

**DRAFT Knowsley Private Sector Housing and Affordable Warmth
Strategy
2026-2031**

Contents

1	Introduction	2
2	Knowsley Context <ul style="list-style-type: none">○ Homes○ Stock Condition and Energy Efficiency○ Resident profile○ Health and wellbeing○ Fuel Poverty○ Climate Emergency	3
3	Knowsley Private Sector Housing and Affordable Warmth Strategy 2019-24 – achievements	10
4	Challenges	13
5	Legislative and Policy background	18
6	Knowsley Private Sector Housing and Affordable Warmth Strategy 2025-2030 Key Priorities Priority 1 – Improving housing standards, accessible homes, having energy efficient and low carbon homes and Affordable Warmth Priority 2 – A high quality Private Rented Sector Priority 3 – Making the best use of the housing stock	20
7	How we will measure success – implementing and monitoring the strategy	25
8	Action Plan	26

1) Introduction

The Knowsley Private Sector Housing and Affordable Warmth Strategy 2026-2031 sets out the direction the Council and partners will take to improve the borough's housing standards, the energy efficiency of homes and address fuel poverty. Whilst the Strategy has a focus on the private sector – owner occupiers and private rented – elements of the strategy and action plan will be across all housing tenures. These mainly being around affordable warmth and the accessibility of housing to support residents to live as independently as possible in their homes. The previous Private Sector and Affordable Warmth Housing Strategy has been reviewed to inform this new Strategy which will cover the next five years. The development of this Strategy has also been informed by considering the condition of Knowsley's housing stock, its energy efficiency, the social profile of the borough and the emerging legislative and policy landscape. In recent years there has been heightened publicity and awareness of the impact of poor housing standards, fuel poverty and energy efficiency and the significant impact on households' health and wellbeing. It is estimated to cost the National Health Service in England £1bn per year to treat those affected by poor housing¹. The private rented sector has undergone significant changes in recent years and will see more as the provisions of the Renters Rights Act 2025 are introduced. This Strategy seeks to support the Knowsley Housing Strategy 2022-27 vision and its priorities, particularly those focussed on improving the quality of existing homes to promote good health and wellbeing and homes for all supporting independent living.

This Strategy and its actions consider Knowsley's current housing stock condition, what needs to be done to improve them further so that all Knowsley residents live in safe, healthy and warm homes that are as affordable to heat as possible. To support this the Knowsley Private Sector Housing and Affordable Warmth Strategy 2026-2031 will be delivered through actions across three priorities:

Priority 1
Improving housing standards, accessible homes, more energy efficient and low carbon homes and Affordable Warmth
Priority 2
A high quality Private Rented Sector
Priority 3
Making the best use of the housing stock

¹ BRE – The Cost of Poor Housing, 2023.

2) Knowsley Context

Homes

At 31 March 2024 there were 71,597 dwellings in the Knowsley. 75% of dwellings are in private ownership (owner occupiers and private renters) and 25% are dwellings owned by registered providers of social housing². The Census 2021 identified that 14.3% of Knowsley residents rented privately which means approximately 10,000 households are renting from a private landlord. Knowsley's private rented sector has increased substantially since 2001 but there are indications that private landlords are leaving the current market which is likely to be a result of changes in national policy, increased costs and as a consequence reduced profitability. In Knowsley, the Council has been seeing an increasing number of homelessness applications from tenants who have been served with a Section 21 Notice seeking possession because their landlords wish to sell their home.

85% of homes in Knowsley are houses, with 37% of these being terraced, 35% semi-detached and 12% detached. Bungalows make up 4% and flats 11% of the overall housing stock³.

Stock Condition and Energy Efficiency

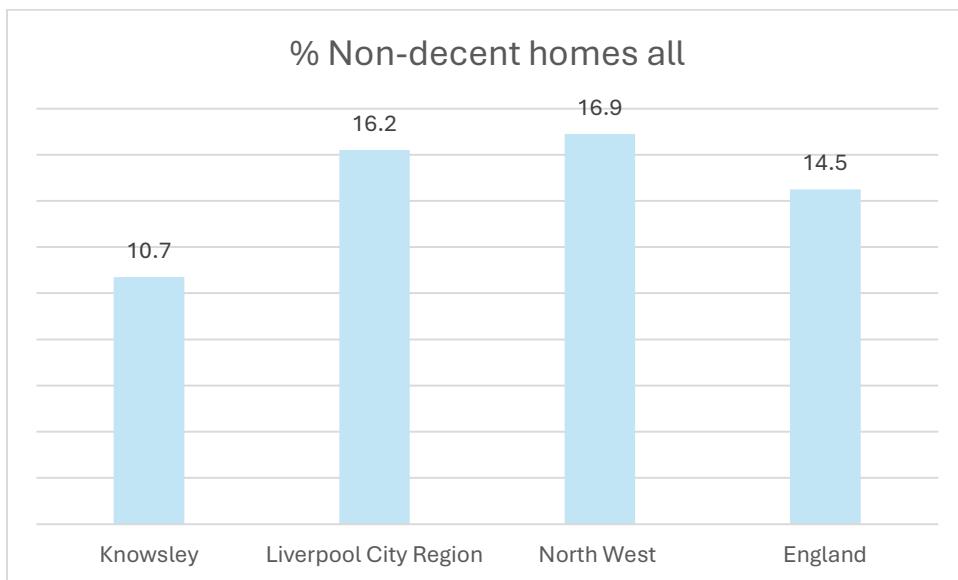
The condition and energy performance ratings of Knowsley's dwellings are one of the best of any local authority in the United Kingdom. The English Housing Survey 2023⁴ estimated that 10.7% of occupied Knowsley homes were non-decent compared to 14.5% overall across England. Knowsley also has the lowest levels of non-decent homes in the Liverpool City Region and in the North West.

² Live Tables on Dwelling Stock, Ministry of Housing, Communities and Local Government

³ Council Tax Statistics at 31/3/2025

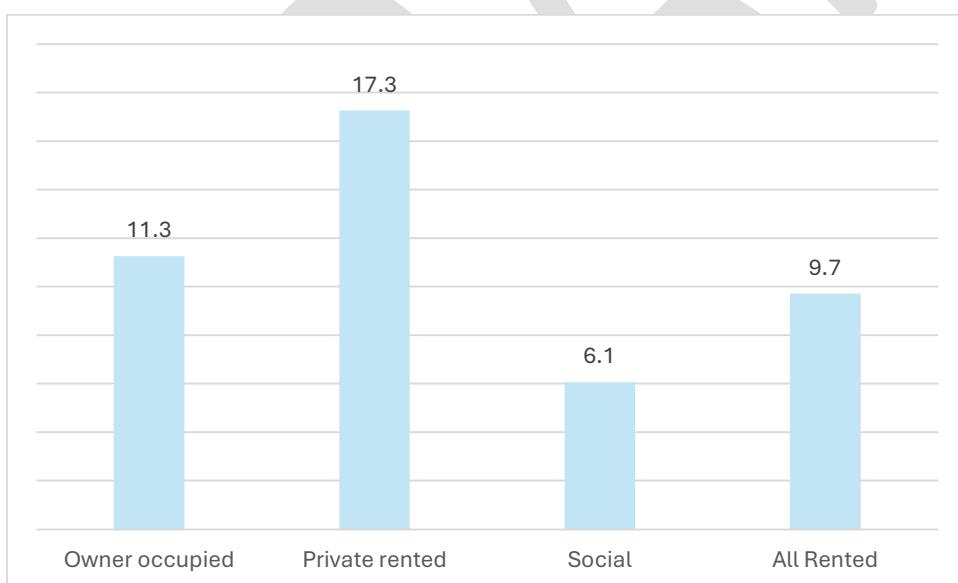
⁴ English Housing Survey 2023 to 2024, Ministry of Housing, Communities and Local Government

Figure 1 % Non-decent homes all



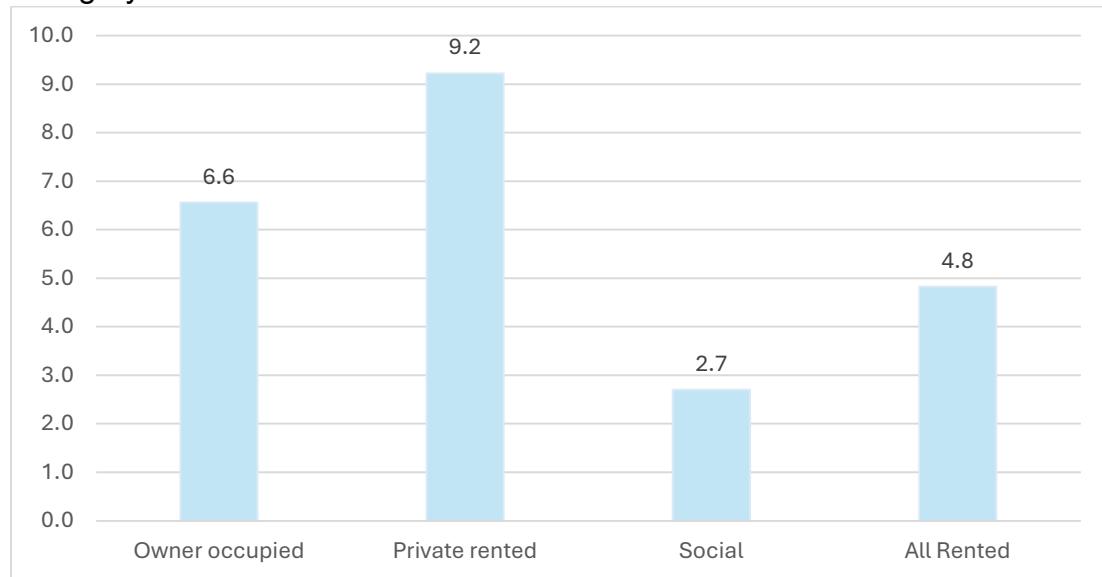
Of non-decent homes in Knowsley by tenure, 11.3% were owner occupied and 17.3% were private rented. Social housing was the best performing tenure with just 6.1% being non-decent.

Figure 2 Knowsley % non-decent homes by tenure



Knowsley has one of the lowest proportions of dwellings with a Housing Health and Safety Rating System Category 1 hazard in England at 5.9% (1.7% below the England average) and is the lowest in the Liverpool City Region. Social housing has the lowest level of category 1 hazards at 2.7% with the highest being in the private rented sector at 9.2%.

Figure 3 – Knowsley % of homes with Housing Health Safety Rating System Category 1 hazards



At the end of 2023/24 based on Energy Performance Certificate data the median energy efficiency score for homes in Knowsley was 72 which falls within a C rating under the system⁵. Knowsley is the 8th best performing local authority in England and Wales and the 2nd best in the North West on the energy efficiency ratings of homes.

Figure 4 Knowsley Median Energy Scores by Tenure

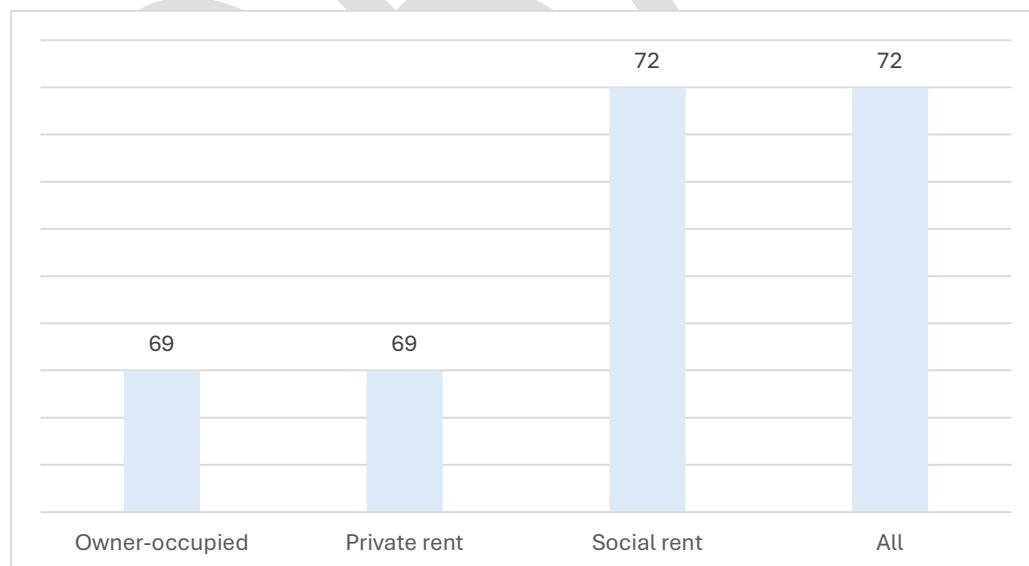


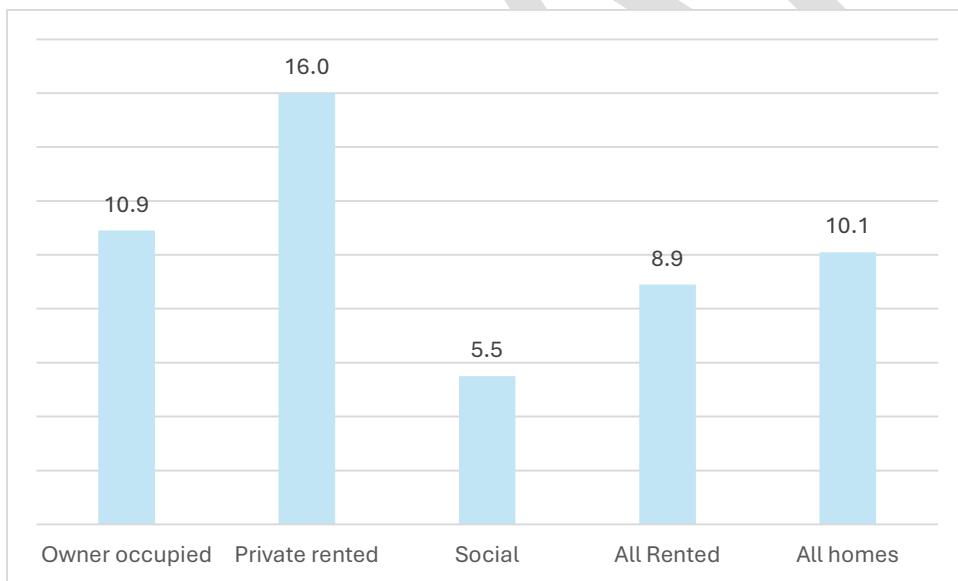
Table 1 - Energy Efficiency rating and bandings.

⁵ Energy Efficiency of housing in England and Wales : 2024, Office for National Statistics

Energy Efficiency Rating Band	Energy Performance Score
A	92 or more (most efficient)
B	81-91
C	69-80
D	55-68
E	39-54
F	21-38
G	1-20

The English Housing Survey 2023 estimated that 10.1% of Knowsley homes suffer from damp, which is the sixth highest in England and almost double the England rate of 5.3%. Knowsley has the highest proportion of homes with damp in the Liverpool City Region. When breaking down damp affected homes by tenure type it can be seen that the highest rates of damp homes is seen in private sector with owner occupied homes at 10.9% and 16% in rented homes. By comparison rates of dampness in social housing was much lower at 5.5% which is the second lowest in the city region. Damp is reported as most prevalent in semi-detached and terraced homes.

Figure 5 – Knowsley % of homes with damp by tenure



Fuel Poverty

In 2023, 10.9% of households in Knowsley were identified as being fuel poor⁶. Knowsley had the second lowest level of fuel poor households in the Liverpool City Region and was lower than the overall averages for the North West and England.

⁶ Department for Energy Security and Net Zero, Sub Regional Fuel Poverty Data 2025 (2023 data)

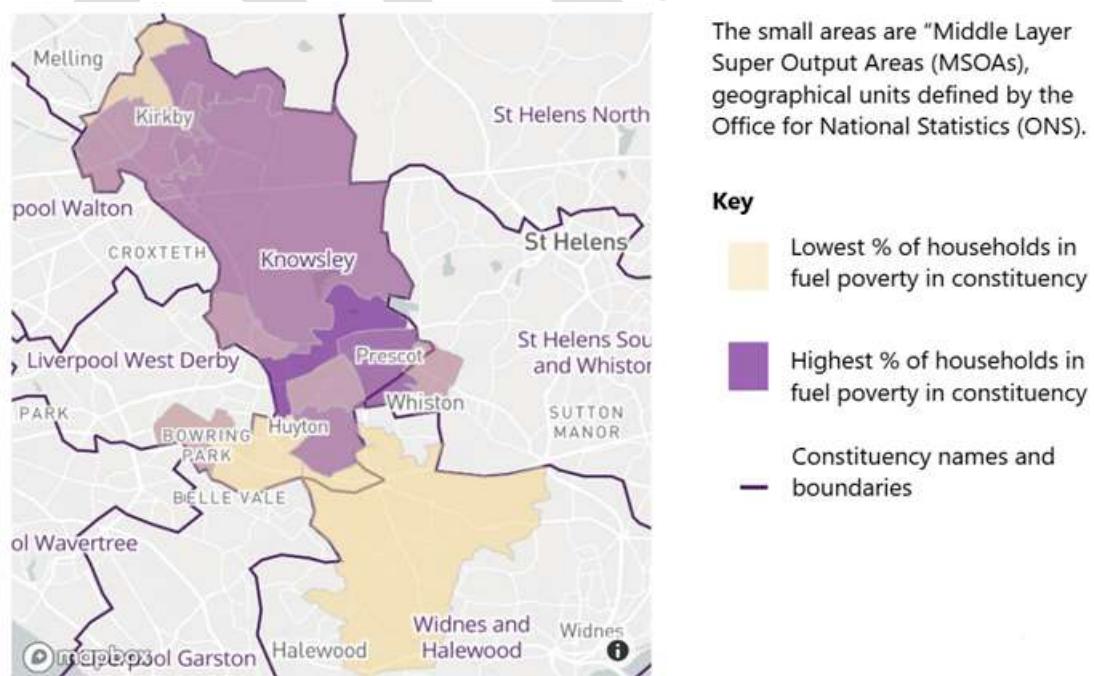
Table 2 - Fuel Poor Households 2023

Area	Proportion of Households Fuel Poor
Knowsley	10.9%
Liverpool	14.9%
Sefton	11.3%
St Helens	12%
Wirral	12.6%
Merseyside	12.9%
Halton	10.7%
North West	12.1%
England	11.4%

Source DEZNZ Sub-regional fuel poverty data 2023 (published May 2025).

Knowsley is ranked as the 11th most overall deprived borough in England with almost 40% of its neighbourhoods in the 10% most deprived nationally. Whilst Knowsley has an overall lower proportion of fuel poor households and despite the housing stock performing well in terms of decency and energy efficiency, fuel poverty is still a challenge for many households particularly in the borough's most deprived areas. There are many areas in the borough where fuel poverty levels are significantly above the Knowsley average. Fuel poverty ranges from 3.3% to 19.1% across Knowsley's one hundred lower super output areas with over half above the borough's overall average of 10.9%. The increases in energy costs in recent years has further exacerbated income pressures on all households but particularly those on the lowest incomes. This may be a contributory factor to the higher proportion of homes in the private sector with damp compared to other areas and the overall national average.

Image 1 – Fuel Poverty by Midde Supper Output Area (sources Department for Energy Security and Net Zero



Climate emergency

Knowsley Council declared a climate emergency in 2020. The borough of Knowsley generates approximately 779 tonnes of carbon dioxide per year. Of emissions 22% come from domestic sources. The Knowsley Place - Climate Delivery Plan 2025-30⁷ sets out the approach to be taken in the borough through partnership working to reduce the carbon emissions. How our existing homes are made more energy efficient and decarbonised, (as well as new build homes), will be essential in supporting the objectives of the Knowsley Place - Climate Delivery Plan. Registered Providers of Social Housing are already playing a key role in providing low carbon homes and will continue to do so. However, 75% of Knowsley's housing stock is privately owned and whilst the borough performs well in terms of energy efficiency there is a significant amount of work to be done to ensure further improvements and to respond to climate change.

Resident Profile

Knowsley's population at the Census 2021 was 154,500, an increase of 6% since 2011. Knowsley's population has increased further since the Census 2021 and is estimated to be around 160,000 people. Knowsley has an ageing population. 2022 population projections⁸ estimated that there were 26,353 people aged 65 and over representing around 17% of the total population. By 2040 the number of people aged above 65 is projected to increase by 30% to a total of 35,122 representing 19% of the total population.

Health and Wellbeing

Knowsley faces many health challenges; health indicators show the health and wellbeing of many residents is worse than the national average. The root causes are found to be high levels of deprivation, inequalities and poverty.

The physical environment which includes safe housing is a key determinant of health. Good quality, affordable and secure housing contributes positively to health and enables both social and economic outcomes through supporting children in their education and working age adults in their employment.

However, when housing is poor quality and defective it can have negative consequences for health, increasing health inequalities. Cold homes, damp and mould particularly cause and exacerbate respiratory problems in both children and adults. Poor housing quality increases the risk of cardiovascular problems, the spread of contagious diseases and injuries caused by falls in the home. Poor quality, insecure or unaffordable housing can impact on mental health contributing to stress, anxiety and social isolation. As seen in the section on stock condition, damp is a significant problem in homes in Knowsley, which is much more prevalent in the

⁷ Knowsley Place Climate Delivery Plan 2025-30

⁸ Population projections for local authorities 2022 based, Office for National Statistics

private rented sector. There is a clear link between homes that are damp, have category 1 hazards and are the least energy efficient with households facing health challenges, on lower incomes and are vulnerable facing the greatest impact.

Key Statistics Infographic to be inserted on final document.

Number of homes in Knowsley	71,597 homes at 31/3/2024
Number of private sector homes	53,446 homes at 31/3/2024
Number of private rented homes	14.3% of Knowsley households rent privately in 2021 compared to 9.8% in 2011
Size of the private rented sector	Estimated around 10,000 private rented homes
Number of long-term empty homes (six months or longer)	673 at October 2024
Damp	16% of private rented homes have damp.
% of households in fuel poverty	10.9% in 2023
% private homes with an EPC rating D or below (homes with lower energy efficiency ratings)	48.6%
Carbon emissions	22% of Knowsley's carbon emissions came from domestic properties in 2020
Estimated number of non-decent homes	17.3% of private rented homes non-decent 11.3% of owner-occupied homes non-decent
HHSRS	9.2% of private rented homes have a category 1 hazard. 6.6% of owner-occupied homes have a category 1 hazard.
Profile of homes at 31/3/2024	Bungalows 4% Flats / Maisonettes 11% Terraced Houses 37.2% Semi Detached Houses 35.1% Detached 12.1% Other 0.7%

3) Knowsley Private Sector Housing and Affordable Warmth Strategy 2019-24

Achievements

Within a year of the adoption of the Knowsley Private Sector Housing and Affordable Warmth Strategy 2019-24 the Covid Pandemic hit. Despite this, significant progress has been made in delivering against the Strategy's priorities. Some of the key achievements include:

Priority 1 – Maximise use of existing stock

- New Housing Enforcement Policy introduced in December 2022.
- New Houses of Multiple Occupation Policy introduced in March 2024
- Engagement being undertaken with landlords looking to create Houses of Multiple Occupation on property and management standards.
- Build to Rent Schemes completed at Highfield Grange, Highfield Place (both Kirkby) and Prescot Park providing high quality new build homes improving Knowsley's housing offer for those wanting to rent privately.
- 210 empty homes brought back into use through Council intervention between 2019/20 and 2024/25.
- 4,672 new build homes were constructed between 2019/20 to 2024/25 increasing the supply of new homes in the borough and broadening the housing offer and increasing choice. Within the same period 1,594 new affordable homes were delivered. Our affordable homes delivery programme has been delivered through Homes England funded schemes and through the Council's planning policy requirements.
- The last five years has seen the affordable housing offer in Knowsley increase with options to support households to buy homes through Shared Ownership and Rent to Buy.
- To support maximising the use of the borough's overall housing stock and to free up family housing new housing schemes for the borough's older population, including Extra Care Housing, have been delivered.

Priority 2 – Facilitate access to affordable warmth for all residents across the borough.

- Housing Retrofit works delivered to 650 private homes in the borough since 2021 working in partnership with Liverpool City Council and Liverpool City Region Combined Authority through Government Funded Schemes with a total investment of over £5m to improve the energy efficiency of resident's homes. Further Government funding has been obtained to retrofit more private homes through the Warm Homes Local Grants scheme that is currently in delivery.
- Housing Retrofit to 631 social housing homes through the Social Housing Decarbonisation scheme with Registered Providers accessing £3.4m of grant funding delivering overall works valued at £5m. Retrofit works to social homes

across the borough is continuing through the latest phases of the Social Housing Decarbonisation Fund and through the new Warm Homes: Social Housing Fund.

- The Energy Company Obligation scheme with the Council issuing declarations to over 550 Knowsley households to have energy efficiency works undertaken to their homes through the Local Authority Flexible route.
- The Council's own Warm Homes Scheme continuing to deliver heating system upgrades and electrical works to qualifying households.
- The Council's Warm Homes Scheme being extended to provide a Boiler Winter Ready Scheme, which has provided boiler services and repairs to 216 low-income households since 2022 ensuring heating systems are safe and working efficiently as possible to mitigate higher energy costs households have experienced.
- The Council's Warm Homes Scheme supporting Hospital Discharge Teams to enable patients to return to warm and safe homes to prevent further admissions.
- Citizen's Advice Knowsley Community Energy Advice Project running for two years from March 2023 provided assistance to 1,341 residents with estimated £913,000 in bill savings and an estimated financial gain of over £1.2m when factoring in other benefits and financial guidance.
- 77% of the Council's temporary accommodation for homeless households having Energy Performance Certificate rating of C or above (both owned by the Council and those leased from other parties)

Priority 3 – Provide a range of grants to improve the safety and quality of homes in the borough and enable residents to remain in their homes longer

- The Centre for Independent Living team delivered 27,500 major and minor adaptations to homes through an investment of £20m between 2019/20 and 2024/25.
- Owner occupiers facing repossession are referred into Housing Solutions for advice following the Council receiving notification of possession proceedings.
- The Council's Private Rent Rescue Scheme launched in 2024 to provide grants to Registered Providers to purchase tenanted private rented homes where landlords were selling up and preventing households from becoming homeless. Properties to be brought up to a minimum Energy Performance Certificate rating of C and meet the decent homes standard within six months of the purchase.

Priority 4 – Enable private landlords to provide good quality and well managed properties.

- Knowsley Landlord Accreditation Scheme reviewed and relaunched including new digital portal.
- Private Landlord newsletter launched to improve engagement with landlords and letting agents.

- Tenancy Bond Scheme created to help homeless people or those at risk of homelessness to find housing in Knowsley's private rented sector.
- Private Rent Sector Engagement Officer externally funded post in place between 2019-2023.
- From 2019 to October 2025 Environmental Health identified 358 category one and two Housing Health and Safety Rating System hazards, with 231 being removed.
- Environmental Health have been undertaken a Healthy Homes project since July 2024. To the end of September 2025 185 service requests have been responded to. 90 damp and mould and 15 excess cold complaints were mentioned or identified. 23 category 1 hazards under the Housing Health and Safety Rating System were identified of which 3 were related to damp and mould. 56 of the inspections resulted in formal action and 39 cases where informal action was taken by the Council.

4) Challenges

Whilst the Private Sector Housing and Affordable Warmth Strategy 2019-24 has seen good progress and delivered a number of outcomes there is more to do. New challenges and issues have emerged and there has been a change in Government from July 2024 and on 27 October 2025 the Renters Rights Act received Royal Assent. Some of the key issues and challenges for the Private Sector Housing and Affordable Warmth Strategy 2025-30 to address include:

Housing conditions

Issues around housing standards and property conditions were placed firmly in the spotlight following the coroner's report into the death of two-year-old Awaab Ishak in his Rochdale home due to prolonged exposure to mould. Awaab's Law was introduced as part of the Social Housing (Regulation) Act 2023 to ensure that Registered Providers deal with hazards in homes through stricter timelines. The Renters Rights Act also applies this approach to the private rented sector. The Act will also apply a Decent Homes Standard for the private rented sector.

Knowsley has some of the best housing standards in the country in terms of decent homes, energy efficiency and safety. However, the English Housing Survey 2023 has estimated that Knowsley has one of the highest levels of damp in homes. The issue of damp is more prominent in private sector homes, and particularly those that are private rented. Issues around the levels of damp in Knowsley homes may well reflect that 43% of Knowsley's housing stock was built between 1950-1975, around 21% of the borough's homes are of system built or solid wall construction; and 83% have solid floors. Knowsley's homes having high energy efficiency ratings may also contribute to the prevalence of damp if homes that have been well insulated but lack adequate ventilation. Levels of damp may also be higher because of fuel poverty where households seek to save money through limiting their heating use.

Despite Knowsley's overall housing stock being in good condition issues around decent homes and energy efficiency are still relevant to ensure the borough's housing stock continues to be high performing. The issue of damp and mould in homes is a key area for the Strategy to respond to. Some of the most vulnerable and low-income households will experience the most negative impacts that poorer housing conditions can bring. The private rented sector in Knowsley has the highest levels of non-decency and damp; and least energy efficient homes in the borough and there needs to be focus for this to be improved given the importance this tenure has now in meeting housing need. The introduction of a national landlord database through the Renters Rights Act along with housing stock profiling will assist the Council to target the poorest properties in this sector to support landlords and tenants to tackle the causes of damp.

Supporting households to remain independent

Properties with adaptations such as level access showers, ramped access to the property, stair lifts and smaller adaptations (such as grab rails, shower chairs and toilet raisers) help elderly people and people with mobility issues (such as some people with disabilities) to continue to live independently at home.

There is high demand in Knowsley for adapted properties with number of factors influencing this. This includes:

- a high proportion (13%) of people living in Knowsley were identified in the 2021 Census as being disabled or being limited a lot;
- people in Knowsley reporting a lower disability free life expectancy than the England average (54.8 years for men and 54.6 years for women compared to the England average of 60.2 years for men and 59.1 years for women);⁹ and
- an ageing population with a projected 30% increase in the number of people aged over 65 years old from 26,925 in 2022 to 35,122 by 2040.

Through the Disabled Facilities Grant programme, the Council supports people with mobility issues (such as elderly people and people disabilities) to adapt their own home so that they can continue to live there independently. This grant is available to people living across all tenures and is subject to an eligibility criterion. The grant is means tested which means that some people, depending on their financial circumstances are required to contribute towards the cost of the adaptations.

The Council also provides a Care and Repair Service via an external contractor. This service can help people to identify what minor adaptations (such grab rails, shower chairs and toilet raisers) can help them to continue to live at home.

Given the levels of disability in the borough and its ageing population there will be a continuing high level of demand from households to have homes, whether existing or through new provision, to meet these needs. The Council has sought to support households to remain independent through its aids and adaptation programmes and also by working with partners to deliver specialist housing schemes including Extra Care Housing. There is also a need for future new homes to be constructed in a way that enables them to meet, or be modified to meet, the needs of people with disabilities or as they get older.

Zero carbon homes and responding to climate change

Knowsley Council declared a Climate Emergency in 2020. Knowsley Council's approach to responding to the climate emergency and achieving net zero carbon targets includes working with its key partners and residents. In 2022, domestic

⁹ Public Health Outcomes Framework – November 2025 - <https://fingertips.phe.org.uk/static-reports/public-health-outcomes-framework/at-a-glance/E08000011.html?area-name=Knowsley>

dwellings accounted for 22% of Knowsley's carbon emissions. Decarbonisation of the borough's existing housing stock and developing new build low carbon homes is vital in supporting the Council's response to the climate emergency and achieving net zero.

Housing retrofit has come to the forefront of how we need to improve existing homes through new low carbon heating technologies and insulating homes to support meeting net zero carbon targets. Good progress has been made in decarbonising and reducing emissions from our existing housing in recent years. This has included Registered Providers investing in their homes and the Council working with partners to deliver the schemes including the Sustainable Warmth Fund and Energy Company Obligation scheme. Whilst housing retrofit is increasing in prominence, there is still much work needed to be undertaken particularly in the private sector with owner occupiers and private landlords, to increase its awareness in how investment in homes is made to make them more energy efficient and reduce carbon emissions.

The Council is working in partnership with the Liverpool City Region Combined Authority to develop a Housing Retrofit Strategy across the City Region. The Liverpool City Region Housing Retrofit Strategy will seek to accelerate housing retrofit across the city region in order to make residents homes healthier and more energy efficient. The Council is also working with the Liverpool City Region Combined Authority to deliver works to private homes in Knowsley through the Government's new Warm Homes Local Grant Scheme. The Government's Warm Homes Plan was published in January 2026 and sets out its intentions on housing retrofit and energy efficiency.

Fuel poverty and affordable warmth

Energy prices for households began to rise during the summer in 2021, with world events exacerbating increases in the following years. Increases in energy prices have also coincided with the wider cost of living pressures that households have faced. The reliance on foreign energy supplies further highlighted the need for countries to become more self-sufficient in their energy requirements, and to also reduce the use of fossil fuels and switch towards greener and more sustainable energy. From October to December 2025, the direct debit energy price cap for typical gas and electricity consumption was set at £1755, which is well below the peak of £2380 seen between October 2022 to June 2023. However, it remains 42% higher than in the Winter 2021/22¹⁰.

Whilst Knowsley levels of fuel poverty are the lowest in the Liverpool City Region and are below regional and national averages, fuel poverty remains a significant issue for lower income households particularly in the borough's most deprived neighbourhoods. The borough's high prevalence of damp in homes will also reflect

¹⁰ Gas and electricity prices during the 'energy crisis' and beyond, House of Commons Library, September 2025.

challenges in households being able to afford to heat their homes and keep them well ventilated. Fuel poverty is an ongoing challenge which will need to be responded to in several ways. Whilst the Strategy cannot influence the price of energy to household consumers its key principle is to support residents to live in homes that are as energy efficient as possible, and to help them to maximise their household incomes so that they are better able to afford to heat their homes.

Energy Company Obligation Scheme

Knowsley Council has enabled works to resident's homes through the Government's Energy Company Obligation (ECO) Scheme. Phase 4 of the ECO has provided challenges due to many residents not able to qualify for the scheme as their current central heating boilers do not meet the scheme requirements. Under ECO4 only inefficient heating systems can be replaced i.e. non-condensing boilers. Due to ECO4 having a focus on replacing older inefficient heating systems many households are unable to get boiler replacements through the scheme as their boilers are too "new" or "efficient" to qualify. The Energy Company Obligation Scheme whilst providing new heating systems to qualifying applicants and homes, has also taken a whole house retrofit approach including fabric first measures to making homes more energy efficient. The current ECO4 Scheme was due to run until the 31 of March 2026. The Government has announced the end of the Energy Company Obligation Scheme with the scheme closing on 31 March 2026 and its Warm Homes Plan is expected to set out its intentions for upgrading homes.

Private rented sector

The private rented sector has increased substantially over the last two decades in Knowsley from just over 4,000 homes in 2001 to 9,500 in 2021 (Census data) and is likely to be around 10,000 now. As the private rented sector has grown, and supply of social housing for rent has been reducing, it plays a key role in meeting housing need in the borough as Knowsley's population and household numbers have been increasing. Most private landlords are responsible and they seek to provide good quality accommodation for their tenants, however the private rental market has the highest level of non-decent homes, highest levels of damp and least energy efficient homes in the borough. The Government's Renters Rights Act seeks to reform the private rental market. Landlords will have a wide range of new responsibilities to adhere to related to tenancy management and property standards. The Renters Rights Act also places further responsibilities on local authorities to respond to poor housing conditions in their private rented stock. As noted earlier, Knowsley's private rented sector has a high prevalence of homes which have damp and this will be key area of focus for the Strategy to seek improvement over the next five years, with work already being undertaken on this through a Healthy Homes Project delivered by the Council's Environmental Health service.

The cost of renting a home in the private sector has also increased significantly in recent years. Since March 2020 average private rents have increased by 35% in

Knowsley. Despite private rents increasing demand remains high in Knowsley. But as private rents have increased more households are looking to the affordable rented sector for a home, increasing the demand for social housing. Additionally some tenants may be wary about complaining about poor conditions for fear of losing their home when finding another can be difficult.

The Council relaunched the Knowsley Landlord Accreditation Scheme in 2020. Despite an improved offer and promotion to private landlords of the revised scheme, take up has been minimal. With the demand for private rented homes being high, there are no real incentives for landlords to join accredited schemes run by local authorities. The private rented sector and its landlords have also benefited from the development of increased availability of letting and estate agents offering a comprehensive service to manage their homes and tenancies. As part of this Strategy, given the changes coming from the Renters Rights Act, engagement with private landlords and lettings agents operating in Knowsley will be a key part in supporting a high quality private rental offer in the borough.

Empty Homes

Over the last five years the number of long-term empty homes in the borough has reduced from 1056 in 2020 to 673 in 2024, a reduction of 36%. Some of the reduction has been due to a major demolition of high-rise social housing in Kirkby in 2024. The number of long-term empty homes increased to 865 units in 2025, however this increase was largely due to two multi storey blocks having to be vacated in Kirkby due to Fire Safety issues. Bringing long term empty homes back into use remains a priority for the Council as they can address the housing shortage within the borough, and also reduce the detrimental impacts they can have on neighbourhoods. The Council through this Strategy will be looking to increase proactive working to bring Empty Homes back into use through the development and delivery of a new Empty Homes Strategy.

5) Legislative and Policy Background

The Housing Act 2004 provides the principal legislation for the majority of powers and duties that cover private sector housing. Under the Housing Act 2004 local authorities' statutory duties include:

- Assessing and keeping housing conditions under review
- Taking enforcement action to address the most serious health and safety hazard in dwellings.
- Licensing houses in multiple occupation which fall under the mandatory licensing regime.

Local authorities also have discretionary powers under the Housing Act 2004 including providing financial and other assistance to improve housing conditions, dealing with empty homes and the poor management of Houses in Multiple Occupation.

The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) which local authorities use to identify and assess risks and hazards to health and safety in dwellings. Tackling risks and hazards identified through HHSRS assessments should make homes healthier and safer to live in. The HHSRS is relevant to all homeowners, private / social landlords and tenants. Local authorities have a duty to deal with Category 1 hazards and discretion over how to deal with Category 2 hazards identified through HHSRS assessments. Knowsley Council's approach to responding poor housing conditions is detailed within the Housing Enforcement Policy¹¹.

The Labour Government came to power in July 2024 and is shaping policy approaches towards housing standards, housing energy efficiency, fuel poverty and the private rented sector in a number of ways. These include:

- Renters Rights Act 2025 – new legislation with the aim to make the private rented fairer and improve standards.
- Warm Homes Plan – the Government published its Warm Homes Plan in January 2026 that sets out its intentions with regards to housing retrofit and energy efficiency to homes across all tenures.
- Fuel Poverty Strategy – the Government's new Strategy was published in January 2026.
- Energy Company Obligation Scheme Phase 4 (ECO4)- due to end in March 2026.
- Social and Affordable Homes Programme (SAHP) 2026-36 – new £39bn ten-year programme to deliver more affordable housing with an emphasis on social rented homes announced as part of the June 2025 Comprehensive Spending Review. The prospectus for SAHP 2026-36 was published in the November 2025 and it is likely that energy efficiency and sustainability in the construction of new homes

¹¹ Knowsley Council Housing Enforcement Policy 2023

will be an important requirement as the Government seeks to respond to climate change.

- The Future Homes Standard – will set out the standards required new homes being built will need to meet from 2027 and is due to be published at the time of writing this Strategy.
- Decent Homes Standards - a consultation over the summer of 2025 to update the Decent Homes Standard that was last updated in 2006 and will apply to both the private and social rented sectors.
- Minimum Energy Efficiency Standards (MEES) consultation over the summer of 2025 to set a minimum energy efficiency standard for socially rented homes for the first time.

The above shows that the current legislative and policy background at the time of writing this strategy is in a period of significant change and evolution. The Knowsley Private Sector Housing and Affordable Warmth Strategy 2026-31 will need to take into consideration how new legislation, guidance and policy are introduced to ensure it remains relevant and fit for purpose. The development of this Strategy, its key priorities and commitments alongside its action plan have been framed to consider and be adaptable to the direction of the emerging legislative and policy background.

6) Knowsley Private Sector Housing and Affordable Warmth Strategy Key Priorities

This Strategy seeks to support the delivery of the Knowsley 2030 Strategy, the Knowsley Council Plan 2025-30, the Knowsley Housing Strategy 2022-27, the Knowsley Place Climate Delivery Plan 2025-30 and the Knowsley Air Quality Strategy 2024-27.

The Private Sector Housing Strategy and Affordable Warmth Strategy has three key priorities and commitments:

Priority 1 – Improving housing standards, accessible homes, having energy efficient and low carbon homes and Affordable Warmth

Priority 2 – A high quality Private Rented Sector

Priority 3 – Making the best use of the housing stock

Each of these priorities, their commitments and actions all have relevance to supporting the Knowsley 2030 strategic outcomes and the Knowsley Council Plan 2025-30 which has a vision of “Supporting Knowsley’s People and Communities to Thrive”. The priorities also align to the vision and priorities of the Knowsley Housing Strategy 2022-27, the Knowsley Place Climate Delivery Plan 2025-30 and the Council’s overall approach to tackling climate change through working with communities and partners.

The Knowsley Better Together approach will be key in the Strategy delivering on its priorities and commitments through partnership working between several stakeholders. These include services within the Council, Registered Providers, private landlords, sub regional and national government and the voluntary sector.

Priority 1 – Improving housing standards, accessible, more energy efficient and low carbon homes and Affordable Warmth

This priority is about ensuring that Knowsley residents homes are as safe and healthy as possible. Homes in Knowsley should be well maintained, accessible to meet households needs and be free from damp and mould and other hazards. Homes in Knowsley will also be as energy efficient and as affordable to heat as possible. Homes which are in poor condition, not accessible to meet needs and have poor energy performance can have detrimental impacts on the health and wellbeing of the people living in them. Having decent quality housing is fundamental for all residents of all ages to support them with the opportunity to lead healthy and independent lives. Good quality housing can support reducing demands and costs on other services including health, social care and education.

To support improving housing standards and accessibility, enabling households to live independently, having more energy efficient and low carbon homes and affordable warmth this strategy will aim to:

- Improve housing standards and quality across all tenures:
 - Use of the Council's Housing Enforcement Policy to supporting improving housing standards
 - Reduce the number of homes in the borough which have damp and mould issues.
 - Registered Providers investing in their homes so that they meet the decent homes standard, are energy efficient and a free from hazards.
- Support people to have homes which are accessible so that they can be independent and remain in their own homes through the delivery of the Council's disabled facilities grant programme.
- Knowsley Care and Repair continuing to provide low level adaptations and small improvement works to vulnerable resident's homes.
- Working with social and private landlords to improve their existing housing stock and increase energy efficiency standards.
- New build homes to have high levels of energy efficiency meeting the new Future Homes Standard to be introduced from 2025.
- Reduce fuel poverty in the borough and provide support to households to do this.
- Improve the energy efficiency of existing homes in the borough:
 - Working with the Liverpool City Region Combined Authority to deliver Government funded retrofit schemes in the borough.
 - Promoting energy efficiency and warm homes schemes to owner occupiers and private landlords.
 - Provide advice and guidance to residents of how they can improve the energy efficiency of their homes.
 - Continued delivery of the Council's Warm Home Scheme

Outcomes and Measures

Reduction in the number of non-decent homes

Reduction in the number of homes with category 1 hazards.

Reduction in the number of homes in with damp.

Reduction in the number of homes in Knowsley with an EPC level D rating.

Fuel poverty levels are reduced.

New Council Homes Assistance Policy in place

Number of homes in Knowsley accessing housing retrofit and low carbon homes scheme

Number of aids and adaptations being provided by the Council's Centre for Independent Living Team.

Number of new homes meeting the Future Homes Standard

Key enablers:

Knowsley Council Housing Enforcement Policy

Liverpool City Region Retrofit Strategy (to be published)

Knowsley Local Plan

Knowsley Council Housing Assistance Policy

Knowsley Council Homes Assistance Policy (to be published)

Registered Provider Asset Management Strategies

Priority 2 – A high quality Private Rented Sector

There are around 10,000 privately rented homes in the borough. Knowsley's private rented stock has increased by 133% since 2001. Despite a successful new build affordable housing delivery programme, the availability of social housing for rent has been reducing. Given the demand for social housing and increasing number of households on the Council's Housing Register, the private rented sector plays a vital role in meeting housing need and it is essential it provides a high-quality offer to residents in terms of property standards and management. The Government's Renters Rights Act seeks to reform the private rented sector so that it provides more security, fairness and improved housing standards for tenants. There may also be opportunities for further Build to Rent schemes to further enhance the borough's private sector housing offer.

To support a high-quality private rent sector this strategy will aim to:

- Improve housing standards in the Private Rented Sector through:
 - Engaging with private landlords in the borough to tackle damp and mould.
 - Encourage and support private landlords to ensure homes meets the proposed decent homes standard and to reduce the number of serious hazards in their properties.
 - Provide advice and guidance on how private landlords can make their homes more energy efficient and comply with Minimum Energy Efficiency Standard requirements.
 - Use of the proposed National Landlords database to effectively target homes where housing standards need to be improved.
 - Provide private landlords and private tenants guidance and signpost them into schemes to improve the energy efficiency of their homes.
 - Continue to work proactively with private landlords of Houses in Multiple Occupation and implementation of the Council's Houses in Multiple Occupation Licensing Policy.
 - Use of the Council's Housing Enforcement Policy to support improving housing standards and energy efficiency, taking the necessary action where private landlords are not complying with requirements.
- Improve housing management in the Private Rented Sector through:
 - Engagement with private landlords and letting agents to ensure they understand their responsibilities as a landlord and in meeting the requirements of the Renters Rights Act
 - Communicate with tenants so that they understand their rights under the Renters Rights Act and their landlord's responsibilities.
 - Implementation of Supported Housing (Regulatory Oversight) Act 2023 and its measures with regards to exempt accommodation in the borough

- Implementation of the Renters Rights Act
 - Ensure the Council supports the implementation of the new legislation and regulatory requirements to ensure a high-quality private rent sector for Knowsley's residents.
- The Council will work with private landlords to improve its offer to meet Knowsley's housing needs. This includes:
 - Increasing accommodation options including more shared housing.
 - Providing support models to facilitate access and maintain tenancies in the private rented sector.
- The Council's Tenancy Deposit Secure assisting households to rent privately will ensure that homes through the scheme meet expected property and energy efficiency standards.

Outcomes and Measures

Reduction of private rented homes with EPC ratings at F and G.
Reduction in the number of non-decent private rented homes (Baseline- 17.3% EHS 2023)
Reduction of private rented homes with damp and mould issues. (Baseline 16% EHS 2023)
Reduction of private rented homes with category 1 HHSRS hazards (Baseline 9.2% EHS 2023)
An exempt accommodation market that meets regulatory requirements, which provides the appropriate type of accommodation and support that meets the borough's supported housing needs.
Number of Houses in Multiple occupation which have licenses.
Number of private rented homes where hazards have been removed.
Number of enforcement action cases undertaken and outcomes.
Number of supported exempt accommodation licences
Number of households assisted through the Tenancy Deposit Scheme.

Key enablers

Knowsley Council Housing Enforcement Policy
Knowsley Council Tenancy Bond Scheme
Liverpool City Region Retrofit Strategy (to be published)
Knowsley Council Disabled Facilities Grant Policy
Renters Rights Bill
Proposed National Landlords database
Minimum Energy Efficiency Standards (MEES) Regulations
Supported Housing (Regulatory Oversight) Act 2023

Priority 3 – Making the best use of the housing stock

Knowsley Council has a strong track record since the adoption of the Local Plan in 2016 in delivering new homes across the borough. Between 2019/20 and 2024/25 4,672 new build homes have been delivered, of which 1,594 have been affordable homes. It is not just about delivering new homes to meet Knowsley's housing needs but also making best use of the overall housing stock. This includes bringing empty

homes back into use, supporting households into home ownership through options such as shared ownership, rent to buy and how affordable homes for rent are allocated through the Property Pool Plus scheme.

To make best use of the existing housing stock this strategy will aim to:

- Develop a new Empty Homes Strategy
- Increase proactive empty homes work and make greater use of enforcement powers to address problematic long term empty homes and bring them back into use.
- The Council continuing to support the development of new housing to meet the borough's housing needs.
- The Council will work with Registered Providers to deliver affordable housing options that meets the needs and aspirations of residents including home ownership options to support households to buy their own home.
- Work with Registered Providers to support "rightsizing" in the affordable rented stock.

Outcomes and Measures

New Empty Homes Strategy in place

Number of new build homes completed

Number of affordable homes completed

Number of empty homes brought back into use following Council action

Number of long-term empty homes

Households assisted through "rightsizing" to live in a home most suited for their needs.

Number of specialist homes completed.

Enablers

Knowsley Empty Homes Strategy

Homes England Social and Affordable Homes Programme 2026-36

Knowsley Local Plan

Property Pool Plus Housing Allocations Scheme

Knowsley Council Rightsizing Incentive Scheme

7) How we will measure success- monitoring and evaluation

Within this strategy we have identified three key priorities for the next five years. The performance framework for this strategy is underpinned by an action plan and each priority has a range of measures and outcomes to monitor progress and success.

On an annual basis Strategic Housing will produce a monitoring report to be presented to the Cabinet Member for Regeneration and Economic Development on the progress of the delivery of the strategy and its priorities. The monitoring of the strategy will also provide a review mechanism so it can be amended or adapted as necessary given that private sector housing, housing standards, energy efficiency and affordable warmth landscape can often be subject to changes including around funding opportunities and emerging policy and legislation.

Private Sector Housing and Affordable Warmth Strategy 2026-31 – Action Plan

Priority 1- Improving housing standards, accessible homes, having energy efficient and low carbon homes and Affordable Warmth

Action	Supporting Activity	Outcome	Enablers	Responsible Agency	Timescale
Improve housing standards and conditions in the private sector.	Implementation of Knowsley Housing Enforcement Policy	<p>Housing energy efficiency ratings improve.</p> <p>The proportion of non-decent homes reduce.</p> <p>The proportion of homes with damp reduces.</p>	<p>Housing Enforcement Policy</p> <p>Homes In Multiple Occupation Policy</p> <p>Housing Retrofit funding programmes</p> <p>Government Decent Homes Standard</p> <p>Minimum Energy Efficiency Standards regulations</p>	KMBC Environmental Health	All years
Deliver housing assistance and disabled facilities grants programme subject to available financial resources.		Ensure residents have an option for financial assistance to improve the facilities in their home to enable them to live independently.	<p>Council DFG policy</p> <p>Council DFG Budget</p>	<p>KMBC Centre for Independent Living</p> <p>KMBC Whole Life Commissioning</p> <p>Registered Providers</p> <p>Care and Repair Knowsley</p>	All years

Action	Supporting Activity	Outcome	Enablers	Responsible Agency	Timescale
				Adults and Children's Social Care	
New Disabled Facilities Grant Policy	Development of new DFG policy	New DFG policy in place to deliver works to eligible households	Council DFG Budget	KMBC Whole Life Commissioning	2025/26
Support delivery of energy efficiency and retrofit schemes in the borough	<p>Delivery of Council's Warm Homes Scheme</p> <p>Work with Liverpool City Region Combined Authority to secure external funding and deliver retrofit schemes.</p> <p>Support resident access for national energy efficiency and retrofit schemes.</p> <p>Bid for external funding working in partnership with LCRCA where relevant.</p>	<p>Reduction in the number of properties in the borough with an EPC D rating or lower.</p> <p>Delivery of Liverpool City Region Warm Homes: Local Grants schemes to private households.</p> <p>Delivery of Liverpool City Region Warm Homes : Social Housing Fund to Registered Provider homes.</p> <p>All social homes in the borough to achieve a minimum C EPC rating by 2030</p> <p>Continue to support residents to enable energy efficiency and retrofit works to their homes through schemes such as the Energy Company Obligation</p>	<p>Council Warm Homes Scheme</p> <p>Government : Warm Homes Plan</p> <p>Government Warm Homes : Local Grant</p> <p>Government Warm Homes : Social Housing Fund</p> <p>Registered Provider Stock Investment plans</p> <p>Liverpool City Region Retrofit Strategy</p>	<p>KMBC Strategic Housing</p> <p>Registered Providers</p> <p>Liverpool City Region Combined Authority</p> <p>Private Landlords</p> <p>KMBC Environmental Health</p>	All years

Action	Supporting Activity	Outcome	Enablers	Responsible Agency	Timescale
		Scheme (and any successors)			
Increase awareness and provide information to private householders and landlords to encourage and support them to have healthy homes	Information and advice on Council website to support.	<p>Resident's having an awareness to make their homes more energy efficient and signposted to potential funding support.</p> <p>Reduction in the number of private homes with EPC D rating or lower</p> <p>Reduction of category 1 hazards.</p>	<p>Liverpool City Region Retrofit Strategy</p> <p>Trustmark</p>	<p>KMBC Strategic Housing</p> <p>KMBC Environmental Health</p>	All years
Work with Registered Providers to ensure homes are energy efficient making them cost effective for tenants to run	Registered Provider asset investment and new build programmes	All social housing to have a minimum Energy Performance Certificate (EPC) rating of C by 2030	<p>Registered Providers</p> <p>Liverpool City Region Combined Authority</p> <p>Homes England Social Housing and Affordable Homes Programme</p> <p>Government Decent Homes Standard</p>	<p>KMBC Strategic Housing</p> <p>Registered Providers</p>	All years
Support the delivery of the new Liverpool City Region Housing Retrofit Strategy	Liverpool City Region Housing Retrofit Strategy approved autumn / winter 2025/26	LCR Housing Retrofit Strategy sets out direction to increase retrofit activity in the borough	<p>Liverpool City Region Combined Authority</p> <p>Registered Providers</p>	<p>KMBC Strategic Housing</p> <p>Registered Providers</p>	2026/27 onwards

Action	Supporting Activity	Outcome	Enablers	Responsible Agency	Timescale
				Liverpool City Region Combined Authority Private Landlords Owner occupier households. Department for Energy Security and Net Zero	
Any properties that the Council own or lease for the purpose of creating affordable accommodation to have a minimum C EPC Rating	Properties the Council own or lease to have necessary works to achieve a minimum C EPC rating.	All Council owned and leased affordable accommodation has a minimum C EPC rating	Council housing acquisition programme. Council lease arrangements with Registered Providers	KMBC Strategic Housing Registered Providers	All years
Any properties delivered or purchased through the Council's Affordable Housing Access Fund (inc Private Rent Rescue Scheme) to have minimum EPC rating C and meet decent homes standard within 6 months of	Register provider works to homes approved through the Affordable Housing Access Fund	All homes funded through the Affordable Housing Access Fund to have minimum EPC C rating and meet decent homes standard.	Affordable Housing Access Fund Registered Provider investment. Homes England Social and Affordable Homes Programme 2026-36	KMBC Strategic Housing Registered Providers	All years

Action	Supporting Activity	Outcome	Enablers	Responsible Agency	Timescale
completion / purchase.					
Development of good quality and low carbon new build homes across the borough that support the health and wellbeing of residents.	Existing Local Plan and the development of a new Local Plan and supporting policies to ensure new build homes and conversions meet the Future Homes Standard and support the health and wellbeing of Knowsley residents.	New homes have high energy efficiency ratings and low carbon systems. Development of new homes and developments contribute to supporting the health and wellbeing of residents	Future Homes Standard (to be published) Knowsley Local Plan and future plan development	KMBC Planning KMBC Strategic Housing KMBC Public Health Registered Providers	All years and as part of new Local Plan adoption.
Tackle fuel poverty in the borough	Work with national and local agencies to provide referral pathways and support to residents to for advice and to maximise incomes. Increase awareness of fuel poverty and energy efficiency amongst residents and frontline professionals. Home energy efficiency measures and schemes are promoted to residents. Partnership working between council teams,	Fuel poverty in the borough is reduced. Energy efficiency of homes is increased. Support behaviour change in the home encourage better use of energy and systems to make sure they are cost effective to run.	New Government Fuel Poverty Strategy	KMBC Strategic Housing KMBC Financial Inclusion KMBC Public Health Knowsley Citizen Advice Bureau Knowsley advice agencies	All years

Action	Supporting Activity	Outcome	Enablers	Responsible Agency	Timescale
	external partners and commissioned services.				

Priority 2- A high quality and fair Private Rented Sector

Action	Supporting activity	Outcome	Enablers	Key Agencies	Timescale
Proactive approach to managing housing conditions in the PRS and ensuring homes meet the new Decent Homes Standard for the PRS and using enforcement powers where necessary to ensure property conditions meet requirements.	Renter Rights Act will introduce a new Private Rented Sector Database to inform intelligence for LAs on the management and condition of stock in their areas. The Renters Rights Act will introduce a Decent Homes Standard in the PRS for the first time	Poor quality housing and non-compliant private rented sector houses identified and necessary enforcement action taken. Reduction in the number of non-decent homes in the Private Rented Sector. Reduction in the number of homes in the private rented sector with damp and mould. Reduction of the number of private rented homes with category 1 hazards	Renters Rights Act National Private Rented Sector Database Knowsley MBC Housing Enforcement Policy Knowsley MBC HMO Policy Government Decent Homes Standard Minimum Energy Efficiency Standards regulations.	KMBC Environmental Health	All years
Provide assistance for landlords involved in House of Multiple Occupation (HMO) to ensure compliance.		Existing and new Houses of Multiple Occupation meet requirements of Knowsley HMO Policy	Knowsley MBC HMO Policy Knowsley MBC Housing Enforcement Policy	KMBC Environmental Health	All years

Action	Supporting activity	Outcome	Enablers	Key Agencies	Timescale
Private rented homes meet Minimum Energy Efficiency Standard (MEES)		Reduced number of private rented homes with EPC rating at F and G	Renters Rights Act Minimum Energy Efficiency Standards (MEES) Regulations National Private Rented Sector Database Knowsley MBC Housing Enforcement Policy	KMBC Environmental Health	All years
Supported housing in the private sector is of a high standard and provides appropriate support	Introduce supported housing licensing scheme	Supported housing meets requirements of the Supported Housing (Regulatory Oversight) Act 2023 and implementation of measures on licensing regime and national standards.	Supported Housing (Regulatory Oversight) Act 2023 and implementation of measures on licensing regime and national standards.	KMBC Strategic Housing KMBC Whole Life Commissioning Registered Providers Housing support providers and landlords	2026/27 onwards or as legislation is passed.
Work with private tenants and landlords to educate them on their rights and responsibilities overall and with regard to the provisions of the Renters Rights Act	The Council will publicise and promote to private and landlords tenants their rights and responsibilities.		Renters Rights Act	KMBC <ul style="list-style-type: none"> • Strategic Housing • Housing Solutions • Environmental Health Private Tenants	All years

Action	Supporting activity	Outcome	Enablers	Key Agencies	Timescale
as they are introduced				Private Landlords Advice agencies	

Priority 3- Make best use of the housing stock

Action	Supporting activity	Outcome	Enablers	Key Agencies	Timescale
Develop a new Empty Homes Strategy		New Empty Homes Strategy approved and operational	Legislation which supports enforcement activities related to bringing empty homes into use e.g. Housing Act 2004 & Law of Property Act 1925	KMBC Strategic Housing	2026/27
Bring back long-term empty homes back into use through proactive engagement, advice and enforcement measures		Reduction in the number of long-term empty homes in the borough Increased number of empty homes brought back into use through Council intervention	Empty Homes Strategy	KMBC Strategic Housing KMBC Environmental Health	All years
Continue to deliver affordable housing including access to affordable housing ownership	Work with Registered Providers and through planning policy to deliver new affordable housing development.	Continued delivery of new affordable homes across the borough to provide homes to meet Knowsley's residents needs.	Homes England Social and Affordable Homes Programme 2026-36	Registered Providers Homes England KMBC Planning	All years

Action	Supporting activity	Outcome	Enablers	Key Agencies	Timescale
opportunities to meet Knowsley's housing needs.			Knowsley Local Plan	KMBC Strategic Housing	
Carry out periodic reviews of the housing market and supply		Understanding of local housing market to support meeting housing need and responses to emerging issues	Housing and related data and intelligence.	KMBC Strategic Housing	All years
KMBC Rightsizing Incentive Scheme	Review Rightsizing scheme pilot and implement new scheme focusing on priorities	Homes which were previously under occupied are available to meet need and existing households are able to access housing to meet their need.		KMBC Strategic Housing Registered Providers Property Pool Plus Allocations Scheme	2026/27