted by poor housing conditions<sup>12</sup>:

- The rate of Chronic Obstructive Pulmonary Disease is almost double the average for England (3.53% and 1.87% respectively) and the second highest in England.
- Statistics show that nationally one in three people over 65 and one in two over 80 will fall and suffer an injury with a hip fracture being the most common.
- Knowsley has a higher rate of mental health diagnosis than the national average as well as higher numbers in Accident and Emergency and mental health bed spaces than the rest of England.
- Knowsley's school absence rate in 2014 was the highest nationally (this accounts for all reasons including sickness) and 44.4% of children achieved five General Certificates of Secondary Education at level A\*-C compared to a national average of 53.4% in 2013/14.
- In Knowsley between 2001 and 2016 there has been an average of 70 excess winter deaths each year. Nationally, the rate of Excess Winter Deaths in the coldest 25% of homes is three times higher than the warmest 25%. Excess winter deaths are also linked to rates of cardiovascular disease and coronary heart disease. Rates of both are high in Knowsley.
- Life expectancy is lower than the English average for both males (76.7 in Knowsley and 79.5 in England) and females (80.3 in Knowsley and 83.1 in England)<sup>13</sup>.

<sup>12</sup> Figures taken from Joint Strategic Needs Assessments

<sup>13</sup> Knowsley Knowledge July 2018

According to the annual population survey in 2017 Knowsley has a higher rate of households out of work than nationally. 22% of households in Knowsley have no-one in work compared to 15% nationally. Furthermore, 17.6% of the working-age population are claiming out-of-work benefits compared to 9.4% nationally. Despite a significant growth in gross disposable household income in recent years, above the national average (see figure 1), median annual pay is still £850 less than the national average. With low average household income in Knowsley many residents do not have surplus funds available for fuel and home improvements.

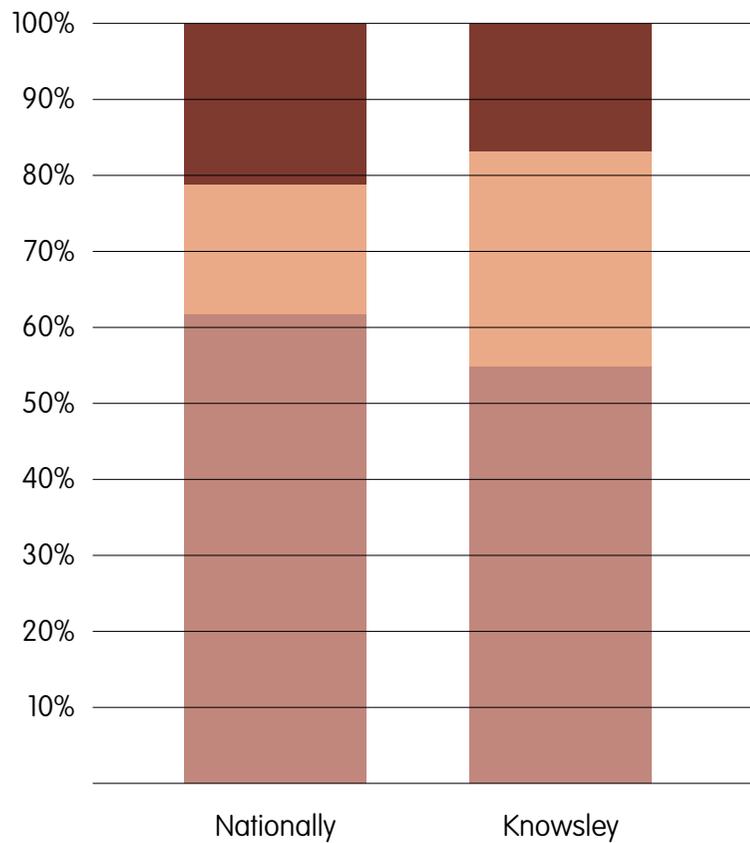
**Figure 1: Gross disposable household income, current basic prices**

	GDHI per head			Growth Rate
	2006	2011	2016	2006-16
England	£15,349	£16,906	£19,878	29.5%
North West	£13,358	£14,808	£16,761	25.5%
Liverpool City Region	£12,629	£14,210	£15,924	26.1%
Halton	£12,138	£13,835	£15,396	26.8%
<b>Knowsley</b>	<b>£11,808</b>	<b>£13,623</b>	<b>£15,317</b>	<b>29.7%</b>
Liverpool	£11,661	£12,789	£14,538	24.7%
Sefton	£13,958	£15,760	£17,672	26.6%
St Helens	£12,008	£13,557	£15,305	27.5%
Wirral	£13,781	£15,595	£17,362	26.0%

### Private housing stock

There are 37,273 owner-occupied homes in Knowsley which equates to 56% of the total stock. Since 2013 the number of privately rented properties has increased from 7% to 16% of the total stock in 2017. The graph below demonstrates Knowsley's position against the national picture.

Figure 2 - Tenure profiles nationally and in Knowsley



Source: English Housing Survey 2016, Building Research Establishment annual report for Knowsley 2018

Owner-occupier Social housing Privately rented



The Building Research Establishment<sup>14</sup> completed a stock modelling exercise for Knowsley in 2018, using data from 2017. This has been used to provide some of the following information.

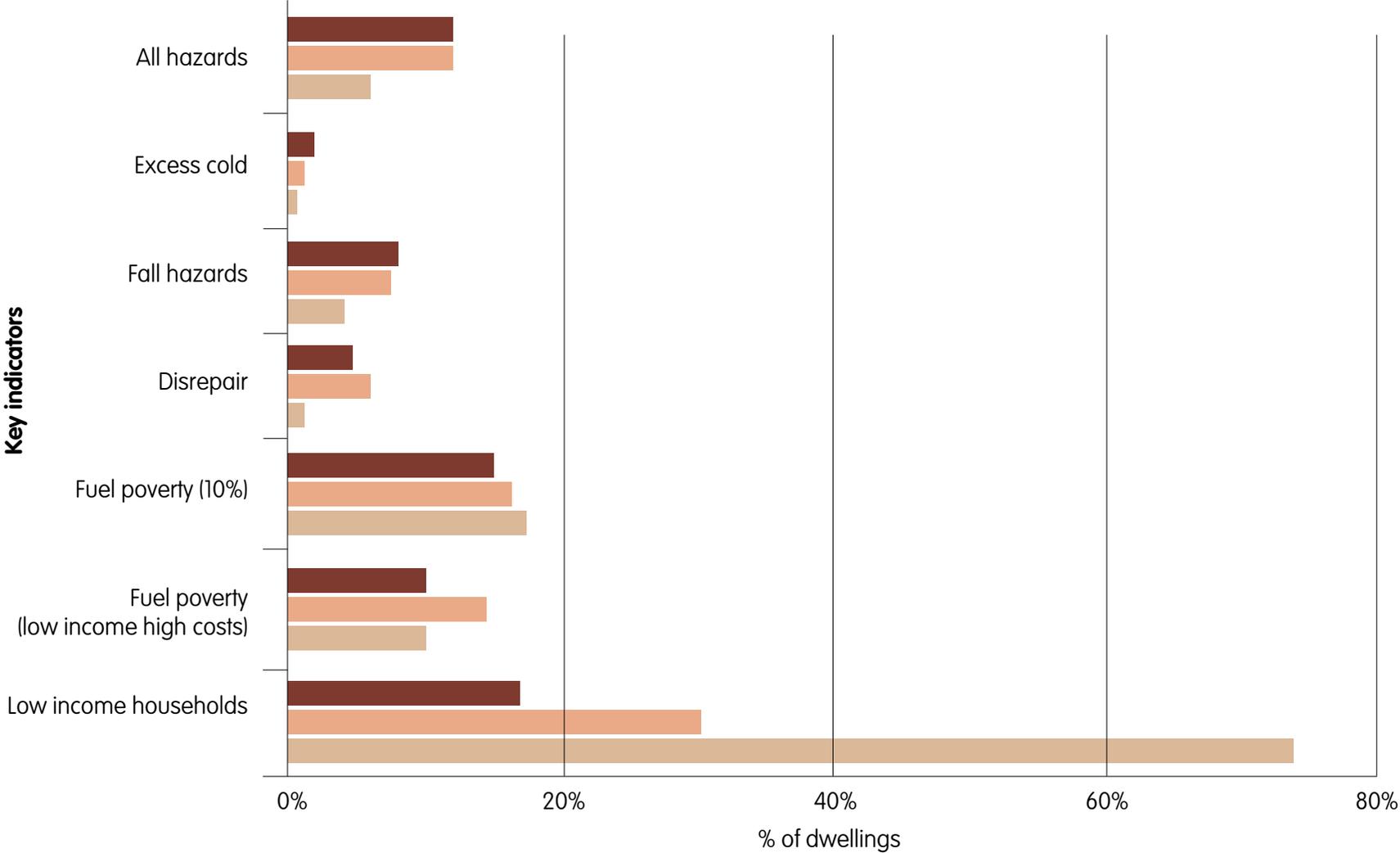
Knowsley's housing stock increased largely between 1945-1964 through post-war building programmes with predominantly terraced and semi-detached housing. A proportion of these are of non-traditional build type properties of no-fines or steel framed construction and are regarded as having poor thermal qualities 'hard to heat'. Across the borough the older stock is likely to be less energy efficient compared to newer properties. Nationally, new-build properties are, on average, rated 81 on the energy efficiency rating system (Sample Assessment Procedure system) compared with 64 and 61 for existing privately rented and owner-occupied properties respectively.<sup>15</sup> Knowsley has 4,342 (42%) privately rented properties with a rating of below 64 and 15,291 (38%) owner-occupied properties rated under 61.

For several property and household indicators there is little difference between Knowsley's private rented and owner-occupied stock, as shown below. Yet in comparison with the social stock the private stock performs poorly. As shown in figure 3.

<sup>14</sup>Building Research Establishment

<sup>15</sup>Energy Efficiency Statistical Summary 2015, Department of Energy and Climate Change

Figure 3 - Key indicators for all stock in Knowsley<sup>16</sup>



<sup>16</sup> Building Research Establishment, annual report for Knowsley 2018

In terms of meeting the decent homes standard<sup>17</sup> 24% of the owner-occupied stock is classed as non-decent and 18% of the private rented stock. The owner-occupied sector has 14.4% of properties with a category one hazard (as defined by the Housing Health and Safety Rating System) and the privately rented sector has 11.2% (a total of 5,351 properties: 4,183 owner-occupied and 1,168 privately rented).

Knowsley's housing stock performs in line with average when comparing against the English Housing Survey 2016 and comparatively better against the rest of the North West. This is testament to the recent work that has been undertaken as part of previous strategies including the highly successful external wall insulations schemes delivered in Stockbridge and Kirkby. However, there are a greater number of people in Knowsley on a low income compared to the national average (35% compared to 27%) which directly affects the fuel poverty rate. In 2016 in the North West 12.8% of the

population were in fuel poverty compared with 14.6% in Knowsley.<sup>18</sup>

At ward level Stockbridge Village and Shevington have the lowest numbers of private sector properties with a category one hazard at 208 and 246 respectively (this is likely to be due to large scale stock improvements carried out as part of the Community Energy Saving Programme). Prescot North has the highest number with 498 properties with category one hazards (see figure 4). Shevington has the lowest amount of private sector properties in fuel poverty (310) with Prescot North having the most at 547 (see figure 5).

<sup>17</sup> A Decent Home is one which does not have any category one hazards (see footnote 7 above), is in good repair and have reasonably modern facilities and services.

<sup>18</sup> Fuel Poverty Data 2018 (2016 Statistics)

**Figure 4 - Number of properties with a category 1 hazard by ward area**

Ward Name	Owner-occupied	Private rent	Total
Stockbridge	133	75	208
Shevington	203	43	246
St. Michaels	201	63	264
Halewood North	276	58	334
Northwood	205	129	334
St. Gabriels	270	70	340
Prescot South	286	66	352
Halewood South	291	65	356
Roby	328	30	358
Page Moss	252	122	374
Whitefield	297	83	380
Whiston & Cronton	357	52	409
Cherryfield	331	95	426
Swanside	408	64	472
Prescot North	345	153	498

**Figure 5 - Number of properties in fuel poverty by ward area**

Ward Name	Owner-occupied	Private rent	Total
Shevington	56	16	72
Stockbridge	46	33	79
Whitefield	63	29	92
Halewood North	70	23	93
Prescot South	69	26	95
St. Michaels	69	30	99
Halewood South	77	25	102
Whiston & Cronton	97	14	111
St. Gabriels	86	29	115
Roby	110	11	121
Cherryfield	94	28	122
Northwood	80	44	124
Page Moss	80	49	129
Swanside	126	21	147
Prescot North	115	52	167

The government has set a target that as many homes as is reasonably practicable should reach an Energy Performance rating of C or above by 2030. Across all tenures 57% of Knowsley's homes scored D or below. In respect to the new minimum energy efficiency standards there are 257 privately rented properties in Knowsley with an Energy Performance rating of F or G.<sup>19</sup>

Knowsley currently has 817 empty homes in the private sector, 616 of which have been empty between six months and two years and 40 of which have been empty for more than five years. Long-term empty homes may have negative impacts on the immediate neighbours and the community as a whole. The longer they are empty the more likely they are to develop hazards and cost more to bring back into use. The Council benefits from bringing empty homes back into use through New Homes Bonus funding which is calculated using various

figures including the number of empty properties in the borough.

In 2017 Knowsley had 20 Houses of Multiple Occupation, 4 of which were licensable under the old legislation. It is likely that more will be licensed over the coming months under the new licensing rules. An investigative piece of work is underway to ensure that all licensable properties are compliant.



# Recent Success

## Private Sector Housing Strategy 2013-2016 Affordable Warmth Strategy 2010-2015

These previous two strategies set out aims and objectives to be achieved and highlighted the vision for Knowsley over that period. The key objectives of the strategies have been achieved through the measures below:

### 1. Improving quality of properties including increasing affordable warmth

- Between April 2013 to March 2018 299 notices have been served under the Housing Act 2004 in order to tackle health hazards or statutory nuisances.
- The Council has allocated £353,130 to Housing Assistance Grants since 2016, removing over 100 serious hazards, and making 61 homes decent. An additional £8,845 has been secured in match funding.
- Since 2013 the Care and Repair commissioned service has completed 15,524 minor adaptations in private sector homes with the majority of residents being over 80. This includes the Home from Hospital service to enable quicker discharges.

- Over £6 million has been spent on adaptations to properties through Disabled Facilities Grants since 2013. In total 1,202 grants were completed in the private sector, most commonly level access showers and stair lifts. In recent years the number of property extensions to accommodate downstairs bathrooms and bedrooms has risen as health care and assistive technology facilities have improved allowing more complex conditions to be managed at home.
- Between April 2013 and March 2018 the Council responded to 3,860 service requests from Environmental Health concerning private properties, of which 94% were responded to in three days.

### 2. Improving affordability

- The average Sample Assessment Procedure rating now reaches between 60 and 65 for all tenures with the owner occupied sector at the bottom and social housing at the top.
- Nine training sessions have been provided for council frontline workers and residents over the past three years. Delivered by National Energy Action for Warm Homes they have covered topics such as fuel poverty and energy awareness.

- Since 2016, the Tenant Extra Support Service, commissioned by the Council to VillagesHousing, has received 65 referrals from the private rented sector and avoided 45 private rented sector evictions. Across social and private renters they have secured an extra £895,000 for residents by ensuring they are receiving all monies they are entitled to and have helped tenants to overcome a total of £441,000 in debt.
- There are currently 1,863 Knowsley residents registered with Merseyside Collective Switch. 377 have been assisted to switch energy supplier with total annual savings of £77,917 and an average per household of £206.

### 3. Improving choice

- Since 2013 1,412 private sector houses have been built by private developers and a further 2,000 are expected to be completed by 2021.
- A partnership has been agreed with property developers Countryside who are developing sites across the borough for both private rent and outright sale. To date they have completed six sites building a total of 722 properties across the borough. A seventh site received planning permission in 2018 and will deliver a further 158 properties. Countryside have partnered with Sigma Capital Group who take on ownership and ongoing management of the

private rented properties. This model provides an increase in good quality housing stock for the private sector whilst ensuring the rented properties continue to be well managed. Stringent criteria are set for applicants giving the assurance that the properties are affordable and attract economically active people into the borough.

- Since 2013 449 empty properties (empty for more than six months) have been brought back into use through active interventions. Empty Dwelling Management Orders have been used for seven of these properties, two are now used as Temporary Accommodation by the Council and the remainder are used for general needs housing.

### 4. Improving quality of tenancy management

- Over 250 landlords, covering 500 properties, have been accredited since the launch of the Landlord Accreditation Scheme in 2010. Landlords are provided with dedicated quarterly forums, newsletters and training to encourage good property management.
- An online landlord portal has been designed for those who are accredited. This provides a secure platform on which landlords can register and upload details of their properties and safety certificates. The portal allows the Council to actively monitor those landlords who register and carry out random inspections to ensure property condition is maintained. The portal is currently under construction with plans to go live within the next 12 months.

- Consultation on whether selective licensing would benefit an area of Huyton was completed. Following detailed analysis of the data and feedback from residents and landlords it was decided that the area did not meet the thresholds for such a scheme to be introduced. Therefore the focus to improve issues relating to property management in the private rented sector was delivered through engagement, training and landlord accreditation.

#### 5. Improving security of tenure

- Advice and support has been provided to an average of 1763 people each year irrespective of tenure by the Housing Options Service. Since 2016 240 households who were statutory homeless have been assisted to find alternative accommodation, 50 of which were private renters and seven were owner-occupiers.
- Knowsley delivered the highest number of Mortgage Rescues in the Liverpool City Region assisting almost 100 owner-occupiers until the scheme ended in 2014. The Mortgage Rescue Scheme helped owner-occupiers remain in their home by transferring it into the ownership of a Registered Provider of Social Housing.

- The private rented sector has provided homes for 192 homeless households over the past three years. For 71 of these cases the Housing Options Service have provided assistance through the provision of a Tenancy Bond. Accreditation is mandatory for any landlord receiving this bond thereby ensuring that vulnerable households are placed in secure, suitable, quality accommodation.
- The Landlord Accreditation Scheme has provided dedicated training, bi-annual forums and quarterly newsletters to help landlords to be compliant with the law and deliver improved and effective housing management.

# Issues to Overcome

## Landlord accreditation and licensing

The exact number of private landlords operating in the Knowsley area is currently unknown. We do know that there are 10,410 privately rented properties and approximately 3,300 private rented housing benefit claims. Therefore, it is clear that the 250 accredited landlords is a small proportion. Whilst the accreditation scheme has fulfilled a role in delivering information and guidance to accredited and non-accredited landlords it is considered that the benefits to both landlords and tenants are not providing an incentive to join the scheme. The Council needs to proactively engage with more landlords in order to raise standards especially in light of the new minimum energy efficiency standards but landlord accreditation may not be the most appropriate use of resources moving forward. A targeted programme will be created to locate and communicate with those landlords owning less efficient properties in the expectation that productive engagement will reduce the need for enforcement and create open communication pathways.

Selective licensing provides a further option for the Council for management of the private rented sector but due to the criteria for a selective licensing scheme being recently amended by the government it would likely only be on a small geographical scale where the new range of thresholds would be met.

## Private sector enforcement

There are a range of enforcement tools available to the local authorities to deal with housing nuisance issues and serious hazards. The Council does not currently exploit those methods such as prosecution where costs involved in dealing with the issue can be recovered. It is considered that it would be prudent to carry out a review exercise of the tools that the Council currently uses to ensure that we are using the most appropriate and cost effective methods of tackling housing issues in the private sector. Furthermore, the legislative processes involved in enforcement can create a lengthy process. There are opportunities to speed up our current processes by ensuring relevant information and guidance is readily available for property owners. To assist in these areas it is considered that a Housing Enforcement Policy and a Landlord and Tenant Charter would underpin and strengthen the Council's ability to take more active enforcement with the right tools.

# Key Strategic Priorities

The Council has identified four key strategic priorities for the Private Sector Housing and Affordable Warmth Strategy 2019-2024. These priorities have been informed by consultation, recent data and through an assessment of what has previously been achieved. Knowsley's Housing Strategy 2016-2021 'Building on Success' sets eight overarching priorities, five of which are supported by this strategy: urban residential development, sustainable urban extensions, purpose built private rented sector housing, housing and health and access to housing. The priorities in this strategy form the basis of the action plan (appendix 1) which has been created to ensure the Council continues improving Knowsley's private sector housing offer over the next five years.

The key strategic priorities are:

## 1. Maximise use of existing stock

The use of enforcement by Environmental Health can either persuade or force a landlord or owner occupier to carry out works in their property to remove serious hazards. There is a wide range of enforcement powers available and a review exercise will be completed to ensure that the Council is using the most effective tools.

Empty homes are a waste of a valuable resource in areas where there

is demand on housing. Their presence in communities can also be a focal point for anti-social behaviour and can have a negative impact on the health and wellbeing for neighbours and the wider community. Furthermore, the resources needed to bring them back into use are fewer than those needed to build new houses. The Empty Homes Strategy 2016-2021 sets out guidance on the approach to be used to target problematic properties and to explore the available options for bringing them back into use.

This strategy seeks to support the actions of the Empty Homes Strategy 2016-2021 and to work towards the reduction of empty homes by providing advice and guidance to home owners and landlords to ensure that where properties become empty they remain so for as short a time as possible.

In Knowsley there is an identified gap in the provision of one bedroom homes especially for adults under 35 years of age. The Council works with development partners to meet such needs however, the private sector can and often does respond to such needs. In many areas shared housing, which is commonly referred to as Houses of Multiple Occupation, meets this need. In Knowsley the number of this accommodation type is very low, however over the lifetime of this strategy this may grow in response to the prevailing need. It will

therefore be important that Knowsley provides landlords with the necessary guidance and applies the legislative code in terms of standards and licensing to ensure houses in multiple occupation that are created provide a positive and well managed addition to our communities.

## **2. Facilitate access to affordable warmth for all residents in the borough**

Research shows that the quality of the private sector accommodation in Knowsley is not hugely different from its geographic counterparts. However, fuel poverty rates are higher due to lower incomes and therefore this area needs prioritising. Access to quality information, advice and assistance can improve the energy efficiency of a home and bring householders out of fuel poverty. In order to provide this the Council will take a holistic approach in ensuring that frontline professionals are equipped with the knowledge they need to provide advice and signpost residents to the appropriate services. Alongside this partnership working will be encouraged to use opportunities to ensure residents are receiving all the income they are entitled to.

Having access to funding sources is paramount to providing a quality service but Council resources are limited and finite. In order to maximise the work that the Council can achieve it aims to secure as

much match funding as possible and to seek out new funding streams. These can often be obtained from new government programmes such as variations to the Energy Company Obligation scheme. Existing resources will be targeted to the most vulnerable members of the population (the elderly, young children and those with certain long-term health conditions or mobility problems). However, there is a continued demand for financial assistance from others on low incomes across the borough. If further funding becomes available during the lifespan of the strategy evaluation exercises will be carried out to ensure it is spent in the most effective manner.

## **3. Provide a range of grants to improve the safety and quality of homes in the borough and enable residents to remain in their homes longer.**

Whilst it is difficult to quantify the exact cost of poor quality homes on an individual's life and health outcomes it is clear that providing financial assistance to improve property conditions, energy efficiency and remove hazards can promote safe independent living for longer. For older residents this has the potential to deliver significant cost saving in terms of adult social care and for other public services such as the National Health Service. It is imperative that the Council continues to provide assistance for those wanting to remain in their own homes and in creating a safe environment within the home.

There has been sustained demand for financial assistance from home owners who are asset rich in terms of their home but cash poor. The Housing Assistance budget has funded this demand in the form of front-funded repayable grants. Since 2011 when the Regional Housing funding scheme was abolished the Council has focused on maximising the recovery of former grants where conditions have been breached. Recovery of the grant money gives the opportunity for this to be recycled into providing further grant assistance over and above what would have otherwise been possible. In 2016 the time where grant conditions apply was increased to 20 years. This approach has enabled the continuation of housing assistance, though on a much reduced level. The continual need and demand for this assistance regularly outstrips the budget available for this work. Therefore, to ensure that the Council can continue to provide this type of assistance the current grant terms and conditions will be reviewed to consider removing the 20 year term and replacing with lifetime grants which will allow for more recovery of grant money. This work is underpinned by the fundamental principle that such assistance is provided to improve the health and wellbeing of the applicant and to enable them to remain in their home for longer rather than simply improving the value of their asset.

It is also recognised that the grant application process can be lengthy and confusing for applicants who are by virtue the most vulnerable members of our community. This can result in delays in the grant being issued, confusion over the terms and conditions or failure to complete the application form and provide relevant documentation. A review will be undertaken to assess the effectiveness of the current working practice to find opportunities to streamline and simplify the process whilst protecting the sensitivities of the application requirements.

Disabled Facilities Grants are not currently recovered. As the population ages, health care has become more effective and assistive technologies have increased making it possible to care for more people within their own home with a wider range of illnesses and for a longer period of time. In addition, the types of adaptations are becoming more complex and expensive to deliver such as ground floor extensions. As the numbers of potential grant recipients and the complexity increases so does the demand on the budget. The Council needs to be able to continue funding this mandatory work and therefore an evaluative exercise will be completed exploring the possibility of attaching repayment conditions to some of these grants.

#### 4. Enable private landlords to provide good quality and well managed properties

With a growing private rented sector it is important that the Council provides leadership for landlords operating within the borough to facilitate them in managing their stock effectively and maintain a good and varied housing offer to residents. The rate of members joining the accreditation scheme has slowed in recent years and it is recognised that the advertised benefits may not be sufficient to increase membership further. Consultation carried out as part of this strategy showed that many landlords are not incentivised to join as they manage well without it. However, the Council is committed to supporting landlords in their housing management function in order to create and maintain high standards. To this end analysis needs to be undertaken to review the effectiveness of the current accreditation scheme and whether resources are best used to support and communicate with landlords in other ways.

It was recognised as part of the consultation process that private landlords and tenants often lack the knowledge of specific services which are available across the borough, such as Safer Communities, Environmental Health, Care and Repair and support agencies. The Council also recognises that tenants have their own part to play in taking responsibility for a property and its facilities. To this end, an exploratory exercise will be carried out into the benefits of providing

an online landlord and tenant's charter. This will provide landlords and tenants with information concerning their rights and responsibilities and will promote high standards from the private rented sector as well as details of pertinent services. This would also enable the Council to keep landlords up to date with legislation, best practice and service updates. It is vital that this information is provided in an accessible format to enable landlords to fulfil their housing management role to a high calibre.

Whilst we know that the majority of Knowsley's private rented sector stock is good in comparison to other local authority areas we also know that there is a proportion which do not meet Energy Performance rating E. These properties may be holding residents in fuel poverty and impacting on their health. It is important the Council starts investigative work to locate these properties and to offer advice and guidance to landlords to assist them in raising energy efficiency levels. Opportunities to inspect privately rented homes should be maximised and used to open communication pathways with both the landlord and the tenant.

The Council will make every effort to provide information for landlords and tenants to prevent poor housing standards. However, where the landlord fails to engage and hazards exist in a property we will take the necessary enforcement action to resolve the issue in the most appropriate way.

# Ways of Working

## (Knowsley Better Together)

### What is Knowsley Better Together?

Knowsley Better Together embodies the Council's approach to working with partners, residents and communities, local businesses, and the voluntary sector to achieve our shared outcomes.

Knowsley Better Together is an opportunity for the Council to refresh its relationship with partners so everyone can drive forward, together, to achieve our shared outcomes. Knowsley Better Together therefore brings to life a new approach to delivering services, paving the way for more closely joined up working by using resources more wisely and in turn reducing duplication.

### How do we do this?

The Council has responded to this in its new Corporate Plan. The plan outlines "what" the Council hopes to achieve in the coming years and describes "how" it needs to work to get things done. The main principles of Better Together are to:

- Be a strong community leader and always champion Knowsley.
- Build better partnerships and work with others co-operatively to improve Knowsley.
- Listen to the community when making decisions.

- Spend locally, invest locally and recruit locally to build social value.
- Help people to be independent, doing more for themselves and each other.
- Prevent problems occurring or stop them getting worse.
- Use the best way of delivering services that leads to improved outcomes.

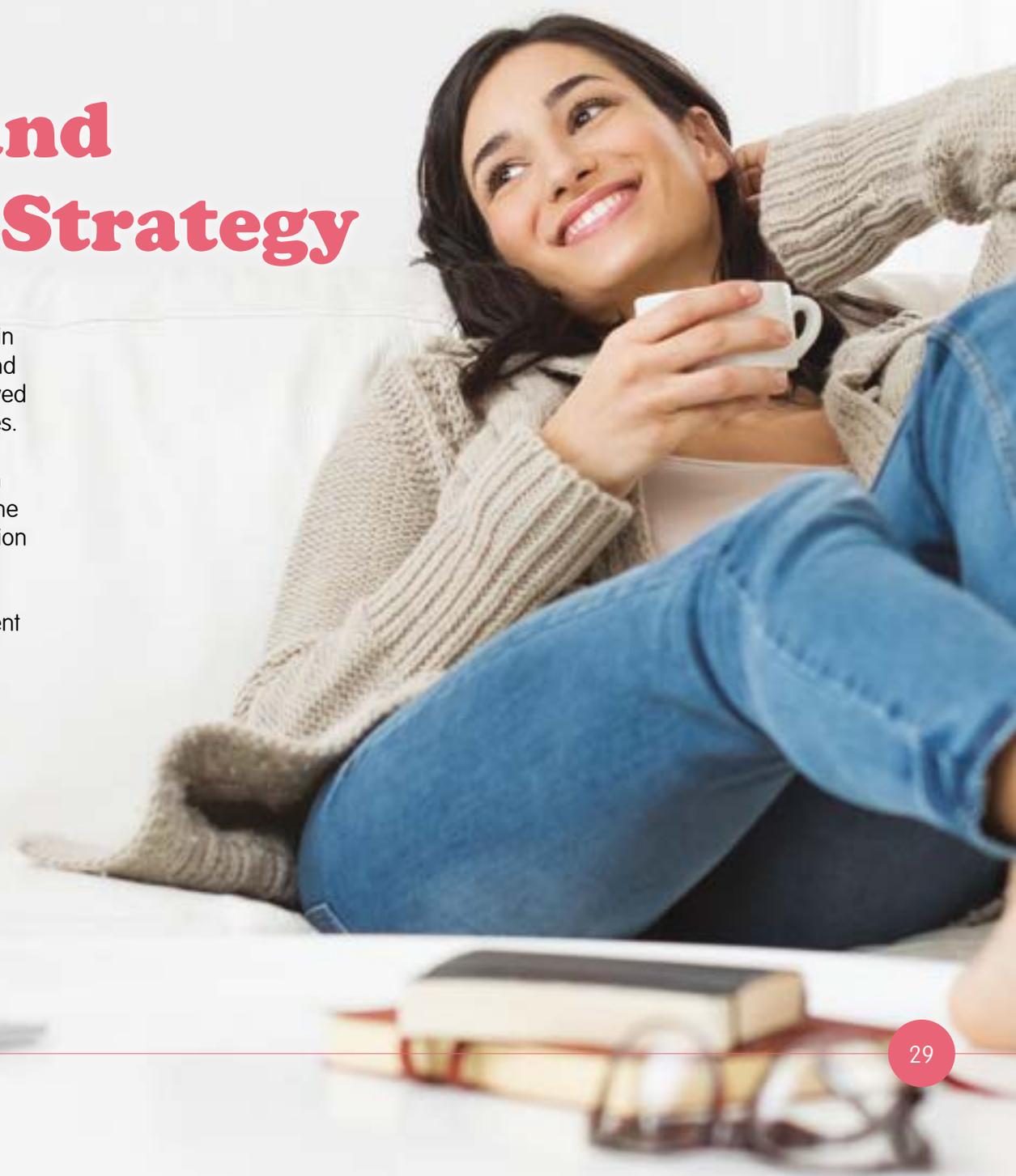
### How does this work in practice?

Practically, this will be achieved through the development of a series of informal deals, which will be co-produced and focus on what all stakeholders will do to achieve our shared goals. The Private Sector Housing and Affordable Warmth Strategy uses the Knowsley Better Together principles to strengthen partnerships, creating a higher quality housing offer for residents living in the private sector.

# Implementing and Monitoring the Strategy

In order to take the strategy forward clear tasks have been set out in the five year delivery plan. All partners involved have developed and agreed the plan. Cooperation and partnership working of all involved will ensure effective and successful delivery of the strategic priorities.

Monitoring of the progress towards achieving the actions set out in the plan will be undertaken by Strategic Housing and reported to the Head of Strategic Housing and the Cabinet Member for Regeneration and Development. The plan will be updated on an annual basis. New actions, informed by updated data and legislation, will be identified and added to the delivery plan to ensure it remains current and effective.



# Appendix 1 - Action Plan

## Priority 1: Maximise use of existing stock

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
1. Create a Private Sector Housing Enforcement Policy	To review all enforcement powers to ensure maximum efficiency from the legislation. To consider whether there are opportunities to make the current enforcement process more effective to maximise the use of limited resources	To provide a framework for ensuring most time and cost effective use of the range of legislative powers available to the Council	Years 1 and 2	Environmental Health and Consumer Protection – Financial Investigation and Better Regulation Manager	KMBC Environmental Health and Consumer Protection, Strategic Housing
2. Deliver actions from the Empty Homes Strategy 2016-2021	Work collaboratively to maintain sufficient resources to continue Empty Homes activities to support the delivery of the strategy	Reduce number of empty homes and provide more homes for householders. Reduction of empty homes by at least 90 per year	All years	Environmental Health – Empty Homes Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection, Knowsley Housing Trust
3. Review licensable Houses of Multiple Occupation in the borough	Make contact with all landlords operating Houses of Multiple Occupation	To ensure all licensable Houses of Multiple Occupation are licenced and of good quality. To use the opportunity to communicate and engage with landlords and signpost them to services available within the Council and other external agencies	All years	Environmental Health and Consumer Protection – Senior Officer	KMBC Environmental Health and Consumer Protection

## Priority 1: Maximise use of existing stock

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
4. Provide assistance for landlords involved in Houses of Multiple Occupation to ensure compliance	Create a paper and web-based guide for landlords owning, or thinking of creating a House of Multiple Occupation	Maintain good quality single person accommodation and stronger relationships with landlords	All years	Environmental Health and Consumer Protection - Senior Officer	KMBC Environmental Health and Consumer Protection
5. Implement monitoring system which differentiates between tenure when receiving calls regarding poor property conditions	Ensure tenure is taken into account when dealing with initial stages of informal action or formal enforcement	To allow resources to be used more proactively and targeted in the right areas	All years	Environmental Health and Consumer Protection – Team Leader (Domestic)	KMBC Environmental Health and Consumer Protection
6. Carry out periodic reviews of the housing market and supply	Ensure new developments and improvements to the private rented sector do not prevent movement within the sector for those who may be unable to or do not wish to move into owner-occupation	Provide different products within the private rented sector that cater for all income levels and needs	All years	Strategic Housing – Group Partnerships Manager	KMBC including Strategic Housing, Major Development Team, Planning

## Priority 2: Facilitate access to affordable warmth for all residents across the borough

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
1. Increase awareness of fuel poverty and energy efficiency amongst residents and frontline professionals	Joint education sessions for all frontline professionals on energy efficiency in the home, access to funding and support services. Sharing knowledge of what is available between services and ways in which to prioritise those who are most in need	To ensure that all frontline professionals are aware of fuel poverty and energy efficiency and what services residents can be signposted to. To change behaviours in the home to encourage better use of fuel and cost effective draught proofing measures. To target resources in a more efficient manner and ensure the most vulnerable residents are accessing help	All years	Strategic Housing – Energy Efficiency Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection, Adult's and Children's Social Care, Safer Communities, Contact Centres, and Education. Housing Options Service, National Energy Action, Tenant Extra Support Services, St Helens Accommodation Project, Care and Repair, Healthwatch Knowsley, Knowsley Older People's Voice, Knowsley Community Voluntary Services, Knowsley Housing Trust, VillagesHousing, Merseyside Fire and Rescue Service

## Priority 2: Facilitate access to affordable warmth for all residents across the borough

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
2. Maximise use of government funding	Apply for funding through the Energy Company Obligation schemes where appropriate and work jointly with the Liverpool City Region to secure additional funding if available	To ensure that residents are benefitting from all possible funding sources and that the Council is actively seeking new funding opportunities	All years	Strategic Housing – Energy Efficiency Officer	KMBC including Strategic Housing. National Energy Action Liverpool City Region authorities
3. Maximise income levels of residents	Make every contact count by using opportunities to assess residents income and expenditure (including signposting and referring where appropriate)	To ensure residents are receiving what they are entitled to and using their income effectively. To promote the benefits of switching energy supplier	All years	Strategic Housing – Energy Efficiency Officer	KMBC including Strategic Housing, Adult's and Children's Social Care, Contact Centres, Healthwatch Knowsley, Knowsley Older People's Voice, First Ark
4. Deliver annual affordable warmth positive behaviour programme	Provide education sessions in schools and colleges about energy efficiency and budgeting. Operate targeted communication programmes such as winter planning, hard to heat property advice, low cost do-it-yourself energy efficiency measures. Develop energy efficiency information pack for home owners and tenants	To facilitate behaviour changes for all family members and create good habits for the future. Reach all sections of the community including those who do not access support services and low income	Years 2, 3, 4 and 5 as well as at appropriate, relevant times throughout the strategy	Strategic Housing – Energy Efficiency Officer	KMBC including Strategic Housing, Safer Communities, Public Health, Better Together, Working Well Programme, Contact Centres Education. National Energy Action,

## Priority 2: Facilitate access to affordable warmth for all residents across the borough

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
		working households			Registered Providers, Healthwatch Knowsley, Knowsley Older People's Voice
5. Link with other external service providers and commissioned partners to help achieve shared goals	Achieve collaborative working where workstrands from other internal and external strategies reinforce the aims of this strategy	To ensure that all services have a broad knowledge of networks and the work other agencies are completing	All years	Strategic Housing – Energy Efficiency Officer	KMBC including Strategic Housing. Public Health, Healthwatch Knowsley, Knowsley Older People's Voice, National Health Service including Clinical Commissioning Group, Housing and Health Wellbeing Board, Merseyside Fire and Rescue Services
6. Continue developing good quality houses across the borough in line with the Housing Strategy 2016-2021	Identify new sites for development and continue to progress existing sites	To support further development and institutional investment to increase high quality private sector housing across the borough	All years	Major Development Team – Principal Regeneration Officers	KMBC including Strategic Housing, Major Development Team, Planning

**Priority 2: Facilitate access to affordable warmth for all residents across the borough**

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
7. Any properties where the Council has a lease agreement for the purposes of creating affordable accommodation will achieve at least EPC C	Take energy efficiency advice to ensure any refurbishment works encapsulate measures to achieve affordable warmth. Carry out regular assessments to ensure energy efficiency is maintained	To ensure all properties where the Council has a lease agreement are energy efficient thereby improving the housing offer to residents	All years	Strategic Housing – Group Manager of Housing	KMBC including Planning, Strategic Housing

## Priority 3: Provide a range of grants to improve the safety and quality of homes in the borough and enable residents to remain in their homes longer

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
1. Deliver housing assistance and disabled facilities grants programme subject to available financial resources	Use grants to make properties safer and warmer and improve accessibility of properties resulting in residents being able to remain in their homes longer	To ensure that vulnerable residents have an option of financial assistance to improve the facilities within their home and remove serious hazards	All years	Strategic Housing - Housing Renewal Officer Centre for Independent Living - Commissioning Manager Independent Living	KMBC including Strategic Housing and Centre for Independent Living, Care and Repair
2. Reduce number of serious hazards in private sector homes	Hazards to be reduced by issuing advice, financial grant assistance or enforcement where necessary	Homes are made safer and therefore pose less risk to residents and visitors. Relevant enforcement is utilised in the best manner	All years	Strategic Housing – Housing Renewal Officer / Energy Efficiency Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection, Merseyside Fire and Rescue Vulnerable Persons Advocates team
3. Use match funding from external sources to maximise Council funding opportunities	Ensure all possible sources of funding are explored including Energy Company Obligation, Health Through Warmth and future city region schemes	To ensure the Council budget can be used effectively to help as many residents as possible	All years	All parties for funding relevant to each scheme	KMBC including Strategic Housing and Centre for Independent Living

**Priority 3: Provide a range of grants to improve the safety and quality of homes in the borough and enable residents to remain in their homes longer**

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
4. Carry out exercise to evaluate length of grant terms. Also to review the application process to assess if there are opportunities to streamline the process	Assess the value of issuing lifetime conditions on housing assistance grants. Analyse grant application, terms and conditions and recovery process. Create an information booklet with frequently asked questions to provide full information on grant conditions at the outset	Maximise successful applications. Increase the recovery rate to provide more funding in the future	Within year 1	Strategic Housing – Principal Housing Delivery Officer	KMBC Strategic Housing
5. Consider how to maximise disabled facilities resources to meet increasing demand	Evaluate feasibility of attaching recovery conditions to disabled facilities grants for selective adaptations	To explore ways in which the disabled facilities grant budget can continue to help as many people as possible lead independent lives	Years 1 and 2	Strategic Housing – Principal Housing Delivery Officer Centre for Independent Living – Commissioning Manager Independent Living	KMBC including Strategic Housing and Centre for Independent Living
6. Promote existence of grants internally and externally	Education programme and publicity campaign to frontline professionals and private landlords and tenants	To ensure that frontline professionals are aware of the assistance available and that grants are used by all eligible residents in the private sector	Years 2 and 4	Strategic Housing – Housing Renewal Officer / Energy Efficiency Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection, Centre for Independent Living, Adult and Children’s Social Care, Safer Communities,

**Priority 3: Provide a range of grants to improve the safety and quality of homes in the borough and enable residents to remain in their homes longer**

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
					Knowsley Older People Voice, Healthwatch Knowsley, Contact Centre and Housing Options Service
7. Provide assistance for owner-occupiers going through repossession	Continue to make referrals to Housing Options Service on notification of repossession. Monitor the need for and evaluate the viability of providing a new mortgage rescue scheme if new funding comes available	To provide advice and guidance where it is not viable to offer financial assistance	All years	Strategic Housing – Principal Housing Delivery Officer	KMBC Strategic Housing, Housing Options Service

## Priority 4: Enable private landlords to provide good quality and well managed properties

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
1. Undertake a review of the Landlord Accreditation Scheme	Evaluate the inputs and outputs of the current scheme to ascertain whether it provides value for the Council, landlords and tenants	To ensure that the best possible service is provided whether that be accreditation or a different model of landlord engagement	Year 1	Strategic Housing – Housing Enforcement Officer / Principal Housing Delivery Officer	KMBC Strategic Housing
2. Launch of the digital accreditation scheme portal and continuing modernisation.	Complete remaining tasks and set date for the system to be launched. Publicity campaign around the relaunch to encourage more landlords to join. Provide access to information through the portal such as webinars, videos and e-newsletters	To provide a modern interface that facilitates access to the scheme as well as monitoring of standards of properties. To provide a platform from which to easily share information which can be accessed at any time	Year 2 onwards (dependent on outcome of Action1)	Strategic Housing – Housing Enforcement Officer	KMBC including Strategic Housing, Information Technology
3. Formalise and begin a project to locate and communicate with landlords, especially those owning less energy efficient properties	Complete mapping exercise with relevant information to locate properties in poor condition	Assist, enable and enforce where necessary to ensure all relevant properties reach EPC E	Years 1, 2 and 3	Strategic Housing – Housing Enforcement Officer / Environmental Health and Consumer Protection – Senior Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection

#### Priority 4: Enable private landlords to provide good quality and well managed properties

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
4. Creation of more resource to assist in low level enforcement in the private rented sector	Complete business case for the creation of a fixed term post (2 years) within Strategic Housing	To deal with low level enforcement to assist the Environmental Health team in creating resource to lead on actions in priority 1	Years 1 and 2	Strategic Housing – Group Manager of Housing	KMBC Strategic Housing
5. Partnership working across all departments to ensure that every contact counts when dealing with landlords	Gather a database of landlords so that key messages can be delivered via email or social media and the landlord has an open communication pathway with the Council. Promotion of the Live Well Directory	Increase in the numbers of contacts in the private rented sector available to Housing Options Service for the prevention and relief of homelessness. To ensure that landlords feel supported in their role and enable them to provide support to their tenants	All years	Strategic Housing – Housing Enforcement Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection, Safer Communities, Centre for Independent Living, Housing Options Service
6. Support residents who rent privately	Creation of an online tenant's charter to provide a support network to tenants. Consider the feasibility and need for provision of tenant training for all households moving into the private rented sector through the homeless route. Promotion of the Live Well Directory	To create a better informed tenant who has access to support services and relevant information to make their tenancy sustainable, keep their property in good repair and maximise any energy efficiency savings	Years 1 and 2	Strategic Housing – Housing Enforcement Officer	KMBC including Strategic Housing, Environmental Health and Consumer Protection Information Technology, Housing Options Service

#### Priority 4: Enable private landlords to provide good quality and well managed properties

Action	How	Outcome	Priority	Responsible Lead(s)	Key Agencies
7. Consider the need for lifetime homes in areas of development	Conduct regular desktop reviews in conjunction with market builders to keep up to date with the latest technologies and build specifications	To provide homes that are fit for life and can be easily adapted at low cost	All years	Strategic Housing – Partnerships Manager	KMBC including Strategic Housing, Major Development Team, Planning, Centre for Independent Living
8. Monitor the borough to consider the feasibility of introducing schemes which can positively improve the private rented sector and neighbourhoods	Periodically undertake desktop reviews of potential licensing areas and make recommendations as to whether full evaluation and consultation should be progressed for introduction	To ensure select areas are managed appropriately so that standards can be improved	All years	Strategic Housing – Group Manager of housing	KMBC Strategic Housing, Safer Communities



# **Private Sector Housing and Affordable Warmth Strategy**

2019-2024