



## Private Sector Housing Assistance Policy

### **Revisions Following Cabinet June 2006:**

- a. Technical and legislative amendment following Housing Act 2004 implementation
- b. Maximum Home Repair Assistance Grant (Wind, Weatherproof and Safe) increased to £2,500
- c. New grant categories introduced
  - Home Safety Grant
  - Warm Front Hardship Grant

Revision following change in benefits qualifying criteria on 11<sup>th</sup> August 2006:

New cut off point for recipients of Child Tax or Working Tax Credit raised from £15,050 to £15,460

### **Revisions Following Cabinet March 2007:**

- a. New grant categories introduced
  - Relocation Grant
  - Partnership Grant
  - Decent Homes Grant

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## INTRODUCTION

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 which came into force on 18 July 2003, repealed much of the prescriptive legislation governing the provision of previous housing assistance and replaced it with new wide ranging powers to provide assistance for housing renewal based on local needs and achievement of strategic objectives.

The increased flexibility allows for new and innovative approaches to housing renewal and will require regular review together with the overall Housing Strategy.

This Private Sector Housing Renewal Policy is effective from 1<sup>st</sup> April 2004 and will be subject to regular review, revised versions will be produced when significant changes occur, e.g. to the type of assistance available.

This policy document limits itself to consideration of works of repair, improvement or adaptation etc rather than enabling housing provision in the first place which will be considered through the Housing Strategy.

*“Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. The Government’s view is that it is primarily the responsibility of homeowners to maintain their own property. However, the government is committed to improving housing quality across all tenures including the owner occupied sector and fully accepts that some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. Local authorities therefore have an important role to provide assistance in these cases”.*

*“It is not intended to bring about the wholesale replacement of housing grants with loans”.*

*“The Government would also consider that an authority was failing in its duty as a housing enabler and in its responsibility to consider the condition of the local private sector stock if it did not make some provision for (private sector housing) assistance.”*

Office of the Deputy Prime Minister  
(Department for Communities and  
Local Government)  
June 2002

It is in this context that the Council has produced its private sector housing renewal policy.

## THE LOCAL CONTEXT



### CHARNWOOD

The Borough of Charnwood is 27,906 hectares in area and had a population of 153,462 at the time of the 2001 census, an increase of 6900 in 10 years. The area is centrally placed in the heart of the Midlands, and Loughborough, the main town, is almost equidistant from Leicester, Nottingham and Derby.

The East Midlands Regional Housing Policy refers to the area as the Three Cities Region.

The traditional heavy engineering and hosiery base of Loughborough (population approx 50,000) has substantially declined, being replaced by pharmaceuticals and white-collar industries. The presence of an expanding university with one of the biggest campuses in the UK brings its own housing needs particularly within Loughborough.

Outside the Loughborough and Shepshed area, the district is predominantly rural with significant settlements at Anstey, Birstall, Syston and Thurmaston, which abut the Leicester City Council boundary, and a number of other small towns mainly along the Soar Valley.

There are also several smaller villages in the more rural districts which have become in the main desirable and expensive dormitory areas for Leicester city. Commuting to further destinations is becoming more common because of good communication links.

A survey of the condition of private sector housing using a stratified sample of randomly selected properties was last undertaken in 2005. The key findings extended for the total private sector stock are summarised as follows:

### **Key facts from Private Sector Stock Condition Survey (2005)**

• Population of the Borough/District	155,462
• Total number of houses	62,454
• Total number of owner occupied houses	49,018
• Rate of unfitness (private sector)	5.7%
• Rate of substantial disrepair	7%
• Dwellings requiring immediate attention under Health and Safety Hazard Rating System	11,000
• Dwellings needing substantial repair (£1,000 plus needed)	3,765
• Cost of improving houses needing substantial repair	£49 million
• Cost of giving unfit houses a minimum 10 year life	£36million
• Potential demand for disabled facilities grants	£12 million
• Potential demand for Home Repair Assistance	£9 million
• Percentage of vulnerable households receiving means tested benefits	12%
• Percentage of households containing at least one disabled person	13%
• Number of dwellings failing decent homes standard	10,510
• Proportion of vulnerable households in non decent homes	39.4%
• Rate of unfitness in the private rented sector (Excludes Housing Association dwellings)	22%
• Percentage of private sector homes with energy efficiency rating below national average	44.4%
• Percentage of private sector vacant dwellings	4.4%
• Percentage of vacant dwellings which are unfit	27%
• Cost of dealing with unfitness and repairs in vacant dwellings	£10 million
• Capital allocated for all grants, including Mandatory DFG's for 2006/7	£720,000

## **POLICY IMPLEMENTATION PLAN**

This Private Sector Housing Renewal Policy became operational on 1<sup>st</sup> April 2004 and will be subject to at least an annual review through the overall Housing Strategy processes; regular review of the Council Corporate Plan and Best Value Performance Plan will also influence possible future developments.

Performance within this policy domain will be reported in line with corporate reporting of National and Local Performance Indicators to the Senior Management Team and appropriate Scrutiny Committee.

It is intended that this policy should remain in force for a minimum of 5 years prior to any major review and that amendment should only be necessary in case of significant change to policy; minor changes which make no significant difference to service provision, such as a name change to a type of grant assistance, will be made to the document by the Environmental Health Manager in consultation with lead members.

Any significant change made to service provision by those amendments will require Cabinet approval before the operational policy changes. The Private Sector Housing Renewal Policy will be amended to reflect any changing needs of the local community and / or its homes, and such information will be conveyed to the Council by various means including stock condition surveys, such as that carried out in the private sector in 2005. The latest time a major review and full update of the Private Sector Housing Renewal Policy will be undertaken will be during 2009. Therefore, the current policy will be subject to major review in one to five years, dependent upon local conditions and changing demands etc as perceived and reported upon by the Environmental Health Manager.

Certain external factors might entail major review earlier than anticipated, such as changes to capital spending plans, new capital allocations, acute changes to local circumstances, national policy or legislative changes, or local strategic partnership influences.

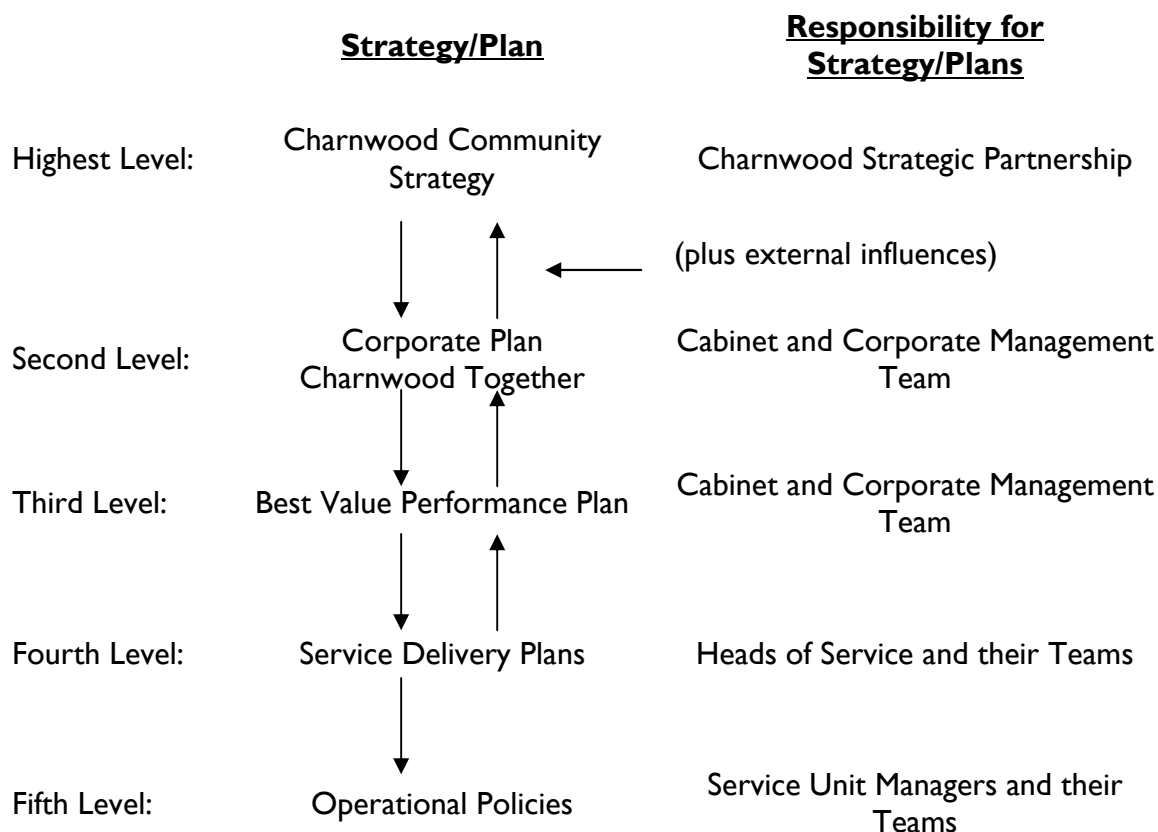
In implementing its own policy the Council will make reference to all relevant national legislation and guidance currently in place or introduced during the life of this policy.

The change in methodology of assessing statutory fitness of housing to the Housing Health and Safety Rating System (HHSRS) has now been implemented as has the introduction of the licensing scheme for houses in multiple occupation. These will affect the processes behind this policy but will not in themselves create significant change in the policy.

# MEETING CHARNWOOD'S KEY STRATEGIC AND SERVICE RELATED AIMS AND OBJECTIVES

The Council carries out its responsibilities using various strategies, plans and policies. These must inform each other within the framework of Charnwood Borough Council's Corporate Plan, Charnwood Together, and must inform, and be informed by partner organisations, such as the Primary Care Trust and the Local Strategic Partnership consisting of many and varied bodies with an interest in the local community and its overall well being.

There is a hierarchical arrangement of these strategies and plans, which must not be considered individually but must work together to achieve overall strategic aims and objectives. A simple illustration of this hierarchical arrangement is shown below, the arrows indicating flows of information.



The Council service strategies which would be seen to link to this Private Sector Housing Renewal Policy are:

- |                             |                            |
|-----------------------------|----------------------------|
| ALMO/Decent Homes Programme |                            |
| Community Strategy          | Corporate Plan             |
| Housing Strategy            | Climate Change Strategy    |
| Empty Homes Strategy        | Supporting People Strategy |
| Community Safety Strategy   | Social Inclusion           |

The following details the aims and objectives relating to private sector housing to be found in strategies and plans of the council.

**Strategy/Plan**

**Charnwood Community Strategy**

**Aim/Objective Of Relevance To This Policy**

- **Well Being Aim 11:** A Borough with Decent Homes – “by ensuring an adequate supply of affordable, good quality, energy efficient housing to meet identified needs, so that there is sufficient decent accommodation, be it public or privately owned.”
- **Well Being Aim 6:** A Healthy Borough – “To improve health and encourage healthy living by tackling the causes of health inequalities between communities, defined groups and the public; so that such groups and individuals are actively motivated and supported to achieve improved public and personal health.”
- **Well Being Aim 9:** An Inclusive Borough – “By working to reduce the effects of poverty and physical and social isolation on people’s well-being and promoting active citizenship and equality of opportunity, so that there is a more socially cohesive Borough”.
- To reduce crime and promote community safety
- To contribute to sustainability by reducing the threat of clearance of dwellings

**Charnwood Together - Charnwood Borough Council’s Corporate Plan**

**Decent Homes** - “ensuring decent standards of housing and security in all kinds of accommodation” by:



### **Supporting people in their homes**

- Provide energy efficiency measures to ensure warm, dry, healthy and comfortable homes.
- Provide facilities and adaptations in the home to enable people with disabilities to live independently
- Continue our policy of provision of “life-time homes standards”, which enables people with a disability to stay in their own homes.
- Maintain and improve current services such as wardens, Lifeline and a Handy Person Scheme

### **Housing in the Private Sector**

- Develop a new scheme of assistance by grant aid or otherwise to enable and assist owners to improve and maintain their properties.
- Further develop joint policies with the Charnwood and North West Leicestershire Primary Care Trust to address the link between poor health and poor housing by adoption of the Housing, Health and Safety Rating System.
- Develop the use of enforcement powers, in keeping with the “Enforcement Policy”, to achieve the Council’s strategic housing objectives.
- Apply measures to bring empty homes back into use

### **Best Value Performance Plan 2005/6**

#### **Objectives:**

- Ensuring adequate standards of repair in private tenanted and owner occupied dwellings
- Encouraging improvements in private sector dwellings through renewal and disabled facilities grants within available resources.

**Charnwood Crime And Disorder Reduction  
Strategy And Action Plan**

**Housing Renewal Service Plan**

- To reduce burglaries of dwellings – for instance through better security features for vulnerable groups
- To process applications for Disabled Facilities Grants in accordance with the relevant legislation and Council policy.
- To process applications for Private Sector Renewal Grants in accordance with the relevant legislation and Council policy.
- To improve 50 houses per year within the Grant Priority Areas
- To evaluate and develop strategies to enable and assist private house owners to repair their properties.
- To promote the Council's policies within Grant Priority Areas
- To reduce the number of unfit properties in the Borough

**Service Strategies**

**Housing Strategy**

- Recognising the diversity of housing within the Borough, we aim to assist every resident to live in a decent home
- Making best use of existing housing stock by encouraging the return of empty homes to use.
- To focus efforts on improving Housing in the worst condition, including the use of the Priority Area approach
- To assist people to carry on living in their own homes through the Disabled Facilities Grant

### Energy Conservation/climate Change

#### Strategy

- The Council is committed to promoting energy efficient housing and tackling fuel poverty.

#### Empty Homes Strategy

- To encourage the return of empty properties into use

Although the Council recognises significant deprivation in certain areas, notably Lemyngton and Hastings wards with disproportionately large numbers of properties being unfit or in substantial disrepair, it also recognises that individuals in all parts of the Borough have difficulty in meeting the cost of essential repairs. The private sector, including Housing Associations, provides over 75% of all homes in the Council's area. In line with the rest of the country the area has an ageing population with increasing demands to remain independent in their own homes whilst local, national and international issues mean we must try and reduce fuel poverty and global warming. A significant proportion of the Council's unfit homes are considered to be owned by those on low incomes and/or over 60 years of age or in the privately rented sector. It is on these key foundations that this Private Sector Housing Renewal Policy is constructed.

### **Regional Strategies**

**The East Midlands Regional Housing Statement 2002-2005** identifies Charnwood as lying within the "Three Cities" sub-region of the East Midlands. The introduction to the Draft statement recognises that "*We (GOEM) still have some way to go before we can produce a Strategy rather than just a Statement. However, this version does have some strategic elements*".

It does however suggest the following as relevant key regional priorities:

- *To ensure that the existing housing stock is brought up to acceptable standards and that all **social housing** meets the Government's decent homes targets.*
- *To ensure that sufficient attention is paid to rural areas, including the need for sensitive interventions to ensure that communities remain sustainable.*
- *To ensure that mechanisms are in place so all those with special housing needs, including BME groups, can be identified and that suitable provision can be made to meet those needs.*

The specific sub-regional themes and policies only refer to the city areas.

**It goes on to state: -**

Private Sector Renewal

*The introduction of the Major Repairs Allowance (MRA) has led to a significant element of the resources available to local housing authorities being diverted away from investment in the private sector this year. However, there remains a high level of need for 'private sector renewal'*

The Department for Communities and Local Government has declared an intention to increase to 70% by 2010, the proportion of vulnerable households (*households in receipt of income or disability related benefits*), in decent homes in the private sector. This is an extension to the existing Decent Homes initiatives and is currently in the form of a Public Service Agreement (PSA7). The target increases to 75% by 2020. The table on page 38 shows how many dwellings need to be improved each year to meet this target.

## **RESOURCING THE PRIVATE SECTOR HOUSING RENEWAL POLICY**

The operational provision of services from the private sector housing renewal policy will be undertaken through the Private Housing Team as part of Environmental Health Services.

The revenue costs are substantially salary orientated.

An increasing amount of money is being returned to Council funds following sales of properties on which Grant has been paid.

The capital funding of assistance for approved works substantially comes from the Council's own resources although central government does directly reimburse 60% of all expenditure on mandatory disabled facilities grants up to the level of the Specified Capital Allowance. The allocation of capital funding towards works on the private sector housing stock is dependent on the other possible areas of capital spend within the Housing Strategy, particularly Local Authority Supported Housing Grants to Housing Associations or spend on its own stock. The capital funding allocated to private sector housing renewal may be spent on initiatives within this policy or other areas specified by statute, e.g. Compulsory Purchase.

The Council has always recognised the needs and benefits of supporting the private housing sector in a targeted and effective manner.

## **OUTLINE OF PROPOSALS**

Based on a series of physical and demographic studies including the House Condition Survey and figures from the National Census, Charnwood developed a strategy of using Grant Priority Areas to promote the uptake of grants in areas identified as having significantly higher levels of unfit

in the housing stock, together with the highest proportion of people who were least likely to be able to afford repairs from their own resources. Four of the original five areas lie within Lemyngton or Hastings Wards. These areas are to be combined and extended to include all parts of those Wards. The remaining small area in Thurmaston lost its status one year after the commencement of this policy.

The Council will offer different types of assistance inside and outside Grant Priority Areas.

## **TYPES OF ASSISTANCE AVAILABLE**

### **Education and Encouragement**

Within a Grant Priority Area the Council's officers will attempt to contact all owners and inspect properties to: -

- Assess the property for compliance with the Housing Health and Safety Rating System (HHSRS) for statistical purposes
- Advise the owner of works required to make the property compliant with the HHSRS
- Advise the occupier of their eligibility for assistance of all kinds
- Advise the occupier of their legal obligations and rights.

### **The Grant Application Process**

#### **Access**

This policy takes into account the primary responsibilities of owners to maintain their own properties but also considers their ability so to do and the vulnerability of different groups as well as other factors in determining eligibility criteria and terms and conditions. Those who are able to qualify for assistance will be given every opportunity to access the process through full dissemination of information at Council points of contact, and those of partner organisations.

A summary of this policy will be provided at such outlets and as soon as possible electronically on the Council's website where customers will be able to register an initial enquiry on line. Copies of the Council's Private Sector Housing Renewal Policy will be provided to all potentially interested organisations, as well as a summary being reproduced in Charnwood News on an annual basis. Every opportunity will be taken to publicise the new policy via local media.

Initial access to the process can therefore be via existing points of contact within the Council, its partner organisations or other interested parties or by written or electronic enquiry.

### **Enquiry**

The first stage of the process will be when a potential applicant makes initial contact and enquires about possible assistance. The initial contact will be recorded on the computerised grants administration system. Except where the work requested, or the property involved or the applicant's circumstances fall within categories where assistance is not available, an appropriate enquiry pack will be dispatched, including (where appropriate) a Preliminary Test of Resources form. An officer will make a 'home' visit by appointment to all responders who are either not applying for a means tested grant or who are prepared to fund any contribution indicated following the provisional assessment of means. When an officer visits a property, the types of work eligible will be assessed and the most suitable type of assistance considered and explained.

Following this visit, an application pack will be issued.

### **Formal Application**

The second stage of the application process will be the completion of the formal application pack including appropriate certificates and agreement with terms and conditions etc as well as the required number of estimates/quotes. When a complete application is received, the Council may approve a grant based on the Council's estimate of the reasonable cost of the agreed works or the lowest estimate provided. The level of any grant approved may be the total cost of agreed works or where the applicant has been assessed as being able to raise some funding of their own, the difference between the value of their own funding and the total assessed cost of agreed works. Home Repair Assistance Grants will be subject to prescribed maxima.

We will write to all applicants advising them of their estimated contribution.

It should be noted that enquiries/applications by landlords would be subject to an alternative assessment of the applicant's contribution. The method to be used is detailed on page 22 'The Landlords Means Test' and we will not be able to make an assessment until after the costs of the work are known. However, the principles of accessing the process remain the same.

The amount of information required of applicants will be commensurate with the likely scale of works involved and as such applicants for Discretionary Home Repair Assistance will, except in the case of means tested Heating Grants, have a much shorter application process than if applying

for a Discretionary Renovation Grant. The same standard form will be used by all applicants for the same classification of grant regardless of value of works.

### **Enforcement**

Except where statute says otherwise or there is an imminent risk to health or safety, such as Category I Hazards under the HHSRS, the Council will attempt to resolve all issues through processes of education and awareness-raising to enable property owners to undertake their responsibilities pursuant to an understanding of the needs and benefits of such action.

Enforcement action will not be the first response to minor contraventions of legislation identified in the course of grant enquiries. The need for formal enforcement may be brought about by various factors such as the severity of a problem, imminent risk, previous history, confidence in a landlord, public interest etc. The recently adopted (March 2006) Environmental Health Enforcement Policy gives more detailed information.

## **GRANT DETAILS**

### **Types of Grant**

The Council may offer the following grants subject to terms and conditions:

- Mandatory Disabled Facility Grants
- Discretionary Disabled Facility Grants
- Discretionary Renovation Grants
- Discretionary Home Repair Assistance Grants
- Discretionary Landlords Grants
- Discretionary Home Safety Grants
- Warm Front Hardship Grants
- Discretionary Relocation Grants
- Discretionary Partnership Grants
- Discretionary Decent Homes Grants

### **DISABLED FACILITIES GRANTS**

In most circumstances the enquirer will be first referred to Social Services who will advise and guide him/her through the process.

## **MANDATORY DISABLED FACILITIES GRANTS**

The Council will award mandatory disabled facilities grants according to the legislation and guidance issued by central government which determines, amongst other things, the type of work that can be funded, the maximum contribution that may be made, and the test of financial resources that must be made. Our information leaflet has more detailed information.

## **DISCRETIONARY DISABLED FACILITIES GRANTS**

In exceptional circumstances, and where finance is considered to be available within the current budget, the Council may consider applications for discretionary disabled facilities grants as well as, or instead of, mandatory grants, subject to its own terms and conditions and the national test of resources utilised for mandatory disabled facilities grants.

Applications within this heading may be considered for providing further advice, care and/or additional facilities including potential relocation.

## **DISCRETIONARY RENOVATION GRANTS**

The Council will consider applications for discretionary renovation grants from owner occupiers and qualifying tenants subject to its own terms and conditions **within Grant Priority Areas** and such other cases as may be decided. There will be no pre-set maximum limit for assistance; the Council will consider the cost of all proposed work in light of eligibility, and reasonableness of costed items on estimates/quotations. All properties will be inspected by a council officer to determine that repair/renovation is the most appropriate course of action, and to identify the qualifying works.

All applicants will be required to undertake a means test according to the national means test in the form prescribed for Mandatory Disabled Facilities Grants. The amount of grant will be the full reasonable cost of the agreed works as determined by the Council's officers, reduced by the amount determined by the means test.

It is intended that all properties receiving a Renovation Grant will, on completion of works be free from HHSRS Category I hazards and as far as possible will meet the Decent Homes Standard.

Applications within this heading will be considered for the following outcomes:

- a) Remedying a house with Category I hazards to a condition of compliance with the HHSRS, and reasonable repair.
- b) Remedying a house in substantial disrepair to a condition of reasonable repair.



- c) Providing a satisfactory internal arrangement.
- d) To install for the first time, central heating for house owners aged over 60 who are not eligible for assistance under the Warm Front Scheme (subject to the maximum value and specification detailed on page 20)
- e) Where the above works would not bring the house up to a standard such as to meet the Decent Homes criteria, such additional work as is necessary to meet those criteria in the most cost effective way. Grant will not be paid solely to meet the Decent Homes Standard unless that work is also required to remedy HHSRS Category I hazards.

Circumstances in which the Council may consider a Discretionary Renovation Grant outside a GPA include: -

- a) Where additional works falling outside the Disabled Facilities Grant definitions are necessary to enable a mandatory DFG to proceed.
- b) Where action is being taken against an owner-occupier under the Council's enforcement powers and the alternative action might be the carrying out of work in default. In such cases, the age of the applicant, length of occupation, physical and mental health will be taken into consideration as well as his/her financial position.
- c) Where the property has been owned and occupied by the applicant since before 1<sup>st</sup> January 1990 and the property lacks and has never had one or more of the basic amenities.

**Such cases will be referred to the Environmental Health Manager for consideration.**

No payments will be made in respect of a Renovation Grant until the applicant has accepted the applicable terms and conditions by signing and returning a copy of the approval document, or in the case of a landlord's grant has provided a Deed of Guarantee of Payment in the case of any breach of those conditions.

### **DISCRETIONARY HOME REPAIR ASSISTANCE GRANTS**

In all cases the property must be the usual place of residence of the applicant at the time of application.

The Council will consider applications for discretionary home repair assistance from owner-occupiers and qualifying tenants for all four categories of work, except that within Grant Priority Areas HRA will only be considered for: -

- a) Hospital Discharge and Minor Adaptation grant or,
- b) Central Heating grant where no other work is required to make the house free from HHSRS Category I Hazards or,
- c) Where the applicant has owned and occupied the house for at least a year, Home Repair Assistance may be considered under any category for work which will not make the property fit, but because of the ill health of the applicant it would be too onerous to carry out all the work required under a Renovation Grant.

Grants under this section may be paid concurrently. No subsequent grant will normally be payable under the same category within a period of 5 years.

There are four categories of Home Repair Assistance:

**Wind, weatherproof and safe.**

Available to applicants who receive the benefits as listed on page 34,

and to applicants who are in receipt of benefits listed on page 34 who are

either over 60, or

who have a dependent child or children under 16 living at home.

**Eligible Work may include: -**

- Essential repairs to the external structure of the dwelling to prevent the ingress of wind or precipitation likely to present a significant risk to the occupant or passers by. Other works to the fabric of the building to remove a significant risk to the occupier or passers by.
- The grant shall be the reasonable cost of the work up to a maximum of £2,500
- All identified significant risks must be included in the application.
- There will be no repayment conditions.

## **Essential Services**

Available to applicants who receive the benefits as listed on page 34,

and to applicants who are in receipt of benefits listed on page 34 who are

either over 60, or

who have a dependent child or children under 16 living at home

### **Eligible Work may include: -**

- work to replace a failed and unrepairable installation for the supply of hot water either to Central Heating or domestic supply (but only in cases where the applicant is not eligible for assistance under the Warm Front scheme.)
- replacement or repair of leaking water service pipes for which the applicant is responsible,
- replacement of dangerous gas piping,
- replacement of failed or dangerous electric wiring,
- replacement of defective drains for which the applicant is responsible.
- replacement of unhygienic or unusable sink, WC, bath or wash hand basin.

The above works exclude any work of routine maintenance.

The grant will be a maximum of £2000.

There will be no repayment conditions.

### **Hospital discharge or minor adaptation**

The applicant must be in receipt of a benefit listed on page 34 and a representative of the Health or Welfare Authority or similar professional must support the application in writing.

The grant will be a maximum of £1000 and will not be available for work anticipated to cost less than £200.

There will be no repayment conditions.

## **Eligible Work: -**

- Adaptation/Improvement of a dwelling for the benefit of a person with a disability in his/her own home or to enable the applicant to care for someone coming to live permanently in their property.
- Works of repair e.g. to access paths, steps, gates to make them safe for use by a person whose infirmity or disability affects their safe use of such elements.
- Repair of existing installations provided for and still in use by a disabled person.

This grant is not intended to be used for works which should properly be part of a Disabled Facilities Grant.

## **Central Heating**

The applicant must be over 60 **and not** in receipt of benefits giving access to WARM FRONT grants or who are otherwise barred from a WARM FRONT Grant.

All grants are subject to terms and conditions including maximum amounts.

A means tested grant to assist applicants over 60 who are not eligible for a WARM FRONT grant but do not have any central heating, to install a basic central heating system including energy efficiency works to insulate lofts, hot water tanks, and pipes.

The maximum grant will be £2000 reduced in accordance with the adopted test of resources for Disabled Facilities Grant.

On completion, the property must have either: -

Where a gas supply is available, an energy efficient boiler, suitably sized radiators (fitted with Thermostatic valves) in all main living areas, an effective programmer, and have a minimum of 200 mm insulation in the loft space, insulation to the hot water cylinder (if any) and lagged hot water pipes.

Or where no gas is available, suitably sized storage radiators in all main living areas running on Economy 7 and have a minimum of 200 mm insulation in the loft space.

Or where neither of the above is appropriate, an alternative energy efficient system as agreed with the officer.

There will be no grant repayment conditions.

## **DISCRETIONARY LANDLORDS RENOVATION GRANTS**

The Council will consider applications for Discretionary Landlords Renovation Grants only in the following circumstances.

- a) Where the property lies within a Grant Priority Area.
- b) Where the applicant has purchased the property within the 6 months preceding application and the property has been empty for at least two years up to the date of purchase. It must remain empty throughout the period up to completion of the agreed works.
- c) To convert existing space e.g. above shops, to provide living accommodation in areas where a need for that type of accommodation has been established. All such applications will be referred to Cabinet for consideration.

Grant will be considered for the following types of outcomes, subject to its application process, terms and conditions and landlords means test. In all cases it is intended that the property will be free from Category I Hazards under the HHSRS, and meet the Decent Homes Standard

- a) Remedying a house with Category I Hazards to a condition of compliance with the HHSRS and in reasonable repair.
- b) Remedying a house in substantial disrepair to a condition of reasonable repair.
- c) Providing a satisfactory internal arrangement.
- d) Provision of one or more dwellings by conversion of a house or other building.
- e) The conversion of disused space over shops to provide living accommodation
- f) To improve Houses in Multiple Occupation to meet statutory requirements or the currently adopted standards of Charnwood Borough Council.
- g) To install effective heating where none is present.
- h) Thermal insulation works may be considered for grant aid as part of any larger scheme approved in a) to g) above.

**NB.** Landlords may apply on behalf of their tenant/s for a mandatory or discretionary disabled facilities grant, all eligibility criteria and terms and conditions must be met for the grant applied for including means testing in relation to the people with disabilities and not the landlords means test.

Landlords may not apply for any form of assistance under the Discretionary Home Repair Assistance category of grant, although tenants may apply where it is demonstrated that the landlord has no statutory duty to carry out the works.

All types of conversion work will require a statement from the applicant to show that the conversion will contribute to meeting the identified need for housing of that type in the area in which it is situated.

All conversions applications will be subject to Cabinet approval.

### **The Landlords Means Test**

The test of resources required for a landlord's means test needs to recognise the operation of a business by the landlord rather than the maintenance of a home for owner-occupiers and certain categories of tenants. It is the statutory responsibility of the landlord to maintain the fabric of the structure and ensure the house, flat, room etc is fit for tenants to live in and it is assumed that a portion of the rent is available to pay for repairs.

### **Calculation Method**

All estimates of rental values will be determined in consultation with The Rent Officer Service.

The estimated reasonable weekly Rental Values shall be obtained from The Rent Officer for:

a) The property in its unimproved condition (U)

b) The property in its improved condition or after conversion (I)

The following formula will then be applied

$((I - U) \times 50\%) + (I \times 5\%)$  multiplied by the ten year loan factor calculated at the Bank of England Base Rate applicable at the date of valid application.

## **DISCRETIONARY HOME SAFETY GRANTS**

Home Safety Grants are awarded on a discretionary basis to help low income households pay for urgent works necessary to reduce or eliminate serious risks to their health and safety.

The grant is available to homeowners, leaseholders and private tenants who have been resident in their existing home for at least the past twelve months\* and have a legitimate and reasonable contractual responsibility for the repair and maintenance of their home.

Applicants need to be in receipt of one or more of the following benefits to qualify:

- Income Support, Income Based Job Seekers Allowance or Guaranteed Pension Credit
- Working Tax Credit and an assessed income of less than £15,460
- Child Tax Credit and an assessed income of less than £15,460
- Housing Benefit
- Council Tax Benefit
- Disability Living Allowance
- Attendance Allowance

### **Qualifying Works**

A Home Safety Grant will be considered for the reasonable cost of the works necessary to:

- Prevent falls and/or reduce or eliminate other immediate risks that are likely to cause serious harm or injury (eligible works might include, for example, structural repairs to floors, staircases, steps, and ceilings)
- Connect an elderly, infirm or disabled person to a Community Alarm service
- Install appropriate home security measures where the applicant is deemed to be at risk.

The minimum Home Safety Grant that can be paid is £50, and the maximum is £2,500, with the total value of Home Safety Grants paid in any 3 year period not exceeding £2,500. There are no repayment conditions.

\*Applicants seeking grants for community alarms are **not** subject to the twelve months prior residence rule and are **not** required to have a repairing obligation.

## **WARM FRONT HARDSHIP GRANT**

The Warm Front Scheme awards a grant up to the value of £2,700 and is managed by the Energy Action Grants Agency (EAGA). It provides a basic package of energy efficiency and heating measures to applicants who meet the qualifying criteria.

The following people may be able to claim a grant under Warm Front:

Householders aged 60 or over **and** are in receipt of one or more of the following benefits:

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (Income Based)
- Pension Credit

**OR**

Householders who (a) have a child under 16, or (b) are pregnant and have been given maternity certificate MAT BI in relation to the pregnancy concerned, **and** are also in receipt of one or more of the following benefits:

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (Income Based)
- Pension Credit

**OR**

Householders in receipt of one or more of the following benefits:

- Working Tax Credit with an assessed income of less than £15,460 and which must include a disability element
- Disability Living Allowance
- Child Tax Credit with an assessed income of less than £15,460
- Housing Benefit + Disability Premium
- Income Support + Disability Premium
- Council Tax Benefit + Disability Premium
- War Disablement Pension + Constant Attendance Allowance or Mobility Supplement
- Industrial Injuries Disablement Benefit + Constant Attendance Allowance
- Attendance Allowance

The Council has established a “Hardship Grant” to enable schemes to be completed where the applicant is unable to afford a scheme, the cost of which exceeds the maximum grant from EAGA and top up grants in the region of £400-£1,000 are typically awarded.

Referrals from qualifying applicants who are unable to proceed with schemes without access to the hardship grant are made by EAGA.



## **DISCRETIONARY RELOCATION GRANT**

- **Purpose** - to assist in the coincidental cost of moving to suitable accommodation, compliant with the decent homes standard, when current home cannot be suitably adapted.
- **Availability** - to disabled homeowners in Charnwood.
- **Grant amount** - maximum grant £5,000 linked to legitimate costs i.e. removal costs, stamp duty, legal and estate agents fees.
- **Eligibility** - applicant subject to the same prescribed test of resources used for a DFG application.
- **Conditions** - no possibility of appropriate modification within the disabled facilities grants award.

## **DISCRETIONARY PARTNERSHIP GRANT**

- **Purpose** - to increase the supply of housing in Charnwood
- **Availability** - the property must have been empty for six months or more. Applicant will be required to enter into a five-year nomination rights agreement.
- **Grant amount** - maximum grant £10,000.
- **Manner of works** - house to be brought up to the decent homes standard and be free from Category I Hazards.
- **Eligibility** - grant aid to be paid at 50% of the eligible costs
- **Conditions** - applicant to repay full grant if dwelling is not let, or available for letting, for five years following completion of works. Dwelling will be subject to a fair rent assessment.

## **DISCRETIONARY DECENT HOMES GRANT**

- **Purpose**- to improve properties to achieve the decent homes standard and be free from Category I Hazards
- **Availability**- to qualifying householders outside the Council's Priority Action Areas
- **Grant amount**- there is no pre-set maximum limit
- **Eligibility**- applicant will be subject to the prescribed test of resources applicable to renovation grants.
- **Conditions**—as per those for renovation grants

## **PRIORITISATION FOR DISCRETIONARY ASSISTANCE APPLICATIONS**

The Council reserves the right to monitor expenditure at all times, and to transfer funds to Mandatory Disabled Facilities Grants, which will have highest priority, if no alternative finance is available. This will be done only with the approval of Cabinet in order to make the best use of available funding.

The Council will cease to approve all discretionary grants when the budget is fully committed.

Wherever possible the Council will operate without having to resort to waiting lists for approvals. Should this ever be necessary then, following a report to Cabinet, grants will be allocated having regard to the assessed risk to the occupants of the property. Properties lying within Grant Priority Areas will have priority over properties outside Priority Areas.

## **TERMS AND CONDITIONS**

These terms and conditions form part of the Councils Private Sector Housing Renewal Policy and will be applicable to all elements of it, except where otherwise stated, and in so much as the terms and conditions applicable to Mandatory Disabled Facilities Grants are set by statute determined by central government and followed by local authorities. Therefore, these terms and conditions are not applicable to Mandatory Disabled Facilities Grants although some may be the same as those that are applicable to such grants, details of which are separately available.

The terms, conditions and eligibility criteria for discretionary grants detailed within this policy will be set down in writing for all grant applicants.

- **In making an application for assistance, when applicants sign the application form they are agreeing to all the terms and conditions as detailed by the Council.**
- **Information provided** to the Council by applicants as part of the application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling public funds to prevent and detect fraud or in investigation of other possible criminal activities.
- Applications or enquiries will only be accepted on the **prescribed forms** of the Council.
- Applicants must be **18 years of age or older** at the date of application and in the case of joint applications one must be over 18 at the date of application.

- No application shall be accepted for a discretionary renovation grant for a property that is, by construction or conversion, **less than eleven years old**.
- No application will be accepted for works required to reinstate any dwelling **designated as defective** under Section 528 or 559 of the Housing Act 1985, although applications for other types of work to defective dwellings will be considered, e.g. for a disabled facilities grant.
- All applications for assistance must be accompanied by an **owner/occupation certificate** or a **certificate of intended letting and / or a tenant's certificate**, which state the applicant has or proposes to acquire a qualifying interest in the property subject to the application for assistance, and
  1. An **Owner Occupation Certificate** shall state: that throughout a period of 10 years from the completion date she/he or a member of the family intends to live in the dwelling as their only or main residence.
  2. An **Intended Letting Certificate** shall state: that throughout a period of 10 years from the completion date the property will be let or available for letting as a residence, not a holiday home, to a person/s not related or connected with the owner of the dwelling for which assistance is being received.
  3. A **tenants certificate** shall state that the applicant is a qualifying tenant of the dwelling and that she/he or a member of their family intends to live in the dwelling as their only or main residence. A tenant's application must also be supported by the landlord's completion of a **certificate of intended letting**.
- Allowing the property to be occupied other than in accordance with the Certificate will be a breach of the Grant Conditions and the local authority may demand repayment of the grant together with compound interest from the date on which payment was made, at such reasonable rate as the Council may determine.
- **Proof of title** shall also be required to enable property ownership to be confirmed, and **consent of any mortgagee** may be needed.
- It is the **applicant who employs** the builder to undertake agreed works and the Council has no contractual liabilities in that relationship as its role is only to administer the grant process.

- The **applicant** is ultimately responsible for ensuring the quality of the completed works; the responsibility can be passed on to an agent of the applicant, e.g. an architect or a Home Improvement Agency.
- If an applicant submits an **estimate/quote from a member of their family** who then carries out the agreed works the grant will only be paid on the basis of the cost of materials and not labour.
- Upon conclusion of a discretionary renovation grant it will be expected that the property is **left in a statutorily fit condition**, any exception to this will require the authority of the Head of Environmental Health Services.
- Applications from tenants for Discretionary Grants must be from **qualifying tenants** who according to the terms of their lease are responsible for the work for which assistance is being sought.
- In the case of an application for Renovation Grant made by a qualifying tenant it must be accompanied by a **tenants certificate** stating that the applicant is a qualifying tenant of the dwelling and that she/he or a member of the family intends to live in the dwelling as their only or main residence. A tenant's application must also be supported by a **certificate of intended letting** unless such is not forthcoming and the works are required to remove risk to the tenants' health and/or safety. In all other circumstances work to a property will require the **owner's written authority** and that of the mortgagee.
- Except in respect of a Landlord Grant on an Empty Property, applicants for discretionary renovation grants must have been either owners or qualifying tenants of the property concerned for a period of **1 year prior to the date of application**, and must have occupied the property throughout that period.
- An application for a Disabled Facilities Grant will only be considered complete and then processed when it is accompanied by an **Occupational Therapists report** recommending the necessary works. It would be normal and beneficial for such a report to be provided at the commencement of the enquiry/application process.
- An application for assistance towards **works that have already been completed** will not be processed. Any part of works not commenced, which would otherwise have been considered for assistance will be processed for possible grant assistance as long as that work is not commenced prior to formal approval.

- The details of **means testing** referred to in individual grant descriptions shall apply to all applications made accompanied by an owner-occupier's certificate, by tenants and any for disabled facilities grants. In the case of any application accompanied by a certificate of intended letting then the landlords means test shall apply, see page 22.
- The amount of **grant payable** shall be the actual cost of undertaking the works plus any reasonable associated fees less any owner's contribution etc, up to the total value of the grant approved. Additional funding will only be provided above the original approval level in the event of unforeseen work being needed to allow completion of eligible works or associated works of a nature to protect the health and safety of occupiers, or evidenced increases in costs to the contractor from their suppliers etc. A formal re-approval will be required before any payment above the originally approved level is paid. The additional work shall not be carried out before the Council's consent has been obtained.
- No payments will be made in respect of a Renovation Grant until the applicant has accepted the applicable terms and conditions by signing and returning a copy of the approval document or in the case of a landlord's grant, has provided a Deed of Guarantee of Payment in the case of any breach of those conditions.
- All **payments** shall be conditional upon receipt of an acceptable invoice and will be made direct to the appropriate contractor following agreement with the applicant that works to the appropriate stage have been satisfactorily completed. In a situation of dispute between the applicant and contractor, which is not resolved in a reasonable time period the grant, or part thereof, may be paid to the applicant at the discretion of the Council.
- The Council will include the cost of **preliminary or ancillary services fees and charges** within the calculation of assistance, each submission of fees will be individually considered for reasonableness. The payment of any such fees is conditional on a grant being approved and the completion of all specified works, otherwise the Council will not be held responsible for any fees incurred before or after approval.
- The Council will consider requests for **interim payments** such that no interim payment will be for more than 90% of the cost of completed work and in aggregate no more than 90% of the total approved amount before final completion.
- The **time allowed** for the Grant works to be completed will be 12 months from the date of the approval document but may be extended at the discretion of the Council. Such agreement must be obtained in writing.

- The grant **works must be carried out** by one of the contractors whose estimates/quotes were submitted as part of the application process, the grant having been calculated using the lowest priced estimate/quote. Where previously agreed by the Council and subject to receipt of a satisfactory estimate, the Council may allow the work to be carried out by an alternative contractor.
- Where **the Council believes that the likely cost of work will be less than £1000**, one estimate only will be required, and in other cases a minimum of two must be provided. If one estimate only has been required and the cost significantly exceeds £1,000, a further estimate may be required. The Council reserves the right to ask for more estimates/quotes if it is not happy with those submitted or to accept a single quote where two would normally be required for work from specialist contractors. The Council may seek evidence as to the background and trading practices of any contractor.
- If after approval is issued but before the Grant works are certified by the Council as being complete, your **circumstances change** or are found to be different from those stated in your grant application to such an extent that approval of the Grant would no longer be given, then the Council reserves the right to cancel the Grant and in such event no further payments will be made. Where payments have been made, the Council may demand repayment together with compound interest from the date on which payment was made until repayment, at such reasonable rate as the Council may determine. If your circumstances do change from those originally stated you must notify the Council immediately in writing.
- In any case where **financial circumstances** at the time of application are later confirmed to be different from those submitted by the applicant/s such that after approval a new processing of information would lead to reduced assistance or denial of assistance then the original approval will be amended/cancelled and the Council may demand repayment together with compound interest from the date on which payment was made until repayment, at such reasonable rate as the Council may determine to recover any over payment. In such circumstances the Council may choose to cancel the whole approval or demand repayment of all monies paid, plus compound interest, despite the fact that a reduced level of assistance would have been approved, where it is felt the degree of error in the applicant completing the original means test forms is such to suggest a deliberate attempt to deceive.
- In circumstances where the Council believe that actions of applicants may have been taken to **deliberately defraud** the Council a file will be passed to the Police for investigation.

- In the case of a landlord’s application, it will be a condition of grant that the whole dwelling shall be let at a total weekly rent not exceeding that used in the calculation of the landlord’s contribution, other than an allowance for inflation in line with the Headline Inflation rate.
- In the case of assistance for **works to common parts** an individual applicant may be assisted with the proportion of the cost for which they are responsible, e.g. where there are 4 residents each will be considered responsible for one quarter of the common parts unless evidence to the contrary, eg deeds or tenancy agreements etc, prove otherwise.
- In the case of any Renovation Grant; If before the end of 10 years after the Grant works have been certified in writing by the Council as being complete to the satisfaction of the Council (“the Grant Condition Period”) you:
  1. dispose of the property in any way or
  2. permit the property to be occupied other than as an owner occupier or
  3. fail to reply in writing to any written request from the Council, within 21 days of receipt of such request, that you are complying with the terms and conditions of the Grant as outlined in this document then you will repay to the Council on demand the amount of the Grant that has been paid to you. Where sub paragraphs b or c apply the Council will charge compound interest from the date upon which grant payment was made until repayment.
- In the event of a disposal of the whole or part of the property to which the bullet point above applies, being either:
  - A)** A Transfer of the freehold or an assignment of the lease and the person or each of the persons to whom it is made is:-
    1. the person, or one of the persons, by whom the disposal is made; or
    2. the spouse, or former spouse, of that person or one of those persons; or
    3. a member of the family of that person or one of those persons; or
    4. in the case of a company it is an associated company of the company by whom the disposal is made; or
  - B)** a vesting in a person taking under a will or on an intestacy; or
  - C)** a conveyance of the freehold or an assignment of the lease where
    1. the person making the disposal is aged at least 70, and
    2. the disposal is to provide an annuity income, and

3. the person concerned is entitled to continue to occupy the premises as his only or main residence;

the Grant shall **not** be repayable by you in accordance with that paragraph provided that the person or persons succeeding, acquiring, or becoming an owner of the property agrees in writing with the Council to be subject to and bound by the terms and conditions herein for the balance of the Grant Condition Period nor if the sale is pursuant to a Compulsory Purchase order.

- The Council may determine not to demand repayment of the Grant or to demand a lesser amount where it is satisfied that the disposal of the property is:
  1. by a mortgagee in possession exercising a power of sale where the disposal proceeds after repayment of mortgage (including costs), are less than the Grant:  
OR
  2. where the disposal is taking place to allow you to move to sheltered accommodation (this does not include care homes or residential nursing homes)
- If in any situation whereby **repayment of grant** is required the applicant fails to make the necessary arrangements, the Council will place a charge on the property, which will incur compound interest at a reasonable rate as determined by the Council.
- The conditions relating to **repayment of grant** apply equally where either a Certificate of Owner Occupation or a Certificate of Intended Letting was provided.
- Applicants will be required to **pursue all available insurance or other damages claims** that might be available to offset the cost of the works
- In the event of a recipient of assistance pursuing a **successful insurance claim**, action for legal damages etc which covers any part of the cost of works for which grant was previously paid, the applicant will on demand repay the total value of grant paid relating to such works or the value of the insurance payment/legal damages if lower.
- The Council will **not undertake works on behalf of applicants**, except where works may be due in default of an owner's, tenant's etc failure to comply with a statutory notice.
- The Council or its agents will hold final authority to determine what works are included on **grant schedules** although it is acceptable for owners, tenants or their agents etc to draw up initial schedules of work which may be reduced or added to by the Council in terms of work qualifying for possible assistance.



- The **payment** of any grant approved will only be considered after any applicants contribution has been accounted for in the value of invoices submitted.
- The responsibility to gain all **necessary approvals for works** to be undertaken with assistance rests with the applicant or their agent, such approvals may be Planning Permission or Building Regulation Approval or any of the matters raised within the terms and conditions of grant assistance.
- Grant assistance will only be approved for the benefit of applicants who are able to provide evidence of a **valid National Insurance Number**.
- The **discretionary grants** the Council awards are all subject to levels of available funding in each financial year and as such the Council reserves the right to defer approval, or even consideration, of applications for periods of time of its own choosing in order to properly manage its budgets.
- In considering applications for the benefit of people with disabilities the Council may choose not to grant aid adaptations for which County Council Social Services are responsible under the **Chronically Sick and Disabled Persons Act 1970**.
- The Council may specify in grant approvals involving the installation of specialised equipment for the benefit of people with disabilities that the **equipment is to be returned** to the Council if within 10 years it is no longer needed. The grant recipient, or a representative, shall notify the Council as soon as the equipment is no longer needed and the Council or its agent may choose to remove it for re-use elsewhere, making good any damage caused by its removal. Where the original grant was approved with a contribution from the applicant then the percentage of that contribution as an element of the total value of the agreed works shall be calculated and that percentage of the second hand value of the specialised equipment paid to the original applicant or their agent.
- The Council **may refer enquiries** for assistance to the externally managed Warm Front Scheme and receive referrals from them for Warm Front Hardship Grants.
- The Council may from time to time utilise **special funding** from central government, or other sources, aimed at specific subjects to target issues of local and national concern in accordance with any special conditions, e.g. replacement of inefficient boilers. Any special terms and conditions applicable to such initiatives will be appended to the Private Sector Housing Renewal Policy, as they will not significantly alter the Council's primary approach to the subject.

- The Council may not consider applications from persons, organisations etc where there is a possible **alternative source of funding** for maintaining properties, e.g. the National Health Service.
- Where a renovation grant has been paid, the applicant shall
  - a) keep the property in a condition of good repair and
  - b) maintain reasonable structural insurance on it

for a period of ten years from the certified date. No further renovation grant shall be paid during that period other than in exceptional circumstances.

- Except in exceptional circumstances, where a Home Repair Grant has been paid, **no further grant shall be paid** in the same category for a period of five years from the date of payment.
- Benefits giving entitlement to HRA (Applicants of all ages)

Attendance Allowance **where the applicant has no partner living at the property, or both the applicant and partner receive AA or DLA**

Disability Living Allowance **where applicant has no partner living at the property, or both the applicant and partner receive AA or DLA**

Council Tax Benefit including disability premium

Housing Benefit including disability premium

Income Support including disability premium

Child Tax Credit where the income assessed for benefit is less than £15,460 per year

- Benefits giving entitlement to HRA (Applicants over 60)

Income Support

Income Based Job Seekers Allowance

Pension Credit

Council Tax Benefit

## **APPEALS PROCESS FOR APPLICATIONS OUTSIDE POLICY**

The Council has a general duty to consider the condition of the private sector housing stock upon which the Private Sector Housing Renewal Policy is based. All initial enquiries for assistance involving the condition of private sector housing will be considered. Where any enquiry falls outside the policy for assistance the Private Housing Manager will consider whether it warrants special attention outside of normal policy, in accordance with the appropriate scheme of delegation.

In the event of the Private Housing Manager determining assistance is not warranted then this information will be conveyed in writing with the opportunity of appealing that decision to the Environmental Health Manager in conjunction with Lead Members whose decision will be considered final in this field of discretionary grants.

There is no appeal route against the outcome of 'means testing' although calculations can be rechecked on application to the Private Housing Manager.

## **COMPLAINTS POLICY**

If anyone is unhappy with the service provided we would first of all ask that they let the person know who has been dealing with their case and give them the opportunity to improve matters or explain why things have happened as they have.

If after contact with the officer dealing with the case a customer is still dissatisfied and wishes to explore the matter further they should contact the Private Housing Manager who will provide a full written response within 10 working days of becoming aware of the matter. In the event of all enquiries not being complete to enable a full response within 10 working days an interim response will be made indicating when a full response may be expected.

In the event that a customer is still dissatisfied at this stage the Council has a formal complaints procedure, which will have been referred to in previous correspondence and the customer may utilise that process to take the matter further.

## DEFINITIONS WITHIN THIS POLICY

“Administration Charge”	will be imposed by the Council to cover the cost (plus VAT) of its officers organising works in default of an owner, eg after a statutory notice has not been complied with or when a responsible person requests the Council to organise works.
“Agreed Works”	are those works appearing on a schedule produced or authorised by the Council
“Application”	to be valid an application must include the completed application form and (where necessary) certificate of occupation, the requisite number of estimates in the form required and plans if needed.
“Basic Amenity”	<ol style="list-style-type: none"><li>a. A water closet</li><li>b. A wash hand basin</li><li>c. A bath or shower</li></ol> (all properly located inside the dwelling) <ol style="list-style-type: none"><li>d. A kitchen sink</li><li>e. Hot and cold water supplies to the above</li></ol>
“Charge on a Property”	is where the local authority legally places a debt on the record of a house and recovers the debt, plus interest, upon its sale if not settled beforehand.
“Common Parts”	in relation to a building, includes the structure and exterior of the building and common facilities provided, whether in the building or elsewhere, for persons who include the occupiers of one or more flats in the building.
“Consent of Mortgagee”	is given by the building society, bank etc with whom the applicant has their mortgage in the case of freeholders and leaseholders.
“Conversion Application”	means an application in respect of works to provide one or more dwellings by the conversion of a house or other building, or for the provision of a House in Multiple Occupation by the conversion of a house or other building.
“Date of final payment of grant monies”	is the date of the final cheque from the Council which completes payment of the grant assistance.
“Equity Release”	is a means by which elderly persons can raise money against the value of their home where the difference between any outstanding mortgage/loan and its current market value is significant, also applicable where there is no outstanding mortgage/loan. The method of repayment can vary but generally the value of the loan, with or without interest, is repaid upon sale of the property.
“Household Income”	means the amount of money the financial markets will consider available from a household to fund a loan, but will not include income from children etc residing in the home, but purely from owner/s and any spouse or partner living in the property.
“House in Multiple Occupation”	and references to the owner of or person managing such a house shall have the same meaning as in Part XI of the Housing Act 1985 or any successor statutory definition.
“Mandatory Disabled Facilities Grant”	is defined in the Housing Grants Construction and Regeneration Act 1996, as amended, or as in any successor statutory definition.
“Member of the family”	includes spouses, persons who live together as husband and wife, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces.

“Person with a disability/people with disabilities”	she/he is registered as a person with a disability or, in the opinion of the Social Services Authority is registerable as a person with a disability. This definition recognises the fact that the majority of people will not be on a register.
“Persons not related or connected with the owner of a dwelling”	means not being a member of the owners family in accordance with the definition of ‘Member of the family’.
“Preliminary or Ancillary Services, Fees and Charges”	<p>which may be included in a grant application are:</p> <ul style="list-style-type: none"> <li>• technical and structural surveys;</li> <li>• design and preparation of plans and drawings; and preparation of schedules of works;</li> <li>• obtaining of estimates and valuations;</li> <li>• applications for building regulations approval and planning permission;</li> <li>• supervision of works;</li> <li>• disconnection and reconnection of electricity, gas, water and drainage utilities made necessary by the works (but no charges arising out of non-payment of bills);</li> <li>• advice on contracts and on financing the cost of works.</li> </ul> <p>Including such services given by or through home improvement agencies.</p>
“Proof of Title”	<p>a copy of the current Land Registry title document showing the applicant as an owner.</p> <p>if the property is not registered, a letter from a Solicitor, Building Society or bank on an applicant’s behalf in the case of freeholders or leaseholders to confirm ownership.</p>
“Qualifying Tenant”	means a tenant who within their tenancy agreement has the responsibility to repair or maintain the element of a structure for which they are seeking assistance.
“Reasonable Repair”	means the Council shall have due regard to the age and character of a dwelling and the locality in which it is situated, but not its state of internal decoration, when considering its condition.
“Safe Home Income Plan Scheme”	<p>(SHIP) members are committed to providing opportunities for older persons to generate cash from the value of their homes and offer important guarantees:</p> <ol style="list-style-type: none"> <li>a) That you have the right to remain in your home for life.</li> <li>b) That you retain the right to move home if you want to.</li> <li>c) No negative equity will be caused by a scheme.</li> </ol>
“Statutory Notice”	is a notice requiring owners/responsible persons to carry out work or some other action with regard to their property. The notice is served using the power of a national law and failure to comply may result in prosecution through the courts or works being carried out at the responsible persons expense.
“Substantial Disrepair”	means repairs to a single property, being required to put it in reasonable repair which will cost over £1,000.
“Works in Default”	means works that the Council organises and possibly carries out as a result of the recipient of a statutory notice failing to comply with its requirements within a reasonable period of time.
“Working Days”	means days excluding Saturdays, Sundays and Bank Holidays.

## KEY SERVICE STANDARDS

The Private Housing Team is committed to providing a fair responsive and cost effective service. The service that is provided will be measured against a number of challenging performance standards.

- Response to a Preliminary Test of Resources, within 10 working days of receipt of the completed form or where requested, of such further information as is necessary to complete the test.
- Written response made to letters within 5 working days of receipt of letter.
- Schedule of works prepared within 10 working days of initial inspection or where appropriate from the date of receipt of suitable plans.
- Grant decisions to be issued within 10 working days of a complete valid application being received, including proof of title and all necessary financial information. (subject to budget availability)
- 75% of customers to be satisfied or very satisfied with the level of service provided.

## DECENT HOMES IMPLEMENTATION PLAN

The main aim of PSA7 is to ensure that there is a year-on-year reduction in the proportion of vulnerable households that live in a non-decent home. The target we are working to is to ensure that as a minimum 70% of vulnerable households live in a decent home by 2010, with this level increasing to 75% by 2020.

The targets in the table below have been derived from the data collected from the Private Sector Stock Condition Survey 2005 (see Page 5). There are 56,000 private sector dwellings in Charnwood of which 10,510 (18.76%) are estimated as failing the decent homes standard. The proportion of vulnerable households in non decent homes (ODPM Ready Reckoner) is 39.4% (2433 dwellings).

Year	2005/06	2006/07	2007/08	2008/09	2009/10
Target	n/a	65%	66.5%	68%	70%
Target number of dwellings to improve	n/a	*249	181	93	124
Actual number of dwellings improved	n/a	161			
Actual meeting decent homes standard	60.6%	63.4%			

**\*It should be noted that in calculating the total number of improved dwellings for 2006/07, the figure will be supplemented by the 94 properties having vulnerable households that were improved in 2005/06, as these were not accounted for when the house condition survey established the decent homes baseline position.**