#### TRAFFORD COUNCIL

Report to: Health Scrutiny Committee

Date: 10<sup>th</sup> March 2021 Report for: Information

Report of: Richard Roe Corporate Director of Place

# Report Title

TACKLING HEALTH INEQUALITIES IN TRAFFORD -Housing

# **Summary**

The Health Scrutiny Committee identified that they would like to learn more about how the Council and CCG work together with partner organisations to reduce health inequalities across the borough.

The Heath Scrutiny Committee requested further information on two specific areas for investigation: a chronic physical condition known to be strongly associated with and exacerbated by health inequalities (diabetes mellitus) and a major social determinant of health inequality (housing).

The Health Scrutiny Committee particularly asked for information on the following key areas relating to housing:

## <u>Housing</u>

- How is the social rented sector in Trafford being strengthened and expanded to ensure it is accessible to all residents who need it
- How Trafford's requirement for new homes is being met in a way that increases the availability of affordable homes across all tenures
- How the quality of existing housing is being improved to ensure that every home in Trafford is warm, dry and energy efficient
- The prevalence of fuel poverty within the borough and how this is being tackled

This report provides a summary of the information requested by the Committee.

## Recommendation(s)

Note the content of the report for information

#### 1.0 Introduction

The right home environment is crucial to health and wellbeing so housing is considered to be one of the wider determinants of health. Unhealthy, unsuitable or unstable housing presents a risk to a person's physical and mental health.

Conversely, the right home environment protects and improves health and wellbeing and prevents physical and mental ill health (Public Health England, 2019).

While some people take having the right home environment for granted, it's actually a complex process involving people, communities and organisations working together to produce the ideal environment for promoting good health and wellbeing through the home.

#### 2.0 Access to the Social Rented Sector

Question: How is the social rented sector in Trafford being strengthened and expanded to ensure it is accessible to all residents who need it?

Trafford Allocations Policy & Nominations Agreement

Trafford Council's Allocations Policy explains the rules, criteria and procedure that determine how the Council will nominate households to social and affordable rented Registered Provider (RP) properties in the borough. Housing Options Service Trafford (HOST), which provides the homelessness and housing advice on behalf of the Council, administer this Policy. However, the Council is responsible for producing the Policy and ensuring its implementation.

The Allocation Policy works alongside the Nominations Agreement. The Nomination Agreement provides the nomination rights to a percentage of the RP properties in the borough. Trafford Council is no longer a housing provider and it is therefore vital that a Nominations Agreement is in place to enable people on the Council's Housing Register an opportunity to be re-housed fairly through the use of the Allocations Policy.

The Nominations Agreement enables the Council to have rights over 50-% of the RPs re-lets (75% of Trafford Housing Trust) to re-house those from the Council's Housing waiting list.

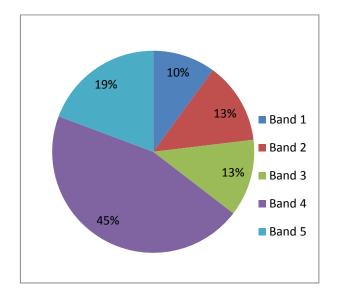
The Allocations Policy ensure that those in greatest housing need receive the highest priority for re-housing. The following bands are used to determine priority:

## **Trafford Banding System**

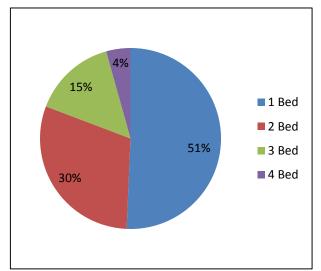
- **Band 1:** Urgent housing need and owed 'reasonable preference'.
- Band 2: Need to move and owed 'reasonable preference'.
- **Band 3:** Applicants who do not meet the criteria for Band 1 and 2 but fall into the 'reasonable preference' category.
- **Band 4:** Applicants not assessed as being owed 'reasonable preference' but who meet the Trafford Positive Community Criteria (working/volunteering in the borough or have a local connection).
- **Band 5**: Applicants who would have been owed 'reasonable preference' but have been awarded reduced preference (rent arrears, ASB etc.), applicants with no recognisable housing need and those with no priority.

### Waiting List Data

As at the 31<sup>st</sup> December 2021, there were 3,364 active applicants on the Council's Housing Register. The graphs below breakdown the applicants by band and bedroom need.



| Band   | Number of applicants |
|--------|----------------------|
| Band 1 | 338                  |
| Band 2 | 439                  |
| Band 3 | 415                  |
| Band 4 | 1523                 |
| Band 5 | 649                  |
| Total  | 3364                 |



| Bedroom Need | Number of applicants |  |
|--------------|----------------------|--|
| 1 Bed        | 1705                 |  |
| 2 Bed        | 1012                 |  |
| 3 Bed        | 501                  |  |
| 4 Bed        | 146                  |  |
| Total        | 3364                 |  |

New Social rented housing has not been easy to deliver in recent years with other forms of tenure such as 'affordable rent' receiving generally greater encouragement at a national level. However the use of the Trafford Affordable Housing Fund is one means of ensuring there are locally promoted schemes (see section 3)

#### 3.0 Affordable New Homes

Question: How Trafford's requirement for new homes is being met in a way that increases the availability of affordable homes across all tenures?

Housing Growth is a key priority for Trafford Council. New homes are not only required to meet identified local need across the borough, but are also a key part of encouraging new residents to settle in Trafford. The Council ensures that Trafford has the homes which residents need, can afford and that the borough continues to be an attractive place to live.

The Trafford Housing Strategy (2018-2023) launched in March 2018 was developed to identify the key housing priorities for the borough and the measures required to deliver them by the Council and other key public and private stakeholders. The Housing Strategy identifies key interventions required to meet current and future housing need in Trafford and looks to address a number of supply and demand challenges up to 2023 including the delivery of affordable housing. The interventions were identified in the context of the Council's Corporate Objectives, GM growth ambitions as articulated in the GMSF and GM Housing Strategy, and discussions with key stakeholders. The Housing Strategy coupled with the Vision, Corporate Objectives, Trafford Economic and Housing Growth Framework and the wider GM strategic arena, forms a comprehensive and fully joined up approach to delivering future housing growth to benefit Trafford's residents.

The Strategic Growth Service within the Council actively monitors the progress of housing sites (including affordable housing) through a 'Housing Tracker' which is used to identify starts on site, completions and any issues or delays. The Tracker is monitored quarterly and direct contact with the land owners, developers and/or housing associations is made to understand why activity on site may have stalled. Support is provided for those sites that have stalled to try and kick start and provide advice on regional/national funding that may assist with delivery.

There are a number of established groups that also drive forward the delivery of new affordable housing including:

- The Trafford Strategic Housing Partnership leads on the delivery of the Housing Strategy. Meetings are held quarterly with housing association partners to drive forward the actions as contained within the Strategy. Increasing the delivery of affordable housing is one of the key actions.
- The Increase Housing Delivery Group established in May 2018 has attendees include landowners, developers, housing associations, Homes England, TfGM, Highways England, strategic housing and planning colleagues. The group meets quarterly to discuss any delivery issues, provide updates on current activity and identify any new opportunities in Trafford. The increase of affordable housing and any issues with delivery are part of these regular discussions.
- A Developer Forum for housing associations was established in 2019 to enable Trafford's main developing housing associations an opportunity to come together and share any issues/barriers to delivery, current activity and new opportunities. The delivery of affordable housing is key to these meetings.

### Trafford Affordable Housing Fund

The Trafford Affordable Housing Fund was established in September 2018 and combines all Section 106 monies received from developers for off-site affordable housing. The main focus of the Fund is to increase the provision of new build social rented accommodation in Trafford, however in areas where the housing market needs to be balanced with intermediate affordable housing, products such as Rent to Buy and Shared Ownership will be considered.

The Fund is subject to the Council's Nominations Agreement, where 100% of the new build properties, on first let, will be to those applicants on the Council's Housing Register. The priority of the applicants will be determined by the Trafford Housing Allocations Policy.

Since the Fund was launched, the Housing Strategy & Growth Team has been actively engaging with RPs on a regular basis on a 'call for sites'. RP's are required to submit a formal application to access the Fund which includes the following details:

- Number of units being delivered.
- Programme and certainty of delivery
- Type, size and tenure of units being delivered.
- Costs
- Funding required from the Trafford Affordable Housing Fund.
- RP financial contribution towards the scheme.
- Other funding secured for the scheme.
- Details and evidence to support the delivery of Trafford's Housing Strategy 2018-2023.
- Evidence of meeting local housing need and wider socio-economic benefits / social value (i.e. jobs, apprenticeship, training, work experience opportunities).

In March 2019, Trafford Housing Trust (THT) submitted a bid for the Trafford Affordable Housing Fund of £1.5m for a scheme to provide 30 new apartments (20 x 1 bed and 10 x 2 bed) for social rent in Timperley, Altrincham which was approved.

The scheme is currently on site and will be completed in April 2021. The scheme will provide 30 high-quality, modern and Nationally Designed Space Standards (NDSS) compliant apartments providing safe, secure living conditions for all residents with 100% car parking provision. The self-contained apartments will offer residents independent living, with a modern apartment development, in the heart of an established and sought-after residential area. The scheme is in walking distance to both Timperley and Altrincham where there are a range of employment opportunities and core amenities for residents

## Housing Need Assessment 2019

Trafford Council commissioned Arc 4 to undertake a Housing Needs Assessment (HNA) in January 2019. The key purpose of the HNA was to provide detailed, robust and defensible evidence to determine local housing priorities, inform the Council's housing related strategies and polices and to support the production of the Trafford Local Plan.

The HNA findings has been used to inform the delivery of the Trafford Housing Strategy Action Plan 2018-23, including the development of a set of Housing Propositions/factsheets which provide details of the size, type and tenure of housing needed in each of the seven sub areas (Altrincham, Carrington & Partington, Old Trafford, Rural Communities, Sale, Streford and Urmston) to re-balance the housing market. The HNA considers the need for affordable housing and the size, type and tenure of housing needed for specific groups within the borough. In addition, the HNA provides up-to-date analysis of the social, economic, housing and demographic characteristics of the area.

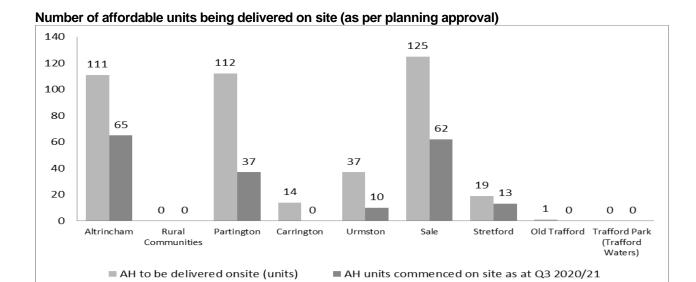
Key findings from the HNA which provide the evidence for developers and housing associations in terms of the types, size and tenure of affordable housing needed in each of the sub areas include:

- 33.5% of affordable housing in Trafford is houses, 51.8% is flats and 14.7% is bungalows.
- Trafford is the least affordable local authority in GM with a median income to house price ratio in 2018 of 7.73.
- Affordable rents are highest in the Rural Communities and Altrincham at £1,299 and £907 per calendar month.
- Incomes needed to buy houses in the Rural Communities and Altrincham are high with a household income of £198,127 needed to buy a house at market price in the Rural Communities and a household income of £112,114 needed to buy a house at market price in Altrincham.
- If 25% of income is spent on housing, across the borough a genuinely affordable lower quartile market rent would £521 based on local incomes and would range between £313 and £937 at a sub-area level.
- In the high-income sub-areas Altrincham and Rural Communities, median prices are
  affordable if households spend 25% of their income on housing costs. However, in the
  lower income area of Old Trafford, median prices are still not affordable if 50% of
  income is spent on rent. Overall, four sub-areas (Altrincham, Rural Communities, Sale
  and Urmston) are affordable if 35% of income is spent on median rents.
- Social renting is affordable to most key worker households in Trafford Borough and households with multiple minimum/living wage earners. Affordable Rent is only affordable to Teachers and dual full-time earning households on minimum and living wages.
- Modelling suggests an annual net imbalance of 545 affordable dwellings across Trafford Borough.
- The overall shortfalls in affordable housing are 145 one-bedroom, 241 two-bedroom, 113 three-bedroom, 43 four-bedroom and 3 five or more-bedroom general needs dwellings.
- Across the borough it is recommended that 26.6% of new affordable dwellings have one-bedroom, 44.2% two-bedrooms, 20.7% three-bedrooms and 8.5% four or morebedrooms.
- This study confirms that the proposed target of 40% of new dwellings (subject to viability assessment) to be affordable is appropriate
- 25% shared ownership is affordable to 59.8% of existing households and 87.1% of newly forming households.

#### Affordable New Build in Trafford

As at the end of Q3 2020/21 there were 596 affordable housing units with planning permission. The graph below shows the number of affordable units planned to be delivered on-site as per the planning application and how many of these have commenced as at the end of quarter 3 2020/21 by sub area. The highest number of affordable units are being delivered is in Sale (187 units) and Partington (149 units).

The apparent lack of affordable housing In Old Trafford / Trafford park shown in the chart is now starting to be addressed by a more robust stance on site viability (see section on planning permissions below)



The tables below shows the number of affordable housing completions and the number of affordable housing permissions granted since 2013/14

| Affordable Completions |          | Affordable Permissions |           |
|------------------------|----------|------------------------|-----------|
| 2013/14                | 90 units | 2013/14                | 76 units  |
| 2014/15                | 59 units | 2014/15                | 81 units  |
| 2015/16                | 0 units  | 2015/16                | 95 units  |
| 2016/17                | 63 units | 2016/17                | 105 units |
| 2017/18                | 85 units | 2017/18                | 90 units  |
| 2018/19                | 79 units | 2018/19                | 19 units  |
| 2019/20                | 69 units | 2019/20                | 251 units |
| 2020/21 (end of Q3)    | 36 units | 2020/21 (end of Q3)    | 117 units |

Increasing the Number of Affordable Homes Delivered through Planning Permissions

Affordable housing is a planning policy requirement and for most major housing development granted planning permission a proportion of homes should be delivered as affordable, preferably on site. However, national and local planning policy also allows developers to argue via the submission of financial evidence (a 'viability appraisal') that the provision of affordable housing makes their scheme 'unviable', and thus undeliverable, and therefore the Council should reduce or waive its requirements. The starting point with planning applications submitted in Trafford has been, until very recently, invariably that no affordable housing provision is viable.

It is a corporate objective of the Council, to increase the level of affordable housing delivered in the Borough. This has led to the Council's appointment of an independent viability consultant and a more robust interrogation of developer's viability appraisals. In particular, the Council is challenging the assumptions made in viability appraisals in respect of land value, which should, in accordance with national guidance, take account of all relevant planning policy requirements, including the provision of affordable housing.

These issues and the Council's approach to land value, costs and sales values were independently scrutinised by a Planning Inspector at a three week public inquiry in the recent appeal by Redrow Homes at land south of Partington. The Inspector dismissed the appeal

and found in favour of the Council's approach to the delivery of affordable housing – and in doing so gave Redrow's failure to provide any affordable housing significant weight.

This approach is starting to bear fruit. Since the appointment of the Council's independent viability consultant in 2017 a total of 482 additional affordable housing units have been negotiated through the planning process – equating to a monetary value of c. £38.5m. On all but three occasions the developer's initial offer was zero. There is a natural lag time between the grant of planning permission and completion of affordable units, but these units should soon start to trickle into the completions data as schemes are built out. Developers are also beginning to put forward policy compliant or close to policy compliant schemes in the first place, and are speaking to Registered Providers about on site provision at a much earlier stage.

Being more robust in the interrogation of viability appraisals also brings forward other developer contributions which also have an indirect effect on wellbeing – such as for improvements to education provision and green space. Around £11.2m of additional contributions to other infrastructure outside of affordable housing has been negotiated since 2017. This is in addition to any Community Infrastructure Levy payments required.

#### Trafford Local Plan

The Development Plan for Trafford currently includes the adopted Core Strategy and a number of saved Unitary Development Plan policies. Work is progressing on creating a new Trafford Local Plan and the first full draft of this is currently out to consultation (February 2021). Once adopted the Trafford Local Plan will form the Development Plan for Trafford along with any adopted strategic Greater Manchester plans.

Core Strategy policy seeks to achieve an average of 40% affordable housing across Trafford. The amount specifically required in each area depends on the current state of the housing market and whether the area is considered to be a hot, moderate or cold housing market area. Emerging draft Local Plan policies aim to provide 40% affordable homes on schemes of 10 units or more, this is to be tested through economic viability work as the Local Plan progresses. Current adopted policy (Core Strategy policy L2) requires that affordable housing units are split 50:50 between intermediate tenure and social/affordable rented units. Draft Local Plan policies propose that the split of affordable housing will be 60% intermediate tenure and 40% rented.

Core Strategy policy requires developers to set out how their proposals will contribute to mixed and sustainable local communities, be adaptable to the changing needs of residents over time, provide small and large accommodation and increase the provision of family homes. Draft Local Plan policy mimics these developer requirements whilst also requesting an indication of how, where appropriate, the proposed development will increase the

The draft Local Plan contains a number of strategic objectives which establishes how the draft Vision will be delivered. This includes deliver the homes that Trafford needs by "promoting a good choice of high quality, accessible, energy efficient housing people can afford in sustainable locations of a size, mix, density and tenure needed". The draft Local Plan includes policies relating to older people's accommodation and adaptable and

accessible housing. The draft housing needs policies in the emerging Local Plan are evidenced by Trafford's Housing Needs Assessment (2019) and will subject to viability consideration work.

The draft Trafford Local Plan includes references to health and well-being throughout a range of policy areas as well as through a strategic objective to "secure successful, sustainable and healthy communities" to improve everybody's health, well-being and quality of life. The draft Local Plan also contains a standalone policy for 'Health and well-being' which seeks to reduce health related inequalities by establishing and maintaining healthier lifestyles. The policy identifies ways in which development proposals can directly contribute to active healthier lifestyles through methods such as active transport and access to open space.

# 4.0 Energy Efficiency

Question: How the quality of existing housing is being improved to ensure that every home in Trafford is warm, dry and energy efficient

#### Private Sector Stock Condition

In 2019 a survey was commissioned by Trafford Council to review the housing stock condition and household conditions across the private housing sector.

The study involved a survey including a target sample of 1,000 dwellings representing just over 1% of an estimated private sector housing stock of 90,622 dwellings. The survey investigate physical housing conditions (by comparing it to the Housing Health & Safety Resting System – HHSRS and Decent Homes Standard) and energy efficiency (by comparing it to SAP 2012).

1,000 dwellings were physically inspected across the Rural Communities, Altrincham, Partington/Carrington, Urmston, Sale, Stretford and Old Trafford.

The survey found that there is a strong association between the age of a property and its conditions and energy performance – the oldest dwellings are more likely to be worse off. Private sector housing across Trafford is representative of all building eras, but is predominantly post Second World War construction;

- 20.3% constructed post 1980
- 41.2 % constructed post war period (1944 1980)
- 24.7% constructed inter-war period (1919 -1944)
- 13.7% constructed pre 1919

Geographically the highest concentrations of pre-1919 dwellings are located in the Rural Communities, Altrincham and Urmston:

- 20.8% Rural Communities
- 19.2% Altrincham
- 17.5% Urmston

## **Housing Conditions**

The stock condition survey determined that 84.3% of dwellings across Trafford meet the requirements of the Governments Decent Homes Standard and can be regarded as satisfactory.

The remaining occupied dwellings (15.7%) fail the requirements of the Decent Homes Standard and are non-decent. The majority of dwellings failing the standard are defective on

one matter only (85%); the remaining dwellings are defective in two or more matters (15%). The following patters of failures were recorded:

- 5.5% of dwellings failed due to a Category 1 hazards with the Housing Health & Safety Rating System (HHSRS) This is the Governments current approach to evaluating risk to health and safety from deficiencies within a dwelling. A range of Category 1 hazards were identified predominant hazards are damp & mould (2,779 dwellings); fire safety (924 dwellings); falls (885 dwellings); food safety (555 dwellings); and excess cold (520 dwellings).
- 9.8% of dwellings failed due to disrepair under the Decent Homes Standard Decent Homes Standard is the Government's technical minimum standard for social housing and is widely used as a benchmark for minimum standards of housing conditions across other tenures. External repair defects in those dwellings failing the repair requirements of the decent homes standard are dominated by works to windows, chimney, roof structures and coverings, external pointing, rainwater goods and flashings.
- 1.1% of dwellings failed due to a lack of modern kitchen or bathroom facilities.
- 4.3% of dwellings failed to provide a reasonable degree of thermal comfort.

Housing conditions across Trafford, with regard to the Decent Homes Standard, are slightly better than the national average. In 2017 15.7% of dwellings in Trafford failed the Decent Homes Standard compared to 20.1% of private sector housing nationally. 5.5% of dwellings in Trafford have a category 1 hazard compared to 12.1% of private dwellings in England.

Housing conditions vary significantly geographically across Trafford. The highest rates of Decent Homes failure are recorded in Urmston (29.0%) and Partington/Carrington (20.3%).

The highest rates of category 1 hazards are recorded in Urmston (22.6%) and Partington/Carrington (15.1%)

There are no significant differences in the rates of category 1 hazard failures by tenure – owner occupied (5.3%) and private rented (6.6%). But failures do increase among buildings converted into flats (8.2%) and in older properties (pre 1919 - 14%; inter war - 8.4%).

Poor housing conditions impact all household types across Trafford but socially and economically disadvantaged households, in particular the elderly and young are at greatest risk of experiencing poor housing conditions.

To improve existing housing the Council's Housing Standards Team aim to:

- Support & encourage home owners and landlords to maintain and invest in their own properties; and
- Target very limited public funds at the most vulnerable living in the worst housing conditions.

#### Financial Assistance – Home Owner Grant

The Council's Housing Standards Team has a small budget to provide a borough wide means tested "Home Owner Grant" of up to £3,000 for owner occupiers for certain works that are needed to fix category 1 hazards in their homes (e.g. dangerous electrics; significant and extensive damp & mould; defective bathrooms or kitchens; disrepair to roofs). The grant is subject to eligibility criteria and available funds. Currently, maximum budget allocated for Home Owner Grants is only £30,000.

During 2015-2021 a total of 28 Home Owner Grants were paid, totalling £61,418. Currently, there are 5 approved grants in the system with an outstanding amount of £9,055. The yearly breakdown is as follows:

- 2015/16 9 Grants totalling £14,092
- 2016/17 12 Grants totalling £32,395
- 2017/18 5 Grants totalling £7,881
- 2018/19 2 Grants totalling £7,050
- 2019 to date 5 approved Grants in the system current total £9,055.

In addition to these relatively modest measures the Council's work in place making and regeneration provides the best incentive for individual property owners to invest in the homes they own or control.

#### Enforcement

The Council's Housing Standards Team encourages the co-operation of individuals and Landlords in keeping their properties in good repair.

The Housing Act 2004 and the Housing Health and Safety Rating System (HHSRS) is the principal enforcement mechanism for tacking sub-standard housing conditions. The HHSRS is a risk assessment tool used to assess hazards in residential properties, including excess cold and damp& mould. If a hazard is determined to be a 'Category 1 hazard' the Council must take appropriate enforcement action to reduce the seriousness of the hazard.

The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 require private landlords who rent out EPC band F or G rated homes to improve their properties to a minimum energy performance rating of EPC band E and, if they cannot source sufficient external funding, they are required to make a maximum financial contribution of up to £3,000.

The Housing Standards Team continues to respond to and investigate complaints of substandard housing conditions and take the most appropriate action where necessary.

## 5.0 Fuel Poverty

Question: The prevalence of fuel poverty within the borough and how this is being tackled

Fuel poverty in England is currently measured using a Low Income High Cost (LIHC) framework. Under this definitions a household is considered "fuel poor" where:

- An income below the poverty line (including if meeting its required energy bill would push the household below the poverty line); and
- Higher than typical energy costs.

The LIHC indicator allows Government to measure how many fuel poor household exist and how each fuel poor household is affected. This is achieved by taking into account the fuel poverty gap – a measure of how much more fuel poor households need to spend to keep arm compared to typical households.

Nationally the total proportion of fuel poor households remains relatively static at 10-12%, or around 2.5million homes. Fluctuations in average income and average energy bills can changes who is considered to be fuel poor, so each year there is a fluctuation in the number

of households who can be considered fuel poor, or stop being fuel poor, even if their circumstances have not changed.

Under this definition Trafford 2019 stock condition survey recorded 10.1%, or 8,703 households have low incomes and high fuel costs and are in fuel poverty. Rates of fuel poverty are below the average for England (11%) and below the North West average (12.8%).

Information on home energy efficiency for the stock condition survey was collected using the Reduced SAP assessment and thermal comfort performance within the Government's Decent Homes Standard. The energy costs take into account the cost of space and water heating; ventilation and lighting. A dwellings energy efficiency is presented in bands from A-G, where band A rating represents low energy costs (the most efficient band) and band G rating representing high energy costs (the least efficient band).

54.1%, or around 46,823, of occupied private dwellings in Trafford fall within the highest energy efficiency bands (A, B and C) compared to 30.1% of private housing nationally.

The proportion of private dwellings in the lowest energy efficiency bands (E, F and G) is 2.7% and is significantly below the national average of 19.4%.

Energy efficiency of dwellings across Trafford shows limited variations geographically or by housing sector. The following attributes apply to dwellings in Trafford:

- Loft insulation Trafford is better than the national average. 68.8% of private housing has at least 200mm of loft insulation compared to 38.5% nationally; 9.7% of dwellings in Trafford have 150mm, 3.1% of dwellings have 100mm and 0.4% of dwellings have below 100mm.
- Cavity wall insulation Trafford is between than the national average. 62.6% of dwellings, with cavities, have cavity wall insulation compared to 49.5% in England.
- Double glazing Trafford is better than the national average. 95.2% of dwellings in Trafford have some form of double glazing, the majority is whole house. This compares to 85.0% nationally.
- Full central heating Trafford is between than the national average. 97.8% of dwellings in Trafford have full central heating compared to 92.0% nationally. 0.8% of dwellings in Trafford have partial central heating and 1.7% of dwellings lack central heating.

To meet the Government's Decent Homes Standard for thermal comfort a dwellings must offer efficient heating and effective insulation. In Trafford 4.3%, or 3,759 dwellings, fail to meet these requirements and are non-decent. Of which 935 dwellings are disproportionately recorded in the Old Trafford area.

Other variations in Decent Homes thermal comfort performance are apparent across different tenures, dwelling age and dwelling type;

- Higher rates of non-compliance exist in the private rented sector (10.5%) and for flats
- Fuel types vary between tenures with greater use of less efficient heating in the private rented sector -27.1% of private rented use electric heating compared with 5.3% of owner occupiers.

## Financial Assistance

To support vulnerable people improve energy efficiency standards in fuel poor homes the Housing Standards Team works with a number of partners in a number of ways. We use a targeted approach, identifying those households who are most vulnerable. This enables us to spend limited resources most effectively.

The following initiatives/grants are currently being used to assist our vulnerable residents with regards to addressing fuel poverty:

## 1. Local Energy Action Plan (LEAP)

Since 2017 the Council and a range of other services across Trafford have been referring low income and vulnerable households whose homes are poorly heated and/or insulated into a GM-wide scheme called Local Energy Action Plan (LEAP).

LEAP has some very broad eligibility requirements to help as many people as possible that are either already in, or is at risk of falling into fuel poverty. It is open to all types of householders – homeowners, private renters and social housing tenants. LEAP seeks to address the three fuel poverty contributors or poor building fabric, high energy charges and low income. Caseworkers advise on installation of energy efficiency works, insulation and heating measures across the borough. These measures include installation of LED light bulbs; draft insulation to windows, door and letterboxes; chimney balloons; power down devices; hot water cylinder covers etc. LEAP also seek to identify households who would benefit from energy tariff switching, benefit entitlement checks to maximise income.

During September 2019 to January 2021 LEAP completed:

- 87 enquires received from Trafford residents
- 43 advice calls completed (7 advice calls currently booked)
- 12 home assessments & works completed (2 home assessments currently booked)

LEAP make suitable onward referrals to other organisations who deal with hazards and fire safety in the homes; ensure residents are signed up to Priority Service Registers with their utility providers and the Social Tariff at their local water company.

#### 2. Energy Company Obligation (ECO) Scheme

Large gas and electricity providers are obliged to help households with large scale energy saving measures. The current ECO scheme runs until March 2022 and is focused exclusively on owner occupier and private tenants with lower incomes who are considered to be in vulnerable situations or living in fuel poverty. A wide range of benefits quality recipients for ECO funding.

Grants are available to cover all or part of an energy efficiency measure. Some of the most common are loft insulation; cavity or solid wall insulation; and replacement boilers. It can also be used to install heating controls such are programmable room thermostats and thermostatic radiator valves.

During January 2018 to February 2021 the ECO scheme, delivered by Eon, has provided the following across Trafford:

- 18 Cavity wall insulation installations
- 1 Internal wall insulation installation
- 2 Room in the roof insulations installations
- 34 under floor insulations installations
- 17 loft insulations improvements
- 24 Gas boiler replacements
- 11 Electric storage heater installations
- 49 heating control improvements
- 19 other energy saving measures (not categorised).

## 3. GM Warm Homes Fund (GMWHF)

This scheme, which recently closed, provided funding for Trafford residents on low incomes to install first time central heating systems into fuel poor homes. It was open to both homeowners and private tenants who meet eligibility criteria based on income, health or other personal circumstances.

## 4. Emergency Central Heating Officer (ECHO)

The Emergency Central Heating Offer (ECHO) is an energy solution to help vulnerable households who find themselves without heating and hot water due to a boiler breakdown. The offer is designed to quickly assist in emergency no-heat situations, repairing or replacing boilers and heating controls quickly and without cost to eligible residents. The average time taken from referral to installation of replacement boilers is 10 days.

## Home Energy Appliances Replacement (HEART)

This is an energy efficiency community outreach service provided by AglityEco. It supports fuel poor and vulnerable households in any tenure by replacing old, inefficient or broken fridges, fridge/freezers, washing machines and cookers with modern energy efficient alternatives.

#### **Green Homes Grant**

In July 2020 the Government announced £2billion of support through Green Homes Grant (GHG) to save households money, cut carbon and create green jobs. The GHG is comprised of:

- £1.5 billion of support through a national energy efficiency voucher scheme; and
- £500million of support allocated to English Local Authority delivery partners through the Local Authority Delivery (LAD) Scheme.

GMCA has successfully received an initial £4.7million funding. A further bid for £5.6 million has been made to extend the current scheme; and planning is underway across GMCA to place further bids for a share of this Government funding.

#### Local Authority Delivery (LAD) Scheme

The purpose of the LAD Scheme across Trafford is to raise the energy efficiency rating of low income and low EPC rated homes (dwellings with D, E, F and G rating), including those living in the worst quality off-gas grid homes – aiming to reduce fuel poverty whilst phasing out the installation of high carbon fossil fuel heating.

The LAD scheme is available to low income residents across Trafford (with a combined gross annual household income of less than £30,000) living in the least energy efficient homes (D - G rating):

- Owner occupiers can apply for up to £10,000 per property
- Landlords can apply for up to £5,000 per property and make a 33% contribution.

This funding supports the retrofit of existing homes with energy efficiency and heating measure that will improve the energy efficiency of the property. Measures include solid wall and cavity wall insulation; roof and floor insulation; installation of air and ground source heat pumps; replacement windows and doors; solar thermal water heating and solar PV.

The scheme has been advertised by news releases, social media bursts on the Council's social media platforms, updated to the Council's website and 5,000 letter and leaflets posted to target addressed in Trafford. Qualifying residents across Trafford are already accessing this funding through the Council's LAD Scheme:

- 63 enquires received from Trafford residents.
- 41 households have qualified for support.

- 11 households have not qualified for support.
- (Remainder undergoing eligibility checks)
- 12 Home Energy Assessments have been completed so far.

Contact person for access to background papers and further information relating to the Housing element of the report:

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