

**EASTSUFFOLK**  
COUNCIL

# Private Sector Housing Strategy

2019-2023



## Foreword by Chief Executive



“I am delighted to endorse this East Suffolk Private Sector Housing strategy, which reinforces the themes within the East Suffolk Housing Strategy 2023. Presented here are some of the key challenges facing the Private Sector Housing team; successfully meeting these challenges in the context of increasing demand and shrinking resources necessitates creativity and innovation, which are embodied here. I am in no doubt as to the importance of this service in addressing housing issues that impact on health. The strategy recognises the many stakeholders involved in services which are focussed on maintaining and improving the existing housing stock, ensuring it is fit for purpose. Taking new approaches and reviewing outcomes will keep this strategy alive and focussed as we seek to improve the quality and versatility of the private sector housing to meet the varied needs of our community in East Suffolk”.

**Stephen Baker, Chief Executive**

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# Executive Summary

The Private Sector Housing Strategy is a new strategy for East Suffolk Council. The strategy runs until 2023 but is a living document that will be reviewed regularly to track progress and ensure it remains fit for purpose. It reinforces and develops the themes in the East Suffolk Housing Strategy, in the context of privately owned and rented homes. In addition the strategy formulates new approaches which are wholly aligned with the Council's vision to

*“Maintain and sustainably improve the quality of life for everyone growing up in, living in, working in and visiting East Suffolk”*

*East Suffolk Council Vision*

The Strategy presents some of the key challenges facing the Private Sector Housing team. It sets these in the contexts of the East Suffolk district, the County of Suffolk and the national picture in the UK. There is a focus both on current initiatives and future intentions to ensure that the living conditions of our residents continue to improve. We continue to work reactively to respond to the needs of specific residents, but new proactive approaches will target resources on demographic groups and geographic areas which have been identified as priorities.

The Strategy identifies 9 key themes,

- Working with private sector landlords to increase the quality and supply of affordable housing,
- Developing housing and health partnerships to secure whole system benefits,
- Delivering warm home solutions to alleviate fuel poverty
- Developing new models to deliver better services to those needing home adaptations to cope with disabilities,
- Area based action to tackle communities where housing conditions are worst,
- Providing funding to facilitate home improvements through a Renovation Grant programme
- Safeguarding residents living in multiply occupied properties through successful licensing and work with Suffolk Fire and Rescue.
- Meeting the needs of the travelling community,
- Increasing activity to bring long term empty homes back into use.

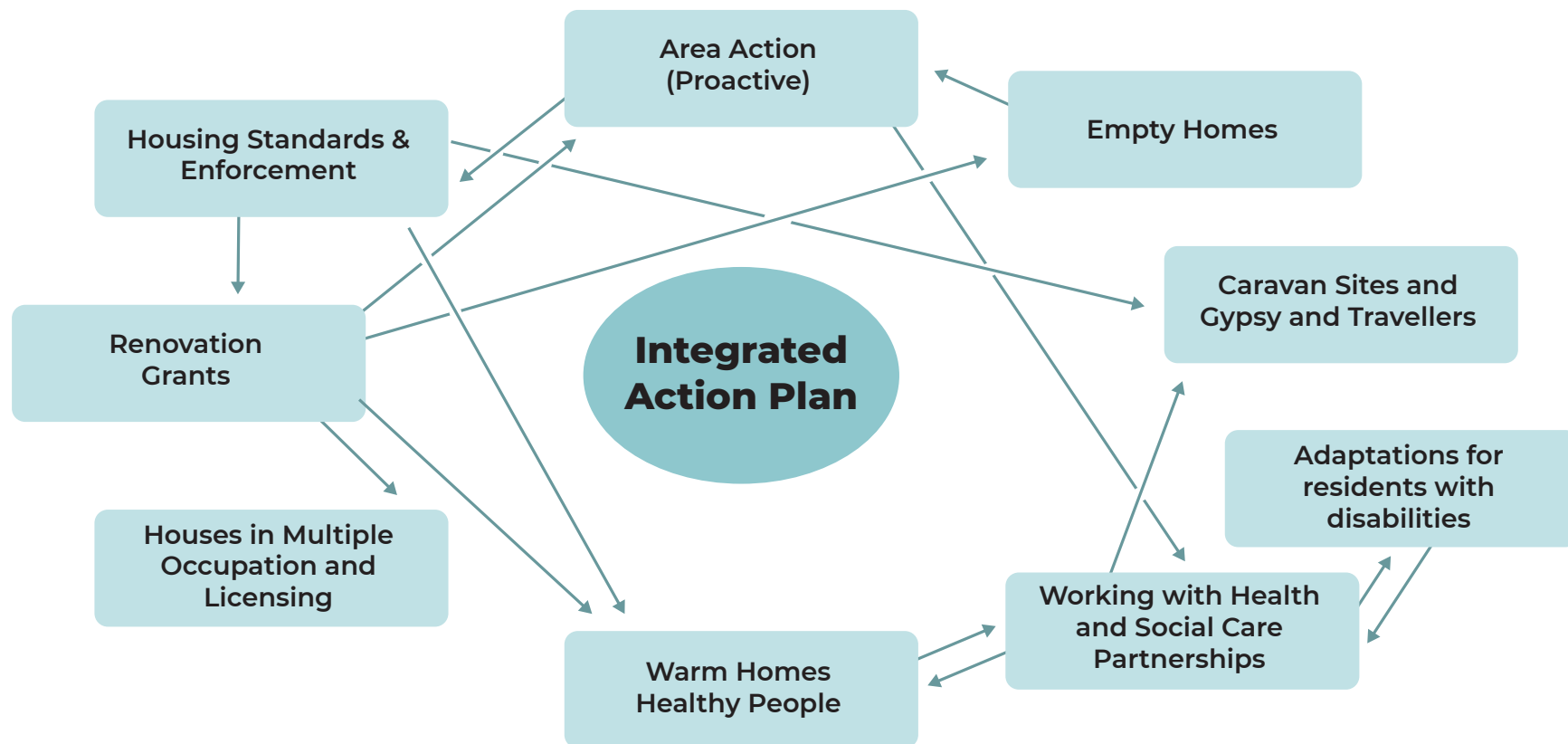
The strategy incorporates an Action Plan which will create the conditions for successful delivery of the PSH Strategy, including:

- Adapt and grow the capabilities of the PSH team and East Suffolk Council
- Identify partners and develop partnerships
- Create or update Policies and procedures
- Understand resource requirements and develop resource plans

- Communicate the progress and outcomes of our work to residents, partners and stakeholders

The strategy seeks to fulfil our aspirations which are summed up in our Housing Vision:

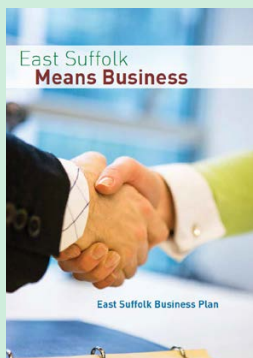
“We aim to facilitate access to a healthy home environment that maximises well-being and life opportunities for all residents and future residents in East Suffolk.”



# East Suffolk Private Sector Housing Strategy

This Private Sector Housing Strategy is a new strategy for a new Council. East Suffolk Council came into being in April 2019, replacing the two former district council's of Waveney and Suffolk Coastal. This change has provided an opportunity for a review of the delivery of the private sector housing service to formulate a new approach, wholly aligned with the Council's vision of maintaining and sustainably improving the quality of life for everyone growing up, living, visiting or working in East Suffolk.

This Private Sector Housing Strategy is one of a number that support the Corporate East Suffolk Business Plan. Others include the Homelessness and Rough Sleeping Strategy, the Housing Revenue Account Business Plan, the Housing Strategy, the Housing Asset Management Strategy and an Enabling Strategy. A 'Golden Thread' runs through all our plans and strategies to ensure that a consistent approach is adopted to help achieve the corporate objectives identified within the East Suffolk Business Plan.



## East Suffolk Business Plan

This corporate plan was adopted by the two former councils in 2015. It sets out the Vision for East Suffolk and the adoption of a three-pronged strategy of: Enabling Communities; promoting Economic Growth; and becoming Financially Self Sufficient.

The Plan identifies several Critical Success Factors of which "Improved access to appropriate housing to meet existing and future needs" is one. This strategy seeks to improve the standards of private sector housing to ensure residents have a safe, secure and appropriate home that meets their needs.



## East Suffolk Housing Strategy

The Housing Strategy covers the period 2017 – 2023 and covers the whole of East Suffolk. The strategy set out the ambitions and priorities for the housing services to 2023.

The Strategy identifies nine priorities for action. Three of these priorities are linked to private sector housing; that is housing that is privately owned, and occupied and rented. The Council has a team dedicated to services that address problems in this sector. The focus of this strategy will be: housing conditions in the Private Rented Sector; housing and health; and facilitating best use of the existing stock.

# The Big Picture



**World Health Organisation:** The WHO have recently published housing and health guidelines aimed at informing housing policies and regulations at the national, regional and local level. They provide relevance to professionals involved in the daily activities of implementing construction, maintenance and demolition of housing in ways that influence human health and safety. The guidelines emphasise the importance of collaboration between the health and other sectors and joint efforts across all government levels to promote healthy housing. Improved housing conditions can save lives, prevent

disease, increase quality of life, reduce poverty, and help mitigate climate change. Housing is becoming increasingly important to health in light of urban growth, ageing populations and climate change.

**National perspective:** The Private Rented Sector in the UK (PRS) has more than doubled in the last 20 years and now accounts for almost one-fifth of all dwellings in the UK. The bulk of landlords are private individuals, many owning just one or two units of accommodation. This rapid expansion has been recognised and subsequently reflected, in a number of national strategies and the introduction of legislation. It is monitored by the annual English Housing Survey. The main piece of legislation controlling housing standards is the Housing Act 2004 but there are numerous other provisions used by local authorities to support residents living in poor conditions.

## The English Housing Survey 2016/17 Key findings:

Private renters were more likely than owner occupiers to live in a non-decent home; Private renters were more likely than owner occupiers to live in a home with damp; Households in the PRS tended to contain the younger age groups: the 11% of private renters were aged under 25 and a third (33%) were aged between 25 and 34.



## Nationwide Foundation funded report 2018; The Evolving Private Rented Sector: Its Contribution and Potential

The PRS has expanded substantially since 2000, but recent growth has slowed and 2017 saw, for the first time since 1999, a slight reversal. There is however, considerable interest in the supply of property to 'middle market' renters, with an increase in the number of landlords classed as individuals rather than companies from 73% in 2006 to 89% in 2009. There has also been growth in buy to rent. Welfare reform has created difficulties for tenants in the lowest income quartiles particularly with the rollout of Universal Credit. As the proportion of households living in the PRS increased so the level of deprivation tended to increase. The law relating to private renting presents challenges due to a lack of strategic focus and a spread of responsibilities. Even where the law is unambiguous, there is no definitive requirement to inspect, leading to a lack of effective enforcement. The law is generally out of date and too often relies on tenants to complain to kick start action.

# The Suffolk Context

Suffolk is often considered an idyllic rural county with a great quality of life. This is broadly true but there is an underbelly of poverty and deprivation. Suffolk's deprivation levels are increasing with nearly half of our neighbourhoods becoming more deprived since 2010 according to recent research. In only three other parts of England and Wales has deprivation worsened more than in Suffolk (Derby, South Tyneside and Westminster).

23% of income deprived households live in rural Suffolk whilst two of our wards in Lowestoft are in the top 10% of most deprived wards in the Country. Over 50% of the existing stock is over 50 years old and only 15% was built in the last 20 years.

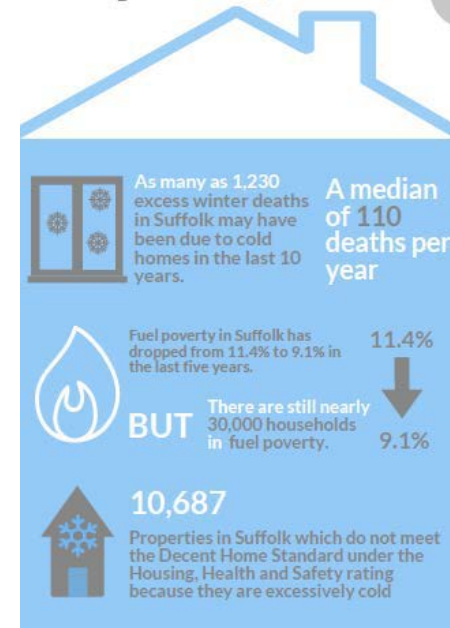
As a county we are facing increased pressures on our housing and services particularly from an ageing population. East Suffolk is likely to take the brunt of this increase as the older population seeks the coastal belt for retirement. And although unemployment rates are low, so too are income levels which remain below regional and national averages.

These issues impact on this PSH Strategy as they are linked to an increase in poor quality housing, unaffordable heating, increasing sub-standard private rented housing and occupation of mobile homes etc. Each district in Suffolk will have their own similar but particular focus and this strategy lays out clearly the objectives for East Suffolk Council in the next 4 years.

The need for improved Gypsy and Traveller provision is recognised in the County as well as the provision of short stay sites to minimise the number of illegal encampments. The six Suffolk Local Authorities have jointly funded a post to deliver a solution to the need for short term transit sites in the County. The project will need to resolve some key challenges to implement the required sites.

## Suffolk Joint Strategic Needs Assessment

### Key findings

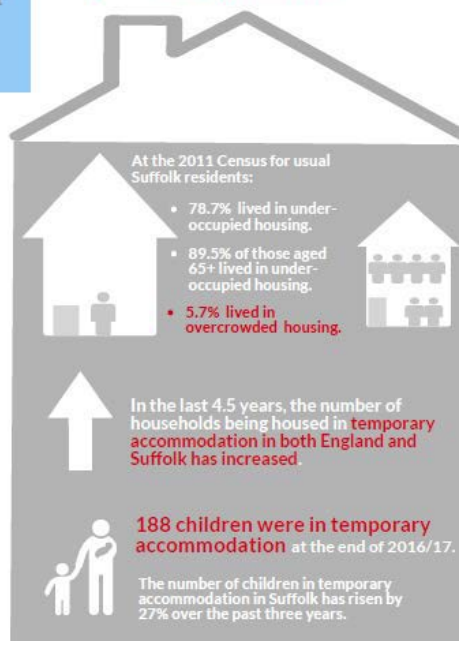


- 50%** Nearly 50% of the housing stock in Suffolk is over 50 years old, with 15% built in the last 20 years.
- £88m** Half the annual cost of heating Suffolk homes (£88 million out of £170 million) could be saved by implementing standard energy efficiency improvements.
- £** House prices in Suffolk have increased by 25.7% on average over the last 5 years. Prices for the lowest-priced quartile increasing by 30.9% on average.
- ↓** There has been a decline in numbers of affordable houses built over the last eight years, with only 320 completed across the county in 2015/16. Nearly 11,000 households are on the housing register in Suffolk.

- Person icon** Suffolk's population is forecast to increase by 10% by 2037 (compared to 2015). This increase is driven by older age groups.
- Person icons** In twenty years' time... 1 in 3 people in Suffolk are forecast to be 65+.

The declining market share of social renting and rising barriers to affordability of home-ownership mean it is estimated that 60,000 (70%) of 25-34 yearolds in Suffolk will be living in privately rented accommodation by 2037.

- ↑ 9%** The number of people with a learning disability is forecast to increase by 9% by 2035. Demand for housing which meets specialist needs is likely to increase.

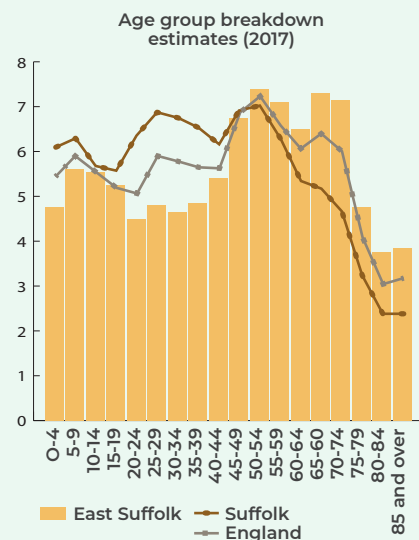




# The East Suffolk Context

East Suffolk Council was established in April 2019 following the combining of Suffolk Coastal and Waveney District councils. It became the largest district council by population in the country; covering the large geographic area from Lowestoft to Felixstowe. East Suffolk is a comparatively prosperous place with ambitious plans for economic growth, but also an area with pockets of deprivation and poor quality private sector housing.

## Population

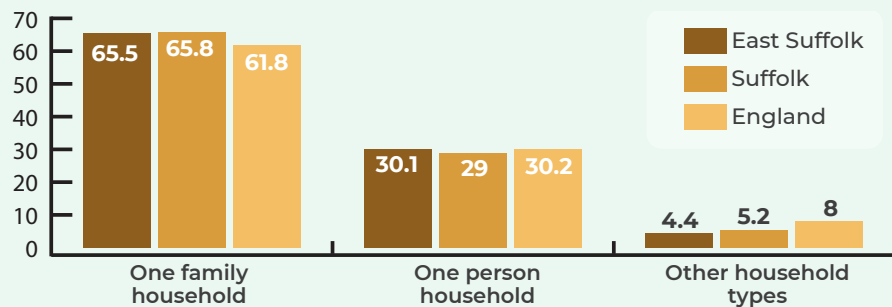


Source: ONS

The above graph illustrates the age profile for our area showing our population to be skewed towards the older age range.

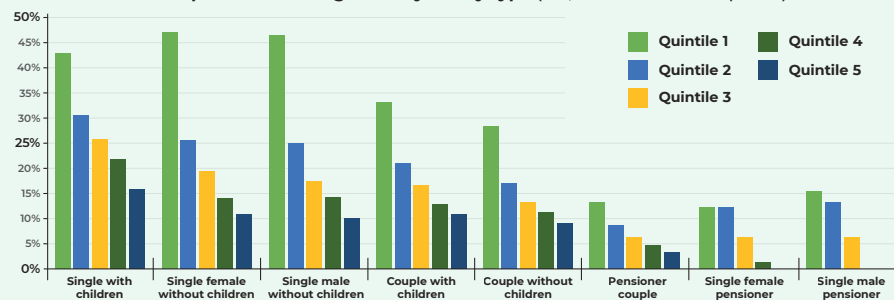
The projections to 2030 anticipate a greater growth in 60+ aged population.

## Household



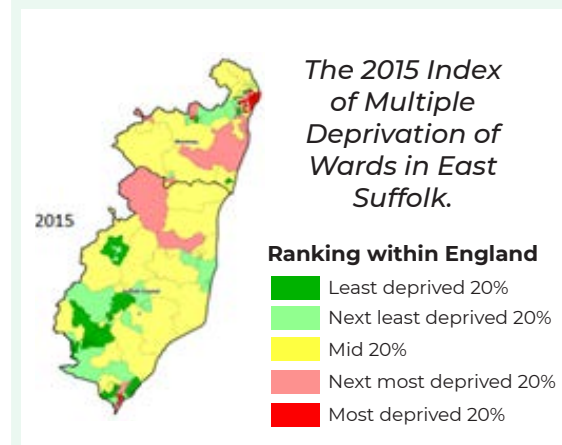
The graph above shows the make up of East Suffolk households across all tenures and shows a high level of families broadly reflecting the county and national picture.

% spend on housing costs by family type (UK; based on 2015/16 prices)



This chart highlights that those households in the lower financial quintile spend a disproportionate amount on housing costs. This is particularly acute in the more vulnerable groups.

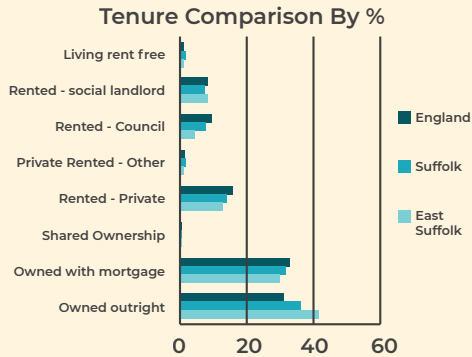
## Income/Social Deprivation



The above map reflects the geographic concentration of deprivation in East Suffolk based on indicators including poor health, childbirth morbidity, hospital admissions that are alcohol related, and low birth weight babies. Whilst the majority of the District is not deprived, Lowestoft and Felixstowe show significant levels of deprivation.

# East Suffolk Context

## Housing Tenure Data

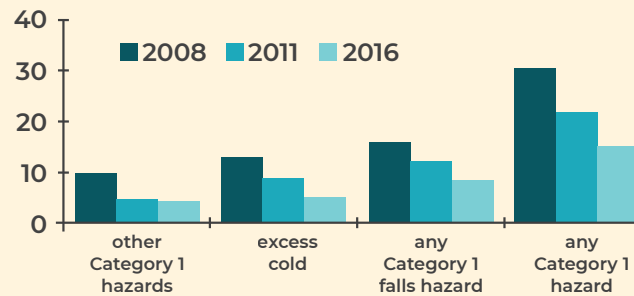


The graph reflects tenure nationally, in Suffolk and in East Suffolk as at 2011. The data shows a very high level of outright home ownership in our area but care is needed in viewing this as a measure of affluence as some of the properties owned outright, mask a high level of deprivation. A minority of home-owners live in very poor conditions due to a lack of income to address repairs. The District has a slightly lower than average Private Rented Sector but there are wards which buck this trend, parts of Lowestoft have more than 18% of the stock privately rented. Social housing is in short supply and in market and coastal towns we have a high incidence of second/holiday homes.

## Housing Conditions

The quality of the home has a substantial impact on health; a warm, dry and secure home is associated with better health. It is estimated that the detrimental effect on health of poor housing conditions costs the NHS in excess of £600 million a year.

There are an estimated 10,687 properties in Suffolk which do not meet the Decent Homes Standard under the Housing, Health and Safety Rating System (HHSRS) because they are excessively cold. Problems with damp and mould also represent a significant hazard.

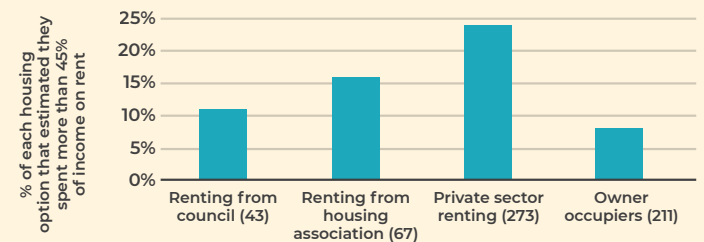


The English House Condition Survey chart above demonstrates a growing improvement in HHSRS Category 1 hazards within the PRS but it is important to recognise levels are still relatively high and residents' health is at risk.

## Health

Studies using population data suggest that there are strong links between housing and health in relation to accidents - 45% of accidents occur in the home and are in the top 10 causes of death for all ages. Cold homes are linked to increased risk of cardiovascular, respiratory and rheumatoid diseases, as well as hypothermia and poorer mental health.

Cold homes are bad for health. As many as 1,230 excess winter deaths in Suffolk may have been due to cold homes in the 10-year period from 2005 to 2015. If the risk of excess cold was removed there could be a potential average yearly saving to the NHS in Suffolk of £6.84 million (Public Health Suffolk).



An analysis of households in Suffolk spending more than 45% of income on rent (above) demonstrates that the greatest proportion live in the private rented sector, implying associated fuel poverty issues.

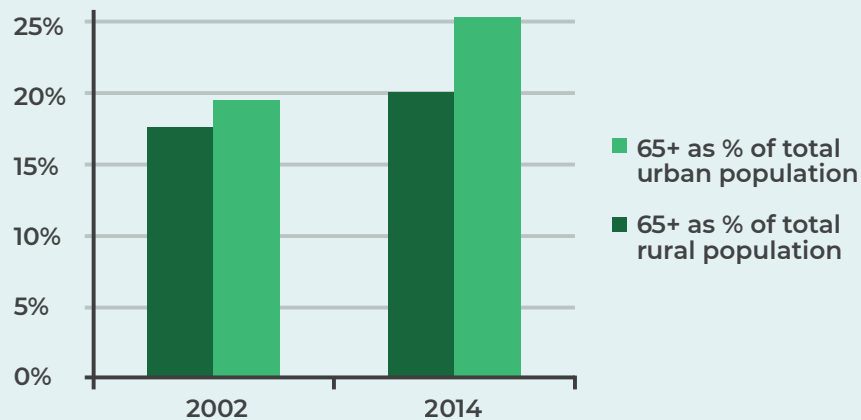
# East Suffolk Context (continued)

## Rural Poverty Data

Rural areas in Suffolk are statistically relatively well off compared to the urban areas. However, small distinct pockets of rural deprivation do clearly exist.

The cost of providing services in rural areas is estimated to be significantly higher than the cost of providing services in urban areas.

East Suffolk's rural population is older than its urban population, and the proportion of older people in our rural population is increasing at a faster rate. This trend, combined with the higher cost of providing services in rural areas, a housing stock which is often difficult to heat and maintain, poor transport, and more limited social networks, is likely to lead to high and increasing needs and costs for Suffolk's rural population now and in the future.

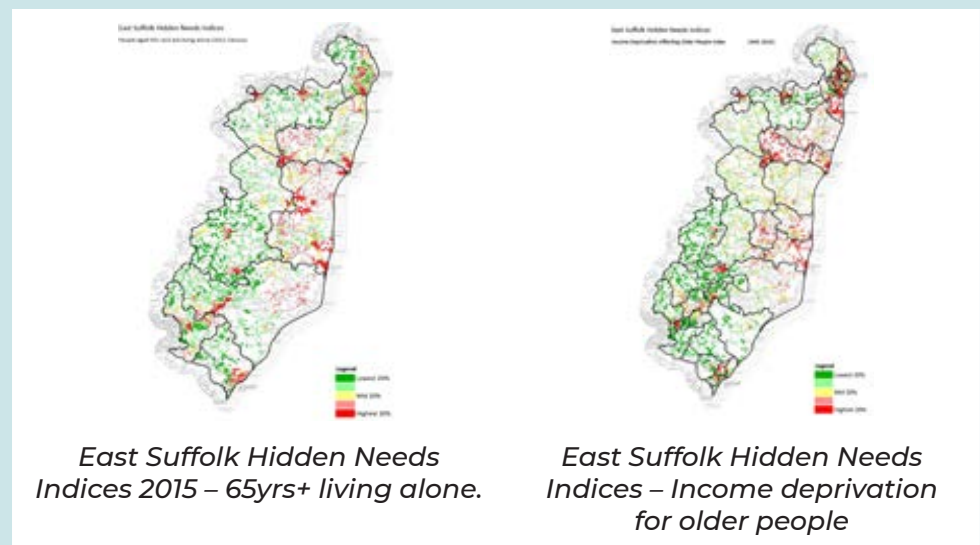


The chart above illustrates how between 2002 and 2014 the % of the population in Suffolk over 65 years has increased.

## Urban Poverty Data

Suffolk is relatively affluent but this affluence can mask significant need - being disadvantaged in an otherwise wealthy area can make it worse.

East Suffolk district is largely rural but does have sizeable urban populations. The single largest urban area is Lowestoft which is also the most deprived area in the district, with some wards historically ranking in the bottom 10% nationally across a range of indicators. The 2016 Hidden Needs report mapped measures of each of the 3 dimensions of hidden needs – income, access to services and isolation – against each other and identified multi-dimensional ‘hot spots’ across the district.



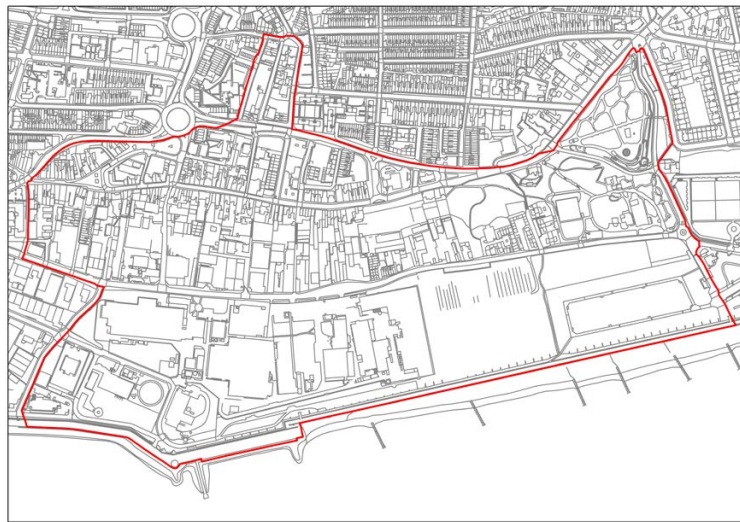
The maps of the district identify the deprived ‘hotspots’ with Lowestoft particularly identifiable.

# Area Action

## The Issue

East Suffolk includes areas of affluence and areas of deprivation. It has hidden rural poverty and wards identified as within the 10% most deprived in the Country. It is the latter where the team intends to focus its attention over the lifetime of this strategy and in particular three wards in Lowestoft.

The Private Sector Housing (PSH) team continue to operate on a reactive basis but increasingly officers are working to pro-actively inspect the PRS which recognises the reluctance many tenants have to complain about their living conditions. When affordable accommodation is scarce it is often a case of any roof is better than no roof.



*Heritage Action Zone area in North Lowestoft*

## The Solution

The PSH Team used to operate a primarily responsive service acting on resident complaints. A service review in 2017 identified a significant percentage of time was taken on low priority housing issues. In line with corporate thinking we adopted a digital approach to the service by developing web based support for the most common types of complaint. This self help approach has freed up resources to introduce an area based inspection regime, targeting areas where it is known there is a high level of private renting and poor conditions. We work closely with Housing Needs Officers to support tenancies and achieve improved living standards.

We have undertaken an Area Action pilot study in Denmark Road in Lowestoft to pro-actively engage with residents living in an area with a high proportion of older private sector housing. We are committed to engaging equally with all those who are impacted by our services.

We partnered with the Council's Economic Regeneration Team in a bid for Heritage Action Zone (HAZ) status for the High Street in Lowestoft. This was successful and will be a focus for the service during 2019- 2023. Covering in excess of 1000 homes the aim is to provide a focus for community regeneration and decent affordable homes will be at the centre of this.

## Achievements

In 2018 Waveney District Council bid for the High Street in Lowestoft to be designated a Heritage Action Zone by Historic England and was one of only 18 successful bids in the country. North Lowestoft Heritage Action Zone (HAZ) is based within the Harbour Ward of Lowestoft with a population of 8,502 and is an area of significant deprivation (ranked 148th most deprived area in England, and 2nd most deprived area in Waveney) and our focus as part of the HAZ is to bring empty housing into use.

We have adopted a successful shift to a pro-active approach with a focus on identified areas of need based on the HHSRS and health and heating data.



## Area Action Action point

1. Formulate a new Renovation Grant policy to deliver improvements to address the most pressing problems in the district (see Appendix A).
2. Develop a robust enforcement policy where financial incentives, education and encouragement fail (see Appendix B).
3. Co-ordinated and strategically planned investments to assist with area improvement and challenging the private sector to “keep up with the Council”.

# Housing Standards & Enforcement

## The Issues

The means of assessing housing standard is the Housing Health and Safety Rating System or HHSRS. Officers use it to risk rate the severity of a problem in a dwelling by determining how serious the health effect of that problem would be, on residents.

More information is available at: <https://www.gov.uk/government/collections/housing-health-and-safety-rating-system-hhsrs-guidance>.

We do all we can to educate, inform and encourage property owners to fulfil their responsibilities. However, firm enforcement action to protect the health and safety of tenants, occupiers and others will sometimes be required. The initiation of formal enforcement action will only occur when other measures have failed to produce the necessary response, or where there is an urgent need for action.

Some tenants want to rent privately but cannot afford to pay a deposit. The PSH team works with the Housing Advice team to inspect properties and ensure they are safe and suitable as part of the Rent Deposit Guarantee Scheme. The team offers a similar service where the Council is considering taking a property on a private sector lease. More information on both of these initiatives are included in Appendix C and the Homelessness Strategy which is available on the East Suffolk website.

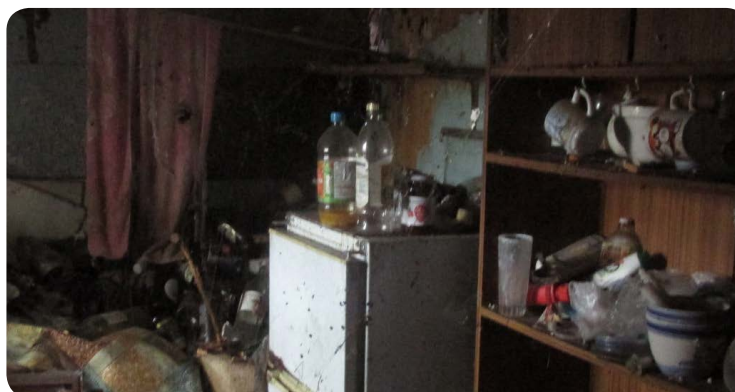
## The Solution

Upon consideration of all available evidence the Council has a number of options to resolve a housing issue:

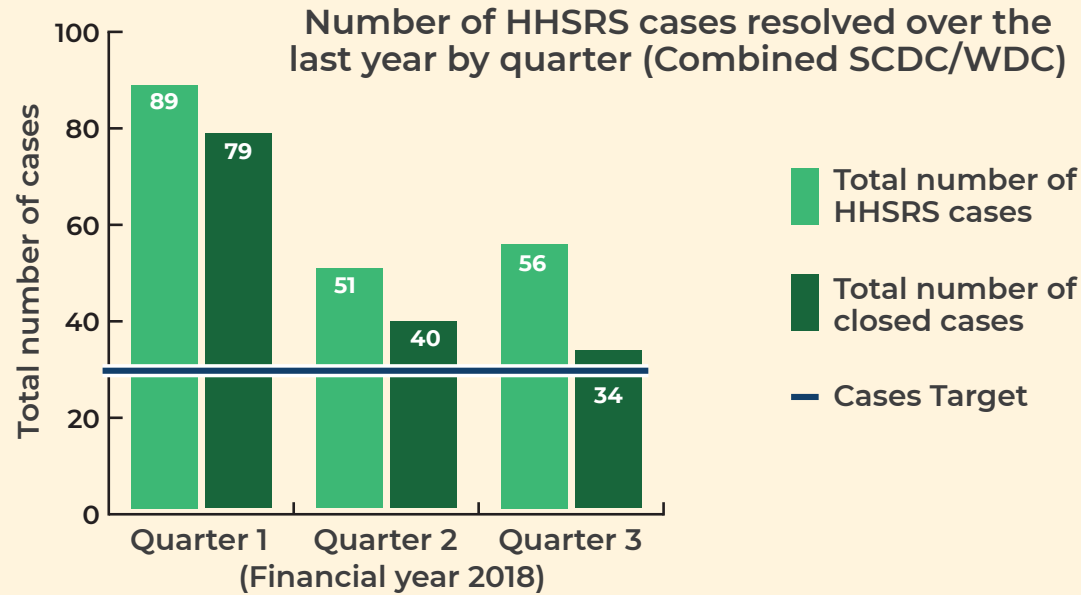
Take no action; offer informal action/advice; serve a Statutory Notice; issue of a formal caution; prosecute; carry out works in default; issue a civil penalty.

These courses of action are not necessarily mutually exclusive and an act of enforcement could involve a number of these options.

We have adopted an enforcement protocol to assist with consistent and proportional legal action. PSH enforcement guidelines linked to this corporate policy have been established and are reproduced at Annex B.



## Achievements



## Housing Standards & Enforcement Policy Action Points

4. Monitor and review of significant cases where the outcome was not achieved by working with the other parties; publicise outcomes, as a deterrent to other landlords.
5. Continue to develop good working relationships with landlords including through Landlord Associations.



# Renovation Grants

## The Issues

It is important to recognise the value of the District's existing stock and the need to invest in maintenance and improvements to ensure this 'backbone' of the housing stock is not lost through dilapidation and decline.

Owner occupied housing across the District is generally in decent repair but there are some properties owned and occupied by households who do not have the financial means to improve or maintain them. In many cases the owners are older and do not have the ability to raise finances to carry out the required works.

Smaller landlords may also struggle to finance major works, particularly those who have become landlords through inheritance rather than a business choice.

Many first time buyers struggle to afford their first home but are ideally placed to take on homes in need of renovation if financial assistance can be found. Empty homes are a lost resource to our community and need to be brought back into use - delivering a new home to the overall stock at a substantially lower cost than new build.

## The Solution

The Council has formulated a grant policy which is available across all parts of the district. The policy provides financial support to those owner occupiers who cannot afford to maintain their homes, first time buyers and to landlords who are prepared to offer tenancies at an affordable rent and house people from the Housing Waiting list.

Grant aid is available to:

- Remedy category 1 and significant category 2 hazards
- Remedy significant disrepair (costs exceeding £1000)
- Flood protection for at risk properties.
- Decluttering supported by Health and or Social Services.
- Create Houses in Multiple Occupation
- Form new dwellings
- Warm Homes grants
- Minor works grants.



## Achievements

The Council is keen to help first time buyers and offers grants to carry out essential renovation works. To qualify an applicant must have borrowed at least 80% of the cost of the works and have less than £7,000 in savings. The type of works eligible for grant aid are repairs to the roof and windows, provision of central heating, electrical re-wiring, damp proofing works etc.

The works may be carried out by local tradesmen chosen by the applicant but some applicants have maximised their grants by buying building materials and then carrying out a lot of the works on a DIY basis – learning skills and retaining control, to deliver a renovated house that will become a home.

Landlords are traditionally seen as capital rich and there is little sympathy for any claims of being unable to afford to improve or repair their buildings. Many housing landlords in East Suffolk have small portfolios of one or two houses that they may have inherited. The properties they own are a vital source of housing and the Council needs to work with them, to ensure an ongoing supply of homes which are rented at an affordable rent. This grant policy supports landlords with capital costs on the basis that they pay back, through retaining affordable rents



### Renovation Grants Action point

6. Monitor and review uptake to ensure fit for purpose particularly with regard to grant condition period
7. Link to Affordable rents and nominated tenants to assist with Homelessness.

# Empty Homes

## The Issues

In 2018 there were approximately 1130 privately owned homes in East Suffolk that had been empty for at least 6 months. There are many reasons as to why they are left empty including; under renovation, for sale, offered for rent, etc. Some will, however, be empty for no obvious reason and will need some level of intervention by us if they are not to remain empty for the foreseeable future.

Empty properties are a wasted resource. Owners fail to benefit from potential rental income or sale receipts and at a time of housing crisis, it is a wasted home. These properties are also vulnerable to vandalism and squatting and create issues for neighbours with untended gardens. Empty homes become a political concern when new properties are being built on green field land while properties remain empty and neglected. It is also a key consideration for the Government with New Homes Bonus for new homes and bringing empty properties back into use. In the future Councils may also be able to raise the level of council tax payable on properties empty for 2 years or more to encourage property owners to deal with their building.

The Council participates in an annual Council tax review of empty homes and uses the opportunity to remind owners of the penalties (increased council tax) and assistance available to help bring homes back into use.

## The Solutions

We are under no legal requirement to deal with empty homes but do have a duty to deal with unsafe homes linked to poor housing standards. This means that the amount of resource we can assign to empty properties is limited.

There is recognition of the value of bringing an empty home back into the housing stock when compared to building a new house. During the life of this strategy a case will be made, along with other housing priorities, to bring in more resources to address the empty home problem, which at a time of housing shortage is not acceptable.

The solutions need to be tailored to each case and owner. They often require an empathetic approach and time to explore all options and present comprehensive arguments. Owners who have left properties vacant for years do not tend to be swayed by one letter or telephone call! Options considered may include encouraged or forced sale, private sector leasing, renovation plans and compulsory purchase.



## Achievements

While selling an empty home may be the answer for some owners, many wish to retain the ownership of what may be a cherished childhood home or an asset they wish to pass on to family members. Under these circumstances it may be possible to arrange for the property to be leased by a local housing association; this is particularly attractive to owners who do not wish to play an active part in the management of the property as the housing association will deal with the tenant and all the day to day issues. This action has been successful in a number of cases recently.



Auctioning a property can work for other owners; offering a relatively fast sale without the need for negotiating with prospective purchasers. Once the hammer comes down in the auction room the purchaser is required to make a 10% payment on the property immediately with the completion of the sale following within 28 days. We can help owners to complete the paperwork involved and arrange clearance. A local auctioneer has offered reduced fees for the owners of empty homes. This method of selling is particularly suited to un-mortgageable properties and those in need of renovation.

## Empty Homes Action point

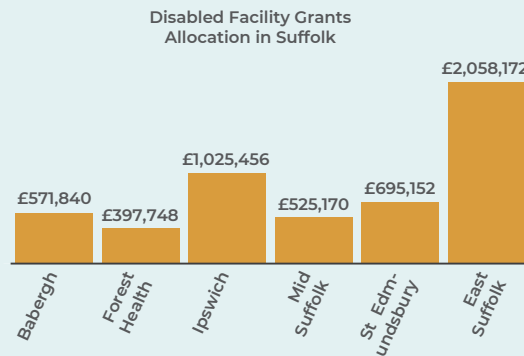
8. Develop business case to employ additional staff to address long term empty homes in the district.

# Adaptations for Residents with Disabilities

## The Issues

Disabled Facilities Grants (DFG) are available from Councils to pay for essential housing adaptations to enable disabled people to stay in their own homes. The funding comes from Central Government. In Suffolk, DFGs are delivered in partnership with the County Council, the other districts and Orbit East Home Improvement Agency. There is a substantial demand for DFGs which is likely to grow, as the population ages.

|                      | East Suffolk |      | Suffolk |      |
|----------------------|--------------|------|---------|------|
|                      | Count        | %    | Count   | %    |
| Persons aged 0 - 15  | 41,676       | 16.9 | 136,428 | 18   |
| Persons aged 16 - 64 | 139,063      | 56.3 | 447,384 | 59.1 |
| Persons aged 65+     | 66,174       | 26.8 | 173,166 | 22.9 |



Funding for DFG has grown substantially in recent years and the delivery mechanism has struggled to adapt. The contract for the Suffolk Home Improvement Agency comes to an end in May 2020. It is unlikely that the same model for delivery of DFG will continue beyond this date. Within the life time of this strategy the future of DFG delivery in East Suffolk will be fully appraised.

## The Solutions

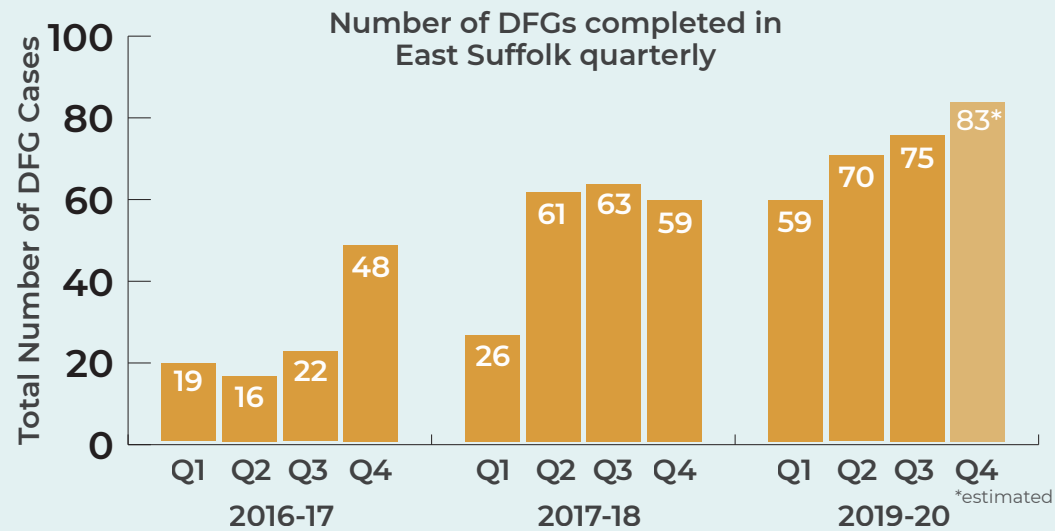
It is a means tested grant, so targets the most help to those who cannot afford to adapt their homes.

To apply, a resident has to be assessed, initially by an Occupational Therapist (OT). Their role is to determine what works are necessary and appropriate to meet the client's needs. They can also advise on specialist equipment and in some circumstances provide it.

The next stage of the process is a technical assessment to see if the recommendations made by the OT can be implemented in the property. We need to assess if the works are reasonable and practical to be undertaken. The funding of DFG is provided by Central Government and distributed locally as part of the Better Care Fund.

This process ensures that any home adaptations we carry out are part of the overall health and care system appraisal to deliver improved joined up services.

## Achievements



## Adaptations Action points

9. Work with our Suffolk district councils colleagues to develop a mechanism for future delivery of DFGs in East Suffolk.
10. Develop work with Health particularly local hospitals and community teams to fast track adaptations to assist people home from hospital and avoid hospital admissions.



# Houses in Multiple Occupation & Licencing

## The Issues

Some privately rented houses are let to people from several different families, either as flats, bedsits or as shared houses. Houses like this are known as houses in multiple occupation, or HMOs.

HMOs provide a valuable source of affordable rented housing to primarily single people in our area. However, this form of housing is traditionally focussed on deprived areas and can be problematic due to fire safety issues and poor standards such as dampness, lack of affordable heating etc.

In Lowestoft there are very few HMOs because during the 1980s the Council undertook a programme of self containment encouraging owners to develop large houses into studio flat/bedsit accommodation. Whilst this provides all facilities behind one door the standard of the accommodation is often fairly poor.

In Felixstowe in recent years there has been a growth in HMO accommodation, particularly targeted at professionals and consequently of a generally high standard. It reflects the fact that rents are high in the area and professionals are choosing to live in shared accommodation rather than spend large sums on rent.

HMOs represent higher risk accommodation particularly when considering fire safety. For that reason larger HMOs (housing 5 or more people) require a licence. At the start of 2019 there were 27 licensed HMOs in the district and officers are working hard to identify any others to safeguard the occupiers. HMOs are a very valuable addition to the affordable housing of the District and, providing they are properly managed, can deliver a housing solution for some single people.

## The Solution

- Identifying, inspecting and licensing of HMOs became more challenging when the requirement to licence was extended in October 2018. There was no previous requirement to register these dwellings and despite promotion amongst landlords, communities and other professional bodies we still believe there are a considerable number of unidentified unlicensed properties in the District.
- Landlords operating licensable houses in multiple occupation without a licence are committing a criminal offence. It is our legal responsibility to monitor and enforce the new law to improve housing conditions for the tenants.
- Adopting innovative approaches purchasing and using the Council's Housing service to renovate and upgrade properties for retention by the Council as HMOs.
- Addressing the fire safety concerns of HMOs, we have carried out a range of Fire Impact Days with the Suffolk Fire Service to identify issues and offer advice or take action to make people safe.
- The district Councils across Suffolk have agreed to standard requirements in HMOs as regards to kitchens, living rooms and bedrooms. These cover both the sizes of the rooms and the minimum facilities to be provided for the number of persons. This will ensure a standard approach to HMO's across Suffolk. <http://www.eastsuffolk.gov.uk/assets/Housing/Private-Sector-Housing/HMO/HMO-information-booklet.pdf>

## Achievements

**HMO development** - The PSH team identified a substandard property that they had served a Closing Order on due to the appalling conditions. It was a blight on the local area and when it came on the market a case was made to purchase it and carry out works to make it suitable for multiple occupation. The purchase was made from the Housing Revenue Account and our own Housing service renovated the building. We entered into partnership with SLO housing to manage the accommodation which is made available to young single people as the next step to independence. It is a great example of how HMO accommodation properly established and managed can provide good quality housing.

**Fire Impact Days** – These are joint initiatives with Suffolk Fire and Rescue . An area is targeted and pre-surveyed to identify accommodation above commercial premises that could present a fire risk. Joint appointments are then scheduled for a particular day and advice and information provided. The 10 days have so far delivered 100 inspections, 8 improvement Notices, 2 suspended Improvement Notices, 1 Emergency prohibition Order and the Fire Service has served 2 dangerous condition notices and 19 improvement notices plus 30 advisory letters.



## HMO'S & Licencing Action points

11. Proactively work to identify properties in multiple occupation that are licensable.
12. Educate landlords and letting agents on the risk of shared accommodation the circumstances where licensing is required.
13. Review resource requirements to continue to license HMOs.



# Caravan Sites and Gypsies and Travellers

## The Issue

Gypsy and Traveller sites: There is a lack of available short term transit sites for the gypsy, roma and traveller (GRT) community that visit our area. This can cause problems with illegal encampments, particularly if in close proximity to sensitive areas. The Council has to fund the costs associated with resolving unauthorised encampments which can be high.

The 2015 needs assessment identified an estimated GRT population in Suffolk of approximately 1,500 individuals, who are likely to experience poor health, and have a life expectancy that is 10 years lower than the general population. The East Suffolk average is high and significantly higher than the national average.

The Council owns a permanent traveller site in Kessingland which is managed by a third party and provides longer stay pitches for travellers. It's a site that was originally for shorter term stays and is being reviewed to determine its suitability for permanent pitches which more accurately reflects current occupation

Residential and holiday caravan sites: Operators of private caravan sites require planning consent and a licence. The licence applies conditions to protect the safety and health of site users which must be adhered to. There are 100 licenced sites in East Suffolk, 30 of these are licenced for residential use, providing accommodation for 676 households. The vans are usually owner occupied and in some cases do not provide good quality accommodation but it is difficult to act to improve this as housing standards legislation does not apply to caravans.

## The Solution

The Council owned gypsy and traveller site in Kessingland is to be reviewed for long stay occupation and to determine if it could be extended to provide additional pitches to meet the identified need.

Work is also underway to identify and develop a suitable short stay stopping site. This is part of a County wide assessment.

A new programme of inspections is to be drawn up to ensure the residential sites in the district are all inspected and any changes to licences made, to ensure legislative requirements are met.

The team also provide a responsive service to deal with all enquiries and complaints about licenced and unauthorised caravan and camping sites across the district. New licence applications are made electronically and the web pages need to provide information to encourage self help.





## Achievements

We have identified a small number of possible sites for a short stay stopping site and are working with Suffolk council colleagues to progress feasibility studies for these.

An initial review of the Kessingland site has been undertaken and a project board is due to be established to take the review further.

We have dealt effectively with 66 unauthorised encampments in the last 3 years and have established protocols with all the other agencies to deliver quick and appropriate interventions.



## Caravans Sites and Gypsy & Travellers Action point

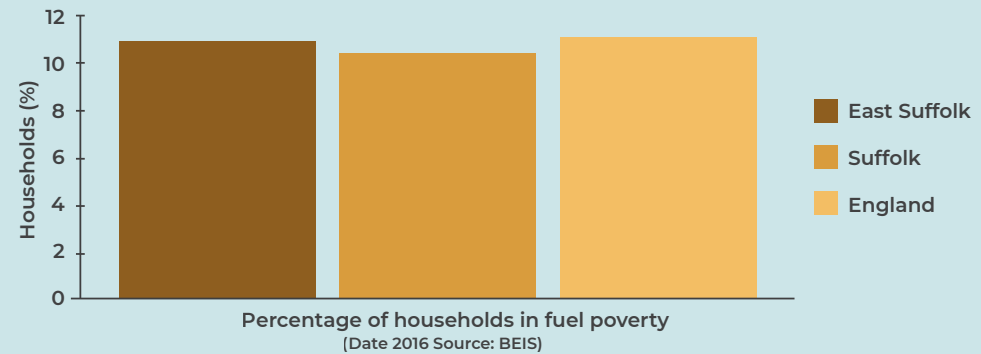
14. Work to progress the identification of a short-stay stopping site within East Suffolk for operation by 2021.
15. To continue to work with agencies to effectively deal with unauthorised encampment.
16. To review standards at Romany Lane site to ensure they are relevant to the usage.

# Warm Homes Healthy People

## The Issues

Warm Homes Healthy People Service (WHHP) is a Countywide, multi-agency partnership that has been established to address the issue of fuel poverty and in particular meet the aspirations of the Housing and Health Charter (Appendix C)". The WHHP service is hosted by East Suffolk, receives core funding from Suffolk Public Health and all the Suffolk Councils and relies on external funding bids to support the work it does directly in delivering improvement to vulnerable residents

It offers a year-round service to those with health conditions who are struggling to adequately heat their homes. It aims to reduce health inequalities, pressure on health and social care, excess winter deaths and fuel poverty. The table alongside shows levels of fuel poverty in East Suffolk compared to Suffolk and the UK. In the most deprived wards (Harbour in Lowestoft) fuel poverty levels are 18%.



Living in a cold home can have a profound affect on health conditions and in extreme cases can lead to death. In the UK we have a phenomenon called Excess Winter Deaths where more people die in the winter months than the rest of the year. In Suffolk 353 more people died over the winter of 2015/16 than would have been expected at another time of year. This is more than road accidents, and drug and alcohol related deaths combined. Up to 30% of these deaths are linked to a cold home(World Health Organisation). The Government are committed to tackling this issue which arises primarily to a lack of preparedness, poorly insulated homes, high fuel costs and inadequate heating.

## The Solutions

WHHP provides a free home energy check to any household where there is a resident vulnerable to the effects of a cold home. Residents can self refer or be passed on by a health or care professional. Following a home survey the householder will be offered advice and signposting to a range of other services to help them address their issues.

WHHP has also secured funding from the same source to work with the established charity The Rural Coffee Caravan to deliver broader based energy advice to rural communities to help tackle fuel poverty.

The service has recently secured significant funding from the National Grid under their Affordable Warmth, Warm Homes Fund. The funding, which runs until 2021, is allowing us to deliver first time central heating to fuel poor households across Suffolk. We have funding for 204 gas systems and 298 oil systems, and 12 air source heat pumps.

WHHP is a partner to the Surviving Winter campaign co-ordinated by Suffolk Community Foundation. Funds are raised from pensioners who donate their winter fuel payment (which every pensioner receives), to those who are really struggling to keep warm. WHHP acts as referrer to this service and also offers emergency fuel payments for households under 63 years of age.

WHHP is working successfully within local hospitals to support patients to go home earlier than would have been the case, by being an extra resource in the system to organise heating repairs, emergency fuel payments, emergency loan heaters and a range of other solutions. This model has been used as the basis for a new pilot project "Stepping Home " detailed later in this strategy.

## Achievements

In 2016/17, the service received nearly 5,000 calls, conducted 529 free home energy surveys, provided 570 heating installations or repairs and awarded £19,000 of fuel payments.

In 2017 the service worked closely with Ipswich Hospital Trust, and was able to reduce delayed transfers of care (DTOCs) due to inadequate heating in patients' homes, saving an estimated 21 bed days and £8,400.



### Warm Homes Healthy People Action point

17. To continue to identify and bid for funds to support the work of the service.

# Working with Health and Social Care Partnerships

## Ipswich and East Clinical Commissioning Group

### The Issues

Delayed Transfer of Care (DTOC) is, arguably, one of the most important issues on the political horizon, costing the NHS an estimated £173 M in 2016/17.

| <b>Figures for joint health and social care attributable DTOC- Suffolk data (Health Scrutiny report April 2018)</b> | <b>2016/17</b>         | <b>2017/18</b>         |
|---|------------------------|------------------------|
| Number of people delayed in <b>average month</b>  | Range from low to high | Range from low to high |
| Rounded to “whole people”   | 22-60                  | 5-31                   |

There are a range of complex, non-medical reasons why patients are not currently being discharged when they are medically fit. Understanding these, and developing specific patient based solutions is a challenge in a hospital environment, as the solutions are not medical.

DTOC metrics are recorded at a high level with no capacity to record multiple reasons and poor summation of categories such as “housing; homelessness”. Without metrics the scale and extent of issues cannot be tackled. There is also the opportunity to work with patients in their own home before they reach crisis and intervene to prevent admission.

### The Solutions

WHHP has provided a model for a comprehensive suite of housing solutions to be developed for patients who are medically fit but unable to go home. Suffolk Coastal District Council, on behalf of all the Suffolk Authorities, has been awarded a grant of £87,500 to deliver a pilot scheme to support patients with housing needs to have a better discharge from hospital and a reduced chance of admission.

The funding will pay for a housing coordinator to work in Ipswich Hospital and the local community to resolve complex, housing related patient issues.

The project includes the lease of “halfway home hubs” to provide temporary accommodation for patients who are medically fit for discharge but cannot return home until their specific housing issue is resolved.

The project called Stepping Home will build upon existing networks and partnerships and establish clear pathways to safe and effective discharge.

# Great Yarmouth and Waveney Clinical Commissioning Group ( CCG) Area

## The Issues

The Great Yarmouth and Waveney CCG and the James Paget Hospital operate in the northern part of East Suffolk. Work to address admission avoidance and readmission concerns has been led by Great Yarmouth Borough Council, concentrating on falls prevention and patient confidence in being discharged home alone following a hospital stay.

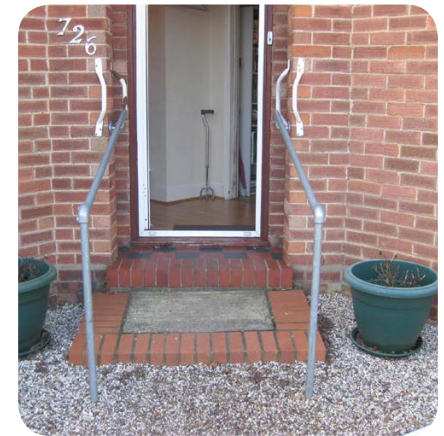
Following an initial pilot Waveney District Council was invited to join the partnership so that residents in our area could also benefit from the new services.

## The Solutions

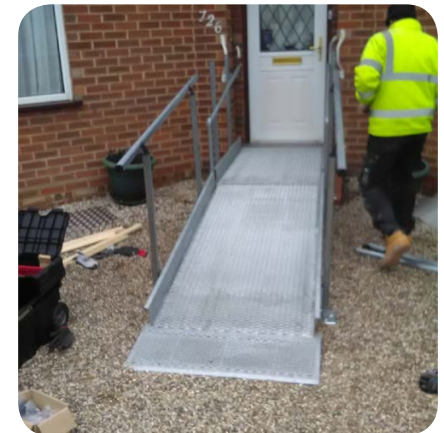
There are two schemes available: I'm Going Home provides patients with a short term loan of an emergency alarm linked to a mobile number and a key safe to ensure carers can access the house even if the patient can't get to the door. The patient has a link to a 24 hour call centre which gives them and their families peace of mind. At the end of the trial period they can opt to have an alarm long term on a paid for basis. 69 patients were provided with a pack between 1 March and 31 December 2018.

Home from Hospital identifies patients who need adaptations or equipment installed at home to enable them to be discharged safely. The service prioritises the works and uses local contractors, including the Council's own workforce, to fit grab rails, alter doorways and carry out a range of other adaptations. 35 jobs were completed for patients between 1 March and 31 December 2018.

District Direct is a new project launched in January 2019 to tackle non-medical delayed transfer of care working closely with housing officers



Before installation



After installation

# Action Plan

| Reviewing the strategy   | Planned Action | Date of completion |
|--|----------------|--------------------|
| <b>Area Action</b>   |                |                    |
| <b>1</b> Adopt a new Renovation Grant policy to deliver improvements in the district   |                |                    |
| <b>2</b> Develop a robust enforcement policy against landlords where financial incentives, education and encouragement fail        |                |                    |
| <b>3</b> Coordinated improvements to assist with area improvement and challenging the private sector to “keep up with the Council” |                |                    |
| <b>Housing Standards &amp; Enforcement Policy</b>  |                |                    |
| <b>4</b> Monitor, review and publicise outcomes as a deterrent to other landlords  |                |                    |
| <b>5</b> Continue to develop good working relationships with landlords including through Landlord Associations.                    |                |                    |
| <b>Renovation Grants</b>   |                |                    |
| <b>6</b> Monitor and review uptake to ensure fit for purpose particularly with regard to grant condition period                    |                |                    |
| <b>7</b> Link to Affordable Rents and nominated tenants to assist with Homelessness  |                |                    |
| <b>Empty Homes</b>   |                |                    |
| <b>8</b> Develop business case to employ additional staff to address long term empty homes   |                |                    |

| Reviewing the strategy   | Planned Action | Date of completion |
|--|----------------|--------------------|
| <b>Adaptations</b>   |                |                    |
| 9 Work with our Suffolk district councils colleagues to develop a mechanism for future delivery of DFGs in East Suffolk.   |                |                    |
| 10 Develop work with Health partners, particularly local hospitals and community teams, to fast track adaptations to assist people home from hospital and avoid hospital admissions. |                |                    |
| <b>HMO'S &amp; Licensing</b>   |                |                    |
| 11 Proactively work to identify properties in multiple occupation that are licensable.   |                |                    |
| 12 Educate landlords and letting agents on the risk of shared accommodation the circumstances where licensing is required.   |                |                    |
| 13 Review resource requirements to continue to licence HMOs in September 2019.   |                |                    |
| <b>Caravans Sites and Gypsy &amp; Traveller</b>  |                |                    |
| 14 Work to progress the identification of a short-stay stopping site within East Suffolk for operation by 2021   |                |                    |
| 15 To continue to work with agencies to effectively deal with unauthorised encampments   |                |                    |
| 16 To review standards at Romany Lane site to ensure they are relevant to the usage.   |                |                    |
| <b>Warm Homes Healthy People</b>   |                |                    |
| 17 To continue to identify and bid for funds to support the work of the service.   |                |                    |

# Appendix A

## East Suffolk Renovation Grant Policy

**Page 33** - Introduction

**Page 33** - Eligible works

**Page 34** - Eligibility of Applicants

**Page 34** - Eligibility for Minor Works Grants

**Page 34** - Discretion to vary

**Page 36** - Application Conditions

**Page 37** - Unforeseen Works

**Page 37** - Deed of Agreement

**Page 37** - Grant Expiry

**Page 37** - Repayment of Grant



## Introduction

East Suffolk is a diverse district with an existing housing stock of approximately 115,000 dwellings. The majority of these are well maintained and are owned by people who have the financial means to keep them in good repair. The Council has a grant policy to support those who;

- cannot afford to carry out essential works;
- are first time buyers who are prepared to take on

renovation projects and have used their resources for purchasing the property;

- landlords who are prepared to let their renovated properties at an affordable rent in return for grant investment.

The overall aim of the policy is to prevent loss of and deterioration of existing housing from the stock at a time of housing crisis.

## Eligible Works

Renovation Grant aid is available for the following purposes:

- Remedying category one or significant category two (D and E) hazards,
- Carrying out repair works, where the costs are £1,000 or above,
- Decluttering of homes as part of a renovation programme (supported by a health or social care practitioner),
- Bringing homes that have been vacant for more than 2 years back into use,
- Creating new dwellings by conversion of existing buildings.

The maximum grant is £20,000.

The minimum grant is £1,000.

Grant conditions which, if breached, require repayment apply for 15 years from completion.

Upon completion the originally identified deficiencies must all have been remedied.

Minor Works Grants are available for the following purposes:

- Flood defence work,
- Warm Homes Grants as a top up to other funding,
- Out of hospital repairs grants,
- Decluttering where no renovation required (supported by a health or social care practitioner).

The maximum grant is £5,000.

The minimum grant is £1,000

Grant conditions which, if breached, require repayment are for 5 years from completion.

Preliminary services including architect's fees, condition reports, surveyor's fees, planning and building control fees, agent's fees for supervision of works, are all eligible costs for all grants.

# Eligibility for Renovation Grants

## **Owner Occupiers:**

Eligibility is conditional upon the owner having owned and lived in the property for at least 3 years. This condition is imposed to ensure that, at the time of purchase, the cost of renovation works are taken into account in the purchase price and that renovation grants are not used as interest free finance to support renovation for sale. The grant is based upon the test of resources applicable to Disabled Facilities Grants. All declarations of income must be supported by documentary evidence as stated in the application pack. The grant is only available for properties with a council tax banding of A, B, C or D.

## **Landlords:**

Eligibility is based upon the landlord being prepared to let at the Local Housing Allowance or it's equivalent throughout the grant condition period. The landlord must also be prepared to take nominations from the Housing Register for the first 24 months of the grant period. If no suitable tenant is available this condition can be waived at the discretion of the Principal Environmental Health Officer (Housing)( PEHO).

**ALTERNATIVELY** in appropriate cases, in areas of housing need and to include empty properties and conversions; the landlord may agree to lease the property to the Council on a private sector leasing agreement. The property would be renovated with grant aid and the costs of this and management costs repaid from rents during the lease period which should be at least 3 years and always long enough to recover the full cost of the grant and management costs incurred.. At the end of the period the property would be returned to the landlord or a new agreement drawn up and no ongoing grant conditions would apply.

## **First Time Buyers:**

The applicant(s) must be purchasing their first home and where there is more than one purchaser this requirement applies to all parties. Together they must have less than £7,000 in capital and savings and have borrowed at least 80% of the purchase price from their mortgage company or other source. In the latter case this should have been secured by a formal agreement (eg. Loan from family member linked to repayment when property becomes mortgageable). The applicant(s) must intend to occupy the property as their only residence and have purchased the property no more than two years before the date of their application.

## Eligibility for Minor Works Grants

Applications for flood defence works only for properties identified as being at risk of flooding by the Environment Agency.

Out of Hospital applications are for applicants at risk of remaining in hospital beyond the time they are medically fit to be discharged or they are at risk of admission and must be supported by a health or care professional.

All types of minor works grants require the applicant to be identified as receiving a means tested benefit or have a low income as defined in the table adjacent and have savings of less than £10,000 . they must also own their home.

These conditions are subject to a self declaration to enable the grants to be processed more rapidly and a percentage of grants will be followed up for verification by audit and any fraudulent statements will be pursued and grants recovered or other action taken. Not available to landlords.

| Household composition               | Annual household income | Monthly household income Equivalent |
|-------------------------------------|-------------------------|-------------------------------------|
| <b>1 adult (18 years and over)</b>  | £8,900                  | £740                                |
| and one child                       | £11,700                 | £980                                |
| and two children                    | £14,400                 | £1,200                              |
| and three children                  | £17,300                 | £1,440                              |
| and four or more children           | £20,100                 | £1,680                              |
| <b>2 adults (18 years and over)</b> | £14,600                 | £1,220                              |
| and one child                       | £17,400                 | £1,450                              |
| and two children                    | £20,200                 | £1,680                              |
| and three children                  | £23,100                 | £1,930                              |
| and four or more children           | £25,700                 | £2,140                              |

### Discretion to vary

In cases of hardship or other unanticipated circumstances which meet the spirit of this policy but fall outside for one or more reasons, a request can be made to the Cabinet member for Housing to approve a grant outside of policy, including approving grant above the maximum level with an extended grant condition period, or where eligibility criteria are not met but the circumstances warrant financial support.

## Application Conditions

All applications must be made on the designated application form and be supported by all the required documentation (see application pack).

Land registry checks will be used to confirm ownership and, where a charge is registered, the charge holder will be required to consent to the works and the grant being registered as a local land charge.

The grant application must be accompanied by quotes covering all the works from at least two contractors. In the case of Warm Homes and Decluttering Grants and other specialist works, a single quote may be agreed by the Officer administering the grant.

If required, a single specialist condition report will be acceptable.

Works that are the subject of the grant, must not be commenced until the applicant has received written grant approval. In exceptional circumstances the PEHO may confirm in writing that the works can be commenced prior to grant approval, with no detriment to the outcome of the application, but at the applicant's sole financial risk as no guarantee of grant funding can be given before formal grant approval.

All works that are subject to Building Control, Planning Consent or professional/industry warranty must have any appropriate certification to confirm compliance with good practise and industry standards before the final grant payment is made.

One interim payment per grant application can be requested once at least 30% of the works have been satisfactorily completed. Payment will not be made against materials on site. Grant payments will only be made on production of a proper invoice made out to the applicant at the grant address. Payment will be made directly to the contractor unless a receipted invoice is submitted in which case costs can be reimbursed to the person paying the bill. Payments will be made in accordance with the Council's standard terms and conditions and ONLY where all other required documentation has been supplied and the works have been agreed by the Grant Officer as satisfactorily completed. Exceptions to this procedure may be granted at the discretion of the PEHO.

## Unforeseen Works

In the event of works arising or costs increasing, that could not have reasonably been foreseen at the application stage, the grants officer has the discretion to increase the grant by up to 20% of the sum originally approved subject to grant maxima. Any increase above this must be referred to the PEHO.

## Deed of Agreement

Every grant is secured by means of a Deed of Agreement that the applicant(s) must sign prior to approval. Copies of the different deeds are attached as an appendix.

## Grant Expiry

All grants will be valid for 12 months unless otherwise stated and all works must be completed in this time or the grant will expire and a reapplication will be necessary if the applicant still wishes to proceed. In exceptional circumstances the grant may be extended by the PEHO for a further 6 months as long as a request supported by the grants officer is agreed with the PEHO prior to expiry of the initial approval.

## Repayment of Grant

Grants must be repaid in full if the property is sold or otherwise transferred to a third party within the grants condition period. In cases of exceptional hardship a repayment plan may be agreed by the PEHO. The repaid grant monies will be returned to support a continuing grant programme.

Landlord's grants will also become repayable where the property is no longer let at an affordable rent during the grant condition period or where they fail to meet the conditions relating to nomination rights.

# Appendix B

## East Suffolk Housing Enforcement Policy

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**Page 40** - Private Sector Housing  
approach to regulation

**Page 42** - Fees and Charges

**Page 42** - Civil Penalties and  
Prosecution

**Page 43** - Rogue Landlords Database

**Page 43** - Delegations

**Page 43** - Other Acts of Parliament  
enforced by Private  
Sector Housing

# Introduction

East Suffolk Council has a Corporate Compliance and Enforcement Policy that was adopted by Suffolk Coastal and Waveney District Councils in November 2014.

It can be found on the East Suffolk Website  
<https://www.eastsuffolk.gov.uk/assets/Your-Council/Plans-Policies-Strategies/Compliance-and-Enforcement-Policy-November-2014.pdf>

The policy describes the key aims, principles, priorities and options open to the council's regulatory service to secure regulatory compliance and both investigate and, where necessary, undertake enforcement action following breaches of regulations.

It provides clarity to both our commitment and approach to securing effective public and environmental protection, for those who reside, work or visit our localities and it supports businesses trading here and aligns and underpins the councils' business plans, vision and priorities.

It takes as its default position a robust commitment to secure compliance with the most important regulatory requirements, which safeguard essential public protection and environmental protection standards across our entire locality.

The policy also has regard to and endorses the Government's policy commitments to better regulation and reducing regulatory burdens on business, and looks to support businesses with the most important regulatory requirements.

At its heart are the principles of:

- Fairness – to those we regulate and those who we safeguard and protect. Our approach will be firm and fair, tackling expediently those who commit the most serious risks to safety and health and those who continue to deliberately and flagrantly breach important regulatory standards and requirements.
- Integrity– we will be impartial, trustworthy, and sound in the judgements we make
- Openness – we will explain with clarity our actions and any next steps to secure compliance and make available information to ensure those that we serve are better informed
- Helpfulness – our focus is to help businesses secure compliance and to understand our role and responsibilities
- Value – to give value and be valued.
- Responsiveness - we will respond with speed where high risk high impact noncompliance exists, and seek out and tackle current and emerging high risk activities
- Customer centric and a business focus – we are committed to providing the highest quality of service within the resources available and aspire to delivering service excellence across all our regulatory services
- Reducing regulatory burdens on businesses from enforcement and inspection.

# Private Sector Housing approach to Regulation

The Private Sector Housing team are authorised to act under a range of legislative provisions, as delegated by the Head of Housing, the most important being the Housing Act 2004 (HA 2004). This Act includes the enforcement provisions relating to housing standards (the Housing, Health and Safety Rating System (HHSRS)) and the Licensing of Houses in Multiple Occupation.

A review of the Private Sector Housing Team in 2017 led to a shift in activity from responsive to pro-active; it was clear that residents living in the worst housing conditions do not complain whereas many living with insignificant problems were taking up officer time. Self help pages were introduced on the East Suffolk website and clear processes drawn up to optimise staff outputs to the most important work areas.

An area based inspection regime allows for the known poor areas of housing to be inspected and hazards identified and resolved in a co-ordinated way. The resources within the team are limited and we have a number of other responsive duties under other legislation too, but in the long term it is considered that this more focussed approach will deliver more sustainable improvements in housing conditions. This change in approach was communicated to local landlords through the local Landlords Forum, Housing Benefits and Tenancy Services group and individual meetings with the larger letting agents.

## Achieving improvements in Housing Conditions

Action is taken according to the following steps, which ensure an incremental and proportionate approach to enforcement:

- Formal Notice of inspection in writing in accordance with section 239 (HA 2004)(at least 24 hours) and invitation to landlord / letting agent to accompany officer.
- Inspection – where significant hazards are found these will be communicated to the landlord verbally and usually followed up with a legal Notice. Officers have the discretion not to serve a Notice where they are satisfied works will be put in hand and completed before any Notice would become operative.
- Compliance visits will follow expiry of Notices.
- Where any Notice is complied with in the time allowed, the Council will waive the administrative fee. Where officers have to take further action to achieve an improvement in standards, the fee will be charged and the subsequent action taken will also incur additional financial penalties. Where a landlord has, in the preceding 24 months been served with a Notice in relation to this or another property and that Notice was not complied with in the time allowed for completion of works, the charge will apply to any subsequent Notice immediately.
- Where Notices are not complied with a 7 day letter of non-compliance is sent as a final warning before a decision on penalty action is taken in **consultation with the Principal Environmental Health Officer (PEHO)**.

## Next options:

The options below are not exclusive so, for example, works



in default action could be taken alongside preparation of a case for a civil penalty:

- Case for civil penalty drawn up in accordance with Civil penalty policy (<https://www.eastsuffolk.gov.uk/assets/Housing/Private-Sector-Housing/Supplementary-Housing-Policies/Civil-Penalties-Policy.pdf>)
- Works in default case prepared, or in rare cases, works by agreement arranged.
- Prosecution case made for repeated offences by same landlord or serious offences.
- Banning Order application considered

Enforcement options open to the team under the Housing Act 2004 (HA2004) are applied according to the above principles and the further guidance below:

- Service of an Improvement Notice – this is the usual course of action where Category 1 or significant Category 2 (D and E rated) hazards have been assessed according to the Housing Health and Safety Rating system. The service of a Notice at this stage has been determined to be the most service efficient response. The Notice sets out the hazards and provides a schedule of works required to remedy the hazard. The intention is to work co-operatively with the recipient of the Notice to get the required works completed in a timely manner. If however there is no co-operation from the recipient of the Notice then the mechanism is in place to escalate the action to protect the resident

whereas introducing an informal stage before the Notice prolongs the process to the detriment of any tenants. This is proportionate and of no detriment to cooperative landlords and agents. It is only where that cooperation is not forthcoming that this approach allows for an administrative charge to be made for the cost of serving the Notice.

- Service of Hazard Awareness Notices - used for minor Cat 2 hazards (F and G) in rented properties or for owner occupied properties where a requirement to carry out works would be seen as draconian and inappropriate having regard to the Human Rights Act.
- Making of Emergency Prohibition Orders (EPO) – this action is appropriate where there is an imminent and serious risk to occupiers of a premise and works to remediate the risk are not readily implemented. As soon as the hazard is identified the Officer is to make contact with PEHO or in their absence a Senior Environmental Health Officer and in other cases a peer who has undertaken HHSRS training, the action is to be reviewed with that colleague and where opinion is united as to the making of an EPO the process documented on FRED team documents is to be followed.
- Carrying out Emergency Remedial Action – as above but where Officers can arrange for the making safe of the dwelling by engaging contractors to attend the premises within an appropriate timescale having regard to the risk. This decision is to be peer reviewed as for EPOs.
-

- Making of a Demolition Orders – the circumstances leading to the determination that a property should be demolished are complex and often involve months of preliminary work, specialist reports and formal valuations by the District Valuation Office. Compensation is payable by the Council to owners and occupiers where this action is taken. The decision to serve a Demolition Order is to be made by the Principal Environmental Health Officer except in cases where the sums payable in compensation exceed the levels delegated to that post holder. Under those circumstances the decision is to be taken by the Head of Service in consultation with the Cabinet Member for Housing.
- Making of a Prohibition Orders – In the same way as the making of a Demolition Order , Prohibition Orders follow a similar process but the determination to prohibit use for human habitation is the most appropriate course of action where demolition cannot be achieved – if the property is Listed under Planning Law, is attached to another building that would be adversely affected by its demolition or other. As for Demolition Orders the decision is to be delegated to the Principal Environmental Health Officer except in cases where the sums payable in compensation exceed the levels delegated to that post holder. Under those circumstances the decision is to be taken by the Head of Service in consultation with the Cabinet Member for Housing

## Fees and Charges

The Council publishes its fees and charges annually and the fees associated with enforcement action are part of this publication <https://www.eastsuffolk.gov.uk/yourcouncil/financial-information/fees-and-charges/>

## Civil Penalties and Prosecution

The referral of an offence for either the imposition of a civil penalty or prosecution must reach one of the following thresholds:

- Potential or actual outcome of the offence placed residents at risk of serious harm or death.
- The offender has previously faced enforcement action.
- The offender has failed to engage with officers in the resolution of significant hazards (cat 1)

## Rogue Landlords Database

The Housing and Planning Act 2016 (“the Act”) introduced a range of measures to help local housing authorities tackle rogue landlords and drive up standards in the private rented sector. These measures include establishing and operating a database of rogue landlords and property agents. Section 303 of the Act allows local housing authorities to make entries for a person who has:

- been convicted of a banning order offence that was committed at a time when the person was a residential landlord or property agent; and/or
- received two or more financial penalties in respect of a banning order offence within a period of 12 months committed at a time when the person was a residential landlord or a property agent.

East Suffolk is committed to maintaining the database should local landlords be subject to the above criteria.

## Delegations

The Council’s scheme of delegation empowers Officers of the Council to deliver efficient and effective interventions without recourse to bureaucratic decision making but with suitable levels of monitoring to ensure consistency and fairness.

## Other Acts of Parliament enforced by Private Sector Housing

The team have authority to act under a range of other legislative provisions in a housing context. The provisions include matters such as boarding up premises to prevent unauthorised access, repairing drains, arranging for rubbish to be cleared where this is attracting rodent pests, dealing with filthy premises.

The website (<http://www.eastsuffolk.gov.uk/housing/>) provides more information on what the team is able to help with and residents are encouraged to consult the self help pages.

# Appendix C

## A Housing and Health Charter for Suffolk

Produced by the Suffolk Strategic Housing Partnership

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**Health and Wellbeing**  
SUFFOLK

## Our Vision

Our vision is for Suffolk people to live in a suitable affordable home that is in good condition where they feel safe and supported by the local community.

“Health, social care, jobs and housing cannot be considered in isolation and it is one of the functions of the Health and Wellbeing Board to draw needs and strategies together and work with districts and boroughs to influence things for the better for the people of Suffolk. By working with the housing sector, planning authorities and voluntary organisations, we can set an exemplary standard for Suffolk and elsewhere to help to make a significant difference to people’s lives.”

Councillor Alan Murray

**Chairman of the Suffolk Health and Wellbeing Board**

This Charter demonstrates our commitment to a joint approach for Suffolk, which means sharing opportunities and costs by investing in housing, care, support and working with people in their communities.

Under the Care Act there is a requirement for closer co-operation of services that support the health and wellbeing of those who may be in need of care and support. As part of a drive for more integration we aim to underpin the national Memorandum of Understanding to support joint action on improving health through the home by ensuring that housing is a major part of our plans to bring together health and care in Suffolk.

# Housing & Health Charter Position Statement

## 1. Context

Health and Wellbeing Boards should consider housing in tandem with health and social care provision because well-designed housing, as well as people's capacity to avoid social isolation are strongly linked to better health outcomes.

### Ready for ageing?

**House of Lords Select Committee on Public Service and Demographic Change Report of Session 2012-13**

The rising demand for services, changing demographics, and the need to reduce public sector expenditure, provides a compelling argument for greater collaboration across Suffolk. There is clear evidence that investment in housing as a means of preventing ill health can yield significant benefits, in people living safely and well at home, and reducing admissions to hospitals, residential and nursing care homes.

The Care Act 2014 sets out a requirement for local authorities to “prevent, delay and reduce need” including leisure, housing services, and transport which are relevant to the provision of care and support (Department of Health 2014).

This Charter highlights a commitment by the Health and Wellbeing Board to a joint approach to housing for Suffolk, with closer collaboration between health, social care and services that address the wider aspects that determine health, including housing, to deliver whole system outcomes.

This Charter underpins the national ‘Memorandum of

Understanding to support joint action on improving health through the home’ (Sitra 2014) which details areas of improvement and actions that by working together aims to:

- Establish and support national and local dialogue, information and decision-making across government, health, social care and housing sectors;
- Co-ordinate health, social care, and housing policy;
- Enable improved collaboration and integration of healthcare and housing in the planning, commissioning and delivery of homes and services;
- Promote the housing sector contribution to: addressing the wider of health; health equity; improvements to patient experience and
- Develop the workforce across sectors so that they are confident and skilled in understanding the relationship between where people live and their health and wellbeing and are able to identify suitable solutions to improve outcomes.

Comments and views from a wide range of stakeholders have been included in the Charter, and it has been agreed by the individual public sector organisations in Suffolk.

Commitments within the Charter will be developed into an action plan by the Suffolk Strategic Housing Strategy, who will monitor and report progress or challenges to the Health and Wellbeing Board.

## 2. Statement of intent

There is no easy solution for improving the housing situation in Suffolk. Like the majority of the UK, demand frequently outstrips supply. What's more, the current housing stock is often unfit for purpose. There is a wide range of housing need, from meeting the needs of the vulnerable people in our community to catering for young families, providing sufficient starter homes and specialist housing for older people.

One thing is certain. Action is needed, from increasing the number of new lifetime homes being built to making sure the right care and support is in place for those who need it most. We recognise that making these changes will require a more joined-up approach across planning, housing, health and care. Strengthening linkages will be important both in developing sustainable communities, improving access to services and promoting lifetime homes.

Strategic planning and action is required across the system to ensure that housing in Suffolk meets the needs of the population, including supporting the building of new lifetime homes, and ensuring the right care and support is in place for those who need it most. Developing sustainable communities, with access to local services are considerations which require a more joined-up and collaborative approach across planning, housing, health and care.

No single organisation is responsible for or can provide all the answers. That's why this Charter - our first for Suffolk - describes how we will work in partnership through the Suffolk Health and Wellbeing Board, with private developers, public bodies, registered providers, homelessness sector organisations, the voluntary and community sector and residents, to support the right mix and quality of homes and services for our communities.

Our ambition is to avoid duplication by aligning policies and priorities, making the best use of diminishing public sector resources.

This increased integration of housing, health and social care services will deliver the following health benefits:

- reducing hospital admissions
- speeding up and improving hospital discharge arrangements
- supporting care at home and in the community to prevent people needing to enter care too early and;
- decreasing health inequalities.

There are also the wider social and environmental benefits such as:

- more decent homes
- improving home safety and security
- more energy efficient properties
- reducing fuel poverty
- reducing homelessness levels
- more cohesive communities

By encouraging people in Suffolk to live more independently within their community we will reduce the need for more intensive and costly interventions in the long term.

### 3. Why is housing so important?

Housing and health are inextricably linked. Living in an appropriate home which is in good condition, that the household can afford to heat and in an area in which they feel safe and well supported by the local community underpins the wellbeing of individuals and families.

Housing and health are inextricably linked to strategic planning, infrastructure and affordability, including development of the local housing market and developer appetite for the types of housing that is currently lacking, particularly owner occupied homes suitable for older people and lifetime homes. The inability of the local housing market to respond to demand restricts options, particularly for younger and older households. For our future prosperity, it's important that Suffolk can attract a highly skilled workforce, and this depends on the right kind of housing being available. A lack of movement in the housing market constrains choice, limits the mobility of labour, restricting business growth and, therefore, hampers new job opportunities - an important determinant of an individual's health.

The Marmot Review: Fair Society, Health Lives (Institute of Health Equity 2010) recognises housing as one of the key wider social determinants of health. The quality of people's homes is strongly related to economic prosperity and minimising the adverse effects of poor housing remains a major challenge for local government, housing associations and their health and social care partners.

Home owners tend to have better physical health outcomes, more positive mental health and higher self-esteem, which all contribute to overall wellbeing. However, home ownership, especially cases where home owners have high mortgages, could lead to increased levels of stress, which is detrimental to

health. Nearly two million households in England spend more than 50% of their income on housing costs, and more than two million households have fallen behind in their mortgage or rent payments (King's Fund 2014). Approximately 68% of people in Suffolk own their homes, either outright or with a mortgage or loan or shared ownership (ONS 2014).

26% of UK adults aged between 20 and 34 are living with a parent(s) equating to over 3.3 million people in total, and an increase of 25% since 1996 (ONS 2014). Applying this percentage to Suffolk residents suggests that nearly 33,000 20-34 year olds in the county are living with one or both parents, and are more likely to be unemployed than young people living independently (ONS 2014).

The impact of poor housing in childhood can affect an individual for a lifetime (Harker 2006) and can affect physical, social and psychological development. In addition to daily activities such as the ability to cook and wash, overcrowding contributes to conflict within the family and for young people the ability to have space to do their homework and relax (4children 2013). According to the 2011 Census, a total of 5.7% residents of all ages in households in Suffolk lived in overcrowded housing. Damp, cold and overcrowded conditions can lead directly to physical illness (Institute of Health Equity 2010), and there is also increasing evidence that poor housing conditions can seriously affect people's mental health and sense of wellbeing (Shelter 2013).

It is estimated that the detrimental effect on health of poor housing conditions costs the NHS in excess of £600 million a year, with an associated risk to cardiovascular diseases, respiratory diseases, depression and anxiety (Houses of Parliament 2011).



Studies using population data suggest the strongest links between health and housing are for

- Accidents – 45% of accidents occur in the home and accidents are the top causes of death for all ages
- Cold homes are linked to increased risk of cardiovascular, respiratory and rheumatoid diseases, as well as hypothermia and poorer mental health (Houses of Parliament 2011).

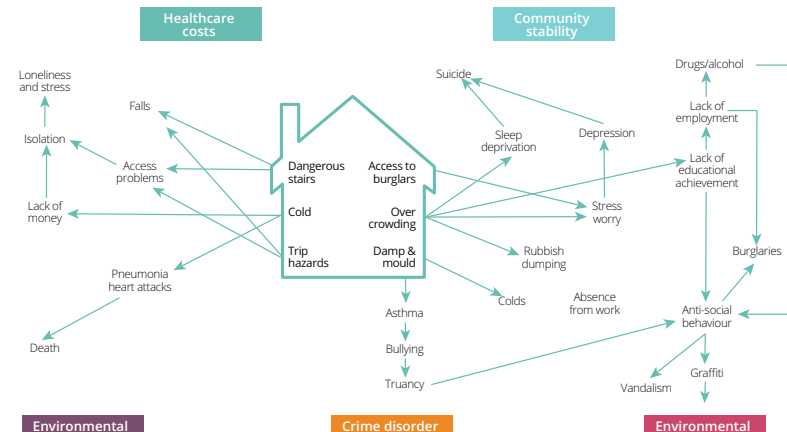
77% of people aged 65 or over in Suffolk own their homes, either outright or with a mortgage or loan or shared ownership (ONS 2014). Although the housing-health link affects people in all stages of life, its significance increases with age and housing needs change, with 70%-90% of time spent in the home. People become more prone to trips and falls and susceptible to cold or damp-related health conditions. More than a third of adults aged over 65 falls each year and people aged over 75 who fall are up to five times more likely to be admitted to a long-term care setting.

It is estimated that around £35,000 in care costs could potentially be saved each year per household, if a fully joined up approach was taken to making homes fit for purpose, and encouraging older people to move into appropriate housing that meets possible future needs before crisis arises (Baltes 1990, Suffolk County Council 2014).

Domestic fuel poverty is associated with an increased risk of ill-health in people of all ages and a higher risk of death in older people, particularly those who live alone and also have a chronic illness. Almost 20% of households experience fuel poverty, rising to almost 33% in some local communities across the County.

At the extreme, the effects of homelessness on health can be devastating as various studies show. For example, Dr Bethan Thomas' studies on the impact of homelessness on mortality rates, commissioned by Crisis (Thomas 2012). Homelessness and rough sleeping are associated with severe poverty, poor health and detrimental social outcomes. Whilst statutory homelessness levels are generally low in Suffolk, this is variable and highest in Ipswich. These figures exclude the much more widespread housing and support issues relating to people affected by homelessness.

Official homelessness measures are likely to underestimate the extent of homelessness both in Suffolk and nationally including people who do not show up in official figures and are the 'hidden homeless'. These can be individuals and families who become homeless but find a temporary solution by staying with family members or friends, or become squatters, and are often referred to as 'sofa surfers' or 'concealed households'.



Source: Chartered Institute of Environmental Health (2008)

## 4. Suffolk in context

Suffolk is predominantly rural, with a population of around 740,000 living across an area of 3,798 sq. km (1,466 sq. miles). In broad terms, the three main towns of Ipswich, Lowestoft and Bury St Edmunds are home to around a third of the population, with the market and coastal towns accounting for another third and rural communities account for the remaining third. According to data from the 2011 Census, the population of Suffolk has risen by 8.9% since 2001, which makes it the fifth fastest growing shire county in England. By comparison, the population of England has only grown by 7.9% since the 2001 Census.

Suffolk also has an ageing population with almost 20% of people aged over 65 years, which is higher than the England average. The over-65 population is expected to account for a higher percentage of the national population by 2037, but in Suffolk the figure is considerably higher; with almost a third of Suffolk's population in 2037 being people aged over 65.

The Suffolk population experiences some of the highest life expectancy in England, with a girl born today expected to live 84 years and a boy 80 years. However, there are pockets of deprivation in all the districts of Suffolk which can be very local and hidden within more affluent communities. Life expectancy and living in an area of relative deprivation are closely associated. The most recent data for Suffolk indicates that a boy born in the most deprived areas of Suffolk has a life expectancy that is 6.4 years less than a boy born in one of the most affluent areas. A girl born in the most deprived areas of Suffolk will have a life expectancy that is 4.2 years less than a girl born in one of the most affluent areas.

The Suffolk Joint Strategic Needs Assessment (Healthy Suffolk 2015) highlights that:

- Approximately 15% of children aged under 16 live in relative poverty. The proportions are higher in Ipswich and Waveney at 21-22%.
- Educational attainment is below national rates
- Suffolk has a low wage economy
- General affluence masks pockets of deprivation and inequality gaps
- The comparative risk of dying prematurely has increased if you are from a deprived area of Suffolk,
- A growing number of people are living with mental health issues and
- Suffolk has an ageing population.

The Suffolk Housing Needs Survey 2014 (Suffolk County Council 2014a) demonstrates that the housing landscape is constantly changing. The key messages include:

- A resounding 87% of respondents 'love to live in Suffolk' and 90% of households intend to continue to make their home here
- 40% of these households say their current home will not suit their needs in 10 years' time, which could mean approximately 80,000 households living in housing unsuited to their needs by 2024

- 22% of those who replied to finance questions spend more than 35% of their monthly income on rent or mortgage
- 84% of people live about 10-20 minutes from their nearest leisure facility
- 22% of people responding to the survey have a disability or long term illness and 54% of these people do not consider they receive sufficient support to meet their care needs
- Households of the future suggest that despite a desire to own their own property, their reality is that more and more of them will rent their properties in the private sector
- 44% of respondents say the main barriers preventing a house move are personal finance considerations including being unable to afford a deposit, not being able to afford the cost of moving or the monthly cost of a mortgage
- 14% of respondents could afford to move, but cannot find the right property and 13% feel there is a lack of affordable rented accommodation.

As home ownership remains more difficult than in previous generations, affordable housing supply is low, and the private rented sector is assuming a more prominent role. This has led to a very competitive market, with high rental prices and landlords being able to be more selective in whom they let their properties to.

Many landlords now insist on prospective tenants having a guarantor, along with paying rent in advance and providing a deposit. Furthermore, the buoyancy of the market means that a large number of landlords refuse to accept people on benefits due to the perceived administrative problems with the benefit system. This makes good quality private rented accommodation inaccessible to many people on benefits and pushes them into the lower end of the market where housing is more likely to be of a poorer quality.

The lack of security of tenure in the private rented sector can lead to the disruption of children's schooling and also have a detrimental effect on people's physical and mental health, especially for people already experiencing these problems.

There is an affordable housing shortage across all types of homes. The demand for smaller homes has increased, as has the need for housing that suits the needs of older and disabled people. At the same time, in some locations, the quality of the County's existing housing stock needs attention, to make sure all residents live in warm and safe accommodation.

There is a broad range of housing and support needs within Suffolk across all ages and protected characteristics, e.g. mental health conditions including dementia, specialist accommodation for the frail elderly, families, marginalised adults and people leaving the criminal justice system.

## 5. Challenges and opportunities for our communities

### Challenges

#### *Demographic / social*

- An ageing population
- Ageing housing stock and under occupation of family housing
- Shortage of suitable housing for vulnerable adults and young people
- Changing the way we work with residents and communities towards personalisation, early intervention, prevention, re-enablement and care at home
- Improved housing design to allow people to live well and safe, in their own homes, for longer
- Ensuring better and more consistent use of Disabled Facilities Grants

#### *Economic*

- Affordable housing shortage across all tenures
- Welfare reforms
- Rising demand for services and reducing public resources
- Addressing domestic fuel poverty as part of a wider approach to poverty and financial inclusion e.g. by retrofitting energy efficiency improvements to our existing housing stock
- Development of the local housing market

#### *Environmental*

- Ensuring new housing design and developments are resilient to future climate change to prevent associated negative health impacts
- Accessibility of homes to services and support (especially in rurally isolated areas)
- Improving the quality of existing stock especially in the private rented sector (e.g. poor quality heating and insulation)
- Mainstreaming the preventative focus in the provision of universal services linked to the home such as household waste collection

### Opportunities

#### *Demographic / social*

- A system wide commitment to ensure that housing, health and care are fully integrated
- Housing-related support with an individual approach and tied to prevention
- Support to enable older and disabled people to live at home for longer
- Establishing better links between falls and fragility fracture care and prevention programmes and the housing sector
- Reducing homelessness levels
- Linking advice and information systems

- Unlocking untapped assets and potential within communities
- Joined up support for the Suffolk Troubled Families Programme and application of these principles to how we work with other groups including single adults and homeless people

### **Economic**

- Local authority partners to take a joined-up approach to exploring the implications for future planning policy and market engagement (as developers may be unaware of the local needs and opportunities)
- A joined up approach to investment in housing and care solutions to embed 'prevention' and to maximise capital and revenue streams
- More affordable housing

- Smarter use of property assets, both publicly and privately owned
- Investment in assistive technology solutions to support prevention and independence at home

### **Environmental**

- Improved housing standards especially in the private rented sector
- More energy efficient properties of all tenures (link to Greenest County)
- Providing climate resilient housing for communities
- New housing developments are designed in such a way as to reduce crime and antisocial behaviour (designing out crime or being secure by design)

## **6. Focus areas for action**

In developing a response to the Charter, there are a number of areas that have emerged as focus areas for action.

- Specialist housing for older people
- Meeting the housing needs of vulnerable young people
- Tackling homelessness
- Increasing the supply and access to suitable affordable housing
- Reducing overcrowding
- Increased access to decent homes including improving the supply of affordable housing for all
- Raise awareness of housing's role in tackling mental health and isolation issues including loneliness

These focus areas, together with any other areas identified, will form the basis of a high level development plan to provide a practical response to the Charter.

# Appendix D

## Working in partnership with Housing Needs

The Council has a number of Private Rented Sector Schemes that have been set up to address the issue of housing need. The Council is expected to meet its statutory duties under the Homelessness legislation by providing suitable housing options for people in emergency housing need.

More information at: [http://www.eastsuffolk.gov.uk/home/SearchForm?Search=rent+guarantee+scheme&action\\_results=Go](http://www.eastsuffolk.gov.uk/home/SearchForm?Search=rent+guarantee+scheme&action_results=Go)

### Private Sector Leasing Scheme

There is currently a shortage of social housing provided by East Suffolk or Registered Social Landlords in the area. This means that it will take a considerable amount of time before homeless households are rehoused on a settled basis.

When the council has a full duty to provide settled accommodation to homeless families we may have a duty to secure interim temporary accommodation. In the first instance it may be emergency, nightly let accommodation. However, the council has a responsibility to ensure that a homeless family spends a minimal amount of time in this type

of accommodation. The council operates a PSL scheme of properties for use as temporary accommodation in partnership with private landlords.

The Council is able to enter into lease agreements with private landlord for up to 5 years. The Council will pay the rent to the landlord regardless of void periods or rent arrears.

The properties are rented to applicants on a temporary basis until settled accommodation can be secured either through an offer of private rented accommodation or a Part 6 offer of social housing.

## **Rent Guarantee Scheme**

Under this scheme the Council will guarantee the rent up to 2 months after the notice seeking possession has been served. The tenancy agreement remains between landlord and tenant but an agreement is signed between the landlord and the Council guaranteeing the rent. The rent is charged at the Local Housing Allowance Rate. The scheme is currently being reviewed to explore different levels of assistance linked to the level of risk.

## **Rent Deposit Guarantee Scheme (Bond Scheme)**

The Council will cover the damage deposit of up to the equivalent of one months rent. This scheme is also linked into Rainbow Credit Union that encouraged tenants to save up for their own deposits.

## **Homefinders Scheme**

The Scheme is a combination of the rent and deposit guarantees schemes for households that the Council have a main homeless duty towards. The Council will also offer a £150.00 Goodwill Non Returnable Cash Payment.

All schemes are inspected by the private housing team to ensure accommodation meets the required letting standards along with a schedule of condition and inventory and deposit guarantee agreement.

## **Solo Lodgings Scheme**

The Council funds Solo Housing to match single homeless people to residential landlords that can offer a spare room in their accommodation. Solo work with approximately 200 landlords across East Suffolk

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