

London Borough of Barking and Dagenham

Private Sector Housing Strategy

April 2003

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1. INTRODUCTION

This Strategy describes the condition of the private sector housing stock in Barking and Dagenham and identifies the issues which need to be addressed to meet the Council's housing policy objectives, and, in particular, its commitment to securing 'A decent home and living environment for everyone'.

It responds to the recent Audit Commission's Best Value Inspection of the private sector housing service, which identified the 'need for clear direction and policy'.

It sets out the Council's policy on private sector renewal, in response to the Government's 'Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. It meets the requirement of that Order for a published policy, which will bring into effect the Council's powers to offer financial assistance under the Housing Grants, Construction and Regeneration Act, as amended.

The strategy has been the subject of extensive public consultation, undertaken January to March 2003. It forms part of the Council's overall Housing Strategy, into which it will be incorporated in July 2003.

The strategy, and the associated financial provision, are set for a period of 3 years. However, the policies are very different from anything previously implemented in the Borough and their effect, and the level of take-up, cannot be predicted accurately. It is proposed, therefore, to undertake a review six months after full implementation, i.e. December 2003 and to consider, at that stage, any changes which may be needed in the light of the experience gained.

2. LOCAL ISSUES AND NEEDS

2.1 The housing stock – tenure and type

In April 2002, there were 68,963 residential properties in Barking and Dagenham. 22,490 of these were owned by the Council, the remaining 46,473 being in the private sector.

39,265 properties (56.9% of the total stock) were owner-occupied and, of these, approximately 12,270 were former Council houses, sold under the Right to Buy. 2,150 of these were leasehold flats, where the Council remained the freeholder.

2,506 properties (3.6% of the stock) are owned by Housing Associations, now known as Registered Social Landlords (RSLs).

The private rented sector comprised 4,220 properties - just 6.1% of the overall stock in Barking and Dagenham, as compared with 14% in Greater London. Nearly 300 of these properties were estimated to be Houses in Multiple Occupation.

Excluding RSLs, 439 private sector properties (1.0% of private sector properties) were estimated to be empty.

Almost 90% of the private sector stock consists of houses and bungalows. The flats and maisonettes are all low-rise, up to 6 storeys. Most flats are in purpose built blocks but 11% have been formed through conversion and 13% are situated over commercial premises.

Approximately 3,500 private properties were built before the First World War, but the majority of private properties within the Borough (nearly 30,000) date from between the wars.

2.2 The local housing market

Around 10,000 of the 68,963 homes in the Borough have been provided in the past ten years, mostly in the private sector.

Over a third of the Council's former stock has been sold under the Right to Buy and the ex-Council properties now represent around a third of the owner-occupied stock. These are generally well built but some lack modern facilities and are, visibly, being left behind by the 'Shape up for Homes' programme, which is transforming the condition of the homes remaining with the Council

The private rented stock has grown over recent years (from 2,706 in 1977 to over 4,000 now) and rent levels range from £112 to £197 per week. Around a quarter of these properties are occupied by asylum seekers. The recent growth in private renting has resulted from the increased interest in 'Buy to Let' but there is evidence that this market is becoming saturated and that returns on investment are falling. The recent rate of growth in this sector is, therefore, unlikely to be sustained.

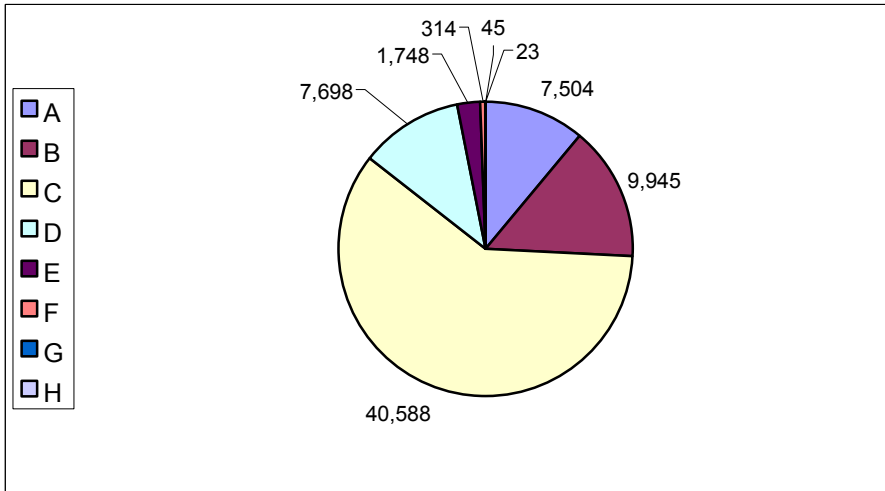
The RSL sector is relatively small, at 2,506 units, but is now growing rapidly, as a result of a major investment programme and the trickle transfer of 499 vacant Council properties.

Barking and Dagenham experienced one of the highest rates of house prices increase in the year to September 2002 but, despite this, the average price was just

£124,000, the lowest figure in London and exactly half the London average. Between 2,500 and 3,000 properties are sold per annum (around 6% of the private sector stock)

There is an unusually high concentration of properties in the lower tax bands -

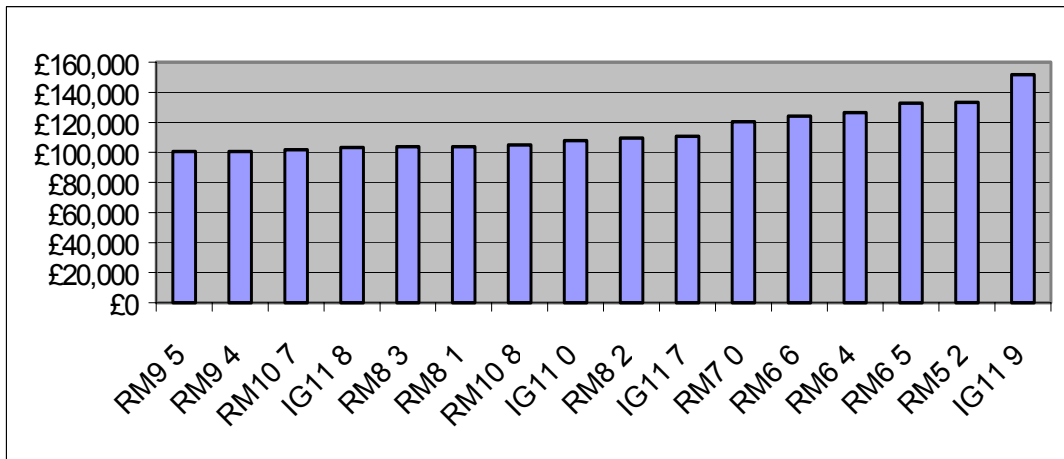
Table 1 - Properties by Council Tax Band



Source: LBBB - Council Tax Section

In 2002, the average price of a 1 bedroom property was £61,225 and of a four bedroom property £143,000. There are substantial variations across the Borough. In mid 2002, the lowest average prices were found (in ascending order) in East Dagenham, the Becontree Estate, Eastbrook and Whalebone wards. Average sale prices, by postcode, for a 3-month period in mid - 2002 were as follows:-

Table 2 - Average sale price by postcode– Apr/Jun 2002



While these relatively low values have the benefit of affordability, they also have negative impacts. They (a) reflect relatively poor standards and discourage investment (b) may limit the ability of some residents to fund improvements through equity release (c) appear to make Barking and Dagenham attractive to neighbouring boroughs looking for temporary accommodation for their homeless families.

2.3 Stock conditions

During 2002, the Council commissioned a private sector Stock Condition Survey. This was undertaken by NBA Consortium Services Ltd and involved a full survey of 1,500 properties.

The survey assessed the condition of the stock against the 'fitness' standard (Local Government and Housing Act 1989) and the 'decent homes' standard (as defined by the Department of Transport, Local Government and the Regions in 2002). The 'decent homes' standard (or DHS) was devised for the purpose of raising standards in the public sector housing but the Government recommended that local authorities assess the private sector stock against the same criteria.

To meet the 'decent home standard' a property must:-

- Meet the fitness standard
- Be in a reasonable state of repair
- Have modern facilities and services
- Provide a reasonable degree of thermal comfort

The following table shows the incidence of unfitness and non-decent homes.

Table 3 - Stock condition – by age

Property age	Total Dwellings	Number unfit	% unfit	Number non-decent	% non-decent
Pre -1919	3,500	371	10.6%	1,621	46.3%
1919 - 1944	29,415	1,593	5.4%	15,061	51.2%
1945 - 1964	4,326	25	0.6%	1,895	43.8%
Post 1964	5,990	0	0.0%	575	9.6%
Total	43,231	1,989	4.6%	19,152	44.5%

(N.B. numbers calculated from % figures in the stock conditions report – there are some minor inconsistencies)

Table 4 - Stock condition – by tenure

Tenure	Total dwellings	Number unfit	% unfit	Number non-decent	% non-decent
Owner-occupied	37,284	1,655	4.4%	17,154	46.0%
Private rented	3,967	334	8.4%	1,825	46.0%
RSL	1,979*	0	0.0%	241	12.2%
	43,230	1,989	4.6%	19,220	44.5%

** Number used by stock condition survey consultants – differs from HIP data, which is more recent*

The proportion of properties which are unfit (4.6%) shows a big reduction from that (10.6%) found in the previous survey, which was carried out in 1997.

It is estimated that £490 million (£11,327 per property) needs to be spent over the next 10 years to bring all private sector properties into, and maintain them in, a good state of repair. Needs were similar for rented and owner-occupied properties.

The most common reason for unfitness, accounting for 45% of all unfit properties, was inadequate bathroom, w.c. and/or wash-hand basin. Other significant factors included inadequate facilities for the preparation and cooking of food (27%) and disrepair (13%).

Only 7.6% of owners perceived their property as needing major repair.

2.4 Regeneration

Barking and Dagenham forms part of the Thames Gateway area, described by a government minister as 'one of the most exciting and extensive regeneration opportunities in Europe'. This includes 7 kilometres of Thames frontage, with the potential for 11- 12,000 new homes over the next 20 years.

The proposals for the sites include new rail links and other facilities which will benefit those living in existing housing adjacent to the site. However, residents in these areas (which contain some of the poorest private housing conditions in the Borough) have expressed concern about being left out and left behind by these new developments.

There are three formal regeneration areas in the Borough:-

Table 5 - Regeneration areas

Regeneration Area		Proposals	Implications for existing private sector housing
Barking Reach	'The London Riverside'	To provide 10,000 new homes, subject to development of new transport links	Thames View is a 1950's council estate which has been identified as a priority for regeneration
South Dagenham		Plans for 5,000 new homes over the next 10 years	' a catalyst for investment within the existing housing areas directly to the north'
Barking Town Centre		Currently 75% social housing. 4,000 new (Housing Association and private) homes proposed	Includes areas of 19th century private housing and Council housing, some of which is being redeveloped

The 'Community Beneficiary Area' for the Thames Gateway includes a number of areas of private housing in need of investment, including the Rylands Estate and the A13 Corridor.

2.5 Energy efficiency

The energy efficiency of the stock has been measured, using the Standard Assessment Procedure (SAP), which has now been adopted nationally as the way of measuring energy efficiency. This gives a figure from 1 to 100 for each assessed property and an estimated average for the Borough - the higher the figure, the more energy efficient the property.

The average SAP rating for private sector dwellings in Barking and Dagenham is 55. This is above the national average (45) but below the target set by the Government to meet its obligations on climate change (70+) and further still below the level (80 –

85) which would be achieved if all dwellings met the insulation standards of the 1995 Building Regulations

The survey indicated that, while 90% of dwellings in the Borough have central heating, mainly using radiator 'wet' systems, 10% are still dependent on radiant fires. It also found that 58% of properties lack adequate roof insulation (150 mm deep) and that 84% do not have insulated cavities or wall insulation

2.6 Demographic trends

At the time of the 2001 census, the Borough's population stood at 163,944. It has grown by 10% in the last 10 years and is set to grow by 14% between 2001 and 2021.

The population is older than the average for London. 14.7% of the population (24,118 residents) are aged 65 or over compared with 12.43% in London, as a whole. Around 14,300 householders (33% of the total) are of pensionable age.

The proportion of the population from ethnic minorities is expected to increase from 16%, at present, to almost 25% over the next 20 years.

2.7 Social and economic conditions

Barking and Dagenham is not a typical London Borough. It has been unusually homogenous socio-economically and in terms of its housing stock. A high proportion of the population have lived all or most of their lives in the Borough and migration is very low.

The Borough is the 7th most deprived of all London Boroughs and the 15th in the country. Three of the 20 wards (Abbey, Gascoigne and Fanshawe) are among the most deprived in the country but deprivation is not limited to these areas and 14 of the remaining 17 wards are among the 20% most deprived wards in the country.

The health of any population typically reflects its level of deprivation and the overall health of the population in Barking and Dagenham is comparatively poor, with a mortality rate 11% above the average for England and Wales. Health scores are generally lower in the southern part of the Borough.

Unemployment, at 5.3%, is above the London average and the average income is the lowest in the capital. The proportion of the population with higher educational qualifications is among the lowest in the country.

6,641 owner-occupiers (18%) are in receipt of Council Tax Benefit and 3,018 private sector tenants (76%) are in receipt of Housing Benefit

2.8 Crime and security

During 2001, the Council, with its partners, carried out its second crime and disorder audit. This showed that Barking and Dagenham was slightly below the London average in terms of reported crime. The incidence of residential burglaries was also slightly below the London average, with 29.1 reported per 1,000 of population as compared with 33.2 per thousand for London as a whole. Around 1,200 residential burglaries are recorded each year but the fear of crime is much higher than the crime figures would suggest. 59% of respondents felt threatened by crime in their area.

3. CORPORATE AND STRATEGIC OBJECTIVES

This private sector housing strategy links with, and contributes to, a number of existing Council strategies, as set out below:-

The Community Strategy, which was agreed by the Barking and Dagenham partnership, in 2001, states that 'Housing is a key issue' in influencing people's decisions to live and stay in the Borough. It sets, as one of its key objectives

'Providing affordable, high quality housing across all tenures by ensuring that all homes meet the decent homes standard by 2010'

The Crime and Disorder Strategy has 'safer homes' as one of its six priorities. Details are set out in section 4.6 below.

The Supporting People Strategy emphasises the needs of frail elderly people, including preventing avoidable hospital admissions and avoiding delayed discharge. The Government's contribution to the funding of the Home Improvement Agency will, from April 2003, be in the form of Supporting People Grant.

Regeneration Strategy 'An Urban Renaissance in East London' seeks to ensure that 'all residents have a decent home and living environment which will support Barking and Dagenham's social and economic regeneration'. Identifies four regeneration areas, two of which include areas of existing private sector housing.

Public Health Strategy 'Health Inequalities: the Annual Public Health Report for 2001/2' shows that the population of Barking and Dagenham is considerably older than the average for London and suffers worse health, with mortality rates 11% above the average for England and Wales. Problems are concentrated in the South of the Borough (the main focus of the Council's regeneration activity) and among asylum seekers. Poor heating and insulation are the main housing factors contributing to poor health.

The Affordable Warmth Strategy (1999) has focused on improving energy efficiency in the Council's own stock and on the negotiation of lower tariffs

The Housing Strategy sets out a number of key priorities, one of which relates to the private sector stock. This commits the Council to tackling the problem of the 48% of private properties which are 'non-decent' through grants, advice and incentives, focused on the worst areas.

It sets out an action plan for 2003 to 2006, under which the Council will:-

- Seek to achieve 100% decency for private sector homes by 2010
- Have a private sector strategy in place by December 2002
- Establish an East London landlord accreditation scheme by 2003
- Partner a pan-London equity release initiative by Oct 2002, targeting 50 homeowners per year, generating additional £750K private investment to tackle poor housing conditions
- Increase opportunities within the private rented sector by 0.5% each year
- Bring 10% empty private sector homes back into use per year
- Achieve a national upper quartile enforcement performance by March 2005

4. THE COUNCIL'S PRIORITIES

4.1 Improving housing conditions; achieving the decent homes standard

Around 2,000 private sector properties (4.6 % of the private stock) are estimated to be unfit and around 19,000 (44.5%) are fit but fall short of the Government's 'Decent Homes Standard' (DHS)

The Council's objective is to give all residents the opportunity to live in a 'decent home' by 2010. Responsibility for repairing and improving private properties lies with the owners and the Council cannot fund the necessary improvements (which are estimated at £232 million over the next 10 years). What it can, and will, do is to actively promote improvement, provide technical and financial advice and, in certain cases, direct financial support.

With average property values of £124,000, an average repair need per property of around £11,000 over the next 10 years and average household income, for those with mortgages, of over £29,000, it is likely that most owners could afford to finance the necessary repairs.

The main reasons for such a high proportion of homes falling below the 'decent homes' standards appear to be that (a) 95% of owners are satisfied with their accommodation and many whose properties are technically unfit or in need of major repair are not aware of the fact and (b) there has been little interest, from older owner-occupiers, in releasing any of the equity in their properties or trust in the available equity release deals. This demonstrates the need for the Council to undertake educational and promotional work and to help residents to unlock the financial resources which are potentially available to them.

Achieving 'decent homes for all' is a major challenge for the Council. In order to achieve it, the Council will:-

- Set up pilot Home Improvement Zones, as areas for promotion of home improvement and as priority areas for financial assistance
- Support the 'HouseProud' equity release scheme to enable older owner-occupiers to fund the repair and improvement of their properties
- Maintain a targeted programme of grants for those who lack the means to carry out the repairs needed to their property (see ch.5 below)
- Support a Home Improvement Agency which will help people over 60 and disabled people to keep their properties in good repair and, where necessary, adapted to meet their needs (see chapter 6)
- Take enforcement action in relation to unfit properties, prioritising all tenanted properties and owner-occupied properties where the disrepair has a detrimental impact on the surrounding neighbourhood
- Create a database of private sector properties which will enable the Council to identify more accurately the 'non-decent' homes in the Borough, to target advice assistance and enforcement activity and to measure progress

- Monitor changing housing conditions by conducting stock condition surveys every five years

4.2 Targeting resources to areas of greatest need

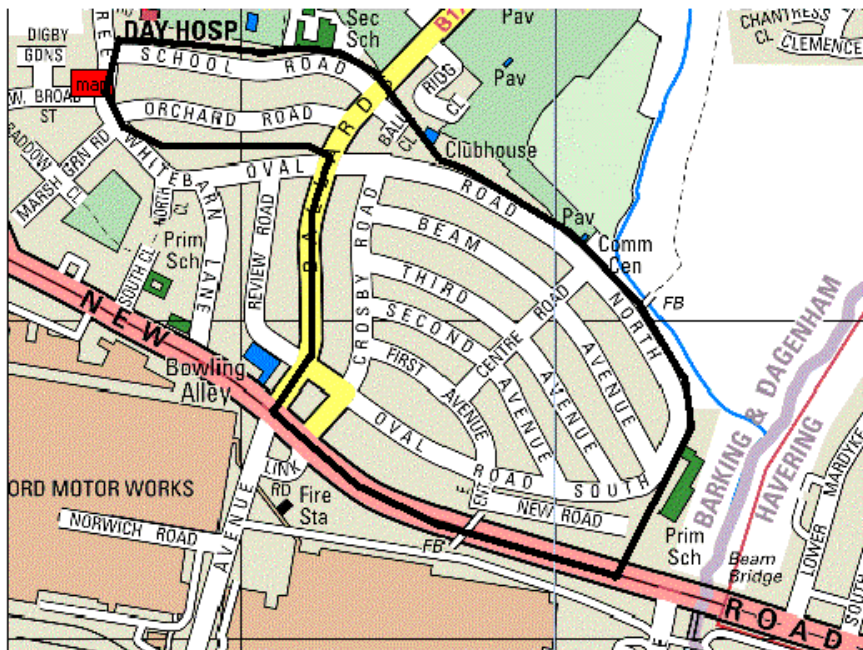
The Council recognises that its commitment on decent homes requires a much wider engagement with the community than in the past and a systematic and targeted approach to the promotion of home improvement.

The Council's private sector housing renewal work will be targeted on areas which (a) have concentrations of privately owned properties in poor condition (b) are in, or linked to, regeneration schemes and (c) have relatively low house prices. Such areas will be far smaller than whole wards, which generally contain a wide range of house types, conditions and tenures.

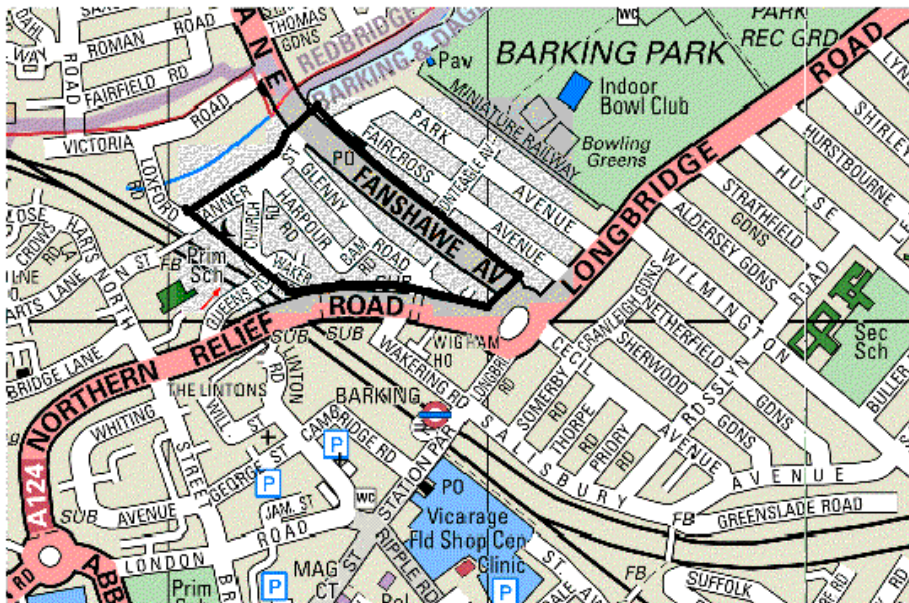
The Council will designate small areas of housing with high levels of disrepair as Home Improvement Zones. Within these areas, it will undertake promotional work and provide free property surveys and advice on the technical and financial aspects of securing home improvement. Where these zones are linked with regeneration projects, opportunities will be sought for environmental and infrastructure improvements. Grants will be provided in certain cases (as described in the following chapter) but the majority of funding will need to be provided by the owners. The intention will be to achieve visible improvements in the areas concerned and to increase property values.

Four Home Improvement Zones are proposed, initially, in the following areas:-

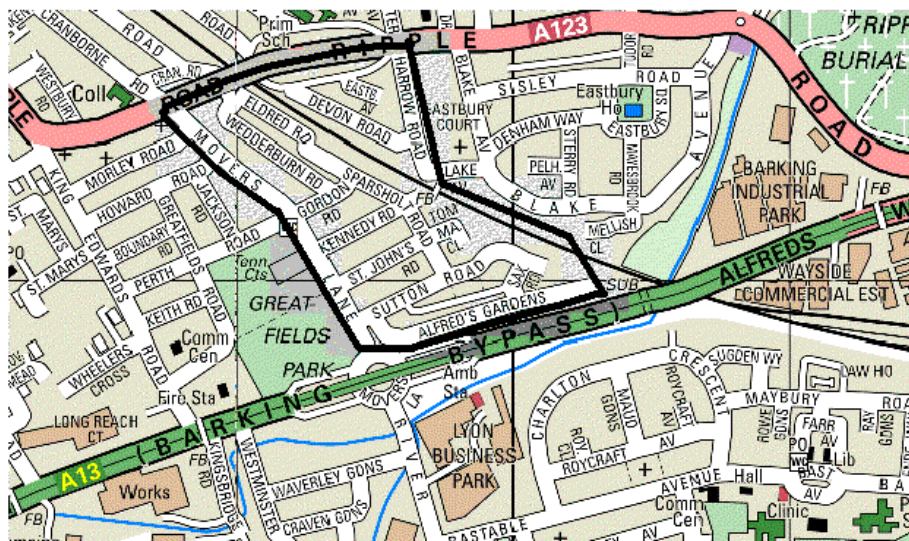
- Rylands, South Dagenham – This area adjoins the South Dagenham part of the Thames Gateway development area. It consists primarily of low-cost inter-war housing which would, ideally, derive some benefit from the major redevelopment taking place on the adjoining site



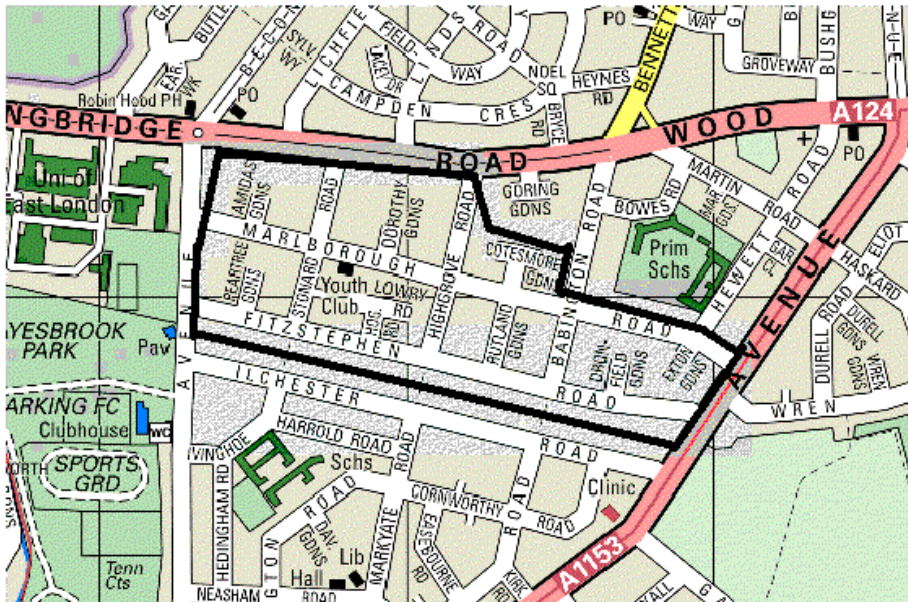
- Fanshawe, Barking Town Centre – This area is already the subject of major redevelopment, but this is largely confined to the Council estates. The private sector housing is much older (mainly pre-1919) and some is in need of modernisation and improvement



- Movers Lane – The area to the east of Movers Lane comprises mainly late 19th and early 20th century properties. Those to the north-east of the railway line were designated a General Improvement Area in the 1970s, but are appropriate, 25 years on, for inclusion in a Home Improvement Zone.



Becontree Estate – This estate dominates the central area of the Borough. The condition of the sold Council houses is falling behind that of the Council’s stock as the Council’s ‘Shape-up’ programme brings all its properties up to the ‘decent homes’ standard. The Council’s presence as the major landlord in the area may provide some unique opportunities for promoting improvement among owner-occupiers.



4.2.1 Home improvement zones – the process

The Council will involve residents, from the outset, in any area - based improvement activity. Before confirming a ‘home improvement zone’ it will write to all residents and hold public meetings to explain its proposals, hear the views of residents on

- Their support, or otherwise, for the principle of a home improvement zone
- Their willingness and ability to invest in the repair and improvement of their homes
- The appropriateness of the boundaries chosen for the zone
- The likely efficacy of the forms of assistance proposed by the Council
- Any broader considerations for the area – such as the need for environmental improvements, action in relation to particular sites, development/redevelopment opportunities, etc.

Once an improvement zone has been confirmed, the Council will

- promote improvement activity and endeavour to promote belief in the area, undertaking environmental improvements where opportunities allow
- provide free property surveys to establish whether, and in what respects, each property falls short of the DHS
- discuss with residents whether they wish, and are able, to fund the necessary repairs and improvements
- identify those who wish, but are unable, to fund the works due to

(a) inadequate equity in the property (b) insufficient income to repay a loan (c) inability to secure credit and, where possible, assist them through the provision of grants, access to credit and equity release (see next chapter)

- support those investing in major home improvement through a small grant to survey, legal and administration costs incurred in relation to new loans and further advances (see ch.5)
- assist those aged over 60 with Equity release, with assistance from the Home Improvement Agency, if required
- refer those in need of energy efficiency works who are able to fund the works themselves or are eligible for a grant to the appropriate agency
- monitor activity and maintain a database showing the properties (a) already at DHS (b) below DHS and (c) improved to DHS during the course of the project
- complete the consultation surveys and commissioning of works within 12 months of declaration of an area

4.3 Helping older and vulnerable people

A third of all households in the private sector in Barking and Dagenham are headed by people of retirement age. On average, older people (a) live in worse housing conditions than younger people (b) own most or all of the equity in their property (c) have a relatively low income

The Council will encourage such residents to use some of the value of their properties to fund the necessary repairs and improvements. It has joined the London-wide, 'HouseProud' equity release scheme which should overcome some of the resistance to equity release by (a) offering fair and reasonable terms (b) providing a guarantee against re-possession in the event of financial difficulty (c) arranging for the 'set-up' costs to be met by the Council.

Older people will be given priority for a number of grants and other forms of assistance (see ch.5)

The Council will continue to fund a Home Improvement Agency to help older and disabled people with all aspects of home repair and improvement (see ch.6). Assistance will be tailored to the needs of the individual – there will be no presumption of dependence simply due to a client's age.

Disabled people will be helped with disabled facilities grants or, where more appropriate, with relocation to a more suitable property. Priority will also be given, through the agency, to helping those who need work undertaken to their home to enable them to leave hospital.

4.4 Increasing energy efficiency

The UK Climate Change Programme requires a reduction in domestic energy use of 30% over the next ten years. The Council's 5th Home Energy Conservation Act (HECA) report for the period to 31 March 2001, showed that energy savings of 8.1% in public and private dwellings had been achieved in Barking and Dagenham since 1996. The rate of improvement needs to increase if the target is to be met.

The Council estimates that there are 16,460 private sector properties suitable for, but lacking loft insulation and 5,320 properties with uninsulated cavity walls. (These categories overlap and it is assumed that 18,000 properties, in all, require insulation works).

The Council has a twin approach to energy matters. It is committed to

- (a) tackling fuel poverty
- (b) reducing energy consumption

4.4.1 The Affordable Warmth Strategy

In 1999, the Council developed and adopted an Affordable Warmth Strategy, in conjunction with National Energy Action, the Health Authority and voluntary sector representatives. Its biggest single outcome was probably the major programme of energy efficiency work now being implemented in the Council's housing stock.

The strategy has also led to the Council negotiating lower tariffs for the provision of gas and electricity to its tenants through the Greater London Energy Efficiency Network (GLEEN). It is now intended to offer this facility to residents in the private sector. This service will be accompanied by energy advice, identifying where heating bills are higher than they need to be and advising on how to reduce them. The fuel supplier will also allow the Council to distribute energy information with the fuel bills.

Finally, the strategy has led to greater Council involvement with external companies and agencies involved in the installation of energy conservation measures.

4.4.2 Energy conservation programmes

There is already a relatively generous subsidy regime in place to encourage investment in energy efficiency measures. The Warm Front scheme, which is funded by the Government, provides help with heating and insulation to elderly people and those with children who are in receipt of benefits. The 'Warm Homes' scheme is funded by the energy suppliers and managed by a private sector company. Grants are available for loft, cavity wall and hot water cylinder insulation to those in receipt of a specified benefit

These grants typically meet up to 40% of the cost, with a maximum of £180 towards cavity wall insulation and £114 towards loft insulation.

While these schemes have generated considerable activity, this has not, unfortunately, been recorded on an IT database, so the Council does not know what has been achieved to date or which properties and areas need to be targeted in future. The Council is addressing this problem by establishing an energy data- base for private sector housing.

4.4.3 The Council's Energy Efficiency Programme

The Council has engaged a company experienced in energy efficiency promotion to undertake surveys of 3,000 properties per annum, within a defined geographical area, to identify (a) the current level of energy efficiency (b) the works needed to bring the property up to current standards (c) any entitlement of the owner to energy grants and, then, to secure the funding and arrange the insulation works.

Where owners are not eligible for grant, the agency will advise on insulation and energy matters and arrange for the works if the owner wishes to undertake them at his/her cost.

This programme will enable most of the properties which are not adequately insulated at present to be visited and, subject to the willingness of the owner, to be brought up to current energy efficiency standards between now and 2010. However, solid wall properties will continue to be a problem because there is no easy or economical method for insulating solid walls.

The company will report progress on a regular basis and the Council will develop and maintain a database of the properties inspected so that it can measure progress, plan future inspections and minimise abortive visits.

4.5 Supporting the private rented sector

The Council wishes to see a thriving and well-managed private rented sector, providing a flexible source of accommodation, particularly for those who need mobility and those who do not want or are unable to access social housing. It wishes to see this sector expand, while at the same time, providing good property conditions and standards of management. It will do this in a number of ways

4.5.1 The accredited landlord scheme

The Council has established an accreditation scheme for private sector landlords, uniquely, on a cross-Borough basis, with neighbouring Boroughs, Havering and Redbridge. This is designed to

- Set standards of accommodation and property management for privately rented accommodation. This will help occupants and potential occupants to make an informed judgement about the quality of that accommodation
- Provide owners of rented accommodation with guidance and assurance with regard to the acceptability of the standard of accommodation which they are providing

4.5.2 Landlords' Forum

The Council has established a joint Landlords' Forum, with Havering and Redbridge. This provides the opportunity to exchange views and information and to alert the Council to problems faced by landlords. There are currently over 300 landlords and managing agents on the Barking and Dagenham mailing list.

4.6 Houses in Multiple Occupation (HMOs)

The Council sees HMOs as an important source of short-term accommodation for those unable to access self contained accommodation. The Unitary Development Plan (currently under review) states that it will normally permit the creation of new HMOs:-

- which comply with the Council's occupation standards for Housing in Multiple Occupation
- where there is a demonstrated need
- where it would not result in more than 10% of properties in any one street and no more than 2 properties adjacent to each other being in such use or having an expired consent for such use.

and that it will resist proposals for change of use and conversion which would result in the loss of houses in multiple occupation.

4.6.1 HMO notification scheme

The Council has implemented a 'Houses in Multiple Occupation Notification Scheme'.

It has produced comprehensive guidance for landlords and tenants on the standards and legislation which need to be complied with in HMOs.

4.6.2 Programmed inspections

The Council will regularly inspect HMOs to ensure that they comply with all current requirements. The Council has drawn up a risk assessment scheme and established inspection frequencies according to the level of risk.

4.7 Reducing the number of empty properties

The Council's estimate of the number of empty properties, including those temporarily empty, pending letting or sale, is currently around 450, with around 250 of these being vacant on a long-term basis. However, this is an estimate only and one of the first priorities is to develop a reliable empty properties database.

The Council is committed to reducing the number of empty properties. It has agreed an Empty Property Strategy and appointed a dedicated Empty Properties Officer. It brought 42 properties back into use in 2001/2 (the number was boosted by one major scheme) and has set a target of 25 for 2002/3, representing 10% of the long-term vacant stock.

The Council will use all available methods to identify empty properties, including Council tax records. It will undertake publicity campaigns and invite staff and members of the public to identify long term vacant properties.

The Council will endeavour to inspect all long-term vacant properties, prioritising inspections through a risk-based pro-active programme.

The Council will seek to work with owners, offering a wide range of assistance, including (a) Advice and assistance (b) Grants, in appropriate cases (c) Social Housing Grant funding, where purchase by a Housing Association is a suitable option

Where co-operation is unsuccessful, the Council will, in appropriate cases, use its legal powers to tackle long-term vacant properties. These include enforced sale under the Law of Property Act 1925 and Compulsory Purchase

4.8 Improving home security

As indicated above, over a thousand residential burglaries are reported each year in Barking and Dagenham. The Council will work with the police and the Home Improvement Agency, to help victims of burglary and those who are at particular risk. The new service will provide crime prevention advice and, where appropriate, arrange for the installation of appropriate security measures and provide a grant to cover the costs.

The Council's Careline system will be available, as an additional re-assurance, to those who are victims of, or in fear of crime, subject to the prevailing charging and assessment arrangements.

4.9 Ensuring fairness in service delivery

The Council is committed to ensuring that all sections of the community have equal access to its services.

In preparing its 2003/4 Housing Strategy, the Council, through its agents, Fordham Research, set up a number of Focus groups, including one representing the Black and Minority Ethnic communities. This covered both private and public sector housing and the majority of the feedback received related to the latter. However, the following issues were raised in connection with private sector housing

- Access to private rented housing is limited by the refusal of many landlords to accept tenants who depend on benefits
- Translation services were considered inadequate

Regrettably, it is the case in Barking and Dagenham, as elsewhere, that many landlords are reluctant to accept tenants who are in receipt of Housing Benefit. This, of course, can cause problems for any benefit recipients, regardless of ethnicity.

The comment about translation services is surprising because the Council provides a 24-hour telephone interpreting service and will also provide translations of documents when required.

In order to establish whether there is any prima facie evidence of discrimination in the way services are delivered, the Council will monitor the ethnicity of those receiving or making

- Successful applications for grants and loans
- Unsuccessful applications for grants and loans
- Service requests
- Prosecutions
- Complaints

5. FINANCIAL ASSISTANCE

The Council has reviewed its policies for helping those whose properties need repair and improvement, in the light of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. It proposes to continue at least the current levels of funding for private sector housing - £600,000 per annum, plus £850,000 for disabled facilities grants, but aims to achieve a far larger amount of investment than in the past by encouraging and incentivising investment by home owners.

Most owner-occupiers have substantial equity in their properties and, with low interest rates, are able to borrow to fund the necessary repairs. Those of retirement age will be able to benefit from the new equity release scheme, which requires payment of interest only.

Many younger owner-occupiers will be able to secure the necessary funding if they are convinced of the need but the Council will work with lending institutions to improve access to affordable funding for those who have difficulty in funding the necessary works.

There remain various groups with a special case for grant aid and a number of Council policy objectives which can be furthered by the provision of a grant.

The Council will offer the following types of financial assistance:-

5.1 Equity Release

- for older people and those with disabilities

The Council's preferred option for those over 60 (and disabled people) will be a referral, via the Home Improvement Agency, to the London-wide HouseProud scheme, which will offer equity release funding. The Council has joined this scheme and will contribute

- The £10,000 annual fee to HouseProud
- £50,000 p.a. in arrangement fees (assuming 100 loans @ £500 each)

The link with HouseProud and all the necessary administration and support to applicants will be provided by the Home Improvement Agency

- for others

Equity release schemes are not so attractive for younger people, who will generally be looking to reduce their debts and build up their equity. However, the Council will encourage owner-occupiers, whose properties are in disrepair, to fund the necessary repairs themselves, from savings or borrowing, where they can afford to do so.

The normal route will be for homeowners to apply for a further advance from their existing lender. However, the Council will develop partnerships with lenders who will (a) promote borrowing for improvement (b) lend to their own mortgagees and those who are mortgage-free (c) offer re-mortgage options which will facilitate investment in repairs.

5.2 Grants

The Council will continue to make grants available in certain circumstances where properties are substandard and owners are unable to fund the necessary repairs themselves or to benefit from loans and equity release.

5.2.1 Repair Grants

Where people aged over 60 have properties needing substantial repair, the Council will assess the needs and the options available. Where appropriate, they will be referred to the HouseProud equity release scheme. However, some older people will not be able to obtain equity release either because they cannot afford the interest payments or because the value of repairs required is below the £3,000 minimum figure set by Houseproud.

To help those older people for whom equity release is inappropriate, the Council will consider offering a Repair Grant to cover the cost of the works, to a maximum of £5,000, where:-

- The property is unfit or in substantial disrepair
- The works needed cost £1,000 or more
- The property is owner-occupied and the owner does not own a second home
- The owner has lived in the property for at least the past three years
- The property is at least 10 years old
- The property will meet the 'decent homes' standard once the works have been carried out
- The works comply with the quality standards set by the Council
- The works are undertaken by a builder/supplier approved by the Council
- The owner (including all co-owners) is either aged 60 or over, or is disabled
- The owner (including all co-owners) is unable to fund the works through secured borrowing, including equity release, or savings.
- The disrepair is not covered by insurance.

When a grant is paid, a charge will be placed on the property, and the grant will be repayable to the Council, with interest, when the property is sold.

Provision has been made for 81 repair grants in 2003/4 at a total cost of £324,000. If demand exceeds supply, priority will be given to applicants in the following order -

- (a) Whose health or safety are endangered by the conditions in their homes
- (b) Live in an unfit property
- (c) Live in a Home Improvement Zone
- (d) Others (in date order of application)

5.2.2 Improvement Grants

In order to stimulate investment in Home Improvement Zones, the Council will help those who experience difficulty in funding repairs by paying a grant of £500, to cover credit arrangement charges (or, if the lender does not make such charges, as an incentive to invest in the repair and improvement of the property), where

- the property is situated within a designated Home Improvement Zone
- household income is below £20,000

- a minimum of £5,000 is being invested in works required to raise the property to the decent homes standard
- the property is below the decent homes standard and will meet that standard on completion of the work

Provision has been made for the payment of Improvement Grants to 200 households. These grants will be payable on completion of the works and will not be repayable to the Council provided they have been legitimately claimed.

5.2.3 Safety Net Repair Grant

The Council recognises that there are some owners, aged under 60, who, due to their low, or uncertain, income are unable to finance essential repairs and that, in extreme cases, this could put their health and safety, or that of their family, at risk.

The Council will consider offering a 'Safety net' grant, up to a maximum of £5,000, where

- The applicant is aged 18 or over
- The property is owner-occupied and the owner does not own a second home
- The property is tenanted, with the tenant having repairing obligations (subject to the agreement of the freeholder)
- The property represents a health or safety risk, e.g. due to faulty electrical or gas installations, elements (e.g. windows, chimneys stacks, slates/tiles, roofs or ceilings) liable to fall or otherwise cause injury, water penetration causing immediate health risk
- The works needed cost £1,000 or more
- The owner has lived in the property for at least the past 3 years
- The works comply with the quality standards set by the Council
- The works are undertaken by a builder or supplier approved by the Council
- The owner is unable to fund the works through secured borrowing (including equity release) or savings
- The disrepair is not covered by insurance

A charge will be placed on the property and the grant will be repayable to the Council, with interest, when the property is sold.

5.2.4 Empty property grants

The Council's preferred option for empty properties, where re-instatement is not commercially viable, is to involve a housing association and Social Housing Grant funding. Where this option is not available, an Empty Property Grant will be considered, on the following conditions

- The property will, on completion of works, meet the Decent Homes Standard
- The Council will receive 3 year nomination rights to the property at a rent level within Housing benefit limits
- The owner will become an accredited landlord

The grant will meet the cost of the works (subject to a financial appraisal to confirm the need for a grant), up to a maximum of £10,000 for a 3 year nomination. Up to two empty property grants will be paid each financial year at up to £10,000 each.

Empty property grants will be repayable to the Council, with interest, if, within 3 years, the property is sold, or the owner fails to remain accredited or the nomination agreement is not adhered to.

5.2.5 Home security grants

The Council's home security scheme is designed to assist elderly and vulnerable people, who have been the victim of burglary, assault or arson in the home or anybody identified by the police as being 'at risk'.

Assistance may comprise advice or the installation of security measures, funded by a grant of up to £400.

It is estimated that such grants will be paid on 50 properties per annum at an average of £200, resulting in expenditure of £10,000.

5.2.6 Mandatory Disabled Facilities Grants (DFGs)

Mandatory Disabled Facilities Grants are available to those meeting the eligibility criteria (which include a means test) to ensure that

- The applicant is able to access the property and essential rooms within it
- The property is safe for the disabled person and anyone living with them
- The applicant is able to use the kitchen and cater independently
- Heating, lighting and power supplies are satisfactory and controllable
- The disabled person is able to care for a dependent person living with them

The Council is legally required to provide grant aid to meet these needs, provided that the works identified are 'necessary and appropriate' and 'reasonable and practical' having regard to the age and condition of the dwelling. Reconciling the needs of the applicant with the need to secure value for money is not easy but the Council has sought to do this through a major review of DFG policies and procedures carried out by the Council's Community Disability Service. The new document 'Procedural Guidelines and Working Arrangements for the procurement of Major Adaptations for people with a disability' will ensure more consistency and better value for money through a much improved procurement process.

Prompt delivery of adaptations is a crucial issue, particularly for older disabled people and the Council has now resolved longstanding problems in the delivery of adaptations.

The number of applications for Disabled Facilities Grants is growing rapidly and, despite the savings which are anticipated from the new policies and procurement arrangements, expenditure is anticipated to increase substantially over the coming years.

Mandatory DFG's are repayable, with interest, if the property is sold within 5 years

5.2.7 Discretionary Disabled Facilities Grants

The Council will continue to consider applications for discretionary DFGs above the £25,000 limit for mandatory grants and for discretionary works. The tests of reasonableness and practicality will apply, as will the 'test of resources' which is part of the statutory arrangements for DFGs.

Discretionary DFG's will be recovered by the Council on the sale of the property.

5.2.8 Relocation grant

Carrying out major adaptations to an inherently unsuitable property is not always the best way forward for a disabled person – sometimes it makes more sense for them to move to a more suitable property (and, where appropriate, the Council is able to discharge its legal responsibility towards disabled people in this way). However, moving house is costly and the previous grant regime did not allow grant to be applied to meeting these costs.

The new arrangements allow local authorities to make relocation grants, though, unfortunately, these do not attract the 60% government subsidy which is paid on mandatory disabled facilities grants.

Where the Council considers that a move to a more suitable property is

- (a) practical, in that suitable properties exist at a price the client can afford
- (b) more cost - effective than funding adaptations through a DFG
- (c) appropriate to the circumstances of the applicant , and where
- (d) the applicant would qualify for a DFG under the test of resources

The Council will offer a grant of up to £10,000 to cover the relocation costs (i.e. professional fees, removals, carpets and curtains, re-connection of services, etc.)

The grant will not contribute towards the purchase price of the new property and it is recognised that number of cases where a suitable property can be obtained at a price below or equal to that of the existing property will be limited. Provision is made, therefore, for just one removal grant per annum, at a cost of £10,000

5.3 Repayment of grant

The requirements with regard to the repayment of grants are summarised below

Type of grant	Repayment conditions
Repair grant	Repay, on the sale of the property
Improvement grant	None
Safety net grant	Repay, on the sale of the property
Empty property grant	Repay where the owner sells the property within 3 years, fails to remain accredited, or to honour the nomination agreement
Home security grant	None
Mandatory disabled facilities grant	Repay if the property is sold within 5 years
Discretionary disabled facilities grant	Repay, when the property is sold

Interest will be applied to the amount outstanding when the grant is recovered. It is estimated that the Council will initially receive approximately £40,000 per annum in repaid grants, this sum increasing as grant-aided properties are sold in future years. The moneys received which will be re-invested in the grants programme

5.4 Repayment of monies owing to the Council

It is the Council's policy to deduct from any grant any monies (e.g. Council tax, Housing benefit overpayments) owing to the Council

5.5 The Council's capital programme

The Council has made capital programme provision for grants (other than DFGs, which are separately funded) of £600,000 for 2002/3 and 2003/4.

It is intended to maintain the current overall level of resources under the new scheme and the amount provisionally allotted for each programme is as follows:-

Table 8 - Proposed level of financial assistance towards repairs

Type of assistance	Average cost	Estimated number	Total cost
HouseProud – equity release annual fee	£10,000	N/A	£10,000
HouseProud arrangement fees	£500	100	£50,000
Repair grants	£4,000	81	£324,000
Safety net grants	£3,000	22	£66,000
Improvement grants	£500	200	£100,000
Empty property grants	£5,000	2	£10,000
Home security grants	£200	50	£10,000
Relocation grants	£10,000	1	£10,000
Works in default	£10,000	4	£40,000
Capitalised salaries	N/A	N/A	£62,000
Total	N/A	460	£682,000
LESS			
Works in default – costs recovered			£40,000 CR
Repayment of grants			£42,000 CR
NET COST			£600,000

Given the lack of previous experience in non-grant based programmes, it is impossible to estimate take-up accurately. This can be mitigated by a flexible approach to the individual funding programmes and by permitting virements between the various budget heads. It is also proposed to review the operation of the new scheme in December 2003. This will provide the opportunity for changes to be made both to the scheme itself and to the capital programme expenditure profile.

A relatively slow take-up can be anticipated following the abolition of a more generous (to some) grant regime.

All financial assistance will be offered on a 'subject to available resources' basis.

6. THE HOME IMPROVEMENT AGENCY

6.1 The Agency's current role

Home Improvement Agency (HIA) Services are designed to help elderly and disabled homeowners to repair, improve and adapt their homes. Where residents are vulnerable and unable to manage the work themselves these agencies organise the financial and practical details of the works from start to finish. They help clients to find reliable, good quality builders and ensure that appropriate contract documentation and administration procedures are in place. Anchor Staying Put have provided such a service in Barking and Dagenham for around 12 years

6.2 Reviewing the role and market testing the delivery

Representatives of the Housing and Social Services Departments and the Primary Care Trust have reviewed the role of the HIA, as recommended in a recent Best Value inspection, and have prepared an interim specification, to which Anchor will work in 2003/4. This makes the HIA responsible for

- implementing the disabled facilities grant programme
- promoting and administering the new equity release scheme, in conjunction with House Proud
- administering the new home security grants
- providing practical and moral support to the occupier throughout the building process
- promoting home repair and improvement, generally, but with reduced dependence on Council grants, drawing, instead, on the full range of available funding sources, such as client's savings, loans and equity release, financial support from client's family, charities, Social Fund grants and loans and Local Authority Grants

6.3 Funding

In the past, the Council has contributed to the cost of the service by paying a grant, seconding a member of staff and offering free accommodation. This has been supplemented by a Government grant, provided on a 'match-funding' basis and by fee income from the contract supervision of grant-funded works.

In future, Government funding will be provided in the form of Supporting People (SP) grant, and the procurement arrangements will need to comply with SP requirements. This will include the market-testing of the service from 2004/5.

6.4 Governance

The Council will ensure that satisfactory governance and performance management arrangements are in place. The work of the Agency will be monitored on a quarterly basis by a Management Committee, comprising representatives of the Council's Housing and Social Services Departments, the Primary Care Trust.

The organisational and governance arrangements will be reviewed in 2004/5 in the light of the Government's proposals in this area.

7. ADVICE AND ASSISTANCE

The Council is committed to providing, and helping others to provide, effective advice services on all housing matters.

The Council itself provides advice services, covering public and private housing, at its 6 community housing offices. More specialist advice for the private sector, and particularly in relation to tenancy relations matters is available through the private housing team.

In cases of dispute between landlords and tenants, the Council will provide advice, with a view to resolving the dispute. If this fails and the tenant is subject to harassment or illegal eviction, the Council will act swiftly and effectively to protect the rights of the tenant, pursuing injunctions and prosecutions where appropriate.

This advice is available over the telephone, through leaflets and booklets and on the Internet.

Current publications (and the Council's website) include advice on:

- Housing standards, including fitness and decent homes
- Energy conservation
- Empty homes
- The Council's policies in relation to grants, other assistance and enforcement
- Grants and assistance available from other agencies
- The range of financial products available to fund home improvement

The Council also supports voluntary advice services, both financially and with information and training, to ensure that the advice they provide is up to date and that they are fully aware of any changes in the Council's policies and services.

In the housing improvement zones, the amount of advice and support given will be much greater, with residents benefiting from free property surveys and advice on procuring works and dealing with builders.

It is not only residents who need information and advice – so do those providing services to them – in particular, banks and building societies, estate agents and solicitors. The Council will seek to engage with the residential property market professionals, keeping them informed of local and policies and standards ('decent homes', the 'fitness' standard and its successor, for example)

8. ENFORCEMENT

8.1 Customer Care and approach to enforcement

The Council is a signatory to the Enforcement Concordat and is committed to applying its principles. It will seek to prevent the need for enforcement measures through education, advice and support. Wherever possible, it will seek to secure the necessary repairs by agreement rather than the use of enforcement powers.

In undertaking its enforcement work the Council will

- Set and publish the service standards which it expects to achieve (see ch.9 below), monitor its performance against those standards and publish the results
- Provide information, in plain English, on the rules that we apply and will make these widely available
- Keep records on every person owning, renting and, particularly, letting properties in the Borough, wherever enforcement has been, or is likely to be an issue. Such records will be subject to the rules of the Data Protection Registrar and will be used to help the Council perform its enforcement functions effectively. Where the detection, prevention or prosecution of crime is involved, relevant information may be disclosed to other parties, such as the police (under the Sharing of Information protocol) and the Inland Revenue
- Provide a courteous and efficient service. Our staff will identify themselves by name and provide a contact point and telephone number for further dealings with us
- Provide information in different languages for businesses and individuals where appropriate
- Actively seek the views of those who receive our services about how we can improve. We will provide well publicised, effective and timely complaints procedures. In cases where disputes cannot be resolved, we will explain any right of complaint or appeal, with details of the process and the likely time-scales involved
- Always apply the Council's equality policies when carrying out our enforcement functions. We will always respect the rights and freedoms of individuals as set out in the Human Rights Act, 1998 and we will comply with the protocols described in the Act
- Minimise the cost of compliance by ensuring that any action we require is proportionate to the risks and seriousness of the breach
- As far as the law allows, take account of the circumstances and attitude of alleged offenders when considering action. We will take into consideration the views of anyone who is alleged to have been injured or suffered loss
- Use risk assessment to target our resources and to prioritise our activities. Our response times and inspection intervals will be traceable to an assessment of risk and seriousness of offence

8.2 Enforcement Decisions

We will take account of any previous history in relation to the property and the landlord, including any previous offences and the extent of compliance with previous advice. Those who ignore advice on compliance will be subject to a higher level of action where it is available.

The Council will have regard to the circumstances of the person against whom it is considering enforcement action and seek appropriate professional advice and support before embarking on any action which could be detrimental to an elderly, disabled or otherwise vulnerable person.

8.3 Enforcement Options

We will use the full range of enforcement options to achieve compliance. These options include :

Informal action - will be taken in the first instance where the matter is not serious, the past history shows no similar problems, there is no risk to health and we have confidence that compliance will be achieved. Where advice has been given and repeat offences are found, formal action is likely to follow.

Service of notices – the Council will serve appropriate notices where necessary to protect the health and safety of residents

Work in default - Where we have served a statutory notice and it is not complied with, we will exercise the powers available to us to arrange for the work to be carried out at the owner's expense. We will always seek to recover our full costs, including administrative costs and interest charges, from the person receiving the original notice.

Formal Caution – A formal precaution will be considered, in appropriate cases, as an alternative to prosecution. This would be taken into account by the Courts in the event of a subsequent offence.

Prosecution - will be taken where there is a probability of securing a conviction and prosecution serves the public interest.

Compulsory Purchase – in appropriate cases of persistent and serious breaches of the law, the Council will consider the compulsory purchase of dwellings and their sale to other suitable landlords, including registered social landlords.

Recovery of Costs - We will seek to recover the full economic costs of prosecuting offenders.

Publicity - We will seek publicity for all of our successful prosecution cases in order to inform others about the consequences of failing to comply with legal requirements.

Enforcement Procedures - We will maintain written enforcement procedures designed to implement this policy. Officers will be trained in the use of these procedures and will have authority to take enforcement actions traceable to them. Where enforcement results in a formal caution or prosecution, Officers will provide a copy of this policy and a justification for their action.

9. PERFORMANCE AND SERVICE STANDARDS

9.1 Performance targets

The Council has established performance management framework for its private sector housing work.

The Government has set a number of targets for private sector housing, under its Best Value arrangements and the Council has agreed others - these are set out below. Performance against these targets is monitored on a monthly basis. Also set out below are the provisional targets set for the Home Improvement Agency.

The proposals set out in this document for achieving the Council's policy of securing 'decent homes' in the private sector involve new programmes of activity and new policy tools. Levels of activity and expenditure are proposed for planning and budgeting purposes. The new policies will be piloted and reviewed during 2003/4. Following this review, it will be possible to refine the approach and the targets.

9.2 Private sector strategy – long term targets

Area	Measures	Target	Monitoring Method & Frequency
Unfitness	Number of properties made fit per annum through Council action	50	Ongoing monitoring on database
	Total number of properties made fit per annum	400	Stock condition survey 2007
Non-decent homes	Number of properties made 'decent' per annum through Council action.	700	Ongoing monitoring on database
	Total number of properties made 'decent' per annum	2,500	Stock condition survey 2007
Energy efficiency	Number of homes provided with energy efficiency measures through the Council's scheme	3,000	Ongoing monitoring of energy agency activity on database.
	Average SAP rating for the Borough	70	Assessment through annual Home Energy Conservation Act report

9.3. Best Value Performance Indicators

PERFORMANCE INDICATOR (annual)	2001/2 out-turn	2002/3 target (local)	2002/3 (est.)	2003/4 target
BVPI 62 – Unfit properties The percentage of unfit private sector properties made fit or demolished	1.9%	2.2%	2%	2.5%
BVPI 64 – Empty properties The number of private sector vacant dwellings that are returned into occupation or demolished during the year as a direct result of action by the local authority	42	18	15	25
BVPI 166 – Enforcement - Score against checklist on compliance with good practice	90%	100%	100%	100%

9.5 Local Service standards

Corporate standards	Target	
Response times for correspondence	10 working days	
Response to telephone calls	20 seconds (7 rings)	
Response to voicemail messages	24 hours	
Acknowledgement of formal complaints	5 working days	
Full investigation and response to complaints	20 days	
Responsive work – response times	Target	
Emergencies, including illegal evictions	1 st response - Same day	
Complaints	1 st response - 2 days	
Grants/ Financial assistance	Approval - 28 days	
Prosecutions	Completion - 4 months from decision to proceed	
Programmed work - frequency		
HMO inspections – high-risk properties	6-monthly	
HMO inspections – medium-risk properties	Annually	
HMO inspections – low risk properties	3-yearly	
Bed and breakfast hotels	6 monthly	
Regulation and Accreditation - timescales		
First response following accreditation request	3 days	
Confirmation	5 days	
Regulation and Accreditation - volumes		
HMO registration scheme	95% of known HMO's	
Landlords accreditation scheme	50 in 2003/04	
Enforcement work - compliance timescales		
Housing Act notices	28 days from expiry	
Others	7 days from expiry	
Enforcement work - volumes	2002/03	2003/04
No. formal notices served	10	30
No. complied with	5	10
No. works in default	0	3
No. cautions issued	0	3
No. prosecutions completed	0	2
% prosecutions successful	0	100%
No. press releases	0	12

9.5 Targets for the Home Improvement Agency			
Performance measure	2001/2 Out-turn	2002/3 (est.)	2003/4 target
Number of enquiries received	219	275	450
Response times			
Median time from first contact to first visit	5.99 weeks	6 weeks	5 weeks
Minor jobs – average time from first visit to completion	28 weeks	27 weeks	26 weeks
Major jobs – average time from first visit to completion	37 weeks	36 weeks	35 weeks
Investment secured			
Value of works completed (excluding fees and v.a.t.)	£515,000	£350,000	£850,000
% of work funded other than through grants	4%	0%	30%
Amount of private sector investment spent	£23,000	£0	£250,000
Volume of repair and improvement work achieved			
Number of Equity Release jobs completed	N/A	2	40
No. DFGs completed	29	63	100
No. security grants completed	N/A	0	75
Total number of jobs completed	122	140	190

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