



GREAT YARMOUTH
BOROUGH COUNCIL

Housing and Neighbourhoods Committee

Date: Thursday, 25 July 2019

Time: 18:30

Venue: Supper Room

Address: Town Hall, Hall Plain, Great Yarmouth, NR30 2QF

AGENDA

Open to Public and Press

1 **APOLOGIES FOR ABSENCE**

To receive any apologies for absence.

2 **DECLARATIONS OF INTEREST**

You have a Disclosable Pecuniary Interest in a matter to be discussed if it relates to something on your Register of Interests form. You must declare the interest and leave the room while the matter is dealt with.

You have a Personal Interest in a matter to be discussed if it affects

- your well being or financial position
- that of your family or close friends
- that of a club or society in which you have a management role
- that of another public body of which you are a member to a greater extent than others in your ward.

You must declare a personal interest but can speak and vote on the matter.

Whenever you declare an interest you must say why the interest

arises, so that it can be included in the minutes.

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|-----------|--|-----------------|
| 3 | <u>MINUTES</u> | 4 - 9 |
| | To confirm the minutes of the meeting held on the 20 June 2019. | |
| 4 | <u>FORWARD PLAN</u> | 10 - 11 |
| | Report attached. | |
| 5 | <u>REVISED PRIVATE SECTOR HOUSING ADAPTATION AND IMPROVEMENT POLICY</u> | 12 - 42 |
| | Report attached. | |
| 6 | <u>GYBC RIGHT TO BUY POLICY</u> | 43 - 60 |
| | Report attached. | |
| 7 | <u>GREAT YARMOUTH BOROUGH COUNCIL TENANCY POLICY</u> | 61 - 80 |
| | Report attached. | |
| 8 | <u>GREAT YARMOUTH BOROUGH COUNCIL HOUSING ACTION PLAN 2019</u> | 81 - 92 |
| | Report attached. | |
| 9 | <u>GYN ANNUAL BUSINESS PLAN 2019-20 AND ANNUAL REPORT 2018-19</u> | 93 - 146 |
| | Report attached. | |
| 10 | <u>ANY OTHER BUSINESS</u> | |
| | To consider any other business as may be determined by the Chairman of the meeting as being of sufficient urgency to warrant | |

consideration.

11 EXCLUSION OF PUBLIC

In the event of the Committee wishing to exclude the public from the meeting, the following resolution will be moved:-

"That under Section 100(A)(4) of the Local Government Act 1972, the public be excluded from the meeting for the following item of business on the grounds that it involved the likely disclosure of exempt information as defined in paragraph 1 of Part I of Schedule 12(A) of the said Act."

12 GYN LIAISON BOARD MINUTES

Details

Housing and Neighbourhoods Committee

Minutes

Thursday, 20 June 2019 at 18:30

PRESENT:-

Councillor Grant (in the Chair); Councillors Cameron, Candon, Flaxman-Taylor, Galer, D Hammond, Martin, Smith-Clare, Talbot, C Walker, Wainwright & Williamson.

Mr N Shaw (Strategic Director), Mrs K Sly (Finance Director), Mrs N Turner (Housing Director), Mrs J Beck (Head of Property & Asset Management), Mr T Chaplin (Housing Transformation Manager), Mrs D Lee (HRA Service Accountant) & Mrs C Webb (Executive Services Officer).

1 APOLOGIES FOR ABSENCE

Apologies for absence were received from Councillor Hacon.

2 DECLARATIONS OF INTEREST

There were no declarations of interest.

3 MINUTES

The minutes of the meeting held on 14 March 2019 were confirmed.

4 MATTERS ARISING

With regard to minute number 13, the Strategic Director reported that the contract for the RNLI Lifeguard Service had been signed.

5 FORWARD PLAN

The Committee received & considered the Forward Plan.

A Member requested that an update on future funding initiatives for the Neighbourhood Teams & a breakdown of the economic and social well-being of neighbourhoods on a ward by ward basis be added to the Forward Plan for consideration at the September meeting and that an update on the Strategic Transformation Plan be added to the Forward Plan for consideration at the October meeting.

6 HRA OUTTURN REPORT 2018-19

The Committee received & considered the report from the HRA Service Accountant.

The HRA Service Accountant reported on the draft outturn position for the Housing Revenue Account for the 2018-19 financial year which had been utilised in the production of the statutory account for audit and subsequent approval by this Committee. The HRA Service Accountant reported details of the more significant year-end variances compared to the current budget for 2018-19.

A Member raised his concerns regarding the length on time it was taking for works required for the replacement of concrete canopies as this was a dangerous and could be an accident waiting to happen.

A Member requested that in future, the Supervision & Management Budget and outturn figures be shown separately to indicate whether value for money was being achieved. The Finance director agreed to look into this matter for future reports.

RESOLVED:-

(i) That the Committee approve the outturn position for the Housing Revenue Account for 2018-19 as included in the report and appendices,

(ii) That the Committee approve the updated 2018-19 HRA revenue and expenditure budget as detailed at Appendix C; and

(iii) That the Committee approve the updated 2018-19 HRA capital programme and associated financing as detailed within the report and at Appendix D.

7 PERFORMANCE REPORT Q4 2018-2019

The Committee received and considered the report from the Housing Transformation Manager.

The Housing Transformation Manager reported the salient areas of the performance data from the Housing Department for Quarter 4 of 2018-19.

RESOLVED:-

That the Committee note the report.

8 PROPERTY RENTAL COMPANY

The Committee received & considered the report from the Strategic Director.

The Strategic Director reported that the Council was keen to establish a company which could hold residential properties which it could let. Equinox Enterprises was not currently established to undertake this function and the Council was seeking to establish a "sister" company to Equinox Enterprises. This would enable Equinox Enterprises which was wholly owned by the Council to hold rental properties and it would then seek to engage a letting agent to undertake the day to day tenancy management.

The Strategic Director reported that the Policy & Resources Committee had already agreed a mechanism through which the Council would purchase the properties which was set out in the Acquisitions & Disposals policy agreed at Committee in March 2019. An initial £2m capital budget was also agreed which would provide an initial tranche of funding for the new company to purchase the properties.

The Strategic Director reported that the Council had sought independent legal advice from nplaw and Trowers Hamblins who had considerable experience advising local authorities in setting up their own property rental companies.

Establishing the new company as a "sister" company to Equinox ensured it was legally compliant and the more tax efficient vehicle to hold the properties.

The Strategic Director requested that the Committee refer the report onto Full Council for consideration and approval on 11 July 2019.

A Member reported that he felt that this was a good proposal but it should be the aim of the Council to build good quality houses at future phases of East Wood for rent. The Strategic Director reported that a mixture of different tenures would be considered for Phase 2 at East Wood and a report would come to Committee in the Autumn for Member input.

RESOLVED:-

(i) That Members consider the scope and strategic objectives of the Property Rental Company contained in this report and that these be incorporated within the Equinox Enterprises business plan,

(ii) That Members consider that a "sister" company to Equinox Enterprises be established to hold rental properties,

(iii) That Members consider the appointment of the existing Directors of Equinox Enterprises as the Directors of Equinox of the new property Rental Company,

(iv) To delegate authority to the Council's Strategic Director who, in conjunction with the Monitoring Officer, would establish the new company and engage a letting partner to undertake tenancy management for the rental properties; and

(v) That the Committee refer the report onto Full Council for consideration and approval.

9 RIGHT TO BUY

The Committee received and considered the report from the Housing Director.

The Housing Director reported that the Right to Buy had allowed many tenants to purchase their home with sales increasing over the last few years to the current peak of 50 sales in 2018/19. The impact of these sales on the Council was an ongoing reduction in the number of homes owned and managed and consequential negative impact on the Council's ability to meet housing needs.

The Housing Director reported that as a consequence of the 97 sales across 2017/18 and 2018/19, the Council had accumulated £2,063,993 of retained receipts to part fund the costs of directly replacing sold homes in its own stock or to provide as grants to Registered Providers to deliver new homes over the next three years. Across 2017/18 and 2018/19, the spend of retained receipts

received in 2014/15 and 2015/16 resulted in 13 new homes being built or acquired.

The Housing Director reported that whilst the use of retained receipts was targeted at homes for which there was the greatest housing need, the ability to acquire larger or adaptable homes was being constrained by the current limit on the maximum price which could be paid for an acquisition. It was therefore recommended that the Council increased the price limit for acquisitions of homes with 4 or more bedrooms and for homes which were adapted or could be adapted to meet the specific need or adaptable and accessible homes.

RESOLVED:-

(i) That the Committee note the report and approve the following variations to the Use of Retained Receipts Policy:

- To introduce a new price limit of £350,000 for acquisitions of homes which will meet specific needs for adapted or adaptable homes and for the acquisition of homes with 4 or more bedrooms.

- To amend the payback period for all acquisitions for up to 40 years.

10 PERIOD POVERTY

The Committee received and considered the report from the Strategic Director.

The Strategic Director reported that a briefing paper was circulated to all Members on 15 February 2019 and this report provided an update on the progress of the project which started in March 2019. The Council was providing distribution points for the free items at Greyfriars House, Comeunity and MESH Neighbourhood offices. The Council had designed and printed vouchers, posters and distribution bags. However, having received feedback regarding the distribution bags, an alternative product would now be sourced.

The Strategic Director reported that to date, £213 had been used to fund the production of posters, vouchers, leaflet holders and bags. £297 had been used to bulk purchase sanitary products. The Council would provide up to a maximum of £5000 to support the project if additional demand was identified by the distribution partners during 2019/20.

A Member reported that he had received negative feedback from service users regarding the poor quality of the products provided and the inappropriate bag which was not discreet enough. A Member responded that in local schools, sanitary products were distributed in brown paper bags and suggested that the

Council should do the same.

A Member reported that she was disappointed that interested Councillors had not been consulted in the purchase of sanitary products to ensure they were appropriate and of good quality.

The Strategic Director agreed to provide Members with a quarterly update report via email.

RESOLVED:-

That the Committee note the work of the Tricky Period project in response to the Council motion and note the concerns of the quality and range of sanitary products currently offered.

11 ANY OTHER BUSINESS

The Chairman reported that there was no other business being of sufficient urgency to warrant consideration.

12 EXCLUSION OF PUBLIC

The meeting ended at: 20:20

Forward Plan for Housing & Neighbourhoods Committee

	Matter for Decision	Report by	Pre Agenda Meeting (PAM)	Housing & Neighbourhoods	Policy & Resources	Council
1	GYN Board Minutes	Strategic Director (NS)				
2	Council Adaptations Policy	Housing Director	17/07/19	25/07/19		
3	GYN Annual Report	Head of Property and Asset Management	17/07/19	25/07/19		
5	Great Yarmouth Borough Council Housing Action Plan 2019	Head of Planning & Growth	17/07/19	25/07/19		
6	Right to Buy Policy	Housing Director	17/07/19	25/07/19		
7	Tenancy Policy	Housing Director	17/07/19	25/07/19		
4	Long Term Empty Properties - Raleigh Avenue GY	Head of Property and Asset Management	28/08/19	05/09/19		
8	Community Housing Fund Policy	Housing Director	28/08/19	05/09/19	10/09/19	
9	DFG Options to improve Timescales	Housing Director	28/08/19	05/09/19		
10	Neighbourhoods that Work Programme	Strategic Director (NS)	28/08/19	05/09/19		
11	Period 4 Budget Monitoring - HRA	Finance Director	28/08/19	05/09/19		
12	Quarter 1 Performance Report	Housing Transformation Manager	28/08/19	05/09/19		
13	HRA Debt Cap Report	Finance Director	10/10/19	17/10/19		
14	Middlegate Estate Feasibility Study	Strategic Director (KW)	10/10/19	17/10/19		
15	Period 6 Budget Monitoring - HRA	Finance Director	10/10/19	17/10/19		
16	CCG - Strategic Transformation Plan	Strategic Director	10/10/19	17/10/19		
17	HRA Budget Report	Finance Director	27/11/19	05/12/19		
18	Quarter 2 Performance Report	Housing Transformation Manager	27/11/19	05/12/19		
19	2020/21 Outturn Report - HRA	Finance Director	15/01/20	23/01/20		20/02/20
20	Period 10 Budget Monitoring - HRA	Finance Director	19/02/20	23/01/20		

	Matter for Decision	Report by	Pre Agenda Meeting (PAM)	Housing & Neighbourhoods	Policy & Resources	Council
21	Property Redress Scheme	Head of Environmental Services	19/02/20	27/02/20		11/07/19
22	Quarter 3 Performance Report	Housing Transformation Manager	TBC	TBC		

Subject: Revised Private Sector Housing Adaptation and Improvement Policy
Report to: Executive Leadership Team: 8th July 2019
Housing & Neighbourhoods Committee 25th July 2019

Report by: Independent Living Service Manager

SUBJECT MATTER/RECOMMENDATIONS

Housing & Neighbourhoods Committee are requested to:

- Consider and approve the Private Sector Housing Adaptation and Improvement Policy.
- Approve the virement of the £400,000 capital budget for Healthy Homes to create a £250,000 budget to fund discretionary disabled facilities (DFG) grants top up grants and provide a £150,000 budget to fund discretionary DFG top up loans to support the equity loan offer to residents as outlined in Appendices 2 and 4 of the Policy.

1. INTRODUCTION/BACKGROUND

- 1.1 The Housing Grants Construction and Regeneration Act 1996 confers a statutory duty on the Council to provide Disabled Facilities Grants to eligible applicants. The Regulatory Reform (Housing Assistance) Order 2002 requires Councils to publish a policy detailing the financial assistance available to privately owned dwellings, who is eligible to receive it and how the assistance will be delivered.
- 1.2 Great Yarmouth Borough Council's policy sets out the:
- legislation governing the assistance available,
 - national and local policy context,
 - type of assistance available to applicants (both mandatory and discretionary)
 - eligibility criteria for assistance; and the
 - capital resource available to deliver the various types of assistance.
- 1.3 A refreshed set of appendices provides detail of the assistance available.
- 1.4 The current policy, which was adopted in August 2015, has been reviewed and the recommended amendments and additions are set out in following section.

2. SUMMARY OF KEY POLICY REVISIONS

- 2.1 The policy has been reviewed and updated as follows:
- 2.2 **Sections 1 to 5** have been updated to reflect changes in national and local policies and key strategies such as:

- reference to the inclusion of the Disabled Facilities Grant budget in the Better Care Fund to drive development of integration locally by having a jointly agreed locality plan between health, social care and housing.
- reflecting the priorities in the Council's Corporate Plan of '*helping residents address housing issues that impact on their health*' and '*providing early help, when people need public health and care to prevent avoidable problems and to help more people to help themselves*'.
- including the most recent data from the Building Research Establishment (BRE) Borough-wide Private Sector Housing Stock Model Study and Health Impact Assessment.

2.3 **Section 6: Priorities** adds two additional policy priorities to reflect the closer working with health on delayed hospital discharge and preventing hospital admissions.

2.4 **Section 8: Assistance Available** lists the mandatory and discretionary financial assistance available as well as the range of advice and guidance the Independent Living Service and others provide. New in this section is:

- **The Discretionary Disabled Facility Grant Top-up.** Where a client has been awarded a Disabled Facilities Grant, a top-up may be provided as follows:
 - A discretionary top-up grant:
 - Where the value of the works is below £30,000 but professional fees means the total DFG would exceed £30,000
 - To cover variations to work on site where the value of the works is just below £30,000 but a variation in the work required may take the total cost of the DFG above £30,000.
 - A discretionary top up loan may also be provided as follows:
 - Where there is a client contribution, which has been determined by a means test and the client will not be able to access the DFG without a loan
 - Where the value of the works exceeds the maximum statutory grant of £30,000.
- **The assistance contained in the Better Care Locality Plan** such as Healthy Homes, I'm Going Home and District Direct.
- The details of the County-wide **Warm Homes Scheme** and the development of a **Dementia Grant (Forget-Me-Not)**.

2.5 **Appendices:** These contain more detail on the assistance available.

3. **FINANCIAL IMPLICATIONS:**

3.1 **Current Financial Position (Capital)**

The Council broadly has two streams of capital funding. The Better Care Fund Disabled Facilities Grant is used to deliver adaptations to borough residents living in the private sector or to residents who are tenants of a registered social landlord. In addition, the Council also holds two loan portfolios, which comprise of individual discretionary loans to home owners. The Council recycles these loans to help eligible

vulnerable households, meet the cost of adaptation works where the value of the works exceeds the statutory minimum grant, undertake essential works to their homes to remove category 1 hazards or in exceptional circumstance to relocate if repairs or adaptations to the current home is not a practical or feasible solution.

3.1.1 *Disabled Facilities Grant*

The Council receives an annual capital funding allocation from the Better Care Fund to deliver disabled facilities grants which for 2019/2020 is £1,188,068. In 2018/19 the Council's total grant allocation was £ 1,219,371 which was made up of the initial allocation of £1,101,021 plus an additional £118,350 which the Ministry of Housing Communities and Local Government made available in December 2018. The total pot of £1,219,371 was fully utilised; helping over 300 households in the private sector with adaptations ranging from minor works such as grab rails to ground floor extensions to facilitate accessible living.

In addition, the Council can chose to provide capital funds via borrowing should the amount of government grant not meet the demand for adaptations. There will be a revenue cost associated with any borrowing required to fund Disabled Facilities Grants which will have to be met from the general fund.

3.1.2 *Discretionary Loans*

The Council administers two loan portfolios. The Norfolk and Waveney Equity Loan Scheme and the Council's own scheme. Both schemes began with initial capital investment, which is now recycled as loans are repaid to help others.

The Norfolk and Waveney Equity Loan Scheme is administered by the Council on behalf of the other Norfolk authorities and Waveney District Council (now East Suffolk District Council). This was originally a £1 million allocation of which £75,000 is available in 2019/20 from repaid loans.

The Council's own loan scheme is worth £1.9 million with loans held as a mixture of section 33 local land charge loans for loans up to £15,000 and Equity Share loans for loans over £15,000. Currently £540,000 is available from recycled loans.

3.1.3 **Revenue**

The revenue budget for delivery of Disabled Facilities Grants and Loans to the private sector sits in the general fund and the service is provided by the Independent Living Team. The Independent Living Team operates a Home Improvement Agency that supports applicants through the entire disabled facilities grant process from initial application to completion of the works. There is a fee for this service, which is set against the disabled facilities grant. These fees provide income for the council, to

off-set against the cost of providing the service. In addition, Great Yarmouth and Waveney Clinical Commissioning Group provide annual funding of £30,000, which contributes towards the cost of a caseworker to help people through the Disabled facilities Grant process and towards the cost of the delivery of the Handyperson service.

3.2 **Developing the Service using the Healthy Homes Budget**

The Council has held for several years a capital budget of £400,000 within the capital programme called Healthy Homes. This budget was established to support housing renewal projects. To deliver two of the schemes detailed in the policy the proposal is to use this budget to support the discretionary disabled facilities grants top up grants and to provide additional capital funding into the discretionary loan scheme to support disabled facilities grants top up loans. Appendix 2 of the Policy provides the detail of these schemes.

3.3 The £400,000 will be split as follows:

- £250,000 for discretionary disabled facilities grants top up grant.
- £150,000 for discretionary disabled facilities grant top up loans which will be managed within the discretionary loan budget.

This budget will be drawn down as and when required and will be demand led.

3.4 Adding the additional £150,000 to the discretionary loan budget will enable the council to launch a scheme that helps vulnerable residents to access adaptations that either exceed the statutory value of £30,000 or where the applicant has a means tested contribution that they are unable to afford.

3.5 In addition, using the £540,000 that is currently available in the discretionary loan budget the Council will be able to relaunch this discretionary emergency repair loan scheme. The policy identifies that 19% of dwellings in the private sector have a Housing Health and Safety Rating System category 1 hazard. This funding will enable the Council to proactively help owner occupiers tackle category 1 hazards within their home. This funding can be blended with other funding streams such as Warm Homes funding to maximise the total funding available and the range of works that can be completed.

4. **CONCLUSION**

4.1 The policy has been updated to reflect the practical delivery of the mandatory and discretionary assistance the Council makes available to vulnerable residents to support wellbeing and independence. Through partnerships with Health and Social Care' the Council has successfully delivered schemes such as Healthy Homes Assistance and I'm Going Home which last year prevented 69 hospital admissions via A&E and saved 690 bed days. The intention is for these schemes to be rolled out

across the rest of Norfolk, supported by the relevant District Councils and Clinical Commissioning Groups.

- 4.2 Housing has for some time been a Cinderella Service to Health and Social Care. However, there is now a wealth of research and a growing understanding of the vital role housing plays in supporting a person's health and wellbeing. Locally this is being borne out by the innovative collaborative work the Council is doing with Health & Social Care developing schemes such as Healthy Homes Assistance and District Direct.
- 4.3 The revised Policy and proposal to utilise the Healthy Homes capital budget will only strengthen the assistance available to the boroughs residents.

5. **RECOMMENDATIONS**

- 5.1 Housing & Neighbourhoods Committee are requested to:
- Consider and approve the Private Sector Housing Adaptation and Improvement
 - Approve the virement of the £400,000 capital budget for Healthy Homes to create a £250,000 budget to fund discretionary disabled facilities (DFG) grants top up grants and provide a £150,000 budget to fund discretionary DFG top up loans to support the equity loan offer to residents as outlined in Appendices 2 and 4 of the Policy.

6 **SUPPORTING DOCUMENTS**

Private Sector Housing Adaptation and Improvement Policy 2019



GREAT YARMOUTH
BOROUGH COUNCIL

Private Sector Housing Adaptation and Improvement Policy 2019

Document created	June 2019
Agreed by Housing & Neighbourhoods Committee	
Review Date	July 2021

1	Introduction
2	Legislation Informing this Policy
3	National Policy
4	Local Strategic Aims
5	Policy Aim and Priorities
6	Capital Resource 6.1 Assistance Available 6.1.1 Financial Assistance <ul style="list-style-type: none"> • Disabled Facilities Grants – mandatory (Appendix 1) • Disabled Facilities Grant Top-up Grant or Loan - discretionary (Appendix 2) • Norfolk and Waveney Equity Loan Scheme - discretionary (Appendix 3) • Emergency Repair Loan (Appendix 4) • Healthy Homes Assistance – discretionary (Appendix 5) • Handy Person Scheme – discretionary (Appendix 6) • Forget Me Not Grants – discretionary (Appendix 7) 6.1.2 Practical Assistance and Advice <ul style="list-style-type: none"> • Independent Living • Early Help • Handy Person • Environmental Health • Housing Advice • District Direct • Warm Homes • ECO Flexible Eligibility (Appendix 8) • I'm Going Home (Appendix 9)
7	Repayment of Grant and/or Loan
8	Contacting the Independent Living Service, Comments, Compliments and Complaints
9	Applicants Outside the Policy
10	Key Service Standards
	Appendices

1. INTRODUCTION

The quality and suitability of a person's home can have a major impact on their quality of life and general wellbeing. There are direct links between unsatisfactory housing and poor health particularly in older people, residents with disabilities or chronic illness and households with young children. Local authorities have a responsibility to deal with private sector housing that is in poor condition or needs adaptations to meet the needs of those with disabilities.

This policy sets out the financial and other assistance available to residents who are eligible to receive it and how it is delivered. The financial assistance set out in this policy covers both statutory Disabled Facilities Grants and discretionary other grants and loans the Council can provide.

2. LEGISLATION INFORMING THIS POLICY

Housing Grants Construction and Regeneration Act 1996

Under this act the Council has a duty to provide Disabled Facilities Grants (DFG) to eligible applicants.

Regulatory Reform (Housing Assistance) Order 2002

This Order provides a wide-ranging power to provide 'assistance in any form' 'either directly or indirectly to enable a person:'

- To acquire living accommodation (whether within or outside their area)
- To adapt or improve living accommodation (whether by alteration, conversion or enlargement)
- To repair living accommodation
- To demolish buildings comprising or including living accommodation
- Where buildings comprising or including living accommodation have been demolished, to construct buildings that comprise or include replacement living accommodation.

Under this legislation the Council is required to publish a renewals policy stating how it intends to use its powers to offer assistance to enable improvements to private sector housing, and who is eligible to receive it.

Housing Act 2004

This Act introduced several new provisions, which included Under Part 1 of the Act the introduction of a new Housing Health and Safety Rating Scheme (HHSRS) to replace the Housing Fitness Standard. This gave Councils the powers to take enforcement action based on assessments carried out under the HHSRS. These assessments focused on hazards that are most likely to occur in housing. This has helped Councils target some of the poorest-condition properties that are often housing some of the most vulnerable residents.

3. NATIONAL POLICY

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society is about improving living standards for older people. The strategy recognises that housing, health and care need to be increasingly interdependent as no one sector can deal with the challenges an ageing population presents.

In relation to this document Chapters 5 and 6 are the most relevant, emphasising the importance and cost effectiveness of access to 'that little bit of help', which enables people to remain living in their home in comfort and safety. That help can be in the form of Handy Person services, which meet the needs of vulnerable and older people requiring minor repairs and small household jobs, through to the delivery of Disabled Facilities Grants to fund adaptations that enable disabled people and people with mobility issues to continue to live independently in their own homes.

ODPM Circular 05/2003

The Circular provides authorities with a much greater degree of flexibility in devising a policy to deal with poor condition housing, both in terms of the policy tools available to them, and in terms of their ability to work in partnership with others. It therefore provides a major opportunity for local authorities to contribute further towards the Government's overall strategies towards tackling poverty and social exclusion, health inequalities and neighbourhood decline.

The Order also states that before the powers contained within it can be used, the authority must publish a policy on how it intends to use them.

The Care Act 2014

The Care Act 2014, which came into effect from 1st April 2015, is a significant piece of legislation that will determine the future direction and quality of care and support. It aims to:

- provide a single, clearer framework for the provision of care and support,
- promote a preventative approach with services built around an individual's wellbeing,
- give carers a right to assessment for support
- promote integration of health and social care
- make statutory provision for Safeguarding Adults Boards.

The Care Act includes local housing authorities and providers as important partners for health and social care. The statutory guidance sets out how and when housing provision and options should be included into the processes in place to support wellbeing and address care and support needs.

Services that support people to maintain and adapt their homes are key to preventing, reducing and delaying care and support needs and acknowledgement has been given to the vital work that Home Improvement Agencies such as Safe at Home do to support people to live safely and independently in their own homes.

Better Care Fund

The Better Care Fund (BCF) is a pooled budget that enables the NHS and local authorities to jointly commission health and social care services, to drive development of integration locally.

The BCF includes Disabled Facilities Grant (DFG) monies. The budget for DFGs is no longer ring-fenced therefore it is vital that the district council, whose statutory responsibility it is to deliver DFGs is linked into the process of developing and delivering the BCF with the lead agencies within health and social care. To this end a locality plan has been jointly developed by Great Yarmouth Borough Council, Norfolk County Council and Great Yarmouth & Waveney CCG.

National Policy consistently highlights the importance of housing and the fundamental role it plays in prevention, promoting independence health and wellbeing.

Councils have several statutory obligations relating to private sector housing including those relating to housing standards and eradication of risk through to the delivery of Disabled Facilities Grants. An external review of DFGs was carried out in 2018 to look at their operation and provide evidence-based recommendations to meet two key aims: to support people to live in suitable housing so they can remain independent for longer and to develop the case for increased joined up action across housing, health and social care. **The review report (Dec 2018) makes 45 recommendations including that those recommendations be considered by Government as part of the forthcoming Green Paper on Social Care.** The Council's Independent Living Services, including Safe at Home, along with Environmental Health are key services working with vulnerable households and landlords to improve conditions within the private sector.

4. LOCAL STRATEGIC AIMS

The policy contributes to the following local strategies:

Great Yarmouth Borough Council's Housing Strategy 2018-2023

Great Yarmouth Borough Council's Housing Strategy's commits to providing 'Decent Homes' across all housing tenures and highlights that 62% of dwellings in Great Yarmouth are owner-occupied, 20% are privately rented and 18% affordable housing owned by the Council and a number of Registered Providers. The Housing Strategy Action Plan includes specific actions to work with commissioners to develop services to meet current and future needs of specific client groups and to work with partners from health and social care to offer solutions to enable people to remain at home.

Better Care Fund & Disabled Facilities Grant (DFG) Locality Plan

A locality plan has been jointly developed by Great Yarmouth Borough Council, Norfolk County Council and Great Yarmouth and Waveney CCG in accordance with the BCF guidance.

The Locality Plan sets out the agreed approach to delivery of Disabled Facilities Grants and other schemes that support the Borough's residents to remain living independently within their own homes. A copy of the *Locality Plan*, (*Hyperlink to be inserted when document is on website*) with full details of the themes, is on the GYBC website.

Great Yarmouth Borough Council's Corporate Plan

This policy plays a part in contributing to the Council's priorities within the emerging corporate plan. In particular the policy contributes to:

- **Housing**
 - 'helping residents address housing issues that impact on their health'
- **Neighbourhoods, Communities and the Environment**
 - 'providing early help, when people need public health and care, to prevent avoidable problems and to help more people to help themselves'

Local Context for the Policy

Government data¹ estimates that out of a total Great Yarmouth population of 99,417, 30,024 (30.2%) are 60 or over, 23,738 (23.9%) are 65 or over and 6268 (6.3%) are 80 or over. It is estimated that 7.1%² of the total Great Yarmouth population assesses their health as bad (5.5%) or very bad (1.6%), which is higher than for Norfolk and England.

This policy draws on the findings of the **Building Research Establishment (BRE) Borough wide Private Sector Housing Stock Model Study and Housing Health Impact Assessment**. Their reports received in June 2017 gave the following headline figures:

- Total number of private sector dwellings - 37,210
- 19 % of dwellings have a HHSRS category 1 hazard (7,002)
- 20 % of dwellings in the private rented sector have a HHSRS category 1 hazard (1,808)
- 11% of dwellings have a HHSRS category 1 excess cold hazard (SAP rating below 33.5) (3,980)
- 8% of dwellings have a HHSRS category 1 falls hazard (3,111)
- Estimated cost to remedy all HHSRS category 1 hazards £26.8 million
- 3% of dwellings are in disrepair (Decent homes definition) (1,226)
- Number of low income households living in private sector housing (2,763)
- Number of households in fuel poverty (LIHC) (5,718)
- Number of dwellings below EPC band E (5,328)
- Average simple SAP rating 54 (EPC band E)

¹¹ Office for National Statistics (ONS) Population Estimates (2017), from Norfolk Insight, Great Yarmouth District;
<https://www.norfolkinsight.org.uk/population/report/view/b15822d80ec54439bb12134b7c857bb9/E07000145>

² Office for National Statistics (ONS) Population Estimates (2017), from Norfolk Insight, Great Yarmouth District;
<https://www.norfolkinsight.org.uk/health-and-social-care/report/view/8bb7569ba83b42678dfb5d02ec6d3688/E07000145>

5. POLICY AIM AND PRIORITIES

Policy Aims:

The Council seeks to improve the health, safety and wellbeing of residents of the Borough who live in private sector housing, by promoting and providing a range of assistance to improve and maintain the condition of properties and/or to fund adaptations which support the resident to live independently and well.

The Council will ensure that the available capital resources are focussed on meeting the needs of the most vulnerable. This focus needs to be set in the context of greater demands on DFG resources and increasing pressures on some of the most vulnerable households in relation to the costs of maintaining and heating their homes.

Priorities:

The key priorities for this policy are to:

- help enable disabled and people with mobility issues live independently in their own homes
- tackle housing conditions that represent a hazard to occupier's health and wellbeing, focusing on the most vulnerable households to achieve a solution that will meet their longer-term needs
- support the provision of measures that will help vulnerable households feel safe and secure in their own homes and contribute towards maintaining independent living
- work with a range of partners across all sectors to promote and facilitate opportunities to improve and maintain standards in private sector housing and to tackle fuel poverty.
- facilitate safe hospital discharge
- prevent imminent hospital admission.

6. CAPITAL RESOURCE

For 2019/2020 the Council's allocation from the Better Care Fund to deliver Disabled Facilities Grants (DFGs) is £1,188,068 with future funding levels agreed on an annual basis reflecting government's assessment of the level of need and previous spend on DFGs. If required to meet the statutory obligation to deliver DFG in any year, the Council will borrow to meet the demand. The Council helps on average 320 households per year with essential adaptations to their homes that allow residents to remain living independently, to be safely discharged from hospital or to prevent hospital admission.

6.1. Assistance Available

The Council will provide both financial assistance and advice and information to applicants as set out below.

6.1.1. Financial Assistance

Financial assistance available to eligible applicants and whether the assistance is mandatory or discretionary is as follows:

- Disabled Facilities Grants – mandatory (see Appendix 1)
- Disabled Facilities Grant Top-up Grant or Loan – discretionary (see Appendix 2)
- Norfolk and Waveney Equity Loan Scheme – discretionary (see Appendix 3)
- Emergency Repair Loan – discretionary (see Appendix 4)
- Healthy Homes Assistance – discretionary (see Appendix 5)
- Handy Person Scheme – discretionary see (Appendix 6)
- Forget Me Not Grants – discretionary (see Appendix 7)

All assistance is subject to the applicant meeting eligibility criteria and in relation to discretionary assistance, subject to funding availability.

6.1.2. Practical Assistance and Advice

The Council provides a range of advice and information to assist owner occupiers, tenants renting privately and private sector landlords to support housing standards within the borough. The Council also supports access to external funding to address issues of fuel poverty.

- **Independent Living Service**

The council provides support to older or vulnerable people to enable them to remain in their own homes through Safe at Home, the Council's Home Improvement Agency. The service delivers tailored advice and support, linking clients to independent advice and financial help to deal with repairs, improvement and adaptations needs. The service also provides advice and information on alternative sources of funding including supporting residents to apply for charitable funding.

- **Early Help**

Through the Early Help Hub clients can be put in touch with a wide range of voluntary sector support agencies and projects.

- **Handy Person**

A trusted service to support residents to make small scale adaptations and undertake low level home maintenance works to ensure they can maintain their independence or to keep their homes at a suitable standard.

- **Environmental Health**

Advice and information to landlords and tenants plus as necessary enforcement action to ensure properties are safe and not presenting a risk to tenants.

- **Housing Advice**

Where a person's home cannot be made suitable for their needs or there is an identified housing need the Housing Options Team can provide advice and support on the options available. This team also deals with customers who are experiencing or are at risk of homelessness and maintains the Housing List.

- **District Direct**

A service where a Council Housing Officer works in the discharge hub in the James Paget University Hospital providing a range housing advice and support to patients to enable safe discharge or to prevent admission.

- **Warm Homes**

County-wide funding for first time central heating systems, for eligible home owners or private tenants, accessed through the Council's Independent Living Services team.

- **ECO Flexible Eligibility** (Appendix 8)

The Council uses the flexible eligibility under the Energy Company Obligation (ECO) to assist residents in fuel poverty by providing scheme authorisation that will allow the installation energy efficiency measures at subsidised rates or in some circumstances for free. This service is accessed through the Independent Living Services team.

- **I'm Going Home** (Appendix 9)

The loan of a community alarm and key-safe over a short period of time which allows a patient to be cared for in their own home instead of in a hospital environment. This service is accessed through the hospital where a health or social care professional determines that a patient needs the service to enable a safe discharge.

7. REPAYMENT OF GRANT AND/OR LOAN

Repayment of Disabled Facilities Grant

In accordance with legislation, the Council applies a limited charge on the property, registered with Local Land Charges when it provides a DFG of at least £5,000 to the owner of a home. The legislation governing approval and payment of disabled facilities grants allows for repayment of individual grants that exceed £5,000 up to a maximum repayable sum of £10,000 if the property is disposed of through sale, assigned or transfer to another person within 10 years of the completion of the works funded through the DFG.

In some cases, specific considerations of an applicant's circumstances in relation to any such disposal will be considered. The factors the Council have regard to are as follows:

- a) The extent to which the recipient of grant would suffer financial hardship were he/she required to repay all or any part of the grant;
- b) Whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
- c) Whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and
- d) Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.
- e) Moving to a property that facilitates a more appropriate care setting for the applicant.

Having considered the above circumstances, the Council may at its discretion considering all the facts available to it and whether the recipient would face financial hardship, require some, all or none of the grant to be repaid to the Council.

Repayment of Discretionary Loans

Where a Council provided loan is interest free and is for a sum under £15,000, it is registered as a charge with the local land charges. The cost of doing this will be included in the loan.

Where loan is provided for a sum of £15,000 or more, the loan will be provided on an equity share basis. The Council's interest is lodged on the property's title deeds with the Land Registry. The cost of doing this will be included in the loan.

Repayment of the full amount of the loan is required:

- On sale or transfer of ownership of the property
- If the property ceases to be the applicant's principal residence
- If the property remains vacant for more than six months.

The Council may decide not to demand full repayment or may defer its demand for repayment under the following circumstances:

- a) Where the loan is in joint names and one of the applicants has died and the other named person is still in residence or the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- b) Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, a nursing care home where care will be provided
- c) Where the applicant has been forced to move due to racial or other harassment or domestic violence.
- d) Moving to a property that facilitates a more appropriate care setting for the applicant.

All decisions are at the discretion of the Council when considering all the facts of the cases and whether the recipient would suffer financial hardship should they be required to repay all or any part of the loan.

8 CONTACTING THE INDEPENDENT LIVING SERVICE, COMMENTS, COMPLIMENTS AND COMPLAINTS

For further information or to apply for a DFG or a discretionary grant or loan detailed in this policy or assistance from the Handy Person Service contact the Independent Living Service. Feedback on the services outlined in this policy or any of the Councils Services can be given:

- By email: safehome@great-yarmouth.gov.uk
- By telephone: 01493 846371
- In writing to: Independent Living Service, 105 Caister Road Great Yarmouth NR30 4DG

A complaint is defined as a situation where there is dissatisfaction with the service provided or dissatisfaction with a response to a request for a service

The Council operates a two-part complaints procedure. In the first instance the complaint is investigated and responded to by the relevant service manager. If the complainant is unhappy with that outcome the complaint moves to the second stage where it is re-investigated by a director. If after second stage the complainant is dissatisfied with the response the next step is to contact the Local Government Ombudsman (LGO).

Comments, complaints or compliments about the services detailed in this policy can be made:

- By email: complaints@great-yarmouth.gov.uk
- By telephone: 01493 856100
- In writing to: Complaints, Member Services, Town Hall, Hall Plain, Great Yarmouth NR30 2QF
- In person: at the Town Hall or Greyfriars House
- Online www.great-yarmouth.gov.uk/commentscomplimentsandcomplaints

9 APPLICANTS OUTSIDE POLICY

Applicants living in the following properties are not included within the provisions of this policy:

- those owned by Registered Providers, unless the application is for a DFG
- those owned by property developers and speculators
- Council owned properties within the Housing Revenue Account
- Commercial Premises
- Second Homes
- Holiday Homes
- buildings bought in the knowledge that they were in a state of disrepair or were unfit for human habitation.

10 KEY SERVICE STANDARDS

The level of customer satisfaction with the services provided will be monitored and the information used to help review the policy in future years to meet customer needs. A questionnaire will be sent to each applicant to determine how satisfied they were with the help and advice given by the Independent Living Service, the clarity of forms and written correspondence, time taken to process the application, contractor performance and funding arrangements.

The policy and procedures will be reviewed at regular intervals to retain flexibility to ensure the service provided is improved upon and is able to adapt to changing social and economic trends. Performance indicators and improvement targets will be developed after the first year of operation of this policy and will be based upon the outputs from year one of the policy. The provisions for assistance within the policy will be reviewed and updated annually.

Outputs:

- Disabled Facilities Grants: Number of referrals
 Number of approvals
 Number of completions
 Profile of spend against total budget
- Handy Person scheme: Number of enquiries
 Number of jobs completed
 Profile of spend against total budget
- Healthy Homes: Number of referrals
 Number of completions
 Number of bed days saved
- I'm Going Home: Number of referrals received
 Number of packs issued
 Number of bed days saved
- Forget-me-not: Number of referrals
 Number of approvals
 Number of grants completed
 Total spend against total budget

Appendix 1

DISABLED FACILITY GRANT (DFG)	
Purpose of assistance	To help with the cost of essential adaptations to give an occupant better freedom of movement into and around their home and to access essential facilities within it.
Maximum Grant	<ul style="list-style-type: none"> £30,000 for mandatory works subject to a statutory means test. If the Means Test demonstrates an applicant's income exceeds the threshold the grant will be reduced by the amount the applicant is required to contribute.
Eligible Persons	<ul style="list-style-type: none"> Any disabled person, as described by the Housing Grants, Construction and Regeneration Act 1996 s100. Applicants can be owner-occupiers, private tenants, or tenants of a Registered Provider. Tenants will be required to have a tenancy agreement and for their landlord to confirm that subject to tenancy breaches they can remain in the property for a minimum of 5 years.
Eligible Properties	<ul style="list-style-type: none"> Houses Flats Bungalows Mobile homes Residential boats
Eligible Costs	<ul style="list-style-type: none"> Works must be necessary and appropriate to meet the needs of the disabled person; and Works must be reasonable and practical to carry out having regard to the age and condition of the dwelling or building and the maximum grant available. Fees for costs and professional services in connection with the scheme Cost of a five-year stair-lift, through floor lift or external lift warranty and wash-dry toilets warranty.
Assessment of costs of works	<p>For clients of Safe at Home eligible costs will be determined by the tendered contract framework or through a competitive tender process for large scale works (where several works are required to adapt the property or where small extensions are required).</p> <p>For clients not using Safe at Home eligible costs will be determined by the submission of a minimum of two independent quotes for the recommended works, which will then be assessed for reasonable cost. These quotes should include, where appropriate, professional fees for example a structural surveyor.</p>

Scope of Works	<ul style="list-style-type: none"> • Improving access to the home and garden and to principal rooms within the home as described in section 23 of the Housing Grants Construction and Regeneration Act 1996 • Making the dwelling safe for use by the disabled person • Providing washing, toilet and cooking facilities where necessary • Improving or providing heating • Adapting controls to power, light and heating to make them easier to use.
Overview of the Process	<ul style="list-style-type: none"> • Applications for adaptations can be made to Norfolk County Council Adult Social Care, or directly to the Council's Independent Living Service • A telephone assessment is carried out to determine eligibility and to gather information to determine who the most appropriate person is to visit the client • A home visit is carried out by a Health Professional, usually by an Occupational Therapist who will consider if the client needs adaptations and if so, will make a recommendation of the works necessary • The recommendation is sent to the Borough Council and the client is asked to make an application for the DFG funding. • The application can then take one of two routes which are broadly: • Safe at Home is engaged by the client to act on their behalf to apply for the grant, engage contractors and oversee the work or • The client applies for the grant, obtains quotations for the works and oversees the delivery. • Once an application has been submitted, a financial assessment will be undertaken to identify if the client is eligible for a grant and if so, the level of any contribution the client will make. If the client's contribution exceeds the costs of the works required, no grant will be provided. • A grant will only be approved where the client is eligible for a grant, the grant will not exceed £30,000 and it is reasonable and practical to carry out the works, • The complete application process can be found on the Council's website: www.great-yarmouth.gov.uk/disabledfacilitiesgrant

DISCRETIONARY DISABLED FACILITY TOP UP GRANT OR LOAN (DFG TOP-UP)

Purpose of assistance	<p>Where a client has been awarded a DFG, a discretionary top-up grant may also be provided as follows:</p> <ul style="list-style-type: none"> • Where the value of the works is below £30,000 but professional fees means the total DFG would exceed £30,000 • To cover variations to work on site where the value of the works is just below £30,000 but a variation in the work required may take the total cost of the DFG above £30,000. <p>Where a client has been awarded a DFG a discretionary top up loan may also be provided as follows:</p> <ul style="list-style-type: none"> • Where there is a client contribution, which has been determined by a means test and the client will not be able to access the DFG without a loan • Where the value of the works exceeds the maximum statutory grant of £30,000.
Maximum Grant or Loan	<p>Subject to funds being available a discretionary grant can be provided for:</p> <ul style="list-style-type: none"> • Professional fees up to £6,000 maximum • Variations up to £6,000 maximum <p>Subject to funds being available discretionary loans can be provided:</p> <ul style="list-style-type: none"> • Up to a maximum of £50,000 with the advance being no more than 35% of the free equity in the property and secured on the property <p>NOTE: all top-up loans will be secured on the property – see Section 7 of the Policy for more information.</p>
Eligible Persons	<ul style="list-style-type: none"> • Any disabled person, as described by the Housing Grants, Construction and Regeneration Act 1996 s100, who is an owner occupier. • The client must have lived in the property as their only or main residence for at least 24 months and be in receipt of a qualifying benefit • In relation to a loan, the applicant must own the property.
Eligible Properties	<p>Grants</p> <ul style="list-style-type: none"> • Houses • Flats • Bungalows • Mobile homes • Residential boats <p>Loans</p> <ul style="list-style-type: none"> • Houses • Flats • Bungalows

Eligible Costs	<ul style="list-style-type: none"> • Works that are essential for access, personal care, bedroom, kitchen, safety and services as described in the Housing Grants Construction and Regeneration Act 1996 s 23 • Works must be necessary and appropriate to meet the needs of the disabled person; and • Works must be reasonable and practical to carry out having regard to the age and condition of the dwelling or building. • Fees for costs and professional services in connection with the scheme • Cost of a five-year stair-lift, through floor lift or, external lift warranty and wash-dry toilets warranty.
Scope of Works	<ul style="list-style-type: none"> • Improving access to the home and to principal rooms within the home • Making the dwelling safe for use by the disabled person • Providing washing, toilet and cooking facilities where necessary • Improving or providing heating • Adapting controls to power, light and heating to make them easier to use • Agents' and surveyors' fees.
Overview of the Application Process	<p><u>DFG Top-Up Grant</u></p> <ul style="list-style-type: none"> • To be eligible for a discretionary DFG Top-Up Grant the applicant must already have completed a DFG application for the works required, please see Appendix 1 DFG, and all costs for the works must have been established. • No further information is required from the applicant. <p><u>DFG Top-Up Loan</u></p> <ul style="list-style-type: none"> • To be eligible for a discretionary DFG Top-Up Loan the applicant must already have completed a DFG application for the works required, please see Appendix 1 DFG, and all costs for the works must have been established. • The applicant will be asked to provide information on all borrowings secured against the property such as a mortgage, the approximate amount left to repay and confirm that the property title is registered. If the property is not registered with Land Registry the applicant will have to instruct their own solicitor to have the property title registered before the loan application can proceed. • Independent Living Services will carry out an initial assessment to see if the amount of loan required does not exceed £50,000 and/or is no more than 35% of the free equity in the property. • Once satisfied that the loan amount requested is unlikely to exceed the maximum limits set out in the step above Independent Living Services will confirm the title registration with Land Registry and instruct an independent surveyor to value the property. • Existing lenders will be contacted and their agreement to a further charge on the property sought. • Once the valuation is received and other lenders consent to the charge is obtained, along with confirmation of the amount of outstanding mortgage/loan outstanding,

	<p>Independent Living Services will draw up the Loan Agreement in duplicate for the applicant to sign and the council to sign and seal.</p> <ul style="list-style-type: none"> • Independent Living Services will check with Land Registry that no further charges have been placed against the property during this process. If a further charge has been placed upon the property this will delay or prevent the DFG Top-Up Loan from being registered. • Once confirmation is received from Land Registry that no additional charges have been placed upon the property Independent Living Services will register the DFG Top-Up Loan and the relevant funds can be released. • One copy of the Loan Agreement will be sent to the applicant for them to retain and the other will be retained by the council.
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DISCRETIONARY NORFOLK AND WAVENEY EQUITY LOAN SCHEME	
Purpose of assistance	This is a discretionary loan to help people who need to adapt their home, so they can continue to live there independently or to free their home of serious hazards, which would affect the health and safety of the occupants. The loan can also be used in situations where relocation could be a more suitable solution for some applicants in preference to repair or adaptation of their existing dwelling.
Maximum Loan	Subject to funds being available, loans up to a maximum £50,000 are possible with the advance being no more than 35% of the free equity in the property and secured on the property.
Eligible Persons	<p>The scheme is open to owner occupiers residing in Norfolk or the Borough of Waveney and who are in receipt of one or more benefits including:</p> <ul style="list-style-type: none"> • Housing Benefit • Council Tax Benefit • Income-based Job Seekers Allowance • Universal Credit • Child Tax Credit (with a household income less than £16,040) • Working Tax Credit (with a disability element and a household income of less than £15,500) • Attendance Allowance • Disability Living Allowance • Personal Independence Payment • Industrial Injuries Disablement Benefit • War Disablement Pension • Pension Credit Guarantee
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalows
Overview of the Process	Applications should be made directly to the Independent Living Service at Great Yarmouth Borough Council who administer and manage the scheme on behalf of the other district councils.

DISCRETIONARY EMERGENCY REPAIR LOAN	
Purpose of assistance	Discretionary assistance for emergency repairs and renewal to make a property safe, secure, or fit for occupation in an emergency situation.
Maximum Loan	<ul style="list-style-type: none"> • Subject to funds being available discretionary assistance can be provided by a loan secured on the property • Up to a maximum of £50,000 with the advance being no more than 35% of the free equity in the property and secured on the property.
Eligible Persons	<p>An applicant must either:</p> <ul style="list-style-type: none"> • Own the property • Be a private tenant responsible for carrying out the works as set out in the tenancy agreement <p>And have lived in the property as their only or main residence for at least 24 months and be in receipt of a qualifying benefit, including:</p> <ul style="list-style-type: none"> • Housing Benefit • Council Tax Benefit • Income-based Job Seekers Allowance • Universal Credit • Child Tax Credit (with a household income less than £16,040) • Working Tax Credit (with a disability element and a household income of less than £15,500) • Attendance Allowance • Disability Living Allowance • Personal Independence Payment • Industrial Injuries Disablement Benefit • War Disablement Pension • Pension Credit Guarantee
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalow
Eligible Costs	<ul style="list-style-type: none"> • Works essential to the removal of Category 1 Hazards • Fees for Certificates and Professional Services in connection with the above.
Scope of Works	<p>This could include:</p> <ul style="list-style-type: none"> • Electrical/gas safety work • Plumbing • Boiler replacement • Leaking roof • Emergency structural repairs (non-insurable)
Overview of the Application Process	<ul style="list-style-type: none"> • Applications should be made directly to the Independent Living Service at Great Yarmouth Borough Council. • Once confirmation that both the applicant and the dwelling that they live in are eligible for assistance a technical officer from Independent Living Services will inspect the

	<p>property and raise a schedule of eligible works.</p> <ul style="list-style-type: none"> • The applicant will be asked to supply a minimum of 2 estimates covering the scope of the scheduled works plus any additional costs such as agent or structural engineer fees. The applicant will also need to provide information on all borrowings secured against the property such as a mortgage, the approximate amount left to repay and confirm that the property title is registered. If the property is not registered with Land Registry the applicant will have to instruct their own solicitor to have the property title registered before the loan application can proceed. • Independent Living Services will carry out an initial assessment to see if the amount of loan required does not exceed £50,000 and/or is no more than 35% of the free equity in the property. • Once satisfied that the loan amount requested is unlikely to exceed the maximum limits set out in the step above Independent Living Services will confirm the title registration with Land Registry and instruct an independent surveyor to value the property. • Existing lenders will be contacted and their agreement to a further charge on the property sought. • Once the valuation is received and other lenders consent to the charge is obtained, along with confirmation of the amount of outstanding mortgage/loan outstanding, Independent Living Services will draw up the Loan Agreement in duplicate for the applicant to sign and the council to sign and seal. • Independent Living Services will check with Land Registry that no further charges have been placed against the property during this process. If a further charge has been placed upon the property this will delay or prevent the Emergency Repair Loan from being registered. • Once confirmation is received from Land Registry that no additional charges have been placed upon the property Independent Living Services will register the Emergency Repair Loan and the relevant funds can be released. • One copy of the Loan Agreement will be sent to the applicant for them to retain and the other will be retained by the council.
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DISCRETIONARY HEALTHY HOMES ASSISTANCE	
Purpose of Assistance	To either enable timely hospital discharge or provide a proactive prevention service that prevents hospital admission.
Grant Available	<ul style="list-style-type: none"> • Works under £1,000 are not means tested and are subject to funding being available. However, assistance is restricted to three separate applications in any twelve-month period. • Works over £1,000 will be means tested and will follow a fast track DFG process, where the maximum grant available is £30,000 (please see Appendix 1 for full requirements of grant).
Eligible Persons	<p>Residents of the borough who are:</p> <ul style="list-style-type: none"> • Hospital discharge cases or • At risk of an imminent hospital admission <p>Applicants must be referred by a health or social care professional using the Healthy Homes Referral Form.</p>
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalows • Mobile homes • Residential boats
Scope of Works	<ul style="list-style-type: none"> • Improving access to the home and to principal rooms within the home – providing grab rails, additional banister rails lowering thresholds • Making the dwelling safe for use by the disabled person – removing trip hazards • Providing washing, toilet and cooking facilities where necessary • Improving or providing heating • Adapting controls to power, light and heating to make them easier to use
Overview of the Process	Applicants must be referred by a health or social care professional using the Healthy Homes Referral Form.

Appendix 6

DISCRETIONARY HANDY PERSON SCHEME	
Purpose of assistance	The Handy Person service provides clients with help to do small jobs around the home that will help them to continue to live independently in safety, comfort and warmth.
Maximum Value of Works	The service will undertake works up to the value of £300 including the cost of materials, which will normally be supplied by the customer.
Eligible Persons	Borough residents who are over 60 or who are disabled and are at least 18 years old.
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalows • Mobile homes • Residential boats
Eligible Costs	<ul style="list-style-type: none"> • Residents over 60 or disabled who are not on an income related benefit will be charged an hourly rate for the service of £30. This is the hourly rate for 2019/20 and is subject to annual review. • Residents over 60 or disabled who are on an income related benefit will be charged a subsidized hourly rate for the service of £15. This is the subsidized hourly rate for 2019/20 and is subject to annual review. • Up to date and full details of the charges can be found on the Council's website: https://www.great-yarmouth.gov.uk/handyperson
Scope of Works	<p>The scheme assists clients with a range of small jobs such as:</p> <ul style="list-style-type: none"> • Replacing tap washers and ball valves • Fixing grab rails, removing trip hazards • Easing doors and windows or changing door handles • Replacing light bulbs • Bleeding radiators • Unblocking waste pipes and refitting rainwater pipes • Fitting smoke detectors and security locks • Replacing broke fittings and general minor repairs <p>The handy person operative will also carry out a comprehensive home safety audit to identify any other issues, provide advice and information or to refer on to other services as appropriate.</p>
Overview of the Application Process	<ul style="list-style-type: none"> • Residents call the Independent Living Service • Residents are requested to provide proof that they are on an income related benefit to the Handyperson operative when they attend to carry out the work to get the subsidised rate • Following completion of the work the customer will receive an invoice for the works carried out.

Appendix 7

DISCRETIONARY FORGET-ME-NOT GRANTS	
Purpose of Assistance	<ul style="list-style-type: none"> • To assist people living with Dementia and those caring for them in the maintenance of a safe, decent and warm home • To prevent admission to and aid discharge from hospital or residential care.
Maximum Grant	<ul style="list-style-type: none"> • £500
Eligible Persons	<ul style="list-style-type: none"> • A resident with a diagnosis of dementia or likely diagnosis of dementia
Eligible Properties	<ul style="list-style-type: none"> • Permanent and legal residence within the borough of Great Yarmouth
Scope of Works	<p>Works will include small-scale works following an assessment of the property such as;</p> <ul style="list-style-type: none"> • Additional lighting in the home • Decorating in such a way to provide contrast to the walls and skirting boards • Adding signage to rooms and cupboard doors • installing glass fronted cupboard doors • Fitting memory cues, photos frames to the wall, clocks and notice boards • Essential repairs to remedy category one hazards • Essential minor improvements and adaptations • Home Safety and Security works • Energy Efficiency measures where alternative home energy assistance is unavailable • Works to prevent unreasonable delay to the release of a patient from hospital or care home • Works to prevent a relevant person being admitted to hospital or care home.
Overview of the Application Process	The resident or their partner, family or representative call the Independent Living Service.
Conditions	<p>Must have lived in the relevant property for 12 months at the time of the initial enquiry and intend to remain in occupation for 5 years</p> <p>The grant will not be used to effect repairs/works that are the responsibility of a private or Registered Provider landlord.</p> <p>The grant will not be used to effect repairs/works/adaptations that can be funded through other means such as Disabled Facilities Grants.</p>

DISCRETIONARY WARM HOMES FUND/ECO FLEX	
Purpose of Assistance	The aim of the Warm Homes and Eco Schemes is to increase comfort in fuel poor or vulnerable private sector households through the provision of insulation measures or first time central heating systems.
Maximum Grant/Loan	<ul style="list-style-type: none"> The maximum Warm Homes Fund grant available is £4,500. The maximum amount of grant from ECO varies between providers (GYBC is not a fund provider).
Eligible Persons	<p>Home owners and private sector tenants (or their landlords) who are on a low income or in receipt of (or have a tenant in receipt of) one or more benefits including:</p> <ul style="list-style-type: none"> Housing Benefit Council Tax Benefit Personal Independence Payment Pension Credit Guarantee/Saving Income Support Income based Job Seeker's Allowance Income-based Employment Support Allowance Universal Credit Tax Credits (Child/Working) Armed Forces Independence Payment Attendance Allowance / Constant Attendance Allowance Carer's Allowance Disability Living Allowance Severe Disablement Allowance War Pensions Mobility Supplement Industrial Injuries Disablement Benefit.
Eligible Properties	<ul style="list-style-type: none"> Houses Flats Bungalows Mobile homes
Scope of Works	<p>Warm Homes Fund works include:</p> <ul style="list-style-type: none"> First time installation of gas fired central heating First time installation of oil fired central heating where no mains gas is available. <p>ECO works include:</p> <ul style="list-style-type: none"> Loft insulation Cavity wall insulation Solid wall insulation First time installation of gas fired central heating Replacement of an inefficient gas boiler Replacement of broken boiler - gas or oil.
Overview of the Application Process	<ul style="list-style-type: none"> Applications for Warm Homes Fund assistance can be made directly to the Independent Living Service who will then liaise with the Norfolk fund administrators (Broadland District Council). Applications for ECO and ECO Flex must be made in the first instance to one of the participating energy supply companies, or one of their agents. The full list of participating supply companies can be found here; https://www.simpleenergyadvice.org.uk/eco-suppliers

DISCRETIONARY I'M GOING HOME	
Purpose of Assistance	To facilitate safe hospital discharge or prevent imminent hospital admission.
Eligible Persons	<ul style="list-style-type: none"> Residents of the borough who are: <ul style="list-style-type: none"> Hospital discharge cases or At risk of an imminent hospital admission <p>Applicants must be referred by a health and social care professional using the Healthy Homes Referral Form.</p>
Eligible Costs	Free service, which is reviewed according to patient need but normally for no more than 6 weeks.
Scope of Scheme	<p>For a very short period-of-time a patient is supported by a range of services working closely to ensure the patient reaches a point where they can remain at home without the further need for care and support or with a care and support package that is then charged for.</p> <p>The package could comprise of:</p> <ul style="list-style-type: none"> Community Alarm Key safe Access to 24/7 monitoring for up to 6 weeks <p>In addition, external agencies can provide access to</p> <ul style="list-style-type: none"> Support through the Out of Hospital Team / Swifts Or access to services such as assistive technology/
Overview of the Application Process	Applicants must be referred by a health social care professional using the Healthy Homes Referral Form.

Subject: **GYBC Right to Buy Policy**

Report to: ELT, 8th July 2019
Housing and Neighbourhoods Committee, 25th July 2019

Report by: Amanda Nugent, HRA Income Service Manager

SUBJECT MATTER/RECOMMENDATIONS

This report details a Right to Buy Policy for GYBC

That the Housing & Neighbourhoods Committee approve the Right to Buy Policy and delegates authority to the Housing Director and HRA Income Service Manager for discretionary matters.

1. INTRODUCTION/BACKGROUND

GYBC manages the Right to Buy Service within the HRA Income Service Area.

2. RIGHT TO BUY POLICY

- It is good practice to produce a Right to Buy Policy which provides guidance for applicants on the Right to Buy process, provides information on where discretion can be exercised and by whom and sets out the approach of the Council to the prevention of Right to Buy fraud.
- In January 2019 an Audit Inspection within the service area recommended a Right to Buy policy to be implemented.
- The policy for consideration brings together current practice and provides a protocol for the handling of Right to Buy applications, including discretionary decisions.

3. FINANCIAL IMPLICATIONS

None

4. **RISK IMPLICATIONS**

None

5. **CONCLUSIONS**

A Right to Buy policy will provide the framework for delegated authority to be approved and confirms an anti-fraud process will be used.

6. **RECOMMENDATIONS**

That the Housing & Neighbourhoods Committee approve the Right to Buy Policy and delegates authority to the Housing Director and HRA Income Service Manager for discretionary matters.

7. **BACKGROUND PAPERS**

None

Areas of consideration: e.g. does this report raise any of the following issues and if so how have these been considered/mitigated against?

Area for consideration	Comment
Monitoring Officer Consultation:	Via ELT
Section 151 Officer Consultation:	Via ELT
Existing Council Policies:	Not applicable
Financial Implications:	Not applicable
Legal Implications (including human rights):	No
Risk Implications:	N/A
Equality Issues/EQIA assessment:	In the policy
Crime & Disorder:	Yes. Potential prosecutions in cases of proven fraud. Existing procedures in place
Every Child Matters:	N/A



GREAT YARMOUTH
BOROUGH COUNCIL

RIGHT TO BUY POLICY

Document created	June 2019
Agreed by Housing & Neighbourhoods Committee	

Review date	June 2021
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1	BACKGROUND
2	PURPOSE OF POLICY
3	POLICY AIMS
4	LEGISLATION, REGULATION AND GUIDANCE
5	LOCAL POLICIES
6	IS A TENANT ELIGIBLE TO APPLY FOR A RTB?
7	TIMESCALES
8	THE APPLICATION PROCESS
9	PERMISSION TO PROCEED OR DENY
10	PREPARING AN OFFER NOTICE TO SELL
11	CALCULATING THE DISCOUNT
12	COST FLOOR PERIOD AND CALCULATION
13	THE OFFER TO BUY THE HOME
14	SALE COMPLETION
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16	IMPORTANT INFORMATION
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18	DELAY PROCEDURES
19	DISCRETIONARY DECISIONS
20	DELEGATED DECISIONS
21	FRAUD AND MONEY LAUNDERING
22	DATA SHARING
23	EQUALITY AND DIVERSITY
24	MONITORING AND PERFORMANCE
25	COMPLAINTS
26	POLICY REVIEW
27	GLOSSARY
APPENDIX A	FLOWCHART

1 BACKGROUND

Great Yarmouth Borough Council (GYBC) has been delivering the Right to Buy (RTB) scheme since its introduction in 1980. It enables the Council's secure tenants who are eligible for the scheme to purchase their homes at discounted rates. Whilst the RTB policy is governed by national legislation there is some limited discretion as to how it is implemented at local level.

2 PURPOSE OF POLICY

The purpose of the policy is to set out how GYBC implements the Government's RTB scheme.

3 POLICY AIMS

This policy aims to ensure that:

- 3.1 GYBC's RTB scheme is delivered in accordance with national legislation and guidance.
- 3.2 The potential for fraud is significantly reduced.
- 3.3 The scheme is fair and accurate.
- 3.4 RTB procedures are clear and transparent.
- 3.5 Tenants are well-informed about becoming a home-owner, their responsibilities, costs and financial commitments.

4 LEGISLATION, REGULATION AND GUIDANCE

- 4.1 The RTB scheme is governed by the Housing Act 1985, as amended. Under current legislation council tenants have the RTB their home at a discount. The amount of discount is dependent upon the length of time as a tenant of an eligible landlord and is subject to a cap on the maximum percentage and amount of discount.
- 4.2 Tenants who buy their home through the RTB scheme are protected by the Consumer Protection from Unfair Trading Regulations 2008.
- 4.3 The Ministry of Housing, Communities and Local Government (MHCLG) produces a range of information and guidance documents on RTB. Information is available on the Right to Buy using this link: <https://righttobuy.gov.uk/>
- 4.4 The forms used to make a RTB application can be found using this link: <https://www.gov.uk/government/collections/right-to-buy-forms-and-guidance>
- 4.5 In line with legislation, GYBC will inform tenants about RTB at least once every 5 years. Information on the RTB is also available on the GYBC website: <https://www.great-yarmouth.gov.uk/article/2266/Can-I-buy-the-home-I-rent-from-you>

:

- 4.6 GYBC will give tenants the support and guidance needed to ensure they make an informed choice when purchasing their home.
- 4.7 The Prevention of Social Housing Fraud Act 2013 allows GYBC to work with other social landlords and statutory agencies to detect and report fraud.

5 LOCAL POLICIES

This policy should be read in conjunction with the following:

- Anti-Fraud, Corruption and Bribery Policy
- Anti-Money Laundering Policy
- Equality Approach and Actions
- General Data Protection Regulations (GDPR) Policy
- Housing Strategy
- Leasehold Management Policy
- Leasehold Service Charge Arrears Policy
- Rechargeable Repairs Policy
- Safeguarding Adults Policy
- Social Housing Tenancy Fraud Policy
- The Adaptions Policy
- The Corporate Plan

6 IS A TENANT ELIGIBLE TO APPLY FOR A RTB?

- 6.1 We will support tenants with enquiries made at the office in person before an application is submitted to establish if they and their property may be eligible for the RTB. Tenants can also use the Right to Buy website to get an indicative view of whether they are eligible and the level of discount they may be entitled to by using the following links:

<https://righttobuy.gov.uk/am-i-eligible/>

<https://righttobuy.gov.uk/what-discount-could-you-get/>

The tenant may apply if:

- They live in a property that is not exempt. More information is available in Section 9 of this policy.
- They are a public-sector secure tenant for three years or more.
- The property is their only or principle home

- The tenant is not subject to any type of possession order as they are not a secure tenant.

7 TIMESCALES

7.1 The following timescales for assessing a RTB application are set by legislation:

- 7.1.1 RTB applications (RTB1) will be assessed by GYBC within 4 weeks of receipt or within 8 weeks if the tenant has had a tenancy with any other landlord which is needed to meet the minimum statutory qualifying periods. The tenant will receive a RTB2 notice to confirm if the application is admitted (accepted) or denied. If the application is admitted, then the process will continue.
- 7.1.2 The tenant will receive a Section 125 Notice (s125) giving them the RTB within 8 weeks (if it is a house) or 12 weeks (if it is a flat).

8 THE APPLICATION PROCESS

8.1 The flowchart at the end of this policy demonstrates the process (Appendix A).

8.2 Tenants may ask us as their landlord for an application form (RTB1) in person at the office, or we will post a form within 5 working days of the request being made. The application will be sent to the property address or tenants may download an application form on the Right to Buy website using the following link:

<https://righttobuy.gov.uk/apply/rtb-2014-form/>

8.3 Tenants may seek support with completing their application and the information they will need to have to hand before completing the application form using the following link:

<https://www.gov.uk/government/publications/your-right-to-buy-your-home-summary-2/right-to-buy-summary-booklet#applicationform-guide>

8.4 All applications must be fully completed, signed by all parties and be accompanied by evidence as applicable.

8.5 The RTB process will commence from the date the application is received.

8.6 A pre-sale home visit will be made to the property within two weeks of the application being received. We will give five working days' notice of the visit in writing and telephone or text to confirm the appointment date and time. The tenant and family members included on the application will be required to be at the property during this visit to complete further identification checks, gather any other evidence and completion of a property inspection.

8.7 The property must be the only or principle home of the tenant or if joint tenants, only one is required to be living at the property. All other named persons on the application will be required to demonstrate it has been their only principle home for a minimum of 12 months.

- 8.8 If GYBC or the tenant are unable to verify or demonstrate evidence of a tenancy period within the statutory timescales for assessing the application, then only verified tenancies will be included in the discount calculation.
- 8.9 If a Notice to Quit has been served by the landlord or Notice to Leave served by the tenant and it has exceeded the 28 day notice period, they may no longer be a secure tenant.
- 8.10 Where a tenant is in receipt of full or partial Housing Benefit or is in receipt of Universal Credit to meet the cost of their housing, the paying authority will be notified of the application made. The paying authority will also be advised of any family members who have been included on the application to reduce the risk of potential fraud.
- 8.11 Succession
- 8.11.1 Where a tenant has obtained their tenancy by way of succession they may be permitted by legislation to count all the years spent in living in the property since the age of 16 towards their discount upon providing proof that they have occupied the subject property continuously as their only or principle residence or
- 8.11.2 Where the tenant has left the property; the tenant is only entitled to rely on those years after returning to the home as their only or principle home with no other periods of absence.

9 PERMISSION TO PROCEED OR DENY

- 9.1 The tenant will receive a notice to either deny, suspend or admit the application.
- 9.1.1 Denying the RTB
- If a RTB application is to be denied the tenant will receive a notice which will include the reason(s) for denying the RTB. There are a range of reasons an application may be denied including:
 - If the tenancy is held as part of their contract of employment.
 - If the property is sheltered housing or other housing particularly suitable for elderly or disabled people.
 - The home is scheduled for demolition.
 - The tenant is not a secure tenant for the minimum period of 3 years.
 - Any tenant or person named on the application who is subject to a Bankruptcy Order or have a petition pending.
 - The property is not being used as the only or principle home of the tenant.
 - Any persons named on the application are subject to a possession order relating to a tenancy breach.

- The tenant or any family member named on the application is more than four weeks in rent arrears, or has a housing related debt; GYBC will not progress or complete the sale until all arrears are cleared. (For the avoidance of doubt, GYBC will not allow any rent or housing debt arrears to be settled through the sale completion)
- Family members who are seeking to buy the property with the tenant and are named on the application form must satisfy both of the following two requirements:
 - They must be a relevant family member who are specified as:
 - the spouse or civil partner of the tenant
 - the tenant and that person live together as if they were husband and wife or civil partners
 - the tenant's parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew or niece and:
 - been living at the property for 12 months immediately preceding the date of the application, except in the case of spouses or civil partners where 12-month residential requirements do not apply. They must also live in the property as their only or principle home and not been subject to any possession orders or have any housing related debts.

The list is not exhaustive, and tenants may refer to the following link to refer to the various reasons on pages 19 to 21:

<https://righttobuy.gov.uk/resource/sample-practical-info/>

- 9.2 The property must be the only or principle home of the tenant or, if joint tenants, only one is required to be living at the property. All other named persons on the application will be required to demonstrate is has been their only principle home for a minimum of 12 months.

9.2.1 Suspending or losing the RTB

There are some reasons a RTB may have been initially available, but it is then lost or suspended.

- If the tenancy ceases to be secure before completion (e.g. if the tenant moves out or gives notice that has exceed 28 days).
- Where the council has obtained a possession order. This includes a postponed or suspended possession order.
- To complete further checks during the application or sale process as part of our responsibilities reducing fraud under the Prevention of Social Housing Fraud Act 2013. We will seek legal advice from our solicitors, NP Law and instruct them to act on our behalf.

9.2.2 Permission for the RTB application to continue

- The tenant will receive a notice document called the RTB2 to confirm that they and their property are eligible to proceed with the RTB application. This is known as 'admitted' to the RTB.
- The RTB application will now proceed to the next stage to instruct the Valuer, calculate the sale price and prepare the offer notice.

Please note: at any time during the application to buy the home if information is obtained where the application is to be denied the tenant will receive a revised notice.

10 PREPARING AN OFFER NOTICE TO SELL

- 10.1 Once the RTB has been admitted to proceed, the Council will arrange for a formal valuation of the property to be carried out.
- 10.2 Property Valuations will be carried out by an Independent Valuer who will visit the tenant's property when instructed to do so. The tenants will be required to be present during the visit.
- 10.3 The basis of the valuation is:
 - 10.3.1 The valuation will be at the date of which the RTB application was received (RTB1 form).
 - 10.3.2 The Valuer will be provided with the following information:
 - Any tenant improvements stated on the RTB1 form will be given to the Valuer for consideration as part of the valuation.
 - Any specific covenants or conditions relating to the property.
 - A plan of the property, indicating the boundaries.
 - Details of any known structural defects and if applicable details that the property is defective under the act or is of non-standard construction.
 - 10.3.3 If a tenant is purchasing a flat or property within a block it will be purchased on a leasehold basis with a lease period of 125 years or such other term the Council is able to grant. Tenants will be made aware of their rights, responsibilities and will receive a forecast of the annual charges they will incur for the first 5 years. Tenants will also be invited to attend an office interview with our Leasehold Officer to understand the commitments of a leasehold property.

11 CALCULATING THE DISCOUNT

- 11.1 RTB discounts are calculated in line with legislation:
 - 11.1.1 Any discount will only be included where evidence has been supplied and verified in line with legislation. The amount of discount will be reduced if the tenant has previously purchased under the RTB.

- 11.1.2 For house and bungalow (freehold) sales the tenant is awarded a 35% discount for the minimum 3-year qualifying period. The discount remains at 35% for the 4th and 5th qualifying period. A further 1% for each additional complete year of confirmed tenancy, up to a maximum of 40 years is then added, which will give a 70% discount.
- 11.1.3 For flat (leasehold) sales the tenant is awarded a 50% discount for the minimum 3-year qualifying period. The discount remains at 50% for the 4th and 5th years. A further 2% for each additional complete year of the confirmed tenancy, up to a maximum of 15 years is then added, which will give a 70% discount.
- 11.1.4 The maximum monetary discount that can be applied to either freehold or leasehold properties is amended annually in line with legislation. At as April 2019 the maximum discount which can be provided is £82,800. The maximum amounts increase with the consumer price index in April of each year.

12 COST FLOOR PERIOD AND CALCULATION

- 12.1 The Cost Floor Period & Calculation is the money which has been spent on an individual property over a set period prior to the RTB application being made is known as the Cost Floor.
- 12.2 The Cost Floor will always be considered when calculating the RTB discount and GYBC will apply the rules on the Cost Floor in line with legislation.
- 12.3 The money spent on the individual property within the 10-year period prior to the RTB application or;
- 12.4 The money spent on the individual property within the 15-year period prior to the RTB application if the property was built or acquired by the Council after 1st April 2012.

13 THE OFFER TO BUY THE HOME

- 13.1 Once the Council has assessed the RTB application and received the formal valuation it will determine whether the application can proceed or not.
- 13.2 If the application is accepted, the tenant will receive a s125 offer notice. This notice will confirm the right to proceed, confirm the value of the property, the percentage and amount of discount as well as the purchase price.
- 13.3 The tenant will have up to 12 weeks to respond to the s125 offer notice if they want to proceed with the purchase or the date following any determination.
- 13.4 If the tenant fails to respond to the s125 offer notice they will receive a notice giving them a final 28 days in which to respond.

- 13.5 If no response is received to this final reminder their RTB application will be considered withdrawn and cancelled.

14 SALE COMPLETION

- 14.1 Once the tenant has confirmed that they wish to proceed with the purchase the first notice to complete will be issued 12 weeks after the date of the s125 notice.
- 14.2 Prior to completion of the sale of the property to the tenant, all costs and debts owing to GYBC Housing Services will need to be settled in full. Debts may include rechargeable repairs and any outstanding rent, other housing charge or former tenant debts. The application will be suspended until these costs, rent and charges are paid in full.
- 14.3 We recommend the tenant seeks a solicitor to support them with the purchase process.
- 14.4 If there has been no contact from the Tenant or their solicitor within 3 months of NP Law being instructed to deal with the sale. NP Law will issue a further two notices to complete and if there have been no extensions agreed or contact made the application will be cancelled.
- 14.5 Any requests for extensions of the sale process will be considered by the Housing Director and will be required to be made in writing with any evidence. Please refer to section 19, "Discretionary Decisions".

15 POST SALE COMPLETION

- 15.1 The tenant should note that there are restrictions on the sale of their home for a certain period after they have exercised the RTB. In summary these are:
- 15.1.1 If a RTB property is to be sold within the first 10 years of ownership, the property must be first offered back to GYBC as a Right to Offer and to receive a decision notice before it is put on the open market.
- If a RTB property is offered to GYBC and is rejected, the owner will receive a notice in writing with a rejection notice; this will be valid for a 12-month period.
 - If the property is not sold within 12-month period, then the owner is required to offer it back to the Council.
- 15.1.2 If the property is sold within 5 years a certain part of the discount will have to be repaid to GYBC. The amount will depend on the time since the property has been purchased through the RTB scheme and the level of discount initially received as well as the current value of the property at the time it is offered back. This right is enforced through a charge on the property.
- 15.1.3 Confirmation is to be sought from GYBC if the sale of a property is exempt and would not trigger a repayment of discount. Please refer to section 19.

- 15.1.4 Please note: GYBC will exercise in full its right to recover any part of the discount in the event of a subsequent re-sale of a property bought under the RTB which is owed to it.
- 15.1.5 Where the homeowner is seeking to increase the amount of borrowing on a RTB property the Council will only agree to increase the borrowing where there is sufficient equity to repay the discount at the point of re-mortgaging. The resale costs of the home will also be considered, and evidence is to be supplied of the source of funds being used?
- 15.1.6 Any owner of a home previously purchased through the RTB can choose to offer the Council to purchase their property at any time after the initial 10 year buy back period has expired.

16 IMPORTANT INFORMATION

- 16.1.1 When a tenant has been accepted for the RTB, GYBC will only carry out essential repairs on their home.
- 16.1.2 Essential repairs are repairs that are necessary to maintain the health and safety of the tenants, the household, neighbours or visitors. The normal repairs and maintenance service will be resumed if the RTB application is withdrawn.
- 16.1.3 Each RTB application will have a further unannounced pre-sale home visit as part of the Council's process to ensure and review that properties are not bought within fraudulent circumstances.
- 16.1.4 Fraud checks will be completed during all stages of the application and after sale completion.

17 INFORMATION FOR LEASEHOLDERS

- 17.1 Upon completion of the RTB purchase, buyers of leasehold properties will receive a pack containing the following:
 - 1. Leasehold Management Policy
 - 2. Leasehold Service Charge Arrears Policy
 - 3. Rechargeable Repairs Policy

18 DELAY PROCEDURES

A tenant may use the delay procedure at any time if they believe GYBC as their landlord are delaying the process. There are statutory timescales set for the first two stages in the RTB process. These are the RTB2 and Section 125 notice. If we do not meet the statutory timeframes tenants may submit a Notice of Delay. The link below explains this in more detail. <https://www.gov.uk/government/publications/initial-notice-of-delay>

19 DISCRETIONARY DECISIONS

Where the legislation allows discretionary decisions to be made by the landlord; any such decision will be made by the Housing Director. In summary these are:

- 19.1 Any request for extension of the sale completion time outside the scope of legislation will only be agreed in exceptional circumstances such as a tenant having a medical condition and not for financial reasons.
- 19.2 Waiver of GYBC's right to recover the discount will only be considered in exceptional circumstances and proof of residence must be provided.
- 19.3 To allow persons who meet the requirements of a relevant family member, but are not resident at the property for the full 12 months prior to the application, to be named as an additional applicant.

20 DELEGATED DECISIONS

All RTB decisions are made by the HRA Income Service Manager with the exception of discretionary decisions which will be made by the Housing Director.

21 FRAUD AND MONEY LAUNDERING

- 21.1 GYBC staff are alert to the possibility of RTB Fraud and possibility of Money Laundering activities taking place through a RTB purchase. The Council has a legal duty to report fraud or money laundering where it is suspected. The Council needs to ensure that its properties are not bought by fraudulent means and that it is not involved in any financial transaction that could amount to its handling the proceeds of crime (money laundering). The Council's legal advisors will therefore require proof of the source of funds which will be used to purchase a property through the RTB.
- 21.2 GYBC will use and share information with colleagues from other registered housing providers, the Department of Work and Pensions and other departments that may help us to identify potential fraud as part of the National Fraud Initiative.
- 21.3 All tenants and family members will be subject to a credit and insolvency check.
- 21.4 Where a tenant or family member meets certain fraud triggers, enhanced checks will be carried out to ensure that any property sale is not completed fraudulently.
- 21.5 GYBC reserves the right to suspend an application pending the conclusion of appropriate fraud checks.
- 21.6 We will take legal action against anyone found to be perpetuating RTB fraud.
- 21.7 We will aim to detect fraud in accordance with the methods outlined by the National Fraud Initiative.

22 DATA SHARING

- 22.1 GYBC respects an individual's right to data privacy and data protection in line with the General Data Protection Regulations (GDPR).

22.2 The following GDPR statement is included on RTB documents and forms in order that tenants and family members are informed about how their data will be used:

‘Your data will be used for this specific purpose although your details will be shared between Council departments and other agencies where there is lawful authority to do so as defined in Article 6(1)(c) of the GDPR. For more information, please refer to the full privacy notice: <https://www.great-yarmouth.gov.uk/article/4063/Article-61c-Legal-Obligation>

23 EQUALITY AND DIVERSITY

The policy takes into consideration the Equality Act 2010, Public Sector Equality Duty and protect from discrimination and will be regularly reviewed. We will assess each case on its own merits to minimise any loss of public funds.

24 MONITORING AND PERFORMANCE

The policy will be monitored using the following performance measures:

- % of RTB applicants (RTB1) which have been assessed by GYBC within 4 weeks of receipt
- % of applicants who have received an offer notice (RTB2) within 8 weeks (if it is a house) or 12 weeks (if it is a flat) of acceptance of an application by GYBC
- % of applications withdrawn or denied
- number of fraud investigations
- number of council homes purchased under the RTB by tenants who were in receipt of Housing Benefit or Universal Credit Housing Costs direct to the landlord
- number of homes previously sold under the RTB that were re-acquired by the council following a fraud investigation.

25 COMPLAINTS

Any applicant who is not satisfied with the way in which the RTB service has been delivered may use the GYBC Complaints Procedure as detailed in the Complaints Policy. This can be found at: <https://www.great-yarmouth.gov.uk/commentscomplimentsandcomplaints>

26 POLICY REVIEW

The policy will be subject to bi-annual review unless there is a fundamental change of legislation.

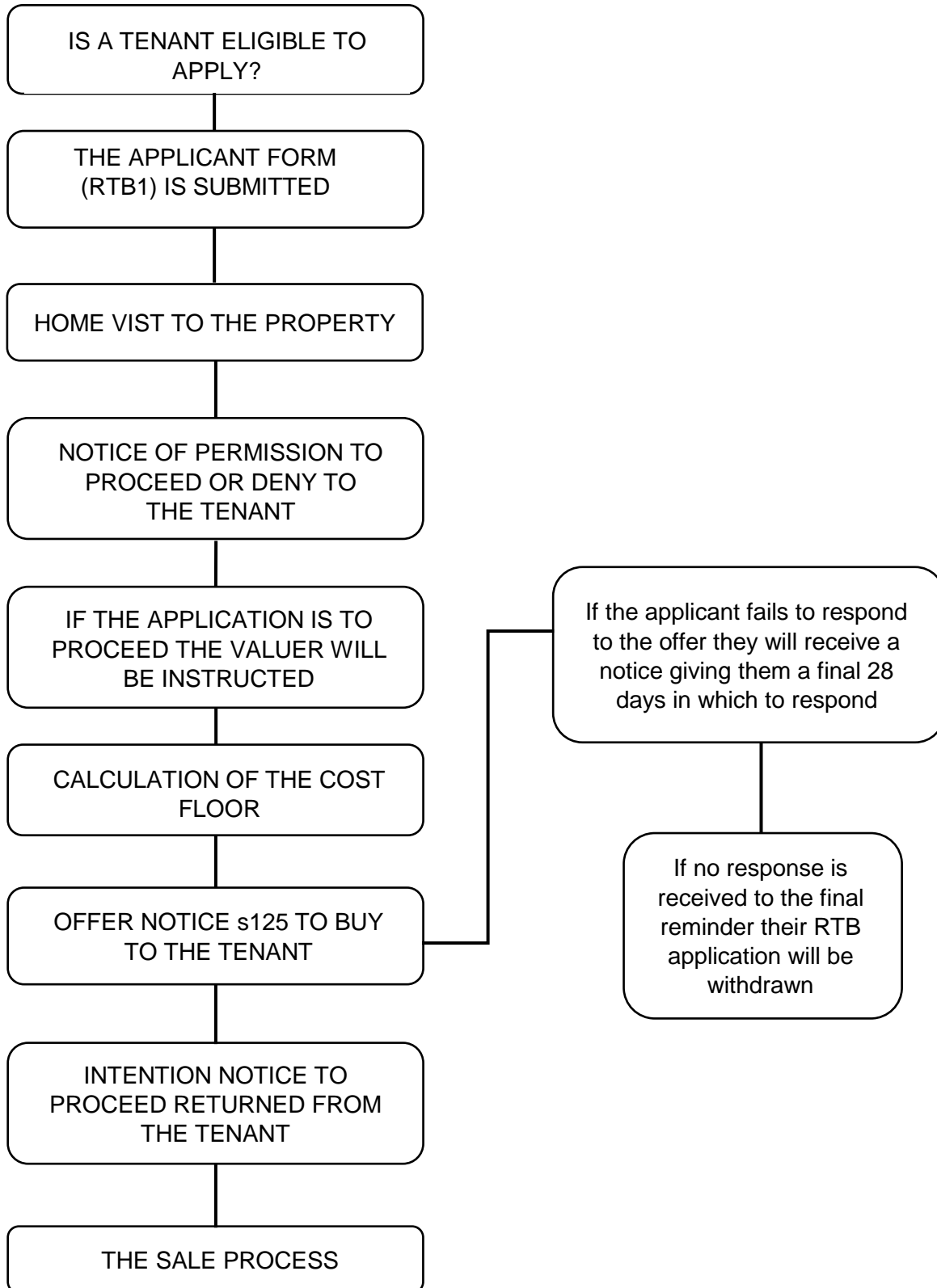
27 GLOSSARY

GYBC Great Yarmouth Borough Council

RTB Right to Buy

S125 Section 125 Notice

Prepared by: GYCH HRA Income Service Manager and Housing Strategy, Policy and Performance Officer	Approved by:
Issue Number: 1.0	Review Date:



Subject: **Tenancy Policy**

Report to: ELT, 8th July 2019

Housing and Neighbourhoods Committee, 25th July 2019

Report by: Nicola Turner, Housing Director

SUBJECT MATTER/RECOMMENDATIONS

A new Tenancy Policy for the Council's housing stock has been produced which combines the previous Tenancy Policy and Introductory Tenancy Policy to create a single document setting out the Council's approach to the grant and management of tenancies as well as succession and mutual exchanges.

Recommendation:

That the Housing & Neighbourhoods Committee approve the Tenancy Policy and delegate authority to the Housing Director and Tenancy Services Manager for those discretionary matters set out in the policy.

1. INTRODUCTION/BACKGROUND

- 1.1 The Council manages approximately 5800 Council Homes. In 2018/19, 313 Council homes were let as secure tenancies or introductory tenancies. In addition, there were 64 mutual exchanges and 81 lets to properties owned by Registered Providers.
- 1.2 There are currently two policy documents which set out the Council's approach to the grant and management of tenancies; the Tenancy Policy (October 2014) and the Introductory Tenancy Policy (October 2013). These documents have been reviewed to ensure that they still meet the needs of the Council and it was concluded that some changes are required and that it would be clearer for tenants if the two policy documents were combined into a single updated Tenancy Policy.

2. The new Tenancy Policy

- 2.1 The new Tenancy Policy merges the existing Tenancy Policy and Introductory Tenancy Policy and a number of minor amendments have been made to aid

clarity. There are two significant differences between the existing policies and the proposed new one:

- Introduction of the ability to grant fixed term secure tenancies following an Introductory Tenancy in some limited cases.
- Clarification of when the Council will grant a new sole tenancy to a former joint tenancy.

2.2 The Council has a shortage of large (4 bedrooms plus) homes and homes which have been built to be wheelchair accessible or which have been specifically adapted to meet the needs of a wheelchair user. Whilst these properties are let to a household who requires a larger or adaptable home, over time changes in the household often mean that the tenant is living in a property which is too large or with adaptations which no one in the household needs. At this stage, the tenants have secure tenancies and there is no way to require the tenant to move to free the property for a household which requires it.

2.3 The Tenancy Policy therefore allows for the use of Fixed Term tenancies for these types of properties. In the case of larger homes, the minimum period of the fixed term would be the longer of five years or the number of years before the youngest child reaches the age of 16. This will provide stability to families living in such properties. In the case of wheelchair or adapted properties the fixed term period will be for five years.

2.4 Six months before the end of the fixed term period there would be a review to identify whether or not the household still needed the property. If the property is still required to meet the household's needs a further fixed term tenancy would be offered. If the property was no longer required a move to a more suitable property would be arranged.

2.5 The Tenancy Policy provides specific detail on the review process for fixed term tenancies including the regard to the vulnerability of some tenants. Before fixed term tenancies are used an Equality Impact Assessment to fully consider the impact of fixed term tenancies will be completed.

2.6 The existing Tenancy Policy does not provide sufficient clarity in relation to the ending of joint tenancies where one party ends the tenancy leaving the other joint tenant still residing in the property. The new Tenancy Policy provides clear criteria against which decisions as to whether the remaining party:

- can remain in the property
- will be offered another more suitable property

- will be evicted as they have no right to remain.

Evictions in these cases will be limited to those cases where it is proportionate and appropriate.

3. **FINANCIAL IMPLICATIONS**

None

4. **RISK IMPLICATIONS**

None

5. **CONCLUSION**

- 5.1 A new updated Tenancy Policy has been produced which provides more clarity around the Council's approach to the granting and management of tenancies. The new Tenancy Policy also provides the opportunity to introduce the use of Fixed Term Tenancies in order to make the most effective use of larger and adapted homes which are in short support within the Council's own housing stock and the wider affordable housing stock.

6. **RECOMMENDATIONS**

That the Housing & Neighbourhoods Committee approve the Tenancy Policy and delegate authority to the Housing Director and Tenancy Services Manager for those discretionary matters set out in the policy.

7. **BACKGROUND PAPERS**

Tenancy Policy
Introductory Tenancy Policy

Areas of consideration: e.g. does this report raise any of the following issues and if so how have these been considered/mitigated against?

Area for consideration	Comment
Monitoring Officer Consultation:	Via ELT
Section 151 Officer Consultation:	Via ELT
Existing Council Policies:	Not applicable
Financial Implications:	None
Legal Implications (including	None, tenancy types are set out in legislation.

human rights):	
Risk Implications:	N/A
Equality Issues/EQIA assessment:	Prior to fixed term tenancies being used, a EQIA will be undertaken to assess the impact of the use of this form of tenancy.
Crime & Disorder:	None
Every Child Matters:	The needs of children have been considered in respect of the length of fixed term tenancies and the review process.



GREAT YARMOUTH
BOROUGH COUNCIL

Tenancy Policy 2019

Document created	1 July 2019
Agreed by Housing & Neighbourhoods Committee	
Review date	1 July 2021

1	INTRODUCTION
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GREAT YARMOUTH BOROUGH COUNCIL TENANCY POLICY

1 Introduction

This policy covers the tenancies offered by Great Yarmouth Borough Council (GYBC) and sets out the Council's approach to the provision of tenancies and mutual exchanges within its own housing stock.

GYBC owns and manages around 5800 Council dwellings as well as providing services to over 350 leaseholders. GYBC is the largest Registered Provider of Social Housing within the Borough of Great Yarmouth, with the next largest provider managing around 400 properties.

The Council aims to manage our properties to the benefit of all tenants and to ensure that tenancies are sustainable.

GYBC believes that sustainable tenancies are created by allocating the right property to the right tenants and by ensuring the appropriate management of tenancies. We will work with our housing options team to ensure that all new tenants are allocated properties that maximise the opportunity to create a sustainable tenancy.

2 Aims

The aims of this Policy are to:

- provide clarity regarding the different kinds of tenancies offered by Great Yarmouth Borough Council
- establish tenancies that are sustainable in the long term and contribute to stable communities
- balance the needs of the individual with those of the existing community and neighbours
- establish clear messages and standards for new and potential tenants that indicate our commitment to tackling anti-social behaviour
- ensure that the policy operates consistently within the law and other GYBC priorities and policies.

3 Legislation

Housing Act 1985
Housing Act 1996

4 Strategies and Policies

This policy has been written with regard to the following GYBC Strategies and Policies:

- Tenancy Strategy
- Housing Strategy 2018-2023
- Preventing Homelessness and Rough Sleeper Strategy 2018-2023
- The Corporate Plan, 2015-2020
- Anti-Social Behaviour Policy
- Housing Allocation Scheme

5 Types of Tenancy

In order to meet the Council's priority to build and maintain sustainable communities, provide chances for people to improve their circumstances and protect vulnerable residents whilst ensuring effective use of the affordable housing stock, the Council will offer the following types of tenancy:

- Introductory Tenancies
- Secure Tenancies (Fixed term)
- Secure Tenancies (Lifetime)
- Non-secure Tenancies.

5.1 Introductory Tenancies

Introductory tenancies will be offered to all new social tenants and are 12 months by statute. Introductory tenants have less security and fewer rights than secure tenants. Their home is at much higher risk of repossession.

After 12 months introductory tenancies become secure tenancies by default unless GYBC as landlord has taken steps to end or extend the tenancy.

Introductory tenants will enjoy the majority of rights held by secure tenants. However, the Housing Act 1996 denies Introductory Tenants a number of rights given to secure tenants and they do not have the right to:

- exchange their property with any other Tenant
- buy their home (however, the period of Introductory Tenancy may count towards the qualification period of the Right to Buy)

GYBC's purpose in using introductory tenancies for new tenants is to:

- provide tenancy support for new tenants who experience difficulty in complying with their obligations as a tenant in order to turn failing tenancies into sustainable ones
- deter new tenants from behaving anti-socially or criminally
- reduce ASB and nuisance behaviour among new tenants
- encourage community stability and cohesion
- reduce the impact of residents who behave anti-socially
- enable early action for any serious breach of the tenancy agreement
- encourage regular payment of rent.

5.1.1 Managing an Introductory Tenancy

In order to support the new tenant in settling into their new home, a member of the Rent Income Team will aim to visit within 4 weeks of the tenancy commencing. Follow up visits by a Housing Officer will take place six months after the start of the tenancy. The frequency and number of these visits during the introductory tenancy (the trial period) can be amended at the discretion of the Area Housing Team Manager or the Rent Income Manager as appropriate.

Tenancy visits will be used to check occupation, resolve any outstanding repairs issues, check rent payment history and to identify any potential support needs the tenants have to help them maintain their tenancy and successfully complete their trial period.

All normal housing management services will be available to Introductory Tenants during their trial period. These include:

- repairs and maintenance
- tenancy management services
- rent collection and payment methods
- tenant participation and consultation
- entitlement to apply for a garage
- Complaints Procedure.

5.1.2 Extending an Introductory Tenancy

- If there have been minor tenancy breaches during the trial period and the tenant, with or without a package of support, has made a commitment to improving their behaviour and has demonstrated early signs of improvement, the Council may decide to extend the

introductory tenancy so it may be assured that the improvements are sustained.

- Extending an introductory tenancy is a decision that should be made no later than the 6 month tenancy review check, unless a further period is required to establish whether the tenant can satisfactorily manage their tenancy in which a decision will be made no later than 9 months after the start of the tenancy.
- An introductory tenancy can only be extended for six months and only once. The trial period will be monitored very carefully so that a decision can be taken whether to terminate the tenancy or allow it to convert to a full secure tenancy at the end of the extended period.

5.1.3 Terminating an Introductory Tenancy

- Action to terminate a tenancy can be taken at any time.
- A decision to terminate a tenancy should take into account the prospects for the tenancy to be recovered and conducted in a satisfactory manner. If there are signs of recovery, consideration should be given to an extension rather than termination.
- Termination should be considered if it is clear that the tenancy conditions are being breached and that termination is proportionate to that breach. An example of the types of breaches that could lead to termination are:
 - Proven non-occupation – with significant belief that the tenant does not intend to return to the property or has failed to return.
 - Rent arrears – where the tenant has failed to pay rent regularly or failed to maintain repayment agreements; and / or failed to co-operate with the appropriate benefits department in making claims for any relevant benefits.
 - Anti-social behaviour – where the tenant has engaged in serious anti-social behaviour that threatens the safety and security of the property and neighbours, or persistent minor breaches of tenancy.
 - Failing to engage – where the tenant has been identified as committing minor breaches of tenancy but has failed to engage with Housing Services staff, or other support networks to improve their behaviour.

- The above list is not exhaustive, but the general principles should be that extension is preferred to termination if there are real prospects of improvement and subject to taking account of the safety and comfort of the wider community.
- A decision to terminate rather than extend can be taken if there have been substantial tenancy breaches at any time during the trial period, or as part of the 6 month review there is evidence of poor conduct throughout the trial period that has been raised with the tenant and there has not been a satisfactory improvement in their behaviour.

5.2 Vulnerability

5.2.1 Where there is evidence of vulnerability, for example:

- Learning difficulties requiring support to carry out day to day tasks
- Physical or sensory disability
- Clear lack of life skills including budgeting and prioritising bills, managing visitors, etc
- Drug and alcohol addiction
- Mental health affecting the ability to maintain a tenancy

there should be evidence of attempts to identify existing or creating new support networks to enable the tenant to receive support and work towards the sustainment of the tenancy.

5.2.2 Where vulnerability exists, the tenancy should not normally be terminated unless evidence can be produced to show the tenant has failed to engage, or has not worked successfully with their support networks to improve tenancy conduct.

5.2.3 In dealing with vulnerable cases, a tenant's authority to discuss all relevant aspects of the tenancy with their support networks must be obtained and retained on the tenancy file.

5.2.4 With regard to sheltered housing residents, consideration must be given to the health and other personal circumstances of the tenant(s) to determine whether an assessment should be requested based on the tenant(s) behaviour and whether it demonstrates the need for advanced care. Actions on cases involving sheltered housing should always be made in consultation with the Housing Health & Wellbeing Service.

5.3 Conversion to a Secure Tenancy

Providing the Council has not commenced possession proceedings or served a Notice of Extension, every introductory tenancy will, upon the anniversary of the tenancy start date, convert to a full secure tenancy.

Conversion is only a change in the status of the tenancy, therefore the tenancy start date will remain the date the initial trial period began.

5.4 Secure Tenancies

GYBC issues two types of secure tenancy agreement: fixed term (flexible) tenancies and lifetime tenancies. Secure tenants may:

- rent out rooms (though not sub-let the whole property)
- buy their property through the Right to Buy scheme (subject to eligibility)
- exchange their home with another council tenant (with the formal permission of the Council)
- transfer their tenancy to someone else in some circumstances (see Succession, below)
- make improvements to their home (with permission from the Council).

Secure tenancies can only be ended by a court order, following a court hearing to look at the reasons behind the breaches of tenancy. They may also be demoted for a year where there is a breach of tenancy.

5.4.1 Secure Tenancy - Fixed Term (Flexible Tenancy)

In some limited cases, a fixed term secure tenancy will be offered; these tenancies will be used for the following properties:

- properties with 4 or more bedrooms
- properties which have been built to be wheelchair accessible or which have been specifically adapted to meet the needs of a wheelchair user.

For properties with four or more bedrooms the initial fixed term period will be the time needed for the youngest child to reach the age of 16 years of age or at least 5 years whichever period is the longest. For adapted or wheelchair accessible homes, a 5 year, fixed term period will be offered.

At the end of the 5 year, fixed term period, a review of the tenancy will be carried out and the Council will either:

- renew the fixed term tenancy for a further 5 years

or

- end the fixed term tenancy and move the tenant to a property which meets the tenant's needs. In this latter case, the Council will either issue a new fixed term tenancy or a secure, lifetime tenancy.

- **Review of Fixed Term Tenancies**

- Tenants will be contacted by GYBC six months before their fixed term tenancy is due to end so that the Council can carry out the review.
- Where there has been no significant change in circumstances the Council will grant another secure tenancy, either fixed term or lifetime.
- GYBC will renew the tenancy, or offer a suitable alternative, where not doing so would result in the tenant falling into a reasonable preference category for rehousing.
- GYBC will not renew the fixed term tenancy in the following circumstances and the tenant will be provided with a suitable alternative:
 - the property is permanently under-occupied
 - the property is no longer suitable for the tenant's needs or member of the household it was allocated to meet
 - disposal or refurbishment of the property is required.
- GYBC will still carry out the Review in situations where possession proceedings have commenced or obligations have been broken, for example, in cases of anti-social behaviour or rent arrears.
- The Council will notify the tenant in writing of the outcome of the review.

5.4.2 Secure Tenancy - Lifetime

A lifetime secure tenancy is for the rest of a tenant's life as long as the tenant does not break the conditions of the tenancy.

Introductory tenancies will default automatically to secure tenancies after 12 months unless GYBC has ended or extended the tenancy.

5.4.3 Demotion of Secure Tenancies

A secure tenancy, whether lifetime or fixed term, may be ended by a court order for some kinds of anti-social behaviour and replaced with a demoted tenancy for a year. A demoted tenancy has less security and fewer rights. It is broadly like an introductory tenancy.

A demoted tenancy will automatically revert to a secure tenancy (lifetime or fixed term) at the end of the 12 months, unless action is taken to end the tenancy due to ongoing minor breaches or a major breach.

5.5 Non-Secure Tenancy

Non-secure tenancies are issued to homeless households who have been placed in Temporary Accommodation by the Council.

5.6 Licence Agreements

A licence is issued in cases where a household has been placed in Interim Accommodation while enquiry takes place into their homelessness. License Agreements are not tenancies and are therefore beyond the scope of this policy.

5.7 Use and Occupation

In some cases a household will be allowed to stay in a property following the end of the tenancy (and there is no right of succession) or where a joint tenancy has been ended by one of the joint tenants but the other former joint tenant has been left in occupation. They are not tenancies and have no rights of tenancy.

6 Tenants in need of additional support

The needs of vulnerable households have been fully considered when finalising the Tenancy Policy. If the obligations of any tenancy are not maintained by the tenant we will offer support to that tenant to meet those obligations. If, following the offer of support, the tenant continues to fail to meet their obligations, GYBC may take enforcement action.

7 Succession rights, taking account of the needs of vulnerable household members

- 7.1** In all cases, there can only ever be one succession to a secure tenancy. In situations where the original tenancy was a joint tenancy and one of the original tenants has died, the surviving joint tenant will have taken over the tenancy by survivorship. This is counted as a succession in law.

7.2 The position on succession rights for tenants whose tenancies began before 1 April 2012 is that, where there is not a joint tenancy, another person may be able to take over the tenancy by succession if they are:

- the tenant's spouse or registered civil partner, as long as they were living together at the time of their death (or, if the tenancy is a demoted tenancy, for at least a year beforehand), or
- another family member (this includes cohabiting partners, children, parents, siblings and most other close relatives, but not foster children) as long as there is no surviving spouse or civil partner and they were living with the deceased for at least a year before their death.

7.3 Where a succession takes place and the new tenant was not previously a joint tenant but is under-occupying the property, GYBC have an opportunity to offer another property to them as suitable alternative accommodation. If an offer of accommodation is made between 6 months and one year after the Council becomes aware of the death of the tenant and it is refused, GYBC may take possession action to recover the property.

7.4 In deciding whether to offer suitable alternative accommodation we will take into account a number of factors, including

- The level of under-occupation
- The length of residence in the property
- The individual need of the tenant, including health, support needs etc
- The demand for the type of property they are currently residing in
- The demand for the type of property they could potentially move to
- The location of available alternative accommodation.

7.5 New tenants from 1 April 2012

For tenants whose tenancy began after 1 April 2012, succession rights are limited to the tenant's spouse or registered civil partner, as long as they were living together at the time of their death (or, if the tenancy is a demoted tenancy, for at least a year beforehand).

8 Mutual Exchanges

- 8.1** Secure tenants and flexible secure tenants (ie, fixed term) have a legal right to exchange tenancies under the Housing Act 1985. This can be done by registering on the House Exchange website: <http://www.houseexchange.org.uk>, and searching for another tenant to exchange tenancies. Other exchange websites are available but there may be a charge for tenants to use these sites.
- 8.2** Landlords, including GYBC, are able to withhold consent to exchange tenancies only in certain circumstances as listed under Schedule 3 of the Housing Act 1985. These include where:
- The Council has started eviction proceedings
 - The home is adapted for a person with special needs and nobody in the new tenant's household has those needs
 - the home the tenant wants to move to is 'substantially more extensive' than the household needs
 - the home the tenant wants to move to is too small for their household and they would be overcrowded.
- 8.3** There is no legal definition of the phrase 'substantially more extensive' and GYBC have interpreted this as being one bedroom or more in excess of the size of property required, so that the household would be under occupying the property. The Council will consider whether a household is under or over occupying a property with regard to the size criteria used when assessing Housing Benefit or the Housing Element of Universal Credit, ie:
- children under 16 of the same gender will be expected to share a bedroom
 - children under 10 will be expected to share a bedroom regardless of gender
 - a tenant or partner with disabilities requiring a non-resident overnight carer will be allowed an extra bedroom. We will require sufficient documentary evidence for this.
- 8.4** The Council takes into account everyone who lives with the tenant on a permanent basis and will usually only agree to the exchange if the property is the correct size for the incoming tenant and their family. The Council, may at its discretion, consider the additional needs of the household within the next 3 to 6 months.

- 8.5** Consideration will be given for any medical or social need that leads to a family requiring more bedrooms than allowed under these criteria. Medical and social needs will be considered by a senior Council officer who may request evidence from other agencies or seek advice from the Council's medical advisor.
- 8.6** Consent may be granted in situations where allowing an exchange, regardless of the size criteria, will enable the best use of our stock. This may include situations where one party would substantially benefit from a move and the only reason for withholding consent would be the size criteria. This would only apply to allow a move where a household would be one bedroom in excess of the size criteria.
- 8.7** Where it is accepted that a household requires more bedrooms than allowed under the size criteria, advice will be given on the impact of any housing benefit claim and therefore any increased net rent liability.

9 Joint Tenancies

- 9.1** The tenancies granted by GYBC may be held on a sole basis or jointly by two or more joint tenants. Joint tenancies may be awarded at the time of allocation or, an existing sole tenant may apply for an additional tenant to be added at a later date. There is no legal right to a joint tenancy and GYBC will consider each application upon its merits.
- 9.2** Consideration will be given to awarding a joint tenancy at the point of offer of a tenancy where the partner or prospective joint tenant is one or more of the following:
- a person who is eligible and qualifies for an allocation under the Council's Housing Allocation Scheme
 - the applicant's spouse, registered civil partner or partner who has continuously resided with the applicant in the previous 12 months.
 - the applicant's carer¹ where a medical need for a residential carer exists and the carer has either:
 - surrendered a tenancy from a Registered Provider in order to move in with the tenant to provide care
 - or
 - lived with the applicant or not sought independent accommodation for a period of 12 months or more due to undertaking caring responsibilities of the applicant and

¹ Where the applicant is in receipt of Higher Level Attendance Allowance or Carers Allowance.

where the exceptional circumstances of the case mean that awarding a joint tenancy will substantially increase the likelihood of that tenancy being sustained.

9.3 Where an application for joint tenancy is made by an existing tenant, the same criteria will apply as above, with the word 'tenant' substituted for 'applicant'.

9.4 To ensure the best use of our housing stock, children of applicants or tenants will not normally be considered as joint tenants unless exceptional circumstances criteria as a carer are satisfied.

9.5 A joint tenancy may not be awarded in any of the following circumstances:

- the existing tenant has more than 3 minor breaches or is significantly breaching their tenancy agreement
- the prospective joint tenant has an interest in another property or land
- the prospective joint tenant has previously demonstrated that they are unable to sustain a tenancy or are unsuitable to be a tenant. This will be by conduct that, if a secure tenancy was in place, would result in a breach of that tenancy.
- the property has additional features or adaptations which are specific to the needs of the tenant and, in creating a joint tenancy; it would have a direct effect on the possible future best use of the property.

9.6 Termination of Joint Tenancies

9.6.1 A joint tenancy may be terminated by any joint tenant by providing the statutory notice. The notice will terminate the tenancy for all joint tenants. Any joint tenant who has not submitted the notice to terminate can apply for a tenancy of the property in their sole name.

9.6.2 In such circumstances, a request for a sole tenancy should be made prior to the end of the tenancy unless there are exceptional reasons why a request should be considered after the end of the tenancy. Any decision to offer a new sole tenancy of the property or another suitable property is at the discretion of the Council as exercised by the nominated officer.

9.6.3 In considering requests the following factors will be considered:

- whether the tenancy has been satisfactorily conducted in accordance with the requirements of the tenancy agreement
- whether the remaining tenant would have had the right to succeed to the property
- whether there are special characteristics about the property and the remaining tenant does not require the type of property they are living in
- whether the remaining tenant is a perpetrator of domestic abuse and the other tenant has left the property as a result of that abuse
- where there is evidence that matrimonial or court procedures were in progress to change the tenancy into the sole name of the remaining tenant but the processes had not been completed or the order issued prior to the serving of the notice to quit
- any exceptional circumstances which are relevant to the decision.

9.6.4 Where a decision cannot be made on whether the remaining tenant can be offered a new sole tenancy before the end of the joint tenancy, they will be allowed to remain in the property on a use and occupation basis without security of tenure or any of the rights of a secure tenant. A use and occupation charge will be made. Any failure to pay the use and occupation charge or conduct which would be akin to the breach of the Council's tenancy agreement will result in eviction. For minor breaches including failure to pay the use and occupation charge, the occupier will be provided with appropriate support and will have three months to rectify the issue before eviction is considered.

9.6.5 If a decision is not made prior to the end of the tenancy or where a decision is made to offer a sole tenancy of a different property, the former tenant will remain in the property on a use and occupation basis. Where the decision is made to offer a sole tenancy of a different property the remaining party will be entitled to one suitable offer of accommodation through the Housing Allocations Scheme.

9.6.6 In some limited cases the decision will be not to offer a sole tenancy of the property or any other property, in which case action will be taken to recover possession of the property they are residing in.

10 Appeals & complaints

10.1 It is important that tenants and prospective tenants are able to appeal against decisions made in regard to this Tenancy Policy in a clear, fair and efficient process. Appeals should be heard as soon as possible to ensure that there are no delays in accepting an offer of a tenancy or in making alternative arrangements where a tenancy is not granted.

10.1.1 The appeals process is:

- An appeal should be made by the tenant or prospective tenant within 21 days of the decision regarding their tenancy. Appeals should be submitted in writing to the Tenancy Services Manager.
- The appeal will be conducted by another Council Officer who was not involved in the original decision and must be senior to the person who made the original decision.
- The appeals process will be based on written representations. The senior officer may interview tenants, prospective tenants and other interested parties but there will be no requirement to hold a full oral hearing.
- The appeal decision should be made within 20 working days of the appeal request being made or as soon as reasonably practicable afterwards.
- If the tenant or prospective tenant is dissatisfied with the response from the senior officer, they will have a further right of appeal to the Housing Appeals Committee. Such requests should be made in writing to the Corporate Services Manager within 21 days of the initial appeal decision being provided to the tenant or prospective tenant.

10.2 Complaints will be handled under the GYBC corporate complaints procedure. Complaints will be investigated by a manager who will acknowledge a complaint and respond fully within 10 working days or as soon as reasonably practicable afterwards.

11 Review of Policy

This policy will be reviewed bi-annually.

Prepared by:	Approved by:
Issue Number:	Review Date:

Subject: Great Yarmouth Borough Council Housing Action Plan 2019

Report to: Housing & Neighbourhoods Committee 25 July 2019

Report by: Head of Planning and Growth

SUBJECT MATTER

The production of the Council's Housing Action Plan for 2019

RECOMMENDATIONS

That Housing and Neighbourhoods Committee:

- 1. Notes that the Council has not met the national Housing Delivery Test for the period 2015/16-2017/18 and so needs to prepare and publish a Housing Action Plan by 16th August 2019**
- 2. Notes that the Council will also not meet the next Housing Delivery Test (for the period 2016/17-2018/19) and so will need to monitor and update the Housing Action Plan in due course**
- 3. Notes and agrees that sections 2-4 of this report will form the basis of the contents of the Council's emerging Housing Action Plan**
- 4. Notes that officers will complete the Housing Action Plan and will keep members updated on the progress of the measures**

1 BACKGROUND

1.1 Increasing the delivery of housing across the country has been a key aim for all recent national governments. For many years, housing delivery has been significantly lower than most estimates of housing need, across all tenures of housing (market and affordable). [A paper exploring \(amongst other matters\) a history of housing delivery nationally and in the Borough was considered by the Housing & Neighbourhoods Committee on 14th March 2019](#) and the details are not repeated at length in this paper.

1.2 The Government's aim is to see housing delivery across England reach 300,000 per year by the mid-2020s. As part of this, it introduced a new national formula to calculate the minimum housing need for each local authority area. The formula takes household growth projections for 10 years as its starting point, and then adjusts to take account of local housing affordability – broadly, the less affordable average house prices are in relation to average local earnings, the higher the “adjustment factor” is applied to housing need (i.e. it adds more houses to the total need). Those authorities with a relatively recent Local Plan do not yet need to use the new national formula, but others do.

1.3 In 2018, the Government also introduced the Housing Delivery Test. The Test result is a percentage of the total homes delivered over the previous three-year period,

divided by the total number of homes required over that three-year period. Where delivery is below 95% of the requirement, the authority must prepare a Housing Action Plan to assess the causes of under-delivery and identify actions to increase delivery in future years. The first Test results were published by the Ministry of Housing, Communities and Local Government in February 2019, with the results covering the three-year period 2015/16-2017/18. All required Action Plans must be published by 16th August 2019.

1.4 According to the national figures, the need for Great Yarmouth was 301 dwellings in each year (*it is unclear why the figure is not 300, which is the total every year from 2013-2020 set out in the Core Strategy*); according to the Government figures, there was total delivery of 606 dwellings. This delivery rate equates to 67%, requiring the production of a Housing Action Plan. (The Council's own completion figures are slightly higher, totalling 631, but even using these figures, the figure is only 70%, still substantially below the 95% threshold.) The Council's most recent housing land supply figure (for the end of 2017/18) is just 2.55 years, well below the minimum required level of 5 years.

1.5 The most recent housing completion figures for the Borough, 2018/19, show a significant (and extremely welcome) increase in completions to 328, a more than 50% increase over 2017/18, but these figures will not show up until the next national Housing Delivery Test figures are published, probably in early 2020. The updated housing land supply figure for 2018/19 is not yet available; whilst indications are that it will be higher it is not thought likely to be a significant increase.

1.6 Recent 2019 figures show that commitments (sites with planning permission plus a couple of allocations in the Core Strategy) total roughly 3,250 houses. Not all are immediately deliverable; some have only outline planning permission and some larger sites (such as Wheatcroft Farm, Bradwell) obviously take a number of years to build out, but nonetheless there is a significant bank of consented sites available.

1.7 The figures also show that approximately two-thirds of the supply is more than a year old, and approximately one-third less than a year old. There is a roughly 50:50 split in outline permissions and full/reserved matters permissions.

1.8 The [Planning Practice Guidance](#) sets out the steps required to produce a Housing Action Plan. In essence, they are: i) identify reasons for under-delivery; ii) explore ways to reduce the risk of further under-delivery; and iii) set out measures the authority intends to take to improve levels of delivery.

2 REASONS CONTRIBUTING TO THE UNDER-DELIVERY OF HOUSING IN GREAT YARMOUTH BOROUGH

2.1 There are a variety of reasons why there has been under-delivery in the Borough, and many were set out in the Housing & Neighbourhoods Committee paper of 14th March 2019 referred to above. Officers have discussed these with a range of stakeholders, and in particular at the recent meetings of the Great Yarmouth Borough Developers' and Agents' Forum. Discussions also take place at monthly meetings of the Norfolk Strategic Planning Officers' Group, the Norfolk Development Control Officers' Group and the quarterly meetings of the Norfolk Strategic Planning Member Forum.

2.2 Not all reasons apply in all cases, of course. Some reasons are more local to the Borough whilst many are relevant right across England, but summarised the main factors are:

- Low land values and lack of viability of developments (especially in parts of Great Yarmouth town), in some places exacerbated by high flood risk;
- The lack of recognition in national planning policy and guidance of the challenges of poorly-connected coastal areas such as Great Yarmouth – in other words, the one-size-fits-all national approach is inappropriate;
- Difficulties in developers accessing development finance at sensible rates;
- Difficulties for some local people in accessing mortgage finance at sensible rates;
- Difficulties in securing the timely delivery of infrastructure to enable/support growth
- The time it can take to complete and sign Section 106 legal agreements (and thus delay the issue of the planning permission)
- Lack of competition for bigger sites amongst major builders – at present, Persimmon is the only volume housebuilder operating in the borough – and the general risks of developing such large sites;
- Difficulty in finding appropriate sites to develop (especially for some SME developers)
- Too many sites in the “wrong” places (leading to concerns about local over-supply) and not enough in the “right” places (not responding sufficiently to market demand);
- Developer caution (not wanting to build out too quickly or on too many sites in case the market ‘turns’ downwards);
- Unrealistically high development value expectations of for some landowners for their consented housing sites;
- Taxation strategies to mitigate (especially) inheritance tax and capital gains tax affecting decisions as to whether or when to sell land or build houses;
- Corporate landownership structures and landowner disagreements leading to complexity in agreeing actions on progressing sites;
- Labour and materials shortfalls;
- Negative perceptions of Great Yarmouth Borough;
- The impact of developer contributions and pre-commencement planning conditions in slowing proper “starts” on site;
- Delays in the Council progressing applications and responding to queries, causing

additional costs to developers, delaying the issuing of planning permissions/reserved matters approvals and thence the delivery of homes.

3. CURRENT/RECENT INTERVENTIONS

3.1 The Council has, like many other local authorities, always been trying to increase its housing delivery over many years. A wide variety of avenues have been explored and new approaches are continually appraised. There has been a significant increase in the scale and pace of activities in the last 18 months or so and although there is inevitably a lag time for some of the activities to turn into greater housing completions, some excellent building blocks are in place/being put in place; in other words, the Council is doing a very great deal already. The 50% increase in housing completions for 2018/19 (referred to in paragraph 1.5 above) shows that some of the measures in place are delivering:

3.2 Infrastructure improvements:

- The Council worked with Norfolk County Council to successfully secure £98m Department for Transport funding for the Great Yarmouth Third River Crossing in 2017;
- Funding was secured in 2019 from the Environment Agency and the New Anglia Local Enterprise Partnership for much-needed improvements to flood defences in the town; and
- The Council continues to work as part of the A47 Alliance to secure improvements to the whole of the A47, and the sections of the road in the borough in particular. Improvements to the Vauxhall roundabout are in Highways England's current plan

3.3 Progressing the Part 2 Local Plan

The Core Strategy, which was adopted in 2015, has a range of strategic policies – including two strategic-scale residential allocations – to help deliver over 7,000 homes by 2030. The Part 2 Local Plan, which will contain allocations of land to help meet the target and Development Management policies, is being progressed as rapidly as possible, with adoption planned for late in 2020. In addition, early work on the next Local Plan (which is likely to run to 2041) will commence in 2020.

3.4 Setting up a Developers' Forum

In July 2018 Council officers re-constituted, after a break of some years, a Developers' and Agents' Forum for the borough. The Forum – which meets 3-4 times per year – discusses a wide range of planning and development matters and there is a standing item for feedback on how the Planning & Growth Service could improve. Discussions are open, frank and therefore very useful for Council officers (as well as external attendees).

3.5 Appointing a Housing Growth Manager

The Council created a new – cross-authority – post in August 2018 of Housing Growth Manager. The postholder's role is to work closely with developers and landowners to try

to understand blockages to development and accelerate the delivery of housing, something that has been very successful so far. He also leads on various specific Council initiatives (detailed below).

3.6 Promoting a Housing Deal for Great Yarmouth

Housing and Neighbourhoods Committee agreed, in July 2018, that the Council should prepare and submit to Government a proposal for a bespoke housing deal with Homes England (in other words, seeking Government funding to help undertake additional housing delivery). Work on *Sustainable Coastal Community – a housing deal for Great Yarmouth* is continuing, with external advisers and Norfolk County Council assisting in the preparation of the bid, which will be HM Treasury 'Green Book' compliant and will be submitted later in 2019. Six potential opportunity areas will be highlighted, including empty homes and town centre vacant properties.

3.7 Updating the Council's Property Acquisition and Disposal Policy

The Council is seeking to acquire appropriate residential properties in Great Yarmouth – including some in a poor condition – with a view to providing a greater number of better quality homes in the borough. A degree of refurbishment is likely to be necessary for these properties – some might be divided into flats, for example. The updated policy (agreed in March 2019) provides more clarity on when and how such properties can be acquired and the safeguards and checks that are in place. A number of potential properties have been examined so far by officers, but none have yet progressed to the purchase stage.

3.8 Middlegate Estate Regeneration

The Middlegate Estate was constructed in Great Yarmouth in the 1950s, following post-war clearance. Originally a council-house estate, some of the properties have been sold through right-to-buy over the years, but about 90% remain in the Council's hands. It is in need of refurbishment and a masterplan has been prepared which may allow delivery of an additional 125 or so dwellings as part of the regeneration of the estate.

3.9 Regeneration of North Quay and The Conge

North Quay and The Conge in Great Yarmouth are areas of the town in need of regeneration. They link the railway station to the town centre and North Quay borders the River Yare, with excellent waterfrontage. They are identified for mixed-use regeneration (including residential uses), as part of a wider area, in Core Strategy Policy CS17 (*Regenerating Great Yarmouth's Waterfront*). Thus far, there has been little activity – there are significant constraints meaning that viability is low. The Council made an unsuccessful bid for £4m in 2017 to the Housing Infrastructure Fund to help improve the infrastructure (and thus viability of the area).

3.10 Recognising that regeneration of the area is unlikely to see a private sector-led regeneration, the Council has appointed consultants to undertake various evidence base studies for the area, leading to the production of a Supplementary Planning Document.

The SPD will provide further, more detailed, guidance to help in the regeneration efforts. In July 2019, Full Council also agreed to release £2.5m for the Council to begin to purchase various properties and landholdings in the area, with a view to land assembly to increase the chances of a comprehensive scheme coming forwards.

3.11 Property Market Study

The Council commissioned consultants in early 2019 to prepare a Property Market Study. The aim of the study – which should be finalised later in the summer – is to provide evidence of the current situation and also to advise on strategies to try to expand/alter the local property market. This is with a view to trying to provide the types of dwellings which will be attractive to developers and help raise the value of land more generally in the area, thus improving viability.

3.12 Improved relationships with Registered Providers

The Council is conducting a series of meetings with various affordable housing providers operating in the area, with a view to trying to arrange development partnerships to see appropriate schemes developed (whether affordable-led or market-led). It is hoped that this will unlock various sites and see early delivery of housing. In addition, the Council is introducing a more proactive approach to the delivery of affordable housing on sites, assisting and being pragmatic as and when issues arise.

3.13 Future High Streets Fund

The Council heard in July 2019 that it had been successful with its Expression of Interest to the Government's £650m Future High Streets Fund, one of only 51 successful bids across England (out of more than 300). The work is now moving to a period of co-development, and part of the Council's proposal will be to boost the delivery of residential units in the Great Yarmouth town centre through better use of upper-storey under-used spaces and selective conversions of former shops to wholly residential use. This aim is also supported by the Town Centre Masterplan, which was adopted in 2017 and the Hall Quay Planning Brief, for which Policy & Resources Committee endorsement is being sought on 23rd July 2019.

3.14 Future Places status

In March 2019, the Council was one of only five areas in England awarded "Future Place" status as part of a process led by the Royal Institute of British Architects and including three other professional bodies. The bodies will assist the Council to develop a vision for Great Yarmouth, with training and expert advice from each of the Future Places partners. This will be a significant boost for place-making in the town and dovetail very well with some of the other initiatives mentioned above, plus other Council priorities on economic growth and tourism.

3.15 Strategic Planning work across Norfolk

The Norfolk authorities (the County Council, all the district/borough councils and the Broads Authority) have a long history of working closely together on strategic planning matters. In more recent years, a formal councillor committee (the Norfolk Strategic Planning Member Forum) was set up in 2016 to help guide the work of the officers, and this led to the production of the first Norfolk Strategic Planning Framework (NSPF), in 2017. The NSPF is a non-statutory document and does not create new policy, but it does contain a number of Agreements on various policy matters, which all the authorities have endorsed individually. The next formal update to the NSPF has been prepared and is being endorsed by all the Norfolk councils during summer 2019 (Policy & Resources Committee is being asked to endorse it on 23rd July 2019).

3.16 The Norfolk Strategic Planning Officers' Group prepares the NSPF and also commissions and undertakes a variety of research. Research in 2017 did a "deep dive" into the factors speeding or hindering the delivery of larger housing sites in Norfolk, for example, and made various recommendations for managing the situation, and a variety of joint work has been – and continues to be – done. Many of the issues affecting the delivery of housing are similar across Norfolk, so it makes a great deal of sense to share costs and expertise in trying to overcome some of these issues.

3.17 Enterprise Zones

Although not directly housing related, the Council has two very successful Enterprise Zones, at Beacon Park (Gorleston) and South Denes (Great Yarmouth). The EZs which have Local Development Orders covering them (which basically means that if buildings meet certain size and use criteria, they benefit from permitted development and do not need to follow the normal planning application process). Both EZs have a focus on offshore energy uses and related industries and increasing the strength of the local economy further should have a positive effect on the local housing market.

3.18 Equinox Enterprises Ltd

Like many local authorities, the Council has a wholly-owned, arm's-length property company. Equinox Enterprises Ltd was set up in 2016 and will primarily develop housing on Council-owned land. Equinox's first main development, East Wood (at Beacon Park, in Bradwell), will comprise a total of 287 new homes, with the first phase of 56 homes under construction, but the company has also completed a small brownfield scheme of six dwellings, with further opportunities likely. The work of Equinox could therefore help deliver yet further housing in the future.

3.19 Pre-application charging

The Council introduced a chargeable pre-application service in October 2018, with the twofold aim of assisting in the generation of better-quality, more deliverable planning applications (saving time and money and smoothing the process for such applications)

and also generating money to help support the running of the Planning department. The take-up so far has been better than expected, and the feedback from users of the service has also been very good.

3.20 Promotion of the town and borough to potential investors and developers

Over recent years, the Council has worked alone and with partners such as Norfolk County Council and the New Anglia Local Enterprise Partnership to promote key sites (such as North Quay) for potential investors at major trade fairs such as REVO (Retail Evolution) and London MIPIM. Officers also attend major offshore energy conferences and trade shows regularly (e.g. Global Offshore Wind). This activity has raised the profile of the borough significantly and it is believed that this has contributed to some recent successful funding and advice awards mentioned above, such as the Future Places and Future High Streets fund.

4. CURRENT AND POTENTIAL FURTHER ACTIONS

4.1 As mentioned above in the report, the Housing Delivery Test is calculated over a three-year period. The much higher completions figure for 2018/19 (328) will not show in the Test result until the next period (for 2016/17-2018/19), expected in late 2019 or early 2020. Even when it does, clearly the Council will still be well below the 95% delivery rate, as the two poorer years' delivery will remain in the figures (the figure is likely to be about 80%), so a revised Housing Action Plan will need to be produced.

4.2 The Council's projections for delivery in 2019/20 are for a similar level of completions to 2018/19 (300-350) and every effort will continue to be made to boost delivery as much as possible during the current year. Due to:

- i) The 'lag' time for many of the measures and interventions referred to above to come into effect fully;
- ii) Wider economic and market factors beyond the direct control of the Council; and
- iii) Uncertainty about what the baseline housing need figure will be (it will vary over time, depending on population projections, average house prices and average income prices; and the Government is reviewing the whole Housing Need Assessment methodology anyway, which could lead to higher need levels arising);

it is unclear whether the 95% delivery rate could be met for the Test results period for 2017/18-2019/20 will be met – it may be very close if there is an excellent delivery year in 2019/20.

4.3 As highlighted in section 2 above, there can be a wide variety of reasons why housing delivery may be slower than the Council desires, many of which are out of the direct control of the Council itself (such as the state of the national economy). Even though the Council – alone and with partners – is progressing a very significant number of initiatives (see section 3 above), there is still more that can be – and is being done.

4.4 Greater analysis of why sites are not coming forward more quickly

Firstly, although the raw figures for the split of small/large, young/old, outline/full permissions are available, each site has its own characteristics and circumstances. A detailed investigation into as many of these sites as possible is underway – the Council is employing an intern until early September 2019 to take the lead on this process as well as help draft the Housing Action Plan itself. This involves contacting site owners and developers and asking them a series of questions about their site(s) – what is going well, problems they may have and whether the Council might be able to be of any assistance in speeding up delivery.

4.5 Whilst many of the general problems and issues affecting many sites will already be known (see section 2), specific intelligence will be extremely useful in helping to unlock sites. This more detailed work will take place over the coming months and may well lead to a range of significant new measures being considered by the Council to speed delivery.

4.6 Small sites and small developers

Larger sites tend to deliver significant housing numbers when they are under construction – such as the Persimmon site at Wheatcroft Farm (south Bradwell). Most larger developers also have significant resources, experience and capacity to help start on site overcome problems. This is not necessarily so for some small- and medium-sized developers and landowners and some more focused pieces of work and engagement are therefore likely to be of value.

4.7 The setting up of a small sites sub-group of the Developers' and Agents' Forum may be particularly useful to enable a better understanding of their particular difficulties – of which finding the right sites in the right places and accessing development finance are common. An example of a measure that might have potential to be explored further (without any commitment or certainty) are the Council forming joint venture companies with certain developers/landowners.

4.8 Other internal measures to be considered

A regular theme mentioned during the Developers' and Agents' Forum meetings and also individually by a number of applications and agents is slow response times from Development Control officers to their queries and in processing discharge of condition material. Whilst the picture can sometimes be different to that as portrayed, it is worth considering whether there should be some prioritisation given to discharge of condition submissions if they are delaying the commencement of housing delivery.

4.9 As mentioned above in paragraph 3.19, the introduction of pre-application charging in 2018 has gone well so far. Interest has been expressed in extending this to Planning Performance Agreements by some larger developers (bespoke agreements to process and determine applications within a defined time period in exchange for a higher fee). This could be considered as part of the review of the first year's operation, which will be considered by Policy and Resources Committee in autumn 2019.

4.10 External measures and "asks" to potentially be considered

Paragraph 3.6 discusses the emerging proposed “Housing Deal for Great Yarmouth”, which is in preparation. It is important to note here that it has long been the view of the Council that the various national systems of planning and funding for particular initiatives are “one-size-fits-all” approaches. They do not easily match the particular circumstances that are found in some more remote coastal communities such as Great Yarmouth, where low land values and (in places) significant viability challenges occur.

4.11 Whilst the Council has recently seen very welcome successes in various funding bids (as mentioned above), the requirement in the National Planning Policy Framework for there to be a five-year housing land supply has been a significant millstone for the Council. As discussed above in the paper, there is a healthy supply of consented housing land overall (about 3,000 units) but only a 2.55-year housing land supply (as at the end of 2017/18). A significant number of unallocated sites (especially smaller sites in some of the more rural parishes) have been consented over the past couple of years, but this has not yet been reflected in starts and completions. In some locations there has even been industry comments to the effect that there are now “too many” consented sites, which is hindering starts and build-out rates due to fears of local competition and market saturation.

4.12 It is therefore proposed that the Housing Action Plan states that discussions will be sought as part of/alongside the proposed “Housing Deal for Great Yarmouth” with the Ministry of Housing Communities and Local Government. Introducing a significantly lower housing land supply minima for the Borough – even if for a relatively short period of time until the Part 2 Local Plan is adopted in late 2020 – would give a degree of “protection” from further speculative planning applications. Such an approach would allow the Council to concentrate its efforts on bringing forward already consented sites for starts and completions whilst completing the Part 2 Local Plan (Site Allocations and Development Management Policies).

4.13 Related to this is the frustration of there being a significant number of sites which have outline planning permission, but there seemingly being little early activity to either sell the site to a developer or make a reserved matters application. There should be a clear expectation that, if a landowner or developer makes a planning application for housing and receives permission, they expect and intend the site to be developed. If a landowner or developer does not seem to be making pragmatic and timely steps to dispose of or develop their site without good reasons, then the Council (indeed, all local authorities) should be given “step-in” rights to potentially acquire sites and consider i) developing it themselves; ii) developing it through a joint venture company with a developer; or iii) parcel the site out to a local developer to build. This power too should be requested in discussions with MHCLG.

5. NEXT STEPS

5.1 Officers will complete the Housing Action Plan (a draft of which is in progress) and publish it on their website by 16th August 2019 and the measures and proposals contained within will be advanced/continued as soon as is practicable.

5.2 The Action Plan will require monitoring (potentially quarterly to assess the actions being taken). As stated above in the report, it is already known that the Council will not pass the next Housing Delivery Test results (for 2016/17-2018/19) and so a full annual review will be needed in due course.

6. FINANCIAL IMPLICATIONS

6.1 None directly, although any specific activities proposed such as acquiring sites/land will depend on necessary powers being granted and must then follow the Council's normal processes. Preparation of the Action Plan itself is within the normal budget for the Planning & Growth Service.

7. RISK IMPLICATIONS

7.1 It is very important that the Council is seen to be doing everything it can to try to address the shortfall in delivery of housing as quickly as possible. This is both because it is the right thing to do anyway – there are people needing or wanting housing in the Borough who do not have one because of the lower delivery rates – but also because the Government needs to see that all levers within the Council's power are being pulled before they are likely to even consider granting special powers or dispensations. As stated in the report, it is felt that there is a good story to tell in relation to the

8. CONCLUSIONS

8.1 The Council has to prepare a Housing Action Plan due to under-delivery of housing in the past three-year period, even though this under-delivery is not mainly due to any shortcomings of the Council itself. A very significant number of mitigation and improvement measures are already in train (and have been for years in some cases) which showing early success (the 328 housing completions for 2018/19) but further steps are also likely to be both useful and necessary to boost delivery further, both internally, with developers/landowners and from MHCLG and its institutions.

9. RECOMMENDATIONS

That Housing and Neighbourhoods Committee:

- 1. Notes that the Council has not met the national Housing Delivery Test for the period 2015/16-2017/18 and so needs to prepare and publish a Housing Action Plan by 16th August 2019**
- 2. Notes that the Council will also not meet the next Housing Delivery Test (for the period 2016/17-2018/19) and so will need to monitor and update the Housing Action Plan in due course**
- 3. Notes and agrees that sections 2-4 of this report will form the basis of the contents of the Council's emerging Housing Action Plan**
- 4. Notes that officers will complete the Housing Action Plan and will keep members updated on the progress of the measures.**

10. BACKGROUND PAPERS

[Local Plan Core Strategy \(2015\)](#)

[Emerging Local Plan Part 2 \(2019\)](#)

[Review of Unbuilt Housing Permissions and Allocations and the need to prepare a Housing Action Plan – Housing & Neighbourhoods Committee paper 14th March 2019](#)

Areas of consideration: e.g. does this report raise any of the following issues and if so how have these been considered/mitigated?

Area for consideration	Comment
Monitoring Officer Consultation:	N/A
Section 151 Officer Consultation:	N/A
Existing Council Policies:	Local Plan Core Strategy (2015)
Financial Implications:	Discussed in the report
Legal Implications (including human rights):	None directly
Risk Implications:	Discussed in the report
Equality Issues/EQIA assessment:	None
Crime & Disorder:	None
Every Child Matters:	None

Subject: GYN Annual Business Plan 2019/20 & Annual Report 2018/19
Report to: Management Team - 15th July 2019
Housing & Neighbourhoods Committee – 25th July 2019

Report by: Managing Director, GYN

SUBJECT MATTER/RECOMMENDATIONS

Attached are copies of the GYN Annual Business Plan 2019/20 and Annual Report 2018/19. Both documents are produced as a requirement of the Joint Venture. The Committee is asked to receive the documents and note the contents.

1. INTRODUCTION/BACKGROUND

GYN as the Council's Joint Venture partner for housing repairs, maintenance and asset management produce an Annual Business Plan outlining financial performance, five year business plan, key business aims, risk management and governance arrangements.

1.2 The Annual Business Plan for 2019/20 is in a format that reflects the Norse Group corporate standard and has been approved by the GYN Liaison Board.

1.3 The Annual Report 2018/19 outlines performance (financial & operational), development and delivery as well as setting out values, corporate strategy and future objectives.

1.4 Links to (copies of) both documents are attached for reference.

2. Current Position

GYN is now in its 5th year of operation and continues to grow in respect of the services it delivers and turnover, anticipated to be £15,970,776 in 2019/20 with a budgeted profit share of £206,875.

2.1 The Annual Report for 2018/19 shows GYN has continued to make significant improvements, particularly in the areas of performance and financial management.

2.2 Value for money, customer service, improving the standard and conditions of the housing assets and implementing new and improved ways of working to reduce costs and improve efficiencies remain key areas of focus for GYN.

- 2.3 Work to improve Strategic and Operational issues impacting on GYN and GYBC continue through the joint Improvement Group.

3. FINANCIAL IMPLICATIONS

Included within both documents. Committee Members are asked to note that detailed monitoring is undertaken on a monthly basis through joint Officer meetings which review, monitor and challenge all costs prior to approval.

4. RISK IMPLICATIONS

Included within the Annual Business Plan. Delivery of the increased Planned and Capital programme, long term voids and acquired properties remains a high priority for the Joint Venture. Delivery of these programmes and investment will lead to further improvement in the in the housing assets leading to a reduction in responsive repair volumes and costs.

5. RECOMMENDATIONS

To receive and noted the GYN Annual Business Plan 2019/20 and the Annual Report 2018/19

Area for consideration	Comment
Monitoring Officer Consultation:	N/A
Section 151 Officer Consultation:	N/A
Existing Council Policies:	
Financial Implications (including VAT and tax):	Considered
Legal Implications (including human rights):	None
Risk Implications:	Considered
Equality Issues/EQIA assessment:	None
Crime & Disorder:	None
Every Child Matters:	None



Annual Business Plan

2019 – 2020

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*A dynamic publicly owned
organisation maintaining,
repairing and managing
building assets.*

Prepared by: Business Support & Development Manager	Approved by: Managing Director
Issue Number: 1.0	Issue Date: 08/05/19

Executive Summary

This document sets out the 2019/20 Annual Business Plan for Great Yarmouth Norse (Asset Management Services) Ltd, a joint venture company co-owned by Great Yarmouth Borough Council and Norse Group.

The Company's primary aim is to deliver the asset management and building maintenance of the council's housing stock, approx. 5,800 units, and public buildings within a 10-year agreement. This comprises of planned and cyclical maintenance, capital improvements, responsive repairs, and voids maintenance. This years' estimated annual turnover will be in the region of £15.9 million.

GYN has laid out its assumptions and development aspirations, procurement efficiencies and cost savings. This builds on the solid foundations that are already delivering step change improvement in all of our service areas. Furthermore, we will continue to implement a process of transformation throughout the organisation thereby modernising our business, stripping out duplication, waste and non-value adding activities in order to achieve our aspiration of delivering top quartile sector performance.

This updated Business Plan:

-) Confirms compliance with the governance and financial viability of the joint venture.
-) Reflects the resourcing requirements of GYN.
-) Considers our modernisation agenda and increased commitment to provide value for money and service improvements.
-) Demonstrates continuing financial strength whilst achieving steady development-led growth.

About us

Formed in October 2014, Great Yarmouth Norse Asset Management Services Ltd (GYN) brings together key housing maintenance services from Great Yarmouth Borough Council and Norse Commercial Services.

GYN combines the functions of responsive repairs, voids maintenance services and the functions of design and delivery across capital investment and compliance activities to provide a complete Asset Management service for Great Yarmouth Borough Council's housing stock and associated buildings.

The creation of our Public Works Team in late 2018 gives us an increased service offer to undertake work to public buildings and other works tendered by Great Yarmouth Borough Council and external bodies.

Our purpose:

To repair, maintain and provide an asset management service for Great Yarmouth Borough Council's housing stock and associated buildings.

Our role:

To bring together the functions of design and delivery across capital investment, compliance, responsive repairs and void maintenance activities.

Our vision:

To achieve and maintain the highest standards of service to our customers at all times.

Our aims:

1. To deliver a top quartile service across our activities.
2. To ensure our services provide value for money and that our costs are transparent and proportionate.
3. To appraise our performance and processes to ensure our service remains innovative and able to respond to change.
4. To contribute to Great Yarmouth Borough Council's strategic objective of providing housing which is safe and suitable to tenants needs.



Our values

Quality – We strive to deliver outstanding quality across our services and maintain consistently high levels of customer satisfaction.

Innovation – We embrace new ideas and have the courage to be creative so our services are safe, efficient and offer value for money.

Respect – We value everyone as an individual respecting their rights, life choices and the personal contribution they make to our business success.

Trust – We want to be a trusted provider, partner and employer, recognising that to do so, our word must be our bond. If we say we will do something, we do it.



Why we are different

Among many advantages of Norse Joint Ventures is an attractive profit-share arrangement, in which an annual rebate from external revenues is returned to Great Yarmouth Borough Council and can be reinvested in local services. This is particularly welcome in times of unprecedented pressure on public sector funding.

In addition, Norse Group is a reliable, trusted and financially secure business, which can work in partnership with Great Yarmouth Borough Council to deliver the JV's services with dependability and integrity. Norse, indeed, is committed to long-term partnerships in communities around the country and currently has a healthy forward-order book totalling more than £2 billion of business over the next decade. Being part of Norse Group gives GYN access to a wide and cohesive set of services, such as procurement, thereby contributing to our commitment to achieving value for money.

We achieve impressive commercial success whilst remaining in public sector ownership.



As part of the Norse Group we can access a wide and cohesive range of services that deliver leading quality and value.

Our unique business model provides the opportunity for our partners and the communities we serve to directly benefit from our partnerships.



We understand partnership values and demonstrate transparency, honesty and integrity.



We respect and support our service users, clients, partners and people.



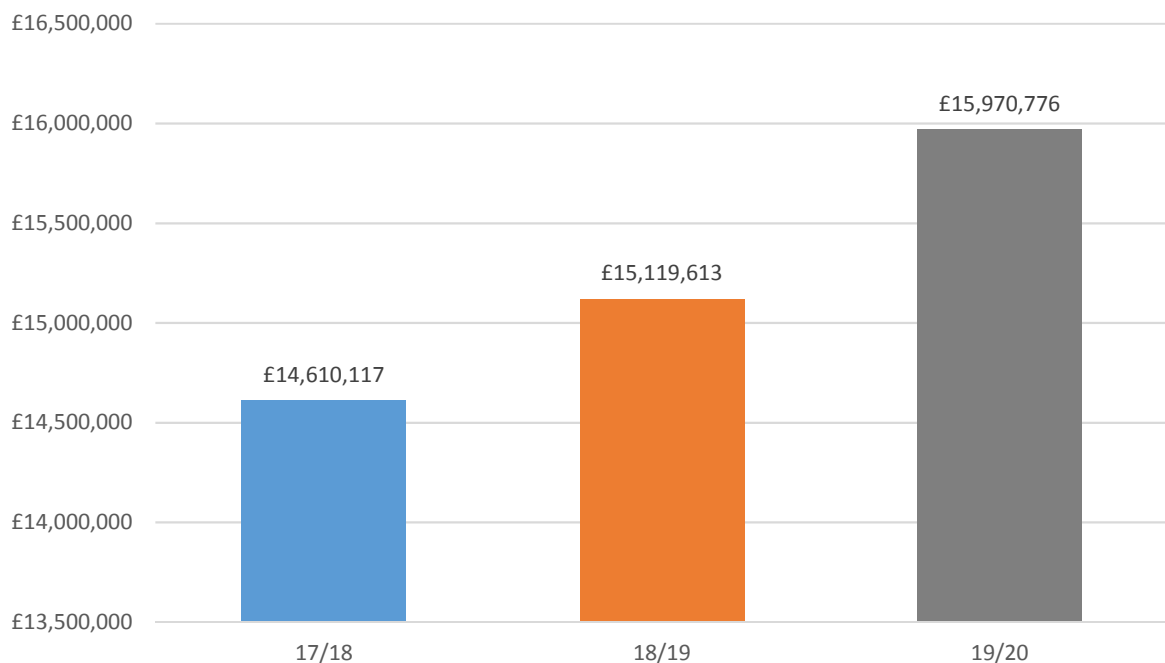
We take personal responsibility for our actions and deliver on our promises.

Our Group-wide Corporate Social Responsibility strategy, The Norse Way, is integrated throughout our business operations.



Financial performance

Turnover



In 2019/20, GYN will seek to increase sales by 5.6% and profit by 2.59%. This will improve the return to its shareholders and allow the necessary investment in the company to continue to develop new and cost effective services.

The Financial Proposal

2019/20

Responsive & Cyclical Maintenance	£6,739,109
Capital Investment Programme	£8,991,667
Inherited Third Party Contracts	£240,000

Total Sales	£15,970,776
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Cost of Sales	£11,830,282
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Local Overhead	£2,892,715
Central Overhead	£834,005

Profit/(Loss) for the Financial Year	£413,774
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GYBC Profit Share	£206,875
Norse Profit Share	£206,875

GYBC Savings on Budget	£250,000
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Total GYBC Savings	£446,887
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Financial summary

All profits generated by GYN Asset Management Services Ltd are shared between Great Yarmouth Borough Council and Norse Commercial Services on a 50/50 basis. As the profit-share is based on a guaranteed discount the annual Business Plan is drawn up, and the discount set, at the beginning of each financial tax year. This enables us to set clear financial and operational objectives – and to provide robust budgets for the company.

Our five year plan

“Setting goals is the first step in turning the invisible into the visible”

Tony Robbins

GYN is now in year five of a 10 year term (commenced on 1st October 2014), with an option to extend. Within that timeframe, and demonstrated through previous annual business plans, we have continued to develop our financial position specifically around value for money, improved our service delivery programs, actively engaged in partnership working including tenant engagement/participation and, with Great Yarmouth Borough Council, have continuously developed the Joint Venture as a successful Business.

We are immensely proud of our achievements however, we want to be more than just a developing company. We want to be and be seen as a great company therefore we are committed to continually reviewing our processes and services and delivering an ongoing programme of transformation and improvement.

We aim to grow the business over the next five years through:

-) Seeking out new business opportunities.
-) Maximising efficiency across our processes.
-) Investing in our people.
-) Actively controlling our costs and management overheads.



This ongoing program will not only look at all of our services in great depth using modernisation principles, but also, how the business performs and benefits our partners and stakeholders. We have created seven transformation principles that form the hierarchy of our transformation/modernisation principals.

-) **Develop a knowledge based, listening and learning culture** – We will actively engage with all of our stakeholders to understand how they perceive our business and how they would like to see our business operate in the future. We are learning from organisations within the sector demonstrating continuous quality and high customer satisfaction, and assess how they have delivered their own transformation journey. We are working with leading sector bodies to identify innovation, knowledge and new ways of thinking around areas such as business intelligence, asset management and the power of enabling IT.
-) **Company Branding** – We recognise that GYN needs to address its brand ownership with an increased and recognisable visual representation of the company. Our aspiration is that we are gauged around service quality through stakeholder feedback but this requires firstly an emotional and physiological association with the business.
-) **Customer Insight and Engagement** – We want to understand fully who the customers that use our services are, including those who only use it sparingly and sometimes not at all. If our teams and services are to deliver higher standards, it is imperative that our designs are based on understanding our customer base. Additionally we want to develop strong partnership and community working, and are looking to engage with tenants in shaping our designs and monitor the quality of our delivery through active engagement and participation.
-) **Value for Money** – We are creating not only enhanced services that demonstrate real and tangible quality but also services that provide value for

money. All of our service transformations imbed efficiency factors that look to drive out inefficiencies that stifle our business development.

-) **Digitalisation and Technology** – We will deliver a digitalisation program that creates seamless technology to our back office functions but also allows tenants and other stakeholders' greater access to our services through various platforms. Additionally we aim to reduce our office requirements and reliance, due to system infrastructures limitations, and mobilise our IT so that our staff can work remotely and we can deliver significantly more for tenants' within their homes.
-) **Benchmarking** – We will continue to compare our services nationally against similar organisations to assess how we compare with others financially, strategically and operationally.
-) **Great Place to Work** – We want to support, develop, value, train and work with our staff to develop a key principle of GYN being a great place to work. Through cultural change, we will look to all of our staff being ambassadors of GYN and delivering outstanding services.
-) **Access and Information** – We will aim to invest in key customer factors, such as improved access to our services through different methodologies, and ensure information, including self-help, is more readily available.

Key Improvement Projects for 2019-2023

Throughout the next five years GYN will use the modernisation principles detailed above to review all of its service delivery models to ensure increased value for money/efficiencies, an improved service offer to our stakeholders and, ultimately, to be seen as national sector top quartile organisation.

IT

-) To establish, maintain, and improve the IT infrastructure, systems and services, enabling GYN to achieve its goals and long term success.
-) To support the service areas in delivering excellent customer services by providing the best IT packages available.
-) To provide robust, reliable and well-managed infrastructure, systems and services, which provide accurate and appropriate information to staff, customers and other external stakeholders whilst maximising value for money.
-) To provide information support and training to allow systems to be utilised to their maximum potential.

-) To improve customer engagement by creating various multi-channel communications such as online repairs diagnostic tool, website information about GYN services etc.

Customer Services

-) To apply achieve a UK customer services accreditation recognising how GYN delivers its customer services promise.
-) To deliver a customer services strategy as well as other supporting policies and documents that captures our vision of developing all our staff as GYN ambassadors of great customer services, relaunching the branding of GYN, our customer insight and engagement processes based on full tenant and stakeholder engagement and the digitalisation and modernisation of customer services.

Business Support and Development

-) Customer Services Team – To modernise the service offer through an increased understanding of customer insight and a more personalised offer that meets equalities and diversity targets to be established, more accurate diagnostics of repairs, automation of processes through enabling IT and an enhanced offer of supporting functions across GYN operations.
-) Planning Team – To deliver sector best performance around allocation and coordination of works/tradespersons and drive down unproductive time to a bare minimum as well as maximising all enabling technology.
-) Resident Liaison – Restructuring of the service and offer to enable improved protocols when assisting tenants with current or future works as well as reaching a wider audience for those who rarely use our service.
-) Performance and Quality Management – To design through sector best practice performance quality frameworks and that of dashboards including benchmarking that allows the power of business data to transcend across GYN enabling enhanced operating models.
-) Materials Procurement – To design and implement either through an internal or external material solution an enhanced methodology that supports the business needs and provides greater efficiencies alongside value for money.

Repairs

-) To deliver a modern and sector recognised top performing repairs service through both improved strategic and operational business improvements. This will require a new structure with clearly defined operating requirements including new initiatives such as repairs MOTs, an increased offer to tenants around accessing the service through enabling technology and a focus on repairs being completed at first visit.

Voids

-) To collectively review not only void works but also areas such as sustainable tenancies' focusing on mirroring sector best practice in relation to prevention of voids activities through an enhanced tenancy focus but when voids do occur reducing rent loss or maximising time elements to deliver more works at the time the property is vacant. The aim is to work with GYBC to modernise the end to end process in its entirety, as well as assessing new initiatives which are common within the sector as well as innovation which will come from the transformation process.

Asset Management

-) GYN wish to bring the Asset Management discipline in line with the workings of the Chartered Institute of Housing, leading housing organisations and high-performing private companies. Strategic Asset Management is an area of considerable opportunity for GYN, not only in the modernisation of property portfolios but also in the management of data, the creation of strategy and of spend interrogation and structures for efficient delivery which will ultimately benefit Great Yarmouth Borough Council.

Capital Programme

Delivery of capital programmes remains a key priority for GYN. The table below reflects our committed programme, however, the actual numbers and programme content may differ depending on a number of factors such as accrued budgets, property demands and expenditure associated with void and repair work.

Work-stream	GYBC Budget (£)	No. of replacements
Kitchen	1,630,000	325
Bathroom	780,000	270
Roofing	970,000	160*
Windows & Doors	650,000	190**
ME- Boiler	950,000	c.400
ME - ASHP		c.20
EE - Rewires	310,000	60***

*Replacement number assumes replacement of primary and secondary roofs on individual properties, not to flats/maisonettes with shared roof structure

**Replacement number assumes the replacement of both windows and doors to individual properties. However, programme comprises windows & doors, windows only, doors only and fire doors. This will be reflected in progress updates through the year.

***Current commitment to rewire 60 properties in 2019/20. No provision (within the identified budget) for replacement of CCU's and stand-alone ventilation, however, it is anticipated that monies from 2018/19 will be accrued to meet these associated costs.

Finance and customer

A key aim of GYN Asset Management Services is to provide better value for money for Great Yarmouth Borough Council in the delivery of the specified services, through cost efficiency, reduced overheads and improved performance.

The experience gained in the first four years of trading has enabled GYN and GYBC to jointly identify cost reductions and/or service improvements, which can be implemented over the course of the partnership. The financial projections set out in this year's Business Plan show a further growth in direct delivery business from third parties. This not only helps to defray fixed costs but produces financial benefits for the Council in the form of a profit share.

2018/19 objectives review/targets for 2019/20

Finance	Achieve profitable and sustainable growth
Our 2018/19 objectives	<ul style="list-style-type: none">) To achieve sales of £15,756,826) To provide a profit share of £237,978) To effectively monitor costs and overheads to achieve budget savings of £250,000
How we did	<ul style="list-style-type: none">) Profit share of £201,664) Sales of £15,119,613) GYBC savings on budget of; £452,416 Revenue (projected)) £49,249 Assets (projected)
What we will do in 2019/20	<ul style="list-style-type: none">) Achieve sales of £15,970,776) Achieve profit share of £206,875) Continue to monitor costs, including overheads, reducing unnecessary costs through efficiencies to ensure ongoing maximum value for money
Customer	Ensure tenants receive a service that is comparable to top quartile performance
Our 2018/19 objectives	<ul style="list-style-type: none">) 95% level of satisfaction with call handling) 95% level of satisfaction with the repairs service) 100% of properties with valid gas certificate) 90% of responsive repairs completed at first visit) 90% of repair appointments kept
How we did	<ul style="list-style-type: none">) Achieved 98% satisfaction with call handling) Achieved 97.7% satisfaction with repairs service) 99.9% of properties with valid gas certificate) 92% of responsive repairs completed at first visit) 91.7% of repair appointments kept
What we will do in 2019/20	<ul style="list-style-type: none">) 95% level of satisfaction with call handling) 95% level of satisfaction with repairs service) 100% of properties with valid gas certificate) 90% of responsive repairs completed at first visit) 90% of repair appointments kept

Process and people

Staffing Resources

GYN will in this financial year review its staffing structure in order to reflect its agreed service level responsibilities for the coming year, ensuring its proper alignment in the context to deliver its housing asset management services through the JVC with the aim of providing high quality services to the residents of the Borough.

GYN is committed to providing employment opportunities for the Great Yarmouth community and especially for young people and to that end is seeking to win additional contracts, sharing generated profit with the Council. There continues to be an urgent need to recruit high calibre staff over the next year.

In addition to the seven trade apprenticeships employed during the last four years of operation, GYN will look to employ two office based business support apprentices in this financial year. GYN will also participate in the Norse Group work experience scheme, providing opportunities for local students to gain invaluable experience in the workplace and improve their chances of finding employment.

We will continue to place an important emphasis on developing our staff, particularly in respect of professional qualifications, and will ensure all staff receive the appropriate level of training.

Resident Consultation and Participation

GYN will continue to work hard to ensure that all tenants 'have their say' in how their homes are managed and the standard to which they are maintained. GYN is committed to tenant involvement in both day-to-day operations, such as choice of colour schemes and types of kitchen units; and at a strategic level, with tenants' groups meeting as necessary to review different aspects of the service.

2018/19 objectives review/targets for 2019/20

Process	<i>Continue to deliver high quality services efficiently</i>
Our 2018 objectives	<ul style="list-style-type: none">) Maintain ISO14001 accreditation) Carry out benchmarking exercise and produce report with HouseMark) Review processes to maximise efficiency
How we did	<ul style="list-style-type: none">) ISO 9001:2015 accreditation granted) ISO14001 accreditation maintained) Became 'Consultant' members of HouseMark and benchmark data collected
What we will do in 2019-20	<ul style="list-style-type: none">) Commence project to review structure of repairs and voids teams to identify improved processes in respect of allocating jobs and projects to appropriate work streams) Continue project to simplify processes in respect of delivery of Capital Programme and fully implement Programmed Asset Management (PAM) database) Roll out enhanced mobile working technology allowing enhanced capability around recording time and ordering materials
People	<i>Become the local employer of choice within the repairs maintenance industry</i>
Our 2018 objectives	<ul style="list-style-type: none">) Employ 4 apprentices) Publish 17/18 Annual Report to all major stakeholders) Be involved in 6 number of work placements) Create a draft Tenant Engagement Strategy
How we did	<ul style="list-style-type: none">) No new apprenticeships appointed however a number of staff undertook apprentice programmes to gain level 2 and 3 qualifications) Annual Report for financial year 2017/18 published) 4 work placements offered
What we will do in 2019-20	<ul style="list-style-type: none">) Continue to provide opportunities for staff professional development) Develop GYN people strategy to identify requirements, profiling and succession planning) Review structures and monitor service demand to ensure resources are appropriate to business needs

Risk management

GYN has a robust Risk Management Plan that is relevant to housing asset management. This register includes mitigation proposals and a severity impact assessment; this risk register will be reviewed and updated quarterly.

The key risks identified so far are:

-) Failure to obtain sufficient financial resources to meet the investment requirements of the stock;
-) Failure of GYN to procure and administer contracts that deliver good value for money;
-) Inappropriate design and specification of materials;
-) Re-investment in stock that is not viable;
-) Failure to manage areas of compliance, including but not limited to Gas and Electrical safety.
-) Failure to provide sufficient staff resources to manage asset management and the delivery programme;
-) Failure of GYN to collect, manage and maintain relevant stock condition data (including records of works completed);
-) Corruption of the stock condition data held within the asset management database;
-) Re-investment costs in excess of the budgetary allowances (e.g. reactive and void works budgets);
-) Expenditure upon items that are not included within the HRA Business Plan;
-) Expenditure upon cyclical maintenance just prior to the component being renewed (within the 5 year rule period);
-) Expenditure on components (on average) in excess of the rates (and therefore the HRA Business Plan allowances); and
-) Specification of components that do not meet the anticipated lifecycle.

Our governance

GYN Asset Management Services is a Limited Company. As a Joint Venture Company (JVC) Great Yarmouth Borough Council owns 20% of the shares and Norse Commercial Services 80%. This distribution of shares enables Norse to consolidate the company's accounts, while at the same time meeting the control test required by the 'Teckal principle'.

Governance is provided by the Board Directors, which is made up of two senior representatives from Norse, two from Great Yarmouth Borough Council, and the Managing Director of GYN.

Quarterly Board meetings are held, at which statutory duties are carried out and decisions made about the company's activities. Annual audited accounts are produced.

In addition to the Board of Directors, a company Liaison Board has been formed, reporting to the main Board. This comprises officers of the council, elected members (Councillors), representatives of Norse Group, GYN and other stakeholders, and provides the opportunity to involve end-users of the services, and to influence the Board of Directors.

In addition to the Liaison and main Board meetings there is a series of regularly held next tier meetings concentrating on areas such as finance and improvement. Operational governance is exercised through Senior Management Team meetings, team meetings, tool box talks and contract progress meetings.

Norfolk County Council		
Norse Group Ltd		
NPS Property Consultants Ltd	NorseCare Ltd	Norse Commercial Services Ltd
NPS Barnsley Ltd NPS Humber Ltd NPS Leeds Ltd NPS London Ltd NPS Newport Ltd NPS North West Ltd NPS Norwich Ltd NPS Peterborough Ltd NPS South West Ltd Broadland Growth Ltd Hamson Barron Smith Ltd Hearth UK Ltd International Aviation Academy Norwich Ltd Norse Development Company Ltd Norse Energy Ltd		Barnsley Norse Ltd Devon Norse Ltd Enfield Norse Ltd Eventguard Ltd Great Yarmouth Norse Ltd GYB Services Ltd Medway Norse Ltd Medway Norse Transport Newport Norse Ltd NEWS Ltd Norse Eastern Ltd Norse Environmental Waste Services Ltd Norwich Norse (Building) Ltd Norse South East Ltd Norse Transport Ltd Suffolk Coastal Norse Ltd Suffolk Norse Ltd Suffolk Norse Transport Ltd Waveney Norse Ltd Wellingborough Norse Ltd

Board of Directors



Andy Grant
Councillor
Great Yarmouth Borough Council



Dean Wetteland
Group Managing Director
Norse Group



Jane Beck
Head of Property & Asset Management
Great Yarmouth Borough Council



Gary Atkins
Operations Director (Building)
Norse Group



Graham Hollingdale
Managing Director
Great Yarmouth Norse

Other Governance

GYN Liaison Board

The purpose of the GYN Liaison Board is to:

-) Make recommendations regarding continual service improvement, delivered through the contents of current and future Annual Business Plans, and associated operational plans.
-) Review the ongoing performance of the Joint Venture Company (JVC), specifically in regards to achieving the objectives established in the Annual Business Plan.
-) Monitor, review and/or assist in mitigating risks to the JVC, and to the service delivered to GYBC and GYCH.
-) Monitor the relationship between key stakeholders, including GYN, GYBC, GYCH and tenants to ensure agreed objectives are successfully realized.

Shareholders' ambitions

Great Yarmouth Borough Council continues to work with GYN on a number of ambitions for the 2019/2020 financial year, the most significant of these being that they deliver the capital programme in full and on budget for continued improvement of the Community Housing Stock.

The successful delivery of the capital programme has seen a decline in the number of responsive repair jobs raised and, with further delivery, we would expect this to continue. We would therefore expect GYN to monitor and manage this by identifying ways resource and work can be reallocated to ensure other work streams are delivered and costs reduced. All local authorities face significant financial pressures and Great Yarmouth is no different, we therefore expect GYN to continue to identify improvements to processes, drive efficiencies and improve value for money.

High levels of customer satisfaction are important and we will support GYN in maintaining and improving levels, recognising that there is always room for improvement.

Jane Beck

Head of Property & Assets



GREAT YARMOUTH
BOROUGH COUNCIL



2018/19

ANNUAL REPORT



**A dynamic publicly owned
organisation maintaining, repairing and managing
building assets.**

Norse Group is a dynamic holding company, bringing together Facilities Management provider Norse Commercial Services, property consultancy NPS Group, and care provider NorseCare, creating a combined group turnover in excess of 250 million and providing employment for over 9,500 people.

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Graham Hollingdale
Managing Director

I'm sure you will have noticed that housing continues to feature prominently in the headlines for one reason or another. GYN does not own any housing stock, we don't allocate social housing nor are we a developer but we do work closely with our colleagues at Great Yarmouth Borough Council (GYBC) through our core activities of repairing and maintaining their housing stock, formulating and delivering investment and refurbishment programmes and leading on tendered works to properties the council purchases, adding to their portfolio.

It barely seems possible that in June 2018 marked one year since the Grenfell Tower tragedy. Whilst there are no high rise developments in Great Yarmouth we have been paying close attention to the findings of the public enquiry and analysing the implications of Dame Judith Hackitt's review of building regulations. There is no greater duty than to ensure the health & safety of GYBC tenants.

Highlights of the past year include the creation of our Public Works Team (PWT) in November. Having transferred in from GYBS, our sister JV, this team has been a great addition to the business and you can find out more about the services they provide on page 14. Of particular note for this year was the delivery of our capital programme. After a later start than was hoped for the relevant teams, including our contractors, rose to the challenge to deliver the numbers. All round a fantastic achievement.

“Again I would like to personally thank each and every member of staff at GYN. They are our most important asset and despite some challenging situations they have contributed to the excellent performance figures we have achieved this year”

9.21 Days

Average number of calendar days to
complete standard voids

Target - 10 days

27.85 Days

Average number of calendar days to
complete all voids

Target - 20 days

99.9%

Of properties have a valid
gas certificate

Target - 100%

91.7%

Repair appointments kept

Target - 90%

92.3%

Repairs completed at the first visit

Target - 90%

7.63 Days

Average number of days to complete
repairs

Target - 10 days

97.73%

Tenants that were very or fairly
satisfied with the repairs service

Target - 95%

98.00%

Tenants that were very or fairly
satisfied with call handling

Target - 95%



Our People



Our people are GYN's most important asset. Without them we simply would not be able to do what we do.

We value and invest in our staff whether that be on the job training or professional qualifications. It is important that we develop and retain talented people to grow not just the business but the individual.



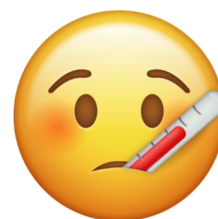
Headcount

125



Turnover

1.51%



Sickness

5.01%

Our headcount increased slightly with the introduction of the Public Works Team however our turnover remained low. Sickness was higher than anticipated and above the Norse Group target however we know the reasons for this and continue to reduce levels of absence through supporting staff and offering access to a number of health initiatives.

We remain committed to offering equal pay for men and women and have a zero-tolerance policy towards discrimination and harassment of any kind. Recruitment and promotion is based on possession of the right skills, experience, qualifications and potential. We treat all applications with respect and in an equal and fair manner. In the year ahead we will be formulating a People Strategy to strengthen our approach to recruiting, developing and retaining the best people for the business.



Graham Hollingdale - Managing Director

Graham has an extensive background in construction and surveying having worked in the industry all his working life. During that time he has qualified as a building surveyor, is a Chartered Member of the Institute of Housing and held a number of senior posts at Director level. More latterly a highly respected consultant Graham was instrumental in the mobilisation of GYN in 2014. He has overall responsibility for setting the strategic direction and performance of GYN. Graham is also responsible for ensuring GYN meets its legal obligations, particularly in respect of health & safety and formulating and implementing company policy in line with Board expectations and existing Norse Group policies

Richard Oliver – Asset Manager

Qualified in Architecture, Richard has worked at senior level across the country and is an experienced property professional. Having joined GYN in 2016 his role encompasses responsibility for the legislative compliance of, and long term asset management and investment for Great Yarmouth Borough Councils housing stock leading on the design, implementation and control of associated systems.



Paula Myles - Voids & Investment Manager

Paula has considerable experience managing void maintenance having previously held similar roles within a top quartile performing neighbouring local authority and the Ministry of Defence before Joining GYN in 2014. Paula is responsible for the management and performance of the void maintenance team ensuring voids are made available for re-let in a timely and cost effective manner. Paula also manages designated investment works and the Public Works Team.

Simon Baker - Business Support & Development Manager

Simon has held a range of management positions having worked in the private, third and public sector. Having spent seven years working as Housing Support Services Manager and then Housing Property Services Manager Simon was an original member of the GYN senior management team when the JVC was set up. Simon has overall responsibility for ensuring all business support functions such as quality, performance management, IT, workforce planning and customer service and responsive repairs teams.





Working with our colleagues in the Norse Group Skills Hub we ensure our staff have access to a comprehensive range of training opportunities ensuring our people have the opportunity to gain valuable knowledge and skill relevant to their role.

In addition to regular job specific training in 2018/19 we developed 11 staff through a range of level 2, 3 and 5 apprenticeships, some of which are ongoing. Other staff are currently studying for professional qualifications in building surveying.

All of this training represents a significant investment in our staff, not just financially but also in respect of time for their learning.

Managers are committed to supporting this and we have a mentoring programme that allows our learners to flourish. We believe that all staff should have the opportunity to enhance their prospects at any stage in their careers and will continue to help identify opportunities and funding streams such as the apprenticeship levy.

Some highlights and achievements we are proud of in terms of learning and development are –



Learning & Development

All staff receive regular training on a number of topics including asbestos awareness, gas safety awareness, manual handling, conflict resolution and safeguarding

All Customer Service staff undertake a level 2 Customer Services Practitioner Apprenticeship

GYN continue to work with local training providers supporting trade apprenticeships

GYN continues to support a number of staff undertaking professional courses

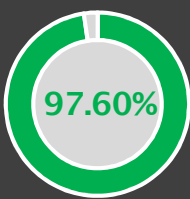
Responsive Repairs *

16,154

Repairs completed

Repairs completed within target

Target - 85%



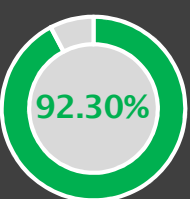
7.63 Days

Average number of days to complete a repair

Target - 10 days

Repairs completed at first visit

Target - 90%

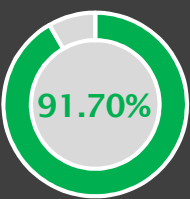


£121.48

Average cost of a repair

Repair appointments kept

Target - 90%



*Not including subcontractor works or major repairs

Voids

337

Voids completed

9.21 Days

Average number of calendar days to complete a standard void

Target - 10 days

27.85 Days

Average number of calendar days to complete all voids

Target - 20 days

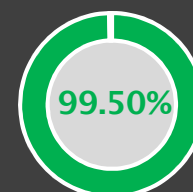
Capital

213

Planned bathrooms replaced

Average satisfaction with major works

Target - 95%



329

Planned kitchens replaced

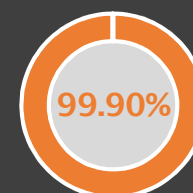
Cyclical

285

Boilers replaced

Properties with a valid gas certificate

Target - 100%

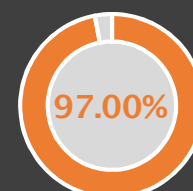


1193

Electrical test and inspections

Properties with a valid electrical test and inspection certificate

Target - 100%



Public Works*

358

Jobs completed

12.55 Days

Average number of calendar days to complete public works

*Data only from November 18 to March 19. Includes Council street lighting repairs

Capital Programme & Investment

Planned maintenance of, and capital investment in the council's housing stock is a key activity for GYN. In 2018/19 GYN managed Capital Programmes covering a range of work streams including 329 kitchen and 213 bathroom replacements, window and door replacements, 285 boiler replacements, roofing and whole house refurbishments. The 2018/19 financial year saw the highest level of capital investment in GYNs history.



Void Maintenance -

In 2018/19 GYN completed 337 voids ranging from properties needing little more than gas and electrical tests to complete refurbishment. GYN recognises the need to quickly and efficiently turn void properties into homes for new tenants and continues to work with Great Yarmouth Borough Council to reduce the overall time that a property stands empty.



Responsive Repair Maintenance -

Whilst still a key part of our business the number of responsive repairs undertaken by GYN in 2018/19 fell to 16,154. This is due to a number of factors, not least the increased delivery of capital programmes, and was expected. We continue to ensure that we productively utilise our range of tradespersons to maintain the current 97% satisfaction with the repairs service.

Cyclical Maintenance & Compliance Works -

The main areas of cyclical maintenance continue to be the regular testing and servicing of mechanical and electrical components, the highest profile being annual gas appliance testing. In 2018/19 99.90% of eligible properties had a current gas safety certificate and we continue to liaise closely with Great Yarmouth Borough Council to maintain this figure, obtaining and executing warrants of entry when required.

Public Works -

The newest team within GYN provides a range of construction based services to both the council and private clients such as First Bus. The main focus of their work is the maintenance and refurbishment of the Council's non-housing stock, for example buildings such as the Town Hall and street lighting which the council has responsibility for. Since joining GYN in November 2018 the team completed some 358 jobs up to the end of the financial year.



Customer Services is an area that GYN places great emphasis on as this team is often the first point of contact for those accessing our services be that in person at our offices or by telephone.

Despite our best efforts there will always be times when something goes wrong however the level of formal complaints received by GYN fell to 7 in 2018/19 whilst the number of compliments we received rose to 132.



95.74%
Incoming calls
answered



98% tenants said
Customer
Services staff
were helpful



7 formal
complaints
received



132
compliments
received

“The lady who dealt with my call was extremely helpful and understanding”

“The two operatives who attended did a lovely job and were extremely pleasant nice men”

“I just want to say what a lovely, polite man the electrician was”

“The operative went out of his way to help and done a brilliant job”

“Operative went above and beyond expectation”

Being part of Norse Group, who are a socially responsible employer, GYN has a core focus on our Corporate Social Responsibility. This means we support a range of community based charities and initiatives as well as offering our staff support to become involved in volunteering through being able to take a paid volunteering day each year or applying for a grant through the groups Community Fund.

Here are some of our CSR highlights for 2018/19

Macmillan Cancer Support Coffee Morning

A coffee morning supporting the Macmillan Worlds Biggest Coffee Morning campaign raised a magnificent £185 to support the vital work Macmillan Cancer Support provide.

WORLD'S BIGGEST
COFFEE
MORNING



Training & Meeting room

GYN provided the Collingwood Room as a training facility for local voluntary and community groups including Business In The Community (BITC), MIND and Your Own Place an organisation supporting young people sustain tenancies.

Preparing for Opportunities

Lewis Williams, GYN Performance & Relationship Manager attended an event at Lynn Grove Academy holding mock interviews with, providing feedback to 15 year 11 students.



Norse Group Litter Pick

Some GYN staff braved the elements and took part in a litter pick around the South Beach Parade area of Great Yarmouth filling a number of rubbish sacks.



Christmas Jumper Day

Staff based at the Novus Centre showed off their Christmas jumpers and other seasonal attire whilst taking part in Christmas related activities to raise a splendid £77.70 for Save the Children UK

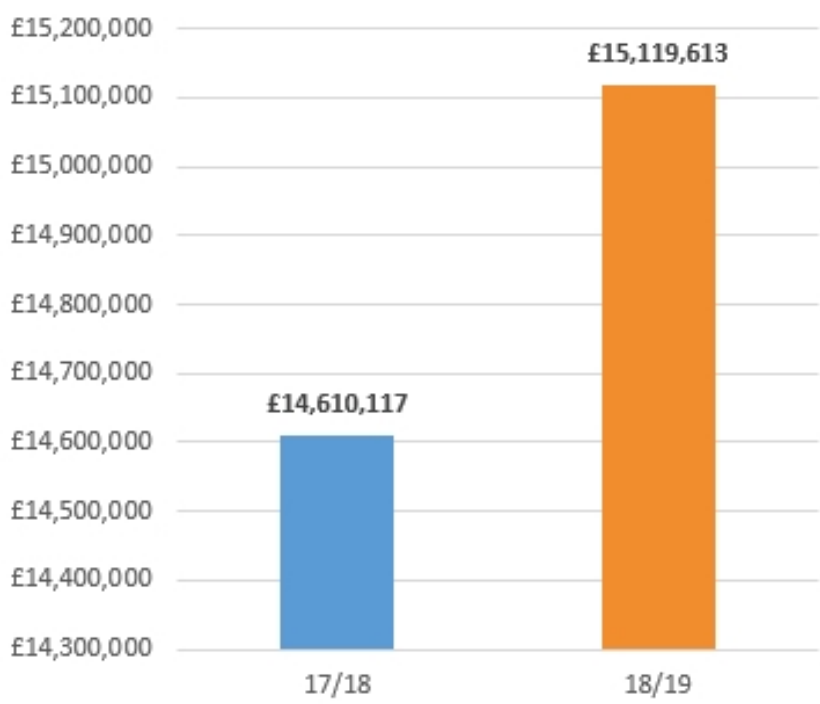


2018/19 was a year of challenges and highlights. Set against a background of economic uncertainty and pressure on budgets we are always looking to improve processes and maximise efficiency whilst reducing cost in its widest sense. The number of responsive repair orders raised, and associated income, fell however this was anticipated and resulted in savings in that particular budget heading. This is offset against a slight overspend on major repairs therefore for 2019/20 we are looking to adjust budgets. The highlight of the year was the level of sales relating to Capital Investment as a result of the mobilisation and delivery of the Capital Programme in a limited timescale, a significant achievement. GYN's total turnover was second highest in the group and saw us shortlisted in the Business of the Year category at the annual Pride of Norse Awards.

Our Annual Business Plan enable us to set clear financial and operational objectives and to provide robust budgets including forecast profit share. All profits generated by GYN are shared between Great Yarmouth Borough Council and Norse Group on a 50/50 basis.

In addition to profit share and budget savings GYN also contributed to GYBC income by raising some 246 recharge requests with a value of approximately £53,984. Whilst GYN does not receive this income it illustrates how we work with GYBC to maximise their income allowing increased levels of future investment.

Turnover



	18/19 Actual
Responsive & Cyclical Maintenance	£6,420,686
Capital Investment Programme	£6,071,139
Other	£2,627,788

Total Sales	£15,119,613
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Cost of Sales	£11,190,734
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Local Overhead	£2,653,719
Central Overhead	£871,831

Profit / (Loss)	£403,329
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GYB Profit Share	£201,664
Norse Profit Share	£201,664
GYBC Savings on Budget	£501,665

Total GYBC Savings	£703,329
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Our corporate strategy is continually reviewed to ensure it remains a relevant and fit for purpose document which encompasses a number of sub-strategies which are informed by meaningful business information and form part of our decision support systems.

Our Purpose:

To repair, maintain and provide an asset management service for Great Yarmouth Borough Council's housing stock and associated buildings

Our role:

To bring together the functions of design and delivery across capital investment, compliance, responsive repairs and void maintenance activities

Our vision:

To achieve and maintain the highest standards of service to our customers at all times

Our aims:

1. To deliver a top quartile service across our activities
2. To ensure our services provide value for money and that our costs are transparent and proportionate
3. To appraise our performance and processes to ensure our service remains innovative and able to respond to change
4. To contribute to Great Yarmouth Borough Council's strategic objective of providing housing which is safe and suitable to tenants needs

Quality

We strive to deliver outstanding quality across our services and maintain consistently high levels of customer satisfaction

Innovation

We embrace new ideas and have the courage to be creative so our services are safe, efficient and offer value for money.

Respect

We value everyone as an individual respecting their rights, life choices and the personal contribution they make to the success of our business.

Trust

We want to be a trusted provider, partner and employer, recognising that to do so, our word must be our bond. If we say we will do something, we do it.

GYN Asset Management Services Ltd is a Joint Venture Company (JVC) between Norse Group and Great Yarmouth Borough Council (GYBC). Norse Group hold the majority stake of 80% whilst GYBC hold 20%. This distribution of shares allows Norse Group to consolidate the company’s accounts, while at the same time meeting the control test required by the Teckal Principle.

Governance is provided by the Board of Directors which is made up of two senior representatives from Norse Group, two from GYBC and the Managing Director of GYN. Board meetings are held quarterly at which statutory duties are carried out and decisions made about the company’s activities. Annual audited accounts are produced.

A second tier of governance comes from the Liaison Board which reports to the main Board. The Liaison Board comprises Board Directors, senior officers from GYN and GYBC, elected members (Councillors) and other stakeholders. Main functions of the Liaison Board are to;

Agree and monitor relevant KPIs and receive additional performance reports as required

Monitor and review the JV’s performance in respect of achieving the Annual Business Plan

Make recommendations regarding the delivery of the services

Provide communication links to all interested stakeholders

Our Board of Directors



Andy Grant
Councillor
Great Yarmouth Borough Council



Dean Wetteland
Group Managing Director
Norse Group



Jane Beck
Head of Property & Asset Management
Great Yarmouth Borough Council



Gary Atkins
Operations Director (Building)
Norse Group



Graham Hollingdale
Managing Director
Great Yarmouth Norse

GYN is now in year 5 of a 10-year term (it commenced on 1st October 2014), with an option to extend. Within that timeframe, and demonstrated through previous annual business plans, we have continued to develop our financial position specifically around value for money, improved on our service delivery programs, actively engaged in partnership working including that of tenant engagement/participation and with Great Yarmouth Borough Council developed continuously the Joint Venture as a successful Business.

We are immensely proud of our achievements however we want to be more than just a developing company we want to be and be seen as a great company and therefore we are committed to continually reviewing our processes and services and delivering an ongoing programme of transformation and improvement.

Over the next year will we be:

- Creating scrutiny panels and working closely with tenants and leaseholders
- Expanding our area of operations
- Embedding changes
- Reviewing the IT systems to ensure they are fit for purpose and provide us with meaningful data
- Begin working towards the Customer Services Accreditation

We aim to grow the business over the next five years through:

- Seeking out new business opportunities
- Maximising efficiency across our processes
- Investing in our people
- Actively controlling our costs and management overheads



Great Yarmouth Norse
Novus Centre
The Conge
Great Yarmouth
NR30 1NA

08082 644444
gynenquiries@ncsgrp.co.uk
www.greatyarmouthnorse.co.uk

Working in partnership with Great
Yarmouth Borough Council



Part of the Norse Group

