



Colchester Borough Council

Financial Assistance Policy for Private Sector Housing

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1.0 Introduction

1.1 Introduction to the policy

1.1.1 Two of the key aims of the Council's Strategic Plan for 2006 – 2009 are to encourage 'decent homes' in the private sector and to prevent homelessness. We will use the provision of financial assistance to bring owner-occupied and tenanted properties up to the 'decent homes' standard. Some of the reasons why people become homeless relate to poor physical standard of their home. In these cases, guidance and advice for landlord and tenants will be available. In appropriate cases, financial assistance may be available (e.g. HMO fire safety grant) or enforcement action may be necessary.

1.1.2. The Government approved an Order (the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002). Article 3 of this Order gives local authorities the power to provide support and assistance to meet residents' needs and to deal with poor quality housing. They can also provide these services in partnership with others.

1.1.3 The policy is intended to be reviewed regularly. With the changes to housing legislation caused by the Housing Act 2004 – such as the Housing, Health and Safety Rating System (HHSRS) and HMO Licensing, the policy has required major revision to enable the officers to continue with their work. There have also been some changes to DFG legislation effective 22 May 2008 which required tweaking of this policy.

1.1.4 This revised policy will be an interim measure because the final report of the House Condition and Energy Efficiency Survey 2008 has recently been issued. While the area action recommended in the report is carried out and the results are considered, this policy needs updating now to meet our obligations under the Housing Act 2004.

1.1.5 This revised policy will be implemented by the Council's Private Sector Housing Team (PSH).

1.2 Context of the policy

1.2.1 Poor and unsafe housing increases the risk of ill-health and injury. Certain groups are more vulnerable because they spend more time at home and may be more susceptible to health problems. These groups will include older and disabled people and families with young children (particularly those under 5 years of age). The poor condition of housing contributes to reducing the life expectancy of their residents by up to 6 years (figure from Life Chances document 2007)

1.2.2 The Council has developed its financial assistance policy to support the objectives of its strategic plan, housing and private sector housing strategies. It will enable us to deal with local issues, priorities and circumstances whilst working towards the national targets of tackling poverty, social exclusion, health inequalities and neighbourhood decline. (if you would like to see a copy of these strategies, please ring 01206 282580 or see our website ... www.colchester.gov.uk) Copies of these policies can be supplied by post upon prior payment of a reasonable charge.

1.2.3 Although Colchester is generally an affluent borough, there are pockets of deprivation and the Council is committed to working with home owners, landlords and tenants to tackle the worst housing conditions and give advice on preventative work.

- 1.2.4 Traditionally, the Council has helped make thousands of sub-standard homes fit to live in by providing grants towards the cost of repair and adaptation. Since 2002, the Council has received help from Central Government towards the provision of loans and grants. This contribution is decreasing year on year. It is unlikely that the Council will be able to keep increasing its annual investment and so this revised policy continues the previous policy of the provision of loans for repair works.
- 1.2.5 We will continue to work in partnership with Anchor Housing Trust to offer help to residents of the Borough via the Staying Put Colchester Home Improvement Agency. This agency provides extra support for disabled people and residents over 60 years of age, who wish to get their houses repaired or adapted - either with help from the Council or using their own money.
- 1.2.6 We will continue to develop a range of services to encourage home owners and landlords to improve their properties.

1.3 **Future Review of the Policy**

1.3.1 This policy replaces the March 2004 version.

1.3.2 The Government requires every Council to carry out a House Condition Survey every five years. The Council's last survey was completed in April 2008. The new House Condition and Energy Efficiency Survey 2008 has made a recommendation regarding the targeting of resources to an area of the Borough called 'New Town', which it sees as being the area in most in need of attention. It is recommending that this area be considered for area treatment but falls short of stating what that action should be. This is because the House Condition Survey looked at a random sample of houses and this covers an insufficient number to determine the action that the Council should take in that area. The appropriate course of action for the New Town area can not be determined without carrying out full house inspections of all residential properties within that area. Once this piece of work is completed, the financial assistance policy will need to be revised again.

However, in order to complete our statutory duty under Housing Act 2004, we must take account of the new Housing, Health and Safety Rating System (HHSRS) as soon as possible.

1.3.3 Dealing with the changes from the House Condition and Energy Efficiency Survey 2008 will require some thought to implement and it is anticipated that a wide consultation will be necessary to inform strategic direction. The review will be wide ranging and the following criteria and developments will be used:

- the results of the House Condition Survey
- the results of the area assessment for 'New Town'
- the results of consultation with service users, partners and other interested parties;
- new work to develop service standards (in particular, outcome measures and regular monitoring of the service)
- integration with the following strategies: regional, sub-regional, local housing, local private sector housing, empty homes, anti-social behaviour and various other strategic targets (see also Appendix 3)
- equality and diversity policies and action plans
- progress in the development of new services and the implementation of the PSH Service Action Plans.

1.3.4 This area assessment work has not yet been passed for procurement, so it is anticipated that this work will not be completed until mid/late 2009. For this reason, this is an interim policy and the new version is anticipated to be in place by March 2010.

1.4 **Policy Implementation**

1.4.1 The amended policy will be operative from 01 July 2008 and will only come to an end when it is superseded by the new financial assistance policy resulting from the next review due in 2009/10.

1.5 **Cases Falling Outside the Policy**

1.5.1 The policy details the circumstances in which an application for assistance will normally be approved. However, all applications for discretionary assistance will be considered on their own merits, even where it may fall outside of the policy. In such cases, assistance may be offered at the discretion of the Private Sector Housing Manager if the need is justified.

1.5.2 Anyone who feels that their application for assistance has been refused unfairly by the Private Sector Housing Manager is entitled to request a review. Where appropriate, the matter will be referred to the Head of Professional Services for the final decision.

1.6 **Cases when Grant or Loan Assistance is not available**

Please note that applicants will not be entitled to assistance if they have:

- start and complete the work before their application is determined
- deliberately worsened their housing conditions (for example, by damaging the structure or fittings)
- their housing situation has been made worse because they have acted in an unreasonable manner (for example, tenants have withheld their rent or defaced walls with graffiti)
- they have made a fraudulent application or request for payment
- in the case of Disabled Facilities Grant or Disabled Facilities Assistance, they no longer have that medical need or the person with the disability is no longer living at the address.
- in the case of HMO Fire Safety Grant, if the landlord or applicant (where different) has failed to comply with HMO Licensing requirements.

2.0 Types of Financial Assistance:

2.1 Disabled Facilities Grants (DFG)

2.1.1 **Purpose:** The Council must give Disabled Facilities Grants to help eligible applicants to pay for the cost of adapting their homes to meet the needs of disabled persons. The amount given will vary because it is a means tested grant.

2.1.2 **Eligibility for DFG:**

Any residents who own or rent a house, bungalow, flat, houseboat or caravan with an occupant who is registered (or is registerable as) disabled may apply for a Disabled Facilities Grant for adaptations. Landlords may also apply on behalf of their tenant.

Each case must be supported by a recommendation from an Occupational Therapist with Essex County Council Social Services.

The Council reserves the right to refuse grant aid where the works are not necessary, appropriate, reasonable, practicable, excessively expensive or the property is not suitable for adaptation. We may offer discretionary Disabled Facilities Assistance, in the form of a loan, to help the disabled person to move to more suitable accommodation.

2.1.3 **Qualifying Works:**

These works will only be eligible if a recommendation for them is made by an Essex County Council Occupational Therapist. Please contact Social Care Direct on 0845 6037630 for an assessment.

The purposes for which **mandatory** Disabled Facilities Grants may be given are adaptations to provide the disabled person with:

- ✓ Access into and around the dwelling
- ✓ A safe and suitable dwelling (e.g. providing or improving a heating system, eliminating or reducing changes in level)
- ✓ Access to bathroom facilities
- ✓ Access to suitable bedroom facilities
- ✓ Access to main living/family room
- ✓ Access to suitable lighting, heating and ventilation
- ✓ Access to kitchen facilities
- ✓ Access to the garden
- ✓ Any adaptations necessary to enable the disabled person to care for dependent residents
- ✓ Professional Fees related to the grant aided works (also known as preliminary and ancillary fees)

(See section 23(1) of the Housing Grants, Construction and Regeneration 1996 Act.)

Where a number of suitable options have been identified to meet the needs of the disabled person, the council will only provide a grant for the most cost-effective. If the customer's

preferred option is not the most cost-effective, they must pay the difference between the two options, as well as any assessed contribution.

2.1.4 The Means Test

All DFG applications will be means tested in accordance with the Government's rules applicable at the time of valid application. Periodically, these change and this policy is intended to follow and implement the means testing rules.

All applications must be made by the owner, the tenant or the landlord of the property. The means test is only applied to the disabled person (and his/her partner).

The rules are strict and are based mainly on the disabled person's income – there are a few statutory deductions (such as National Insurance, Income Tax and half pensions plan payments for working people and Child Tax and Working Tax Credits). It does not take in to account the disabled person's outgoings. The main points to note are:

(a) If the disabled person is a child, the application needs to be made by the owner of the property - but there is no means test. (Please note that a 'child' for this purpose means a child under the age of 16, or 19 if the child is in full-time education of the type specified in the regulations)

(b) If the disabled person is in receipt of a qualifying income related benefit*, then they will have no contribution towards the cost of the eligible works.

*(*Guaranteed Pension Credit, Income based Job Seekers Allowance, Income Support, Council Tax Benefit, Housing Benefit and Tax Credits for those on low incomes)*

(c) The result of the means test gives the applicant's contribution towards the cost of the works. This contribution can vary from zero to the full cost of the works.

2.1.5 Amount of grant payable:

The cost of any works started and/or completed before the application has been approved will normally be excluded from the approved amount.

The maximum grant is currently set at £30,000 less the applicant's assessed contribution. Previous contributions for DFG will be taken into account.

2.1.6 Grant Conditions:

DFGs are approved subject to statutory conditions regarding occupation of the property throughout the five year grant condition period. Providing that the disabled person stays in the property for the five years, then the grant is not repayable at all unless the grant value exceeds £5000 (see 2.1.7 for further details)

If the property is sold or transferred within the five year grant condition period, the Council will need to look at the reason for the sale or transfer and may demand repayment of the grant in full.

There may be three other conditions attached to the grant. These are:

- (a) the grant must be carried out within 12 months from the date of approval. In exceptional cases, the Council may extend this and will notify the applicant in writing of their decision.
- (b) Payment can only be made when the works have been completed to a satisfactory (but not necessarily a good) standard and the council has received a suitable invoice, demand or receipt for payment of the works. Please note that any such documents must be addressed to the applicant not the Council. Payment is normally made direct to the building contractor.
- (c) In the case where DFG work is required whilst an insurance or legal claim is going through the Courts system, repayment of the full grant will be necessary from the proceeds of the successful claim.

2.1.7 Grant Repayment requirements:

2.1.7.1 Repayment of the grant will be required in the following circumstances:

- **Breach of Grant conditions:** If the applicant sells or transfers the property within the five year grant condition period, he will normally be required to repay the full grant to the Council upon the sale or transfer.
- In the case of a fraudulent application (e.g. when the applicant is not entitled to the grant for whatever reason), immediate repayment of the full grant plus compound interest will be required by the Council.
- **Where the grant approved is more than £5000**, the Council may secure a recoverable charge on the property of up to £10,000. This means that it is registered as a local land charge and will stay in force for 10 years.

2.1.7.2 When deciding whether a charge should be applied, the Council will take into account individual circumstances of each case. Severe financial hardship will be one of the factors that are considered.

2.1.7.3 All applicants can voluntarily repay the grant at any time after the certified completion date if they so wish and the details will be removed from the Land Charges register.

2.2 Disabled Facilities Assistance (DFA)

2.2.1 Purpose: Disabled Facilities Assistance is available to help eligible applicants to pay for the cost of adapting their home to meet the needs of a disabled person that are not covered by DFG.

2.2.2 Eligibility for DFA:

Any residents who own a house, bungalow or flat and are registered (or registerable as) disabled may apply for a DFA for adaptations.

Each case must be supported by a recommendation from an Occupational Therapist with Essex County Council Social Services. Recommendations from suitably qualified private Occupational Therapists will be considered on an individual basis.

The Council reserves the right to refuse grant aid where the works are not necessary, appropriate, reasonable, practicable, excessively expensive or the property is not suitable for adaptation. .

2.2.3 Qualifying Works:

Discretionary DFA is available to fund the following adaptations to enable a disabled person to stay in their own home:

- (a) to make the dwelling suitable for the accommodation of the disabled person

Examples include:

- the provision of a safe play space for a disabled child
- the provision of more satisfactory internal arrangements which would directly benefit the disabled person

- (b) to make the dwelling suitable for the employment of the disabled person (examples include the provision or adaptation of a room for the disabled person to use as a work area)

- (c) to provide an area for specialist care or treatment (e.g. provision of a dialysis room)

- (d) up to £30,000 is available towards the funding of the purchase of and/or moving costs to an alternative, suitable, property. (A “suitable” property will be one that has been assessed by an Occupational Therapist with Essex County Council as more suitable for the disabled person’s needs than the current one)

- (e) where an applicant is unable to meet their assessed contribution under the means test for DFG or DFA, and in the absence of any suitable affordable alternative, the Council may provide the applicant with an interest –free loan to enable the works to proceed.

2.2.4 Where a number of suitable options have been identified to meet the needs of the disabled person, we will only provide a loan for the most cost-effective. If the customer’s preferred option is not the most cost-effective, they must pay the difference between the two options.

2.2.5 The means test

All DFA applications will be means tested in accordance with the Government's rules applicable at the time of valid application. Periodically, these change and this policy is intended to follow and implement the means testing rules.

All applications must be made by the owner, the tenant or the landlord of the property. The means test is only applied to the disabled person (and his/her partner).

The rules are strict and are based mainly on the disabled person's income – there are a few statutory deductions (such as National Insurance, Income Tax and half pensions plan payments for working people and Child Tax and Working Tax Credits). It does not take in to account the disabled person's outgoings. The main points to note are:

(a) If the disabled person is a child, the application needs to be made by the owner of the property - but there is no means test. (Please note that a 'child' for this purpose means a child under the age of 16, or 19 if the child is in full-time education of the type specified in the regulations)

(b) If the disabled person is in receipt of a qualifying income-related benefit*, then they will have no contribution towards the cost of the eligible works.

*(*Guaranteed Pension Credit, Income based Job Seekers Allowance, Income Support, Council Tax Benefit, Housing Benefit and Tax Credits for those on low incomes)*

(c) The result of the means test gives the applicant's contribution towards the cost of the works. This contribution can vary from zero to the full cost of the works.

2.2.6 Amount of loan payable

The cost of any works started and/or completed before the application has been approved will normally be excluded from the approved amount.

The maximum loan is £30,000, less any assessed contribution.

Previous contributions for DFG and/or DFA will be taken in to account.

2.2.7 Loan Conditions:

DFAs are approved subject to the following conditions:

-
- The grant must be carried out within 12 months from the date of approval. In exceptional cases, the Council may extend this and will notify the applicant in writing of their decision.
- The disabled person must remain in the property for five years from the certified completion date. If the property is sold or transferred within the five year grant condition period, the Council will need to look at the reason for the sale or transfer and may demand repayment of the grant in full.

- Payment can only be made when the works have been completed to a satisfactory (but not necessarily a good) standard and the council has received a suitable invoice, demand or receipt for payment of the works. Please note that any such documents must be addressed to the applicant not the Council. Payment is normally made direct to the building contractor.
- In the case where DFA work is required whilst an insurance or legal claim is going through the Courts system, repayment of the full loan will be necessary from the proceeds of the successful claim.

2.2.8 Loan Repayment requirements:

This assistance takes the form of an interest-free means tested loan that is secured on the home and will be registered as a local land charge.

Repayment of the loan will be required in the following circumstances:

- If the property is sold or transferred within five years of the certified completion date, it is repayable with compound interest.
- It is repayable without interest when the property is eventually sold or transferred to another owner.
- In the case of a fraudulent application (e.g. when the applicant is not entitled to the grant for whatever reason), immediate repayment of the full loan plus compound interest will be required by the Council.

2.3 Home Security Grant (HSG)

2.3.1 **Purpose:** Home security grants are provided to help low income households pay for urgent home security works necessary to reduce or eliminate serious risks to health and safety.

2.3.2 **Eligibility for a HSG:** The following conditions apply for HSG:

- The applicant must be a home owner, leaseholder or private tenant who has been resident in their existing home for at least the past 12 months*
- The applicant has a legitimate and reasonable contractual responsibility for the repair and maintenance of their home.
- Depending on the type of tenancy, tenants may be required to obtain permission from their landlord.
-

** Applicants seeking 'Helpline' grants are **not** subject to the 12 months 'prior residence' rule and are **not** required to have a repairing obligation.*

Priority will be given to applicants who are entitled to and receiving one or more of the following 'qualifying' benefits:

- Income Support
- Income based Job Seekers Allowance
- Guaranteed Pension Credit
- Working Tax Credit and a gross income up to the Government published maximum current at the time of application
- Child Tax Credit and a gross income up to the Government published maximum current at the time of application
- Housing Benefit
- Council Tax Benefit (please note that this is not the same as single occupier discount)

2.3.3 **Qualifying works**

A HSG will be considered for the reasonable cost of the works necessary to:

- connect an elderly, infirm or disabled person to the 'Helpline' community alarm service (including the provision of the specialist telephone together with its accessories, a dedicated power point and a keysafe, where necessary)
- install appropriate home security measures, including, but not restricted to, window and door locks, replacement of damaged windows, glazing and doors and door entry systems following a criminal incident (a Police Crime Incident Number will need to be provided with the application) where the applicant's property is deemed to be at risk and/or the works are considered reasonable to comply with Essex Police Crime Reduction Standards.
- Professional fees for connection of the applicant's telephone and line to the 'Helpline' community alarm service

In some instances, at the discretion of the Council, the home security works will be undertaken by Anchor Staying Put's handyperson scheme rather than by a private contractor selected by the applicant.

2.3.4 Amount of grant payable

The cost of any works started and/or completed before the application has been approved will normally be excluded from the approved amount. An exception may be made where the house is insecure as a result of a criminal incident and a criminal incident number has been given to the Council. The Council will then check with the Police whether the work is required on an emergency basis – if this is confirmed, then the work can start as soon as the applicant receives written confirmation from the Council.

The minimum home security grant that can be paid is £100. The maximum is £3,000.

The total value of the home security grant(s) paid in any 3 year period cannot exceed £3,000.

The £3,000 limit will be reduced by the value of all home security grants received by the applicant or their partner, at this property during the 3 years immediately preceding the grant.

2.3.5 HSGs are approved subject to the following conditions:

- The grant must be carried out within 3 months from the date of approval. In exceptional cases, the Council may extend this and will notify the applicant in writing of their decision.
- Payment can only be made when the works have been completed to a satisfactory (but not necessarily a good) standard and the council has received a suitable invoice, demand or receipt for payment of the works. Please note that any such documents must be addressed to the applicant not the Council. Payment is normally made direct to the building contractor.

2.3.6 Grant Repayment requirements:

Repayment of the grant will be required in the following circumstances

- In the case of a fraudulent application (e.g. when the applicant is not entitled to the grant for whatever reason), immediate repayment of the full grant amount plus compound interest will be required by the Council.

HSG is not repayable under any other circumstances.

2.4 Home Repair Loan (HRL)

2.4.1 Purpose: Home Repair Loans are provided to help eliminate or reduce to an acceptable level, any significant risks to the occupiers' health and safety.

2.4.2 Eligibility for an HRL:

HRL is available to home owners and leaseholders who have a legitimate and reasonable contractual obligation to repair and maintain the property.

Priority will normally be given to applications where:

- (a) the applicant has owned and resided in the property for at least the last three years or
- (b) has let the property to tenants for the previous 10 years under an agricultural tied, assured, protected, secure or charitable (e.g. almshouse) tenancy, and
- (b) the property was built more than 10 years ago at the time of application; and
- (c) the property falls within Council tax bands A-E.

Applicants who do not meet these criteria may apply and each case will be decided on its own merits. Properties with serious/life threatening issues (i.e. Category 1 hazards) will be considered in advance of those with minor disrepair issues.

2.4.3 Qualifying works:

- **Elimination of Category 1 and some Category 2 hazards** (as defined in the Housing Act 2004 and the Housing Health and Safety Rating System Operating Guidance (2006) - See Appendix 1 for further details of definitions)

Where renovation of a dwelling is the most satisfactory course of action, HRL will be given to eliminate Category 1 hazards from a dwelling, or where this is not possible, to reduce them to a low Category 2 hazard.

In addition, HRL may be given to eliminate high Category 2 hazards or reduce them to a low Category 2 hazard.

(See Appendix 1 for details of the Housing Health and Safety Rating System (HHSRS) and Category 1 and 2 hazards)

- **To bring dwellings up to the Decent Homes Standard:**

HRL may also be given to owners of dwellings, who are defined as vulnerable, for the specific purpose of bringing private sector dwellings up to the Decent Homes Standard. (See Appendix 2)

Generally, these hazards cover repairs/renewal of all parts of the structure, the provision of adequate kitchen and bathroom facilities, heating and insulation of the dwelling and HHSRS Category 1 hazards.

In cases where the property is established as 'non decent' for assistance purposes, then other essential repairs may also be grant eligible. Where the property is established as having category 1 hazard(s) and the household is not defined as 'vulnerable' (see Appendix

2) the owner may also be required to carry out other work at their own expense to bring the property up to the Decent Homes Standard.

- **To increase thermal efficiency of homes that are already decent homes:**

The Council wishes to make sure that the residential properties within its district are a thermally efficient as possible. HRL will therefore be given to top-up Warm Front grants, and for the provision of extra thermal insulation (including the provision and fitting of up to 270mm loft insulation, cavity or solid wall insulation and draught proofing).

- **To assist with the cost of environmentally sustainable methods of heating/hot water generation**

Consideration may be given to environmentally sustainable methods of heating/hot water generation (including but not restricted to solar heating, ground or air source heat pumps). Where appropriate, the applicant must have applied for and gained the relevant government grant first. Assistance for these measures is limited to £1000.

On completion of the HRL works, all homes must meet the decent homes standard (and therefore free of Category 1 hazards).

2.4.4 The Means Test:

All HRL applications will be means tested as follows:

If the applicant is in receipt of one of the following, they will not have any contribution towards the cost of the works:

- Income Support
- Income based Job Seekers Allowance
- Guaranteed pension Credit
- Working Tax Credit and a gross income up to the Government published maximum current at the time of application
- Child Tax Credit and a gross income up to the Government published maximum current at the time of application
- Housing Benefit
- Council Tax Benefit (please note that this is not the same as single occupier discount)

If the applicant does not receive any of these benefits, then the same means test that applies to DFG will be carried out in accordance with the Government's rules. (see 2.1.4 for further details).

The result of the means test is the applicant's contribution towards the cost of the works and does **not** qualify for loan assistance.

2.4.5 Amount of Loan payable:

The cost of any works started and/or completed before the application has been approved will normally be excluded from the approved amount.

HRL is an interest free loan. The minimum HRL that can be paid is £300. The maximum is £30,000.

The £30,000 limit is reduced by any previous HRLs (or its predecessors, Home Repair Assistance and Home Renovation Loan) paid in the 10 year period preceding this application.

2.4.6 Loan Conditions:

HRLs are approved subject to the following conditions:

-
- The grant must be carried out within 12 months from the date of approval. In exceptional cases, the Council may extend this and will notify the applicant in writing of their decision.
- Payment can only be made when the works have been completed to a satisfactory (but not necessarily a good) standard and the council has received a suitable invoice, demand or receipt for payment of the works. Please note that any such documents must be addressed to the applicant not the Council. Payment is normally made direct to the building contractor.
- In cases where HRL work is required whilst an insurance or legal claim is going through the Courts system, repayment of the full loan will be necessary from the proceeds of the successful claim.

2.4.7 Loan Repayment requirements:

This assistance takes the form of an interest-free means tested loan that is secured on the home and will be registered as a local land charge.

Repayment of the loan will be required in the following circumstances

- In the case of a fraudulent application (e.g. when the applicant is not entitled to the grant for whatever reason), immediate repayment of the full loan plus compound interest will be required by the Council.
- If the property is sold or transferred within five years of the certified completion date, it is repayable with compound interest.
- It is repayable without interest when the property is eventually sold or transferred to another owner.

2.5 HMO Fire Safety Grant (HMOFSG)

2.5.1 Purpose: The Council wishes to improve the quality and condition of Houses in Multiple Occupation (HMOs). It therefore sees the provision of fire safety measures in HMOs as a high priority. HMOs are more commonly known as bedsits, hostels and some types of blocks of flats. This grant will be registered as a local land charge.

2.5.2 Eligibility for an HMOFSG:

All HMO Landlords can apply for a grant to improve their properties in Colchester Borough Council's area.

If we receive many applications and the budget comes under pressure, priority will be normally be given to HMO properties of licensable size – because these present a higher fire risk. (A licensable size for this purpose is defined as 3 or more storeys high).

2.5.3 Qualifying Works:

An HMO Fire Safety Grant will be considered for the reasonable cost of the works necessary to comply with a schedule of fire safety work that has been agreed with the Essex County Council Fire and Rescue Service.

Examples of this type of work are:

- The provision of a 30 or 60 minute fire protected escape route, including any necessary ceiling or wall upgrades/renewals, fire doors etc.
- The provision of a fire detection systems
- The provision of emergency lighting
- The provision of sprinkler systems
- Underdrawing of staircases
- Lining out of cupboards and loft hatches
- Replacement locks on fire doors
- Hour fire protection between basements, or commercial premises, and the residential accommodation (i.e. horizontal fire protection)

Please note that HMOFSG is not available for the replacement of damaged fire safety measures. It is for the initial provision and/or improvement of fire precaution and safety measures only.

2.5.4 Amount of Grant Payable:

The cost of any works started and/or completed before the application has been approved will normally be excluded from the approved amount. If there are exceptional circumstances – for example, where the works are required to meet an Improvement Notice timescale, the applicant must make a written request for the removal of this condition and receive a written agreement to this course of action from the Council.

The grant will be equivalent to 33% of the reasonable cost of the specified fire safety works – up to a maximum of £30,000.

2.5.5 Grant Conditions:

HMOFSGs are approved subject to the following conditions:

-
- The grant must be carried out within 12 months from the date of approval. In exceptional cases, the Council may extend this and will notify the applicant in writing of their decision.
- Payment can only be made when the works have been completed to a satisfactory (but not necessarily a good) standard and the council has received a suitable invoice, demand or receipt for payment of the works. Please note that any such documents must be addressed to the applicant not the Council. Payment is normally made direct to the building contractor.

2.5.6 Grant Repayment requirements:

This assistance takes the form of a grant that is secured on the property and it will be registered as a local land charge for the five year grant condition period.

Repayment of the loan will be required in the following circumstances

- In the case of a fraudulent application (e.g. when the applicant is not entitled to the grant for whatever reason), immediate repayment of the full grant amount plus compound interest will be required by the Council.
- If the property ceases to be an HMO or if it is sold or transferred within five years of the certified completion date, it is repayable with compound interest.
- It is repayable without interest when the property is eventually sold or transferred to another owner.

2.6 **Empty Property Loans (EPL)**

2.6.1 Purpose: Empty Property Loans are provided on a discretionary basis to help bring empty properties back into residential use. The assistance takes the form of an interest-free loan that is secured on the home and will be registered as a local land charge. It is repayable with compound interest if the property is sold within five years of the certified date. Otherwise, it is repayable without interest when the property is eventually sold or transferred to another owner. Second homes are not included.

2.6.2 **Eligibility for an EPL:**

- EPL is available to non-occupying owners, leaseholders and potential landlords of empty properties who have a legitimate and reasonable contractual obligation to repair and maintain the property.
- Priority will normally be given to applications where:
 - The property has been empty for at least 12 months, and
 - The owner intends that the property will be rented out for the full 5 year loan condition period.
- As a condition of receiving the loan, the applicant will normally be required to provide tenancy nomination rights to the Council in accordance with the following scale:

Amount of Loan	Nomination Rights
Up to £5000	2 years' nomination rights
£5000 - £10,000	3 years' nomination rights
£10,000 - £30,000	5 years' nomination rights

This will mean that the property can be used by people who are on low incomes from the housing register.

2.6.3 **Qualifying Works:**

- To qualify for help, the property must be in disrepair and/or require fire precaution work for use as an HMO.
 - all of the works listed on a schedule of works provided by the Council prior to letting the property must be carried out by the applicant, even if the cost of these works exceeds the amount of loan
 - All category 1 hazards at the property will be eligible for assistance to remove or reduce to a low category 2 hazard
 - High Category 2 hazards will be eligible for assistance to remove or reduce to a low category 2 hazard
- (see Appendix 1 for definitions of Category 1 and 2 hazards)

2.6.4 **Amount of loan payable:**

The cost of any works started and/or completed before the application has been approved will normally be excluded from the approved amount.

- The maximum loan available per self-contained unit of accommodation is £30,000.
- Rent levels will normally be restricted to an amount that can be met by the Housing Benefit local housing allowance rate.

The rate of repayment of the loan will normally be negotiable and will depend on the circumstances and merits of each case.

2.6.5 Loan Conditions:

EPLs are approved subject to the following conditions:

- The grant must be carried out within 12 months from the date of approval. In exceptional cases, the Council may extend this and will notify the applicant in writing of their decision.
- The disabled person must remain in the property for five years from the certified completion date. If the property is sold or transferred within the five year grant condition period, the Council will need to look at the reason for the sale or transfer and may demand repayment of the grant in full.
- Payment can only be made when the works have been completed to a satisfactory (but not necessarily a good) standard and the council has received a suitable invoice, demand or receipt for payment of the works. Please note that any such documents must be addressed to the applicant not the Council. Payment is normally made direct to the building contractor.
- In cases where EPL work is required whilst an insurance or legal claim is going through the Courts system, repayment of the full loan will be necessary from the proceeds of the successful claim.

2.6.5 Loan repayment requirements:

This assistance takes the form of an interest-free loan that is secured on the property and will be registered as a local land charge.

If the property is sold or transferred within five years of the, it is. Otherwise, it is when the property is eventually sold or transferred to another owner.

Repayment of the loan will be required in the following circumstances

- In the case of a fraudulent application (e.g. when the applicant is not entitled to the grant for whatever reason), immediate repayment of the full loan amount plus compound interest will be required by the Council.
- If the loan is given for the property to be an HMO and it ceases to be an HMO within the appropriate nomination right period, immediate repayment of the full loan amount plus compound interest will be required by the Council
- If the loan is given for the property to be a single tenancy unit and it ceases to be so let within the appropriate nomination right period, immediate repayment of the full loan amount plus compound interest will be required by the Council

- immediate repayment of the full loan amount plus compound interest will be required by the Council upon the sale or transfer of the property within the appropriate nomination right period
- If the landlord breaks the terms of the agreement within the 5 year nomination right period, immediate repayment of the full loan amount plus compound interest will be required by the Council
- The loan is normally repayable by instalments without interest using an agreed proportion of the monthly rental income until the end of appropriate nomination right period

3.0 Issues common to all forms of assistance

3.1 Access to, and Quality of, the service

3.1.1 Accessibility of the PSH service:

Access to all of these services will be open to all eligible applicants.

The council operates an equal opportunities policy and seeks to make all of its services accessible to all members of the community. To help us achieve this aim, we may provide the following services:

- a mini-com service and a 'loop' service for personal callers
- with some advance notice, a Braille service
- some written information for non-English speaking people from the main minority ethnic groups. Otherwise, with advance notice, the Language line service may be available.

3.1.2 How to contact the Private Sector Housing:

The Private Sector Housing team can be contacted by:

- telephone: 01206 506362
- telephone: 01206 282581 option 6
- email: housing.private@colchester.gov.uk

If you are elderly and/or disabled, we may also be able to visit you in your home. Please let our officer know how you would like us to contact you.

3.1.3 How to get specialist help with an application:

Potential applicants who are disabled and/or over 60 years of age may need help to make their application. Anchor "Staying Put Colchester" agency can help them. There is a fee for this service but it is generally met by the type of financial assistance applied for, so applicants do not need to worry that the agency will be asking them for money.

In the unlikely event that there are any charges, the applicant will be advised of these in writing beforehand so that they can make an informed decision.

(See 4.2 for further details).

3.1.4 Quality of the PSH service: The Private Sector Housing team aims to provide all service users with a professional, prompt, efficient and responsive service of the highest quality. Our standards of service are listed in Appendix 3.

3.1.5 Customer Feedback: The council has an established Customer Feedback system which deals with compliments, comments and complaints. All departments are able to receive feedback and respond appropriately.

Complaints about the PSH service are examined and will be thoroughly investigated by the Home Improvement Team Manager. If you are unhappy with that response, then an

independent senior manager will review the case. The final appeal can be made to a panel of elected Councillors who will make the final decision.

Details of how to make a complaint are available at our Reception and on our website: www.colchester.gov.uk. If your complaint cannot be resolved, then you can contact the Local Government Ombudsman Service.

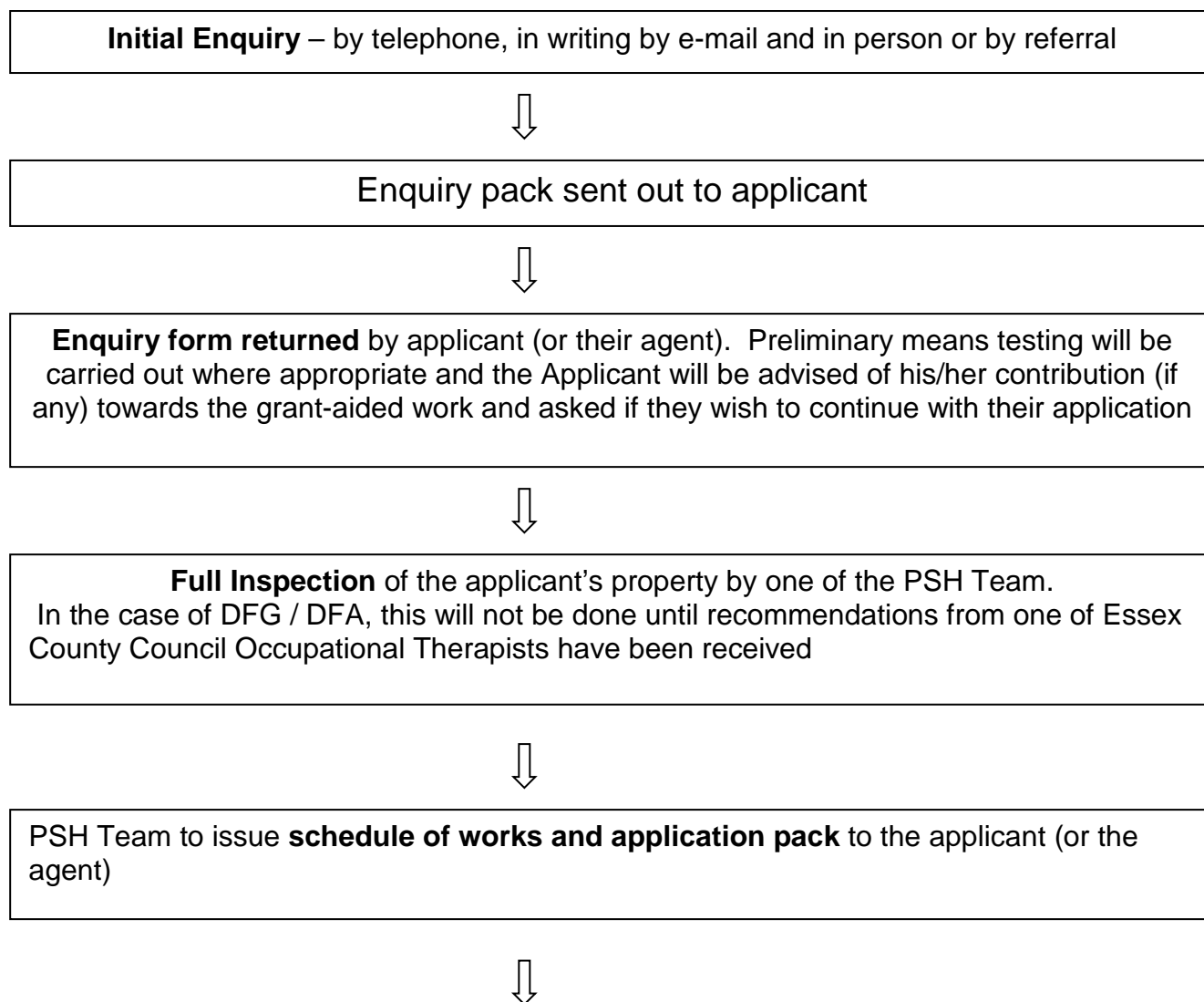
3.2 Procedure

3.2.1 Applicants should note that by making an application for financial assistance, they agree to the terms and conditions attached to that assistance.

3.2.2 The procedure for all types of grants and loans is similar.

The main difference is that all Disabled Facilities Grants and Disabled Facilities Assistance require the disabled person to receive an assessment of their medical needs by a member of the Essex County Council Social Services Occupational Therapy Team.

Figure 1: The grants and loans procedure



IMPORTANT: DO NOT START THE WORK UNTIL AN APPROVAL NOTICE HAS BEEN ISSUED

If the applicant, their agent or the contractor feel that other works are necessary, they should discuss this with the PSHO at an early stage so that a revised schedule of works may be prepared in appropriate circumstances.

The Applicant (or their agent) **arranges** the following:

- Obtains at least 2 estimates except for HSGs under £500, where one estimate will be required (based on the Council's schedule of works)
- Applies for any appropriate planning and building control consents and supplies a copy of those approved plans and consents with their application
- completes all the relevant forms included in the application pack
- obtains proof of ownership/letting
- obtains all necessary proofs of income and ownership
- submits the full application



Action by the PSH Team:

The application is checked to see if it is valid. If any details are missing, the application is not valid and the applicant is notified of the details that are outstanding until a full valid application has been made.

When the application is valid, the whole application is thoroughly checked, the final means test and the reasonable cost calculations are completed. The approval (or refusal) paperwork is drafted and before the authorised officer checks and signs the approval (or refusal) notice. The approval (or refusal) notice is then sent to the applicant (or their agent). The approval notice will specify the timescales within which the applicant is required to complete the works for which assistance is to be given:



Works on site:

Applicant (or their agent) must contact building contractor to arrange for work to start on site. A member of the PSH Team may inspect while the work is underway and will always do so on completion. Note: Some works may also require inspection by the Council's Building Control Officer.



Unforeseen or additional works:

Where a building contractor discovers the need for further works after starting on site, additional financial assistance will only be considered if those works could not have been foreseen before the commencement of works.

If this is the case, either he or the applicant or the applicant's agent must notify the PSH team and wait for an inspection to be carried out. This will normally be within one working day. The PSHO will then advise whether it will normally be eligible for grant or loan aid and a formal re-approval letter will follow.

Please note that the applicant takes a financial risk that the work will not be approved if he asks the building contractor to carry out the work in advance of the formal re-approval.



Interim and Final Payments:

The Council may make **interim payments** for larger grants or loans. If this is the case, an invoice from the contractor and a claim form from the applicant will be required. (All invoices must be addressed to the applicant). An inspection by one of the PSH team will follow to confirm the amount of work completed to date. If all the details are correct, then the Council will normally arrange payment direct to the contractor(s).

When the work is complete, the Applicant must submit the final invoice(s), claim form and any necessary certificates to the Council. (All invoices must be addressed to the applicant). An inspection by one of the PSH team will follow to confirm the amount of work completed. If all the details are correct, then the Council will normally arrange payment direct to the contractor(s) and issue a certified completion certificate to the applicant (or his agent).



Regular checks on occupation will be undertaken in the years after the grant or loan is given to ensure compliance with any approval conditions

End of procedure!

3.3 Contractual arrangements

There are two contracts for each grant or loan application:

- The first is the **contract between the applicant** (or their representative or agent) and their chosen **building contractor**.

The contractor is responsible to the applicant for ensuring that the works progress to a satisfactory conclusion. Before the works commence, it is essential that the applicant and the contractor agree the following:

- The scope and cost of the works to be carried out (this may be the approval notice schedule of works provided by the council, but it may also include items that are not covered by the approval notice). This should also include VAT and proof of public liability insurance
- The time it will take to complete the contract
- All the relevant practical arrangements for working on site: for example, the hours of work, what services can be used by the contractor (e.g. electricity, water, toilet etc), the provision of dustsheets to protect furniture, possessions etc and other preliminaries
- How the work is to be paid for – for example, by instalments, on completion etc..

For further information on employing contractors to work at your home, please ask us for a copy of the Office of Fair Trading leaflet “Having work done on your home – a step by step guide”. We also have a list of standard preliminary clauses that you may wish to use – please contact us for a copy.

- The second is the **contract between the applicant and the Council**.

When the Council approves an application for assistance, it is forming a contract with the applicant to pay a specified sum of money payable on satisfactory completion of the relevant works and on condition that the applicant complies with the terms under which the assistance is given.

An applicant who fails to comply with the terms and conditions of assistance will be wholly liable for meeting any costs incurred under the contract and/or will be required to repay the money upon breach of the conditions.

3.4 Resolving disputes

Where the Client disputes the eligibility of grant or loan works with the PSHO, the Home Improvement Team Manager will make the final opinion decision following an inspection of the property.

The applicant (or their agent) and the contractor will normally be expected to resolve any contractual disputes that arise; the Council will only intervene as a last resort. Any disputes which involve breach of contract by either party are civil law and may require specialist advice from a solicitor or the solicitor from your local Citizens’ Advice Bureau. Where disputes relate to unfair contractual or credit terms, or poor workmanship, then the Trading Standards department of Essex County Council may be able to help you with some advice (Telephone 0845 404 0506 or see website www.essex.gov.uk)

3.5 Value for Money

It will be the responsibility of applicants (or their agents) to satisfy themselves that the contract provides value for money. The Council will approve financial assistance on the basis of what it considers to be the reasonable cost of the works; applicants will be responsible for paying any amounts in excess of this.

3.6 Changes in the applicant's circumstances

Applicants (or their agent) must inform the Council of all relevant changes in their circumstances from the date of enquiry through to approval and payment of assistance.

Applicants are encouraged to contact the Council in advance if they believe that their circumstances may change, in order that they can be given advice on the options available to them.

3.7 When will repayment be required?

Repayment conditions are attached to most grants and loans. Anchor Staying Put Agency fees are not repayable. Most grants and loans are registered as a local charge until they are repaid or the relevant condition period expires. (Please see each individual type of assistance for details of the repayment necessary)

The council reserves the right not to demand repayment in exceptional circumstances. When considering such requests, the Council may need further information including but not restricted to:-

- The reasons why the applicant requires payment to be waived
- Personal circumstances of the applicant and family (e.g. health, mobility, income, outgoings and savings, evidence of hardship etc.)
- The type of housing and support they require (for example, if moving into residential care).
- In case of HMO grant, financial status of the applicant's business and evidence of the letting of the property.

Before a decision can be made, the above information from the applicant must be available. If it is not, or the applicant fails to show significant hardship, repayment will always be demanded.

4.0 Other Services

4.1 Home Maintenance Guide and other leaflets

For the first time, we are introducing a home maintenance guide for owners. This will give readers a basic checklist of the items to look for when maintaining their home. We also have a range of other leaflets on housing related topics. A copy of the guide and most of our leaflets are available on our website – www.colchester.gov.uk as well as being available via our normal points of contact.

Please note: Home owners should not tackle specialist work such as electrical or gas work and should employ specialists to do so:

- For electrical work, the main trade bodies for electricians are the National Institution of Electrical Installation Contracting (NICEIC) and the Electrical Contractors Association (ECA). To find a suitable contractor, please see “electrical work” in the trade telephone directory or visit the website of one of the trade bodies: the NICEIC website is www.niceic.org.uk and the ECA website is www.eca.co.uk
- For gas work, the use of a contractor registered with the Confederation of Registered Gas Installers (CORGI) is a legal requirement. Their website is www.corgi-gas.org.uk

4.2 Homeowner and Tenant Services from “Anchor Staying Put Colchester”

“**Anchor Staying Put Colchester**” is a not-for-profit home improvement agency run by Anchor Housing Trust, in partnership with Colchester Borough Council. It helps older and disabled home owners and tenants who live within Colchester Borough to stay in their own homes by providing confidential advice, support and assistance to help carry out repairs, improvements or adaptations.

The service includes:-

- Helping with the completion of the forms
- Obtaining quotations
- Preparing drawing
- Supervising the building work
- Advising about the availability of Council grants and loans for the work
- Advising about loan funding for the work from other sources
- Advising about help through Social Services and relevant welfare benefits agencies
- signposting clients towards other services and charities who may be able to help with their query

The agency charges a fee for this service. The fee scale varies depending on the works to be carried out. If a grant or loan is applied for, the fee is normally based on 12% of the nett cost of the work or £60 whichever is the larger and the assistance will normally include the full fee.

Similar work can also be funded privately and the fee scale is based on a sliding scale.

- providing a Handyman service to both the elderly and disabled, private owners and tenants. This is a small repairs service which can help with jobs around the house such as: -
 - Repairs to doors or windows
 - Fitting locks or bolts
 - Repairs to gates or fences
 - Minor joinery work
 - Minor plumbing work
 - Supplying and fitting smoke detectors
 - Supplying and fitting grab rails and stair rails
 - Changing lightbulbs
 - Fitting shelves
 - Hanging mirrors
 - Supplying and fitting keysafes

There will be a standard charge in the region of £10 per job plus the cost of the materials. An estimate of the cost of the materials will be given before the work is carried out.

4.3 **Empty Homes Line**

The **Empty Homes Officer** can be contacted on (01206) 507870 for advice and guidance on:-

- Repairs / improvements to bring your empty home back into residential use, where possible.
- If an empty home is causing a nuisance, requires boarding up for public safety or to stop unauthorized entry.
- If you would like to use one of the private sector letting schemes to bring your empty home back in to residential use.

This service is not available to find out who owns an empty property.

4.4 **Other Sources of Advice**

4.4.1 The **Homechoice Team** provides advice on housing rights, needs and options, welfare benefits, tenancy rights and operates the Housing Register. Please visit Homechoice, no appointment is necessary.

4.4.2 The **Warm Homes Team** provides advice on insulation, heating improvements and referrals to appropriate funding sources. Their telephone number (answerphone) is Colchester (01206) 282541. Please leave a message and they will get back to you.

4.4.3 The **Planning Team** provides advice on what works may require planning permission and what work requires listed building consent. For initial enquiries, please contact the Customer Service Centre on telephone number Colchester (01206) 282222.

4.4.4 The **Building Control Team** provides advice about what works may require Building Regulation Approval or the submission of a Building Notice. For initial enquiries, please contact the Customer Service Centre on telephone number Colchester (01206) 282222.

4.5 Proposed Improvements to the Private Sector Housing service

The PSH service is committed to improving its service. We are currently considering the following improvements:

- Increasing the scope of financial assistance to cover more types of sustainable building elements and other forms of domestic energy generation and efficiency measures
- A possible sub-regional accreditation scheme for private sector landlords
- A possible sub-regional bid for low cost equity release schemes to help fund repairs
- Seeking out additional funding for home maintenance
- Running a series of home maintenance seminars for members of the public
- Participating in school curricula on a variety of home maintenance and home safety subjects
- Increasing our informal and formal enforcement role, particularly targeting poor quality housing and houses in multiple occupation.
- In partnership with Anchor Trust to assist the Anchor Staying Put Scheme to set up and run low cost gardening and decorating schemes for private sector residents
- A move towards flexible working by our officers which is intended to allow applicants greater access to our services

4.6 Feedback:

The Council welcomes feedback from all its residents and clients to help it improve our PSH service.

All applicants will receive a Customer Satisfaction survey at the end of the process. A prepaid envelope is supplied. Please make sure that you complete and return it to us. It will be used to continuously improve our service as far as legally possible.

For anyone who is not an applicant and who would like to offer any constructive comments or suggestions about this policy or the PSH service, please contact the Private Sector Housing manager, Anna Watson:

- By telephone: 01206 506375
- By email: anna.watson@colchester.gov.uk

Colchester Borough Council
Professional Services
Rowan House, 33 Sheepen Road, Colchester CO3 3WG

5.0 Appendices:

5.1 Appendix 1: The Housing, Health and Safety Rating system (HHSRS)

This is a means of identifying faults in dwellings and evaluating their potential effect on the health and safety of occupants, visitors, neighbours and passers-by.

The Housing, Health and Safety Rating system defines 29 hazards that may affect the health and safety of residents and visitors to any dwelling over a 12 month period. These are:-

- Damp & Mould Growth
- Excess Cold
- Excess Heat
- Asbestos (and Manufactured Mineral Fibres)
- Biocides
- Carbon Monoxide & fuel combustion products
- Lead
- Radiation
- Uncombusted fuel gas
- Volatile Organic Compounds
- Crowding and Space
- Entry by Intruders
- Lighting
- Noise
- Domestic Hygiene, Pests & Refuse
- Food Safety
- Personal Hygiene, Sanitation & Drainage
- Water Supply
- Falls associated with baths etc.
- Falling on level surfaces etc.
- Falling on stairs etc.
- Falling between levels
- Electrical hazards
- Fire
- Flames, Hot surfaces etc.
- Collision & Entrapment
- Explosions
- Position and operability of amenities etc.
- Structural collapse & falling elements

More detailed information can be found on the DCLG website. www.dclg.gov.uk

All hazards are risk assessed by reviewing the deficiencies which contribute to the hazard, scoring the likelihood of the deficiency causing an occurrence of the hazard within the next 12 months and then scoring the outcome for each class of harm (this range from life-threatening to minor harm requiring medical attention such as moderate cuts). This will give a numerical score which is used to decide on the hazard band.

Meaning of Category 1 and Category 2 hazards:

Once the hazard has been scored and given a hazard band, the hazard is then classed as either a Category 1 or Category 2 hazard. The reason that this is important is because all local authorities have a duty to take the appropriate enforcement action to eliminate or reduce Category 1 hazards. They have discretionary powers to take the appropriate enforcement action to eliminate or reduce Category 2 hazards.

For the purpose of this financial assistance policy:

- a Category 1 hazard is one that has a hazard band of A, B or C and therefore a hazard score in excess of 1000
- a high Category 2 hazard is one that has a hazard band of D, E and F and therefore a hazard score between 100 and 999
- a low Category 2 hazard is one that has a hazard band of G, H, I or J and therefore a hazard score between 1 and 99.

5.2 Appendix 2: The Decent Homes Standard (DHS)

A Decent Home is one that: -

- ✓ meets the current Statutory minimum standard for housing and
- ✓ Is in a reasonable state of repair and
- ✓ has reasonably modern kitchen and bathroom facilities and services and
- ✓ provides a reasonable degree of thermal comfort

(a) A dwelling that does not meet the current minimum standard for housing generally has one or more of the following defects:

- structural instability
- serious disrepair
- dampness prejudicial to health
- missing amenities
- no suitably located toilet for exclusive use of the occupiers
- no suitably located bath/shower or wash hand basin or sink, with hot and cold water.

(b) A property is not in reasonable repair where the building components are old and generally have the following defects/renewal needs:

- roof coverings that need renewal
- areas of rising or penetrating dampness
- window renewals
- substantial areas of brickwork repairs
- chimney Stack renewals
- renewal of electrical installations
- gas fires / boilers

(c) A property does not have reasonable modern facilities if it lacks three or more of the following facilities

- kitchen which is 20 years old or less
- kitchen with adequate space or layout
- bathroom which is 30 years old or less
- appropriately located bathroom and WC
- adequate noise insulation
- adequate size and layout of common entrance areas for blocks of flats

(d) A property does not have a reasonable degree of efficient heating if it does not have

- efficient heating
- effective insulation

If a property qualifies for financial assistance because it does not meet the Decent Homes Standard (DHS), then other essential repairs can also be considered.

If a property does not meet the Decent Homes Standard (DHS), and financial assistance is being considered, then other essential repairs may also qualify.

Definition of “vulnerable households”

“Vulnerable households” have been defined as those in receipt of at least one of the principal means tested or disability related benefits. These are:

- ☐ income support
- **housing benefit**
- ☐ council tax benefit
- ☐ disabled persons tax credit
- ☐ income based job seekers allowance
- ☐ working families tax credit
- ☐ attendance allowance
- **disability living allowance**
- ☐ industrial injuries disablement benefit
- ☐ war disablement pension
- ☐ child tax credit
- ☐ working tax credit
- ☐ pension credit

5.3 Appendix 3: Service Standards

- We aim to send an enquiry form to the applicant within 2 working days of the receipt of the request.
- Within 10 working days of the Council receiving a completed enquiry form, a preliminary means test will be carried out. The applicant will then be sent a letter explaining how much they are likely to have to contribute towards the qualifying works. A survey request form will be sent to those who have been assessed as having a contribution for them to advise whether they wish to continue with their application.
- Within 10 working days of this letter being sent out and where appropriate the survey request form being returned, a Private Sector Housing Officer will contact the applicant to make a suitable appointment.
- Within 10 working days of the property being surveyed, an application pack will be sent to the applicant (or their agent). This will include a schedule of repairs, improvements and adaptations for which the Council is prepared to offer financial assistance.
- Within 10 working days of receipt of an application for assistance, it will be checked to see if it is complete. If it is incomplete or further information or estimates are required, the applicant will be notified in writing, of the outstanding items.
- Within 7 weeks of receiving a full, valid application, the Council will write to the applicant confirming the nature and value of the assistance to be provided. (This is called Approval Notice).
- Within 2 working days of receipt of a request for an unforeseen works inspection, an inspection will be made. Upon receipt of an estimate for the extra work, the applicant will be notified in writing whether extra money will be available or not.

In cases where there is no other work that can be done on site until this work has been completed, the Private Sector Housing Officer may verbally agree that work to the value of £1000 can go ahead providing that he/she has contacted the Home Improvement Team Manager or Private Sector Housing Co-ordinator to check that there is sufficient budget available and providing that an estimate for this extra work is available. For any larger amounts, the Home Improvement Team Manager or Private Sector Housing Co-ordinator may verbally agree that work can go ahead providing that there is sufficient budget available and that an estimate is available. Any such verbal re-approval agreements will be followed up in writing signed by the Home Improvement Team Manager or Private Sector Housing Co-ordinator as appropriate to the value of the work.

- Within 2 working days of a request for an interim payment, an inspection will be made. Once all invoices and the interim claim form have been received and are satisfactory, we will arrange payment normally to the Building Contractor within 30 days.
- Once all the invoices and completion claim form have been submitted, the Council will carry out an inspection within 2 working days. We will arrange payment, to the building contractor within 30 days. If the Council is unhappy with the quality of the work carried out, no payment can be made until the work is completed satisfactorily and this may be up to 28 days later.

5.4 Appendix 4 Performance Indicators

To assess how effectively we are tackling housing problems in the private sector, we have two key local performance indicators:

- (a) The number of homes in the private sector made decent as a direct result of our action, and
- (b) The number of homes vacant for six months (or more) that are returned to use as a result of our action.

In addition to these key local indicators, we have introduced a range of other local performance indicators to assess the extent to which we are meeting our strategic objectives by:

- Protecting residents' health, safety and welfare by targeting the poorest housing, particularly relating to enforcement action and grant/loan action.
- Tackling fuel poverty and improving energy efficiency
- Encouraging the further development and improvement of the private rented sector.
- Making the best use of existing homes by better 'matching' available housing with those in greatest housing need.
- Encouraging private investment and promoting self-reliance

For further information on these indicators, please contact the Private Sector Housing Manager on 01206 506375.