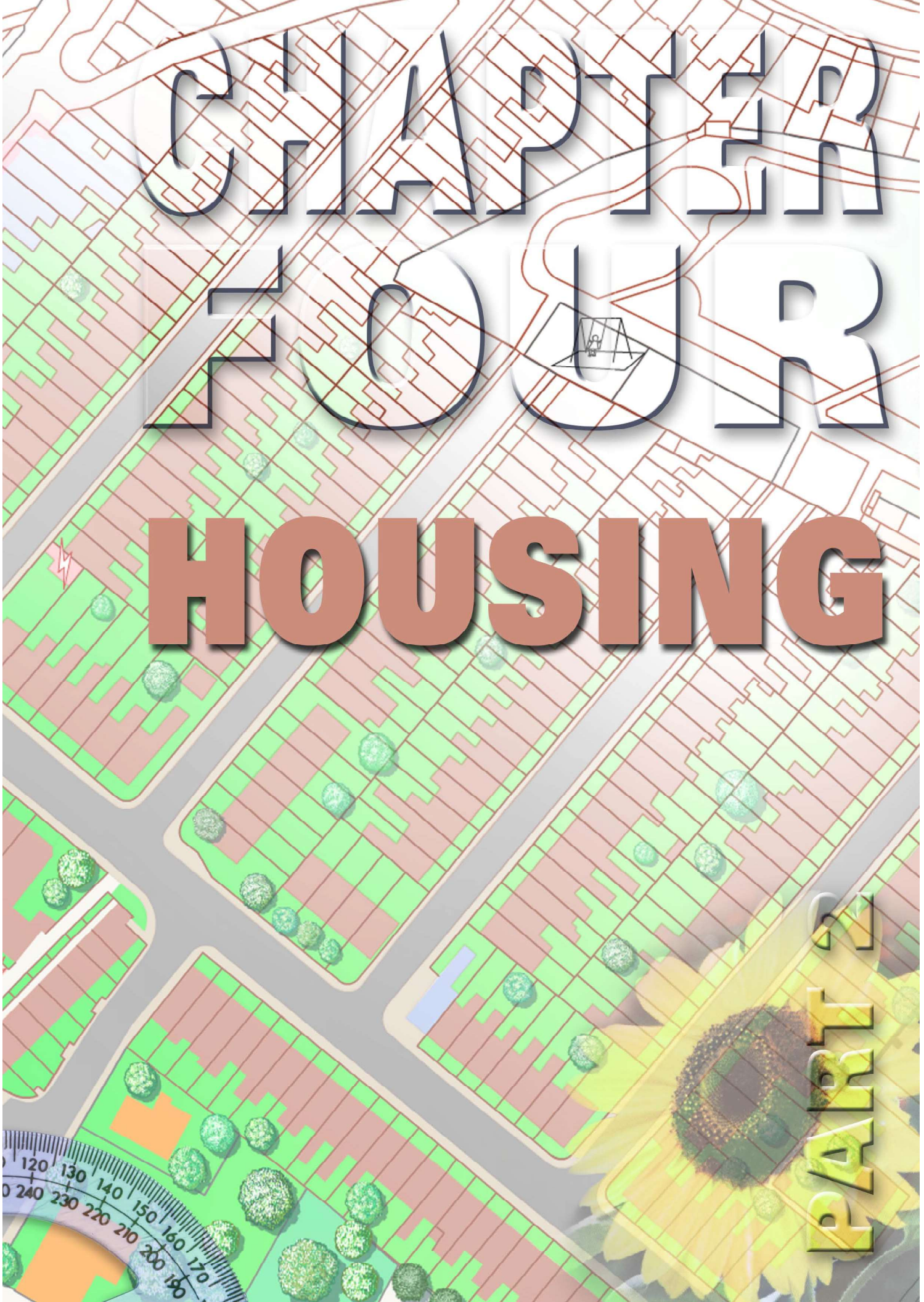
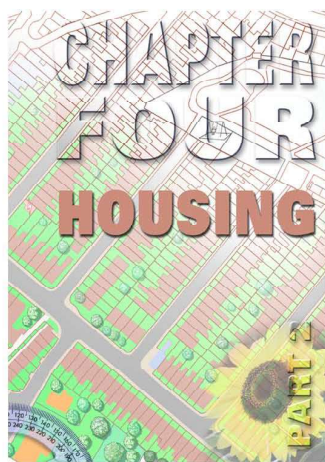


CHAPTER FOUR

HOUSING

PART 2





SAINT PAUL'S NEIGHBOURHOOD PLAN

CHAPTER FOUR : HOUSING

HOUSING IN THE COMMUNITY



Annie Davenport

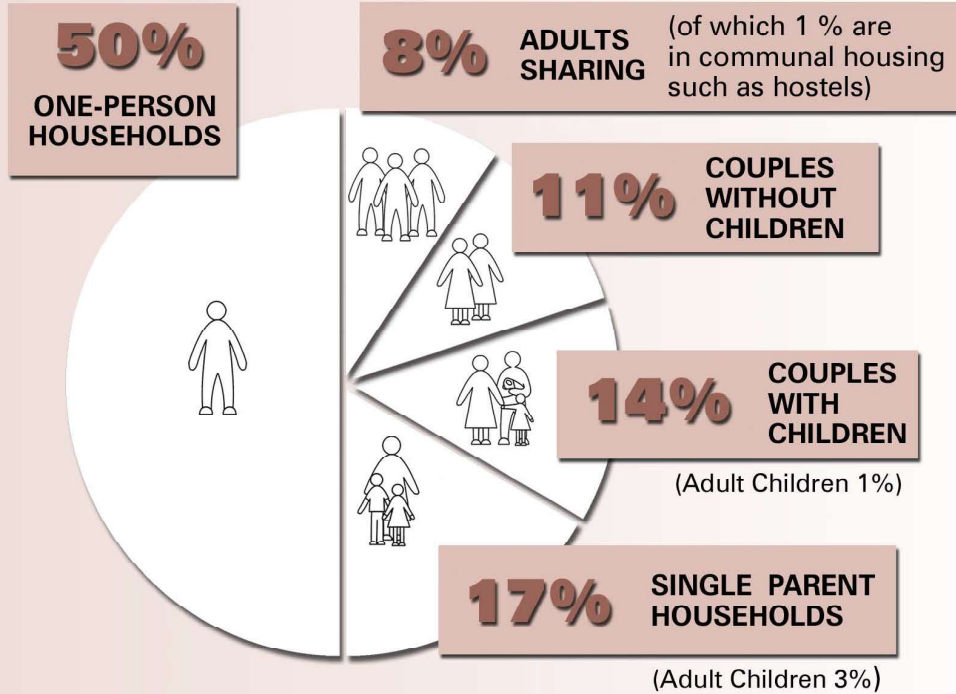
Housing is a very important, and often a very emotive, issue in St. Paul's. It is a valuable neighbourhood asset that affects everyone's life.

The amount, quality, mix, maintenance and management of housing are of concern to all who live in the area. The residential streets and spaces in this dense inner-city community forms the environment in which people live their lives, raise their families, spend their leisure time and, for some, earn their living.

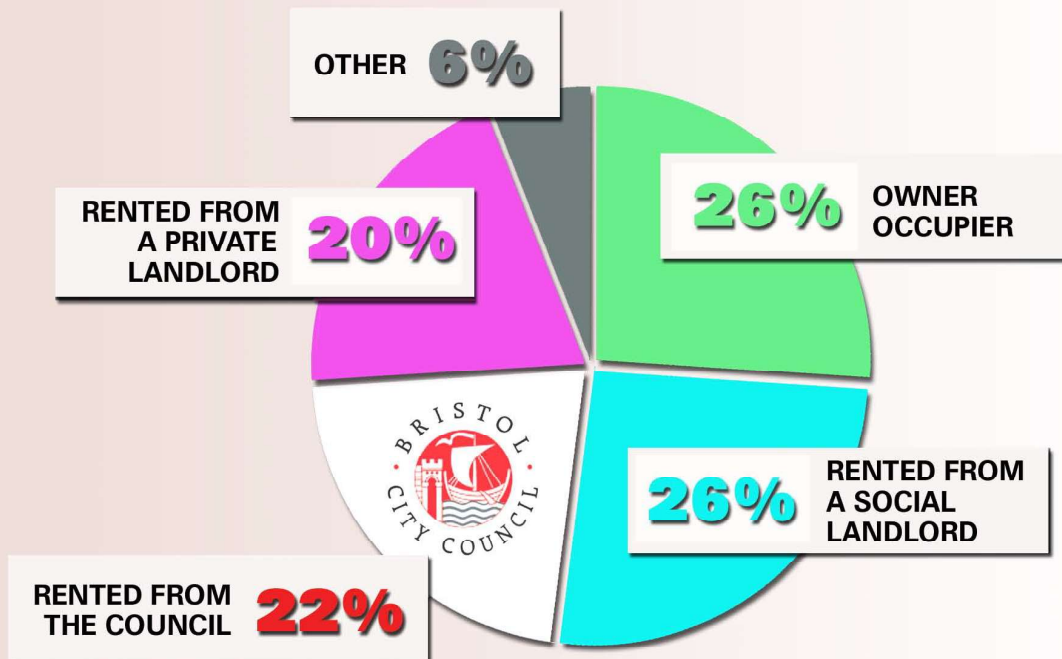
Who Lives in St Paul's ?



TOTAL NUMBER OF HOUSEHOLDS APPROXIMATELY 2,000



What Type of Tenure do They Hold ?



48% of the housing in St. Paul's is owned and managed by Social Landlords (Bristol City Council, and Registered Social Landlords) 68% of housing overall is rented either from social or private landlords. Different parts of the neighbourhood have concentrations of one or the other type of tenure. See MAP 3

*Household number taken from BCC Council Tax records
Tenure and house type taken from 2001 Census.*

Social housing unit numbers taken from St. Paul's and St. Agnes Housing Plan March 2006

ST PAUL'S PREDOMINANT OWNERSHIP OF HOUSING WITHIN THE NEIGHBOURHOOD



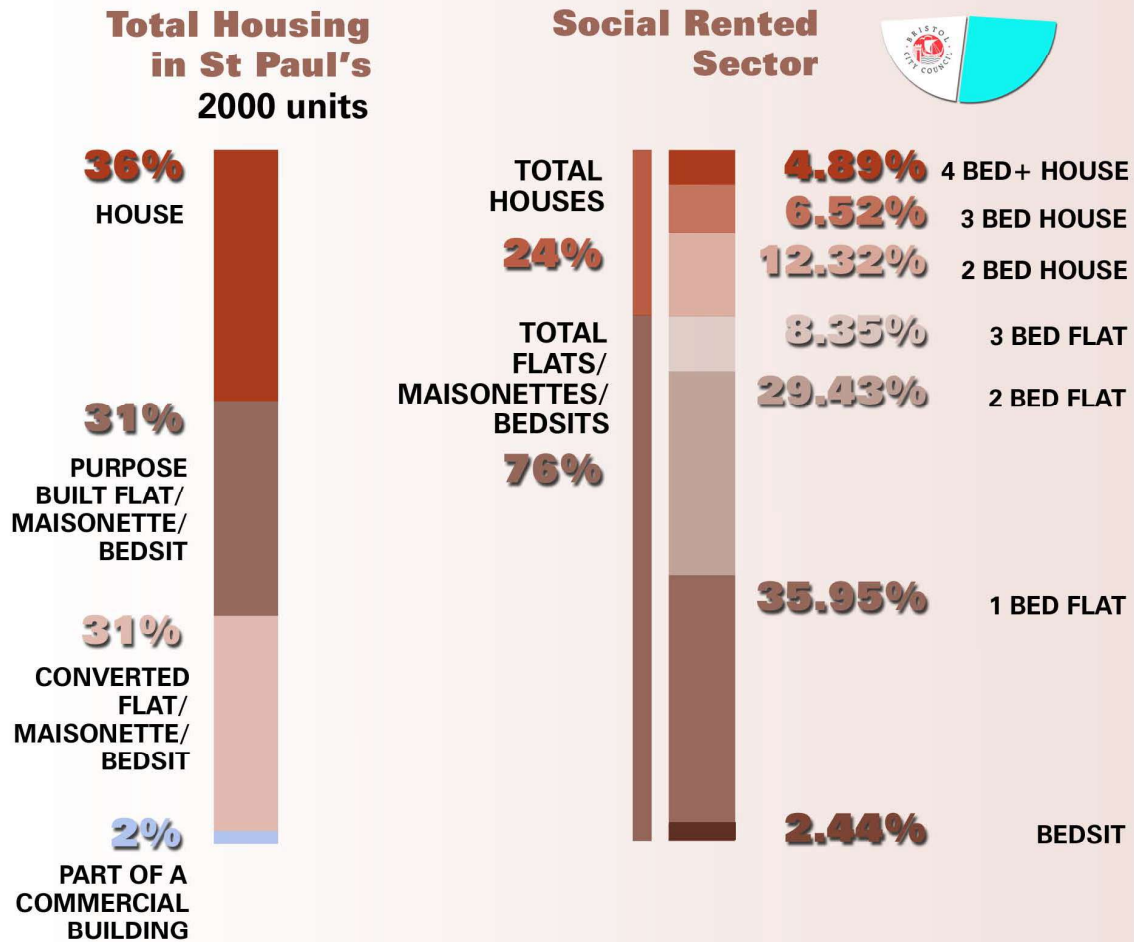
BRISTOL CITY COUNCIL

HOUSING ASSOCIATIONS & PRIVATE RENTED

OWNER OCCUPIERS

MAP SIX

What Type of Housing do Residents Live in ?



Housing Issues

Within a sustainable community, the mix of housing should allow a neighbourhood to adapt and change, catering for all stages of the family life cycle.

Looking at the housing currently available in St. Paul's: -

- Does the mix contribute to or work against the creation of a sustainable community ?
- Does the existing housing suit the needs of households who wish to live in St. Paul's now and in the long term ?
- Will it encourage new residents to move into and stay in the neighbourhood, becoming part of the community ?
- How can we encourage developers and social landlords to develop the housing mix which meets the community's needs and aspirations ?

Within a sustainable neighbourhood, the housing type, tenure and management should contribute to the stability, security and cohesion of the community.

In St. Paul's many people feel that there are too many 1 and 2 person flats, and that the predominance of rented accommodation - particularly the high level of private rented housing and the presence of some 200* Houses in Multiple Occupation - prevents St. Paul's being a balanced and sustainable community. Others feel that more 1 & 2 bedroom flats are required so that their children can find housing close by when they leave home.

In addition, for many years, the City Council's and social landlords' allocations policies resulted in individuals and households with high support needs accepting housing in St. Paul's due to lack of choice. This created a high level of transience and a concentration of those with social needs living in St. Paul's not from choice, but as a stepping stone to moving elsewhere.

This situation has changed, and continues to change. Social landlords are converting some of their housing to create larger family units, and restructuring their lettings policies and their development programmes to cater for the community's longer term aspirations including low-cost housing for sale. New private sector developments are responding to a market-led housing demand for new flats and houses to buy in the neighbourhood.

Within a sustainable community ongoing investment in housing should keep up with current standards of safety, comfort, warmth and amenity.

A significant proportion of the social housing in St. Paul's does not currently meet the Decent Homes Standard

Disrepair within the private sector, particularly owner-occupied properties, is causing problems of damp, energy and heat loss leading to poor health and high fuel bills

** Numbers of houses in multiple occupation - estimate from BCC Neighbourhood and Housing Services July 2006*

** Guidance on Decent Home Standard can be found at : www.communities.gov.uk/pub/191/ADecentHomeDefinitionandguidanceforimplementationJune2006update_id1152191.pdf*

What do we want St. Paul's to be like in the future ?

A neighbourhood of high quality mixed housing in pleasant, vibrant and safe surroundings where people can afford to buy or rent. A neighbourhood where people can make a positive choice to come to live.

The objectives set out in the St. Paul's and St, Agnes Housing Plan, identify the community's aspirations: -

- **Provide a more sustainable tenure mix and recognise and address local residents' housing aspirations, needs and desires to stay in the area and achieve a mixed and balanced community.**
- **Provide a wide range of property types that meet the government's Decent Homes Standard.**
- **Provide more affordable family accommodation to deliver a better mix and balance of households within the community ensuring long-term commitment to a sustainable community.**
- **Create opportunities to move onto the housing ladder through schemes such as shared ownership, discounted sales, and prioritising stock sale to local people.**
- **Encourage the redevelopment of redundant buildings and derelict sites to effectively recycle scarce land resources.**
- **Creating a safe and attractive urban environment, which encourages new housing investment that meets local market aspirations.**
- **Adopt a coordinated approach to housing management.**

How is this going to be achieved ?

DEVELOP the housing that meets these objectives
Convert or redevelop accommodation that does not

MANAGE the housing in a manner that contributes to the attractiveness and amenity of the neighbourhood

MAINTAIN the housing so that it contributes positively to the neighbourhood, retains value and continues to appeal to a broad cross-section of existing and future residents.

DEVELOP

St. Paul's is a small neighbourhood - only 131.4 acres/53.2 hectare in total

There are only a limited number of sites that currently either have or are anticipated to have planning permission for new housing over the next 5 years.

Where can new development take place ?

MAP FOUR and APPENDIX ONE in the Land Use Chapter show where new development is likely to take place over the next 3-5 years

Between now and 2010 the housing associations are intending to build approximately **200** new homes in St. Paul's - **21** for rent, **131** for some form of low cost home ownership and another **83** undefined.*

** RSL Housing Investment programme 2005 - 2010 in St Paul's and St. Agnes Housing Plan*

The private sector has planning permission for **103** units, some currently under construction.

In addition there is potential for about **300** more homes on sites elsewhere in the neighbourhood.

This level of development will increase the number of homes in St. Paul's by 25%.

** Estimate includes the potential housing element of sites such as Westmoreland House, Hamilton House, and Dove Lane Regeneration Area.*

Planning For A Sustainable Future For St. Paul's

(SPD10) sets out the housing needs and housing development principles for new residential development in St. Paul's.

- **20% of new housing needs to be family-sized accommodation of 3 or more bedrooms.**
- **Family-sized accommodation should have access to private gardens/amenity space with accommodation at ground floor or garden level.**
- **The provision of shared ownership accommodation will be encouraged.**
- **Existing two-storey family housing will be protected against conversion.**

● **Conversion of larger existing houses needs to provide for an acceptable dwelling mix that reflects local demand, achieving acceptable internal layouts and adequate amenity.**

● **Conversion of sub-divided houses into larger units will be encouraged.**

● **All residential developments will be expected to fully comply with accessibility standards.**

● **New developments over 25 units will be expected to provide 30% affordable housing on site.**

In addition to the above - all new developments, conversions and refurbishments should incorporate the principles of quality development set out in **Living in the City, a Housing Design Guide** produced by the City Council.

The design principles that should be applied to all new housing development set out in this guide include:

Sustainability

Flexibility in layout to suit many lifestyles

Quality in design and construction

Energy Efficiency - Reducing the ecological footprint and fighting fuel poverty

Amenity Space - Gardens, balconies, roof terrace, patio, storage, utility space

Range of size and type for diverse and changing households

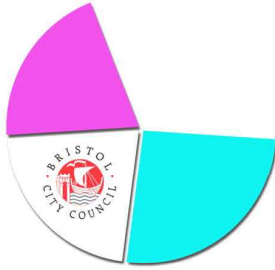
Plan form and layout which contributes to the safety and security of the community through informal supervision of streets and spaces and avoids a 'gated communities' or fortress approach to security.

Inclusive car parking to reduce the impact of cars on the streetscape



MANAGE

Why is there a need to emphasise better housing management in St. Paul's?



St. Paul's is a dense, inner-city community with a diverse population. The different needs, aspirations, experiences and cultures - and the differing commitment to community, cohesion and place - can create tensions, or lead to a lack of care by some who are looking to move on, rather than stay to invest time and effort locally.

Most residents are concerned about the day to day issues that affect their lives, such as poorly maintained housing, excessive noise, inconsiderate waste disposal, fly-tipping and anti-social behaviour. Social and private landlords can address many of these issues through better housing management.

A badly managed tenancy – where the terms and conditions relating to noise, nuisance, and disposal of waste, the appropriate use of external and communal areas are not enforced – has an impact beyond the individual property. It affects the pride, pleasure and enjoyment that should be experienced by all within their homes and in their neighbourhood.



The Housing Plan makes a commitment to a coordinated approach to housing management among the Social Registered landlords and an exploration of other management models that could increase the role and responsibilities of tenants in the management of their homes.



This cooperation and coordination needs to be extended into the private rented sector.

Some newer developments, particularly those that incorporate a mix of tenure within blocks of flats, have management companies.

There is also a large private rented sector in St. Paul's where management is split among individual landlords with only a few properties, and private rental agencies whose involvement in the direct management of the properties is minimal.

In addition, new duties and responsibilities for managing housing in multiple occupation have been placed on the local authority, along with new powers of enforcement.

The landlords' forum, set up to work closely across the social landlords to develop and share management protocols, needs to be extended to engage with the private rented sector as well, perhaps on a quarterly basis.

The advantages to the private sector are that :

- 1** this forum is already experienced in the development of best practice protocols and management techniques
- 2** better managed properties are easier to let and more desirable, thus reducing turnover and consequent loss of income
- 3** better-managed properties are easier to maintain due to better tenant cooperation and hence retain their value.

The landlords' forum needs to reach out and invite all those who manage property for rent in St. Paul's to participate and discuss issues of mutual concern to themselves and the community and to share protocols around tenant management, nuisance and anti-social behaviour.

There is also a yearly **Landlords' Expo** sponsored by the four unitary authorities designed to offer information, support and guidance to existing and prospective landlords and letting agents.

St. Paul's Housing Task Group should have a presence/stand at this fair to set out the principles of management jointly agreed among the RSL's and promoted to the private sector.

In addition, this would be an opportunity to promote the Neighbourhood Plan to the housing investment sector to engage with and gain support for the community's aspirations from residential landowners.

MAINTAIN



As a physical asset, housing represents a huge investment in the community.

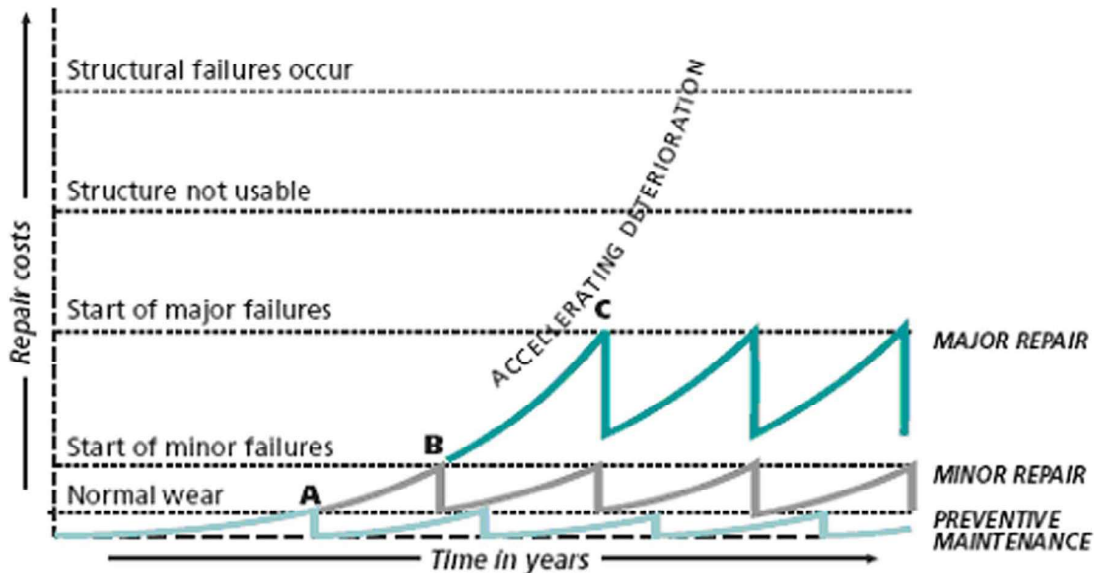
A sustainable community has the capacity for continuous incremental investment and small-scale organic change that renders large-scale redevelopment unnecessary.

That incremental investment in housing assets happens through owner-occupiers, private and public sector landlords continually maintaining and improving their properties, both to ensure they adapt to modern standards of comfort, warmth and use, but also to protect the long-term value of the assets they own and manage.



' Every building is potentially immortal, but very few last half the life of a human. '

Stewart Brand, How buildings learn, Phoenix Illustrated 1994, p 111



Total cost of major repairs (C)
 Total cost of minor repairs (B)
 Total cost of preventive maintenance (A)

Long-term planning for ongoing repair and maintenance – in the public and private spaces of the community equally as in housing - is essential to demonstrate respect for the community and its assets.

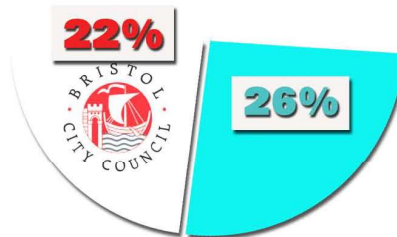
Living standards change over time - as society becomes more wealthy, more health conscious, more aware of the needs for energy efficiency, more mindful about the inequalities of access and mobility, etc.



Private landlords, while required to meet certain health and safety standards, also have discretion around when and how they undertake repairs and maintenance.

Some landlords will delay such investment to the detriment of their tenants, their assets, and the community.

The public sector, while subject to more rigorous requirements in relation to their properties, and their responsibility towards their tenants, have an issue with the cost, timing, coordination of works and access and cooperation of their tenants.



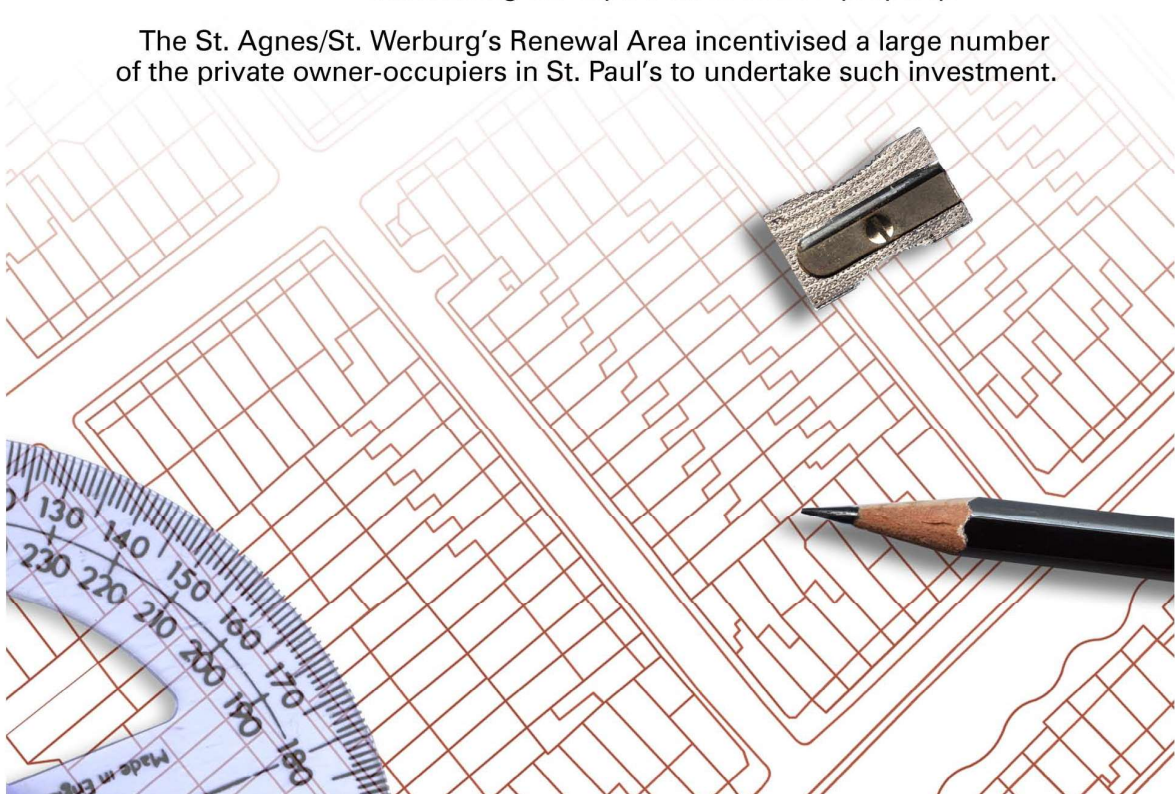
A high percentage of the social housing stock in St. Paul's does not meet the Decent Homes Standard set out by the Government. Four of the social landlords managing housing in St. Paul's have agreed to bring these up to standard by 2010.



Home owners' ability to respond to changing standards is affected by age, disposable income, knowledge and skill – either to undertake the work themselves, or to find someone they trust who can do it for them.

Owners have discretion around how, when and to what standard that work is undertaken – subject only to their concern for their own living requirements, and for maintaining the capital value of their property.

The St. Agnes/St. Werburg's Renewal Area incentivised a large number of the private owner-occupiers in St. Paul's to undertake such investment.



However, there is a need to ensure that that investment - both from the public and private sector - is maintained, and extended to the rest of St. Paul's.

To assist in this there are four current initiatives directed at securing and maintaining the housing stock, and making it fit for purpose.

1

A **Maintenance Initiative** is being proposed which will provide opportunities for home owners and tenants to learn the skills necessary to maintain their properties, potentially supported by a financial incentive for materials and discounts from local builders' merchants to enable home owners to look after their properties.

This initiative has been piloted in Fishponds and found to be successful with the participation of 30-40 of the 800 households in the neighbourhood.

Such an initiative, supported by a register of authorised builders and an agents' charter has the potential to both up-skill local people and increase social capital within the community.

2

The city council, working with the 10 other local authorities in the South West, have endorsed the **Wessex Home Improvement Loans** scheme which provides low-cost loans of up to £15,000 to home owners to undertake home improvements.

Capital repayment and interest only loans are available, and there is currently research being undertaken on the development of financial assistance packages designed to comply with Sharia Law.

3

A **Security initiative** is being proposed to undertake proactive security upgrades to properties in designated streets.

The police have identified where 'target hardening' needs to take place, and with funding from the **Safer Bristol Partnership**, certain streets within St. Paul's will be leafleted offering security audits to householders and providing for some works to be carried out where needed.

This work will be available to all householders irrespective of tenure.

4

Neighbourhood and Housing Services has recently carried out an **Equalities Impact Assessment** which has found that there is a very low take-up of disabled facilities grants among BME communities.

Over the next three years there will be a major awareness raising about the availability of these grants, which are means tested, and available across all tenures, particularly directed at improving the take up by the BME communities in the city.

HOUSING - Actions

ACTION	DETAIL	RESPONSIBILITY	COST	TIMESCALE	INDICATOR OF SUCCESS
4.1	<p>Create opportunities for local residents to become owner-occupiers through</p> <ul style="list-style-type: none"> a. increasing the number of houses for sale, b. developing shared ownership schemes, and c. Develop Home-Buy schemes d. Local Disposal Strategy 	RSLs	Programme Funding	<p>IMMEDIATE</p> <p>1 - 3 YEARS</p> <p>1 - 5 YEARS</p> <p>5 - 10 YEARS</p> <p>1 - 3 YEARS</p>	<p>No of local residents able to buy property in the area.</p> <p>Local Sales Protocol in place and first sales to local residents by Social Landlords</p>
4.2	<p>Establish a landlords subgroup which will meet on a regular basis to discuss shared management issues, establish working protocols on tenancy management, standards and services, and work towards a common investment strategy</p>	RSLs Private Landlords		IMMEDIATE	<p>Reduced tenancy complaints, reduced call on mediation services</p> <p>Reduced incidents of fly-tipping</p> <p>Improved environment,</p> <p>Quicker response to incidents of misuse of property</p>
4.3	<p>100 % of social housing stock to meet Decent Homes Standard</p> <p><small>*www.communities.gov.uk</small></p>	BCC RSLs	Programme Funding	By 2010	<p>Reduced incidents of housing-related ill health issues</p> <p>Reduced fuel poverty</p>
4.4	<p>Provide more larger family housing in St. Paul's through</p> <ul style="list-style-type: none"> a. requirement on all developments to consider inclusion of larger family units (SPD and Developers Compact) b. RSL developments to focus primarily on provision of family dwellings c. de-conversion of Sub-divided properties to provide family units. 	Private Sector RSLs	<p>Private sector investment</p> <p>Housing Corporation Funding</p>	1 - 5 YEARS	<p>More families staying in the area, new families moving into the area, lower turnover of population, and increased stability in school year groups - contributing to attainment</p>

CONTINUED >>>

HOUSING - Actions

INDICATOR OF SUCCESS

TIMESCALE

COST

RESPONSIBILITY

DETAIL

ACTION

ACTION	DETAIL	RESPONSIBILITY	COST	TIMESCALE	INDICATOR OF SUCCESS
4.5	<p>Change the tenure mix to meet local aspirations as expressed in the Housing Aspirations Survey:</p> <ul style="list-style-type: none"> a. re-conversion of larger properties from bedsits/ 1 bed flats to larger family dwellings b. New social housing development for low-cost home ownership options c. SPD to incorporate housing aspirations for new development 	RSLs Private Developers	Private and public sector investment programmes	<p>IMMEDIATE</p> <p>1 - 3 YEARS</p> <p>1 - 5 YEARS</p> <p>5 - 10 YEARS</p> <p>1 - 5 YEARS</p>	More choice of housing, more opportunities for local people to get on the property ladder, more housing for new and growing families, more opportunity for young adults to remain in the area
4.6	Bring empty housing back into use	BCC Empty Property Team			
4.7	Establish a Maintenance Initiative in St. Paul's to assist home owners with the skills and materials to maintain their own homes	BCC Private Sector Renewal manager	Housing Investment Programme funding	IMMEDIATE	<p>Appearance, value and condition of the community's housing assets are maintained and improved.</p> <p>Fewer private homes falling into disrepair</p> <p>Increase no of local residents accessing Wessex Home Improvement Loans</p> <p>No of local residents acquiring basic handyman skills</p> <p>Link with 'Handyman' Community Enterprise proposal.</p>
4.8	Security Initiative in targeted streets	Safer Bristol Partnership	Safer Bristol Partnership	IMMEDIATE	Reduce burglary, improve safety, change perception of the area as soft-target for crime
4.9	Awareness campaign re disability adaptation grants	BCC	BCC	1 - 3 YEARS	Increased number of BME households receiving disability adaptations
4.10	SPUCP to have a stand at the annual Landlords Fair	SPUCP		ANNUALLY	Raised awareness among landlords of the opportunities and expectations of the community regarding the private rented sector.