



Central Bedfordshire Council's Private Sector Housing Renewal Policy

2011 review

Directorate	Social Care Health and Housing		
Service	Housing Services		
Author	Nick Costin, Head of Private Sector Housing		
Approved by			
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Foreword

Councillor Carole Hegley – Executive Member for Social Care Health and Housing

I am pleased to welcome you to this second Central Bedfordshire Council Private Sector Housing Renewal Policy. This policy builds upon the principles of the policy that was approved by the Council’s Executive in March 2010 but incorporates measures that reflect the financial constraints facing the Council.

We recognise the impact that poor housing conditions have on the health of vulnerable households. This policy sets out how poor housing should be tackled through the targeting of available resources.

We need to have the ability to re-use and recycle resources where we can, which is why we have moved to a position of generally providing Loan Assistance in place of the more traditional grants. However, we also recognise that many vulnerable households will be unable to repay loans in the traditional sense, so we have set our policy to ensure that repayment is tied in most cases to the sale of the property concerned. This will reduce pressures on vulnerable households that need such assistance.

We intend to fully utilise external funding, in particular the Fuel Poverty funding previously made available to the Bedfordshire sub-region. We want to use this funding to help those households most at risk from increasingly high fuel bills.

Although our aim is for vulnerable households to live in safe, warm and decent homes, this policy recognises that we can only provide assistance where we have available resources. We will continue to explore external funding options, however provision of assistance under this policy is always discretionary and dependant upon resources being available within the Council.

Executive Summary

The suitability and quality of a home can have a substantial impact on people's lives. For example there are educational benefits to a teenager studying in a damp-free room; financial benefits to an older person living in a home that they can afford to heat in the winter and health benefits to a disabled person living in an adapted home that gives them more independence.

The council has a range of options available to support people to live in decent and suitable properties for their needs. These options are set out in this Private Sector Housing Renewal Policy which is required under the Regulatory Reform (Housing Assistance) Order 2002.

The 2009 Building Research Establishment Housing Stock Projections (HSP) report showed that compared to England, housing in Central Bedfordshire on the whole is better quality. However there is still a high proportion of households living in poor quality housing:

- 28% of homes are non decent
- 12% of homes have inadequate thermal comfort
- 20% of homes have the highest level (category 1) of hazards that could lead to injury, ill health and accidents in the home
- 8% of households live in fuel poverty (although with increases in fuel prices this is expected to rise to 16%).

To tackle these problems the council needs to use its limited funds as fairly and effectively as possible. To achieve this the council is focussing on providing loans rather than grants so that the funds can still have the same positive impact on residents lives but also be recovered and recycled at some point in the future to benefit more residents. The council will also be taking advantage of the Government's proposed New Homes Bonus which will reward empty homes that are brought back in to use. This not only increases the availability of decent properties but the financial reward can be used to further support private sector renewal. The Council will also continue to provide an Options and Advice service to help homeowners make decisions with regards to improvements to their homes.

The council has agreed the following as the key private sector renewal issues that need to be addressed in Central Bedfordshire. In times of budget pressure grant/loan assistance will be prioritised in the following order:

A – The safety and security of older persons and other vulnerable groups, living in their home,

B - Reducing cases of fuel poverty,

C - Reduction of category 1 hazards and major adaptations for people with disabilities

D - Reducing the number of non decent homes, primarily with loan assistance that can be recycled

- E - Reduction of empty homes,
- F - The improvement in the thermal efficiency of the housing stock,
- G - The maximising of opportunities for external funding of all types for the benefit of meeting the above priorities,

The grant/loan assistance available is:

Safety, Security and Emergency Repair Grant

A grant of up to £500 for emergency works, which can be administered quickly to remedy urgent situations.

Home Improvement Loan Assistance

Loan Assistance of up to £15,000 (with repayment conditions on the sale of the house) to remedy Category 1 hazards and non decent homes.

Affordable Warmth Assistance

There are a number of national fuel poverty initiatives that the council will utilise such as the Government's Warm Front grant and the proposed Green Deal where energy suppliers provide loans. Council assistance will work alongside national initiatives and will access external funding available to help tackle fuel poverty through the provision of loans for Boiler Replacements and other efficient heating solutions in "Off Gas", rural areas.

Empty Homes Loan Assistance

Loan assistance of up to £15,000 for owners of long term empty homes that require works to be made habitable so that empty homes can be brought back in to use.

Home Loan Support Assistance

Assistance to clients to obtain private funding (loan or equity release), through a reputable source, to remedy a Category 1 Hazard, or make home decent.

Relocation Assistance

A loan or grant of up to £3,000 for the costs of relocating to a more suitable property could alleviate overcrowding, reduce under occupation to increase the supply of larger properties, enable a disabled resident to move to a ready adapted or adaptable property.

Disabled Facilities Grant (mandatory)

Grants of up to £30,000 for adaptations to homes for people with disabilities. To use the funding as effectively as possible we have introduced charges upon the property where the grant exceeds £5,000, up to a charge limit of £10,000. If the property is sold within ten years of the grant completion, the cost of the adaptation will be recovered.

Disabled Facilities Grant (discretionary top up loan assistance)

Some clients are unable to afford DFGs if the works exceed the £30,000 limit or a contribution is required following a test of resources. To remove this barrier the council will provide Discretionary Loan Assistance to "top up" the DFG.

1. Introduction

Legislation requires local authorities to develop a policy for providing households with financial assistance to improve their homes. Every local authority is required to adopt and publish such a policy. This policy contains the loan and grant assistance that Central Bedfordshire Council provides together with the conditions and eligibility criteria associated.

The first Central Bedfordshire Council Private Sector Housing Renewal Policy was approved by Executive on 9 March 2010. This policy updates and replaces the first policy.

Whilst the first policy is still relatively new, the severe financial restrictions facing the Council have led to an early review of the renewal policy.

2. Private Sector Housing Renewal – National Policy Context

2.1 Legal Context

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes. The order removed previous prescriptive legislation and provided authorities with more freedom to develop financial products and innovative forms of assistance.

Guidance advises that the policy should have regard to local housing conditions, local and national priorities, extent of deprivation, the availability of capital and other resources, and other relevant matters. The policy must be formally adopted by the local authority (at Executive) and has to contain advice on appeals procedures where individuals feel that the policy is not being followed. Each authority must consult on the draft policy to inform its development but there can be no appeals against the content of the policy itself once adopted.

There is no definitive lifespan for an adopted policy and so this policy will only be reviewed when the council's priorities change or as a result of external influences such as changing legislation.

Legislation does not restrict policy or its forms of assistance to private sector homeowners. However, no forms of discretionary assistance will be available for council or housing association tenants, primarily due to other funding which is available to improve their homes.

2.2 Historical National Private Sector Housing Drivers

There have been significant changes in national drivers and Government priorities during recent years. These are summarised in appendix A.

3. Private Sector Housing Renewal – Local Policy Context

3.1 Contribution towards Vision and Priorities of Central Bedfordshire Council

This policy supports the Council's vision, ***to improve the quality of life of all in Central Bedfordshire, and enhance the unique character of our communities and our customers.*** Assistance provided under this strategy should always aim to improve the quality of life of eligible clients within their home environment.

Whilst this policy has links with all five Council priorities it is most closely aligned with the priority; *Supporting and Caring for an ageing population.*

3.2 Local Housing Stock Characteristics

Central Bedfordshire Council has a population of approximately 255,000 living in approximately 106,000 households.

Information and evidence on stock condition and its effects on residents is primarily based upon Building Research Establishment (BRE) Housing Stock Projections (HSP) carried out for Central Bedfordshire Council in November 2009, which applies nationally collected House Condition data from 2005 and 2006 to local demographic (census) information.

The HSP gives “indicative” levels of housing conditions and there has been debate with previous Regional Government Offices as to the extent that this data can be used to inform policies. The “adequacy” of current stock condition information will have to be reviewed against the high cost of providing more robust data.

The following table gives a summary of the Housing Stock Projection (HSP) report headline indicators, with comparison to national (England) indicators and a previous HSP report completed in 2007, where relevant:

Criteria/Indicator	Central Beds	England	Comment
% Non Decent Homes	28%	38%	Central Bedfordshire better than national average
% of vulnerable households living in Decent Homes	72%	61%	Central Bedfordshire better than national average and has probably met the former

(former PSA7 target which was 70% by 2010)			PSA7 target (70%).
Number of vulnerable households in non decent homes	3,034	No figure	Although there is a reduction from previous legacy Council reports, there are still vulnerable households in non decent homes
% and number of homes with inadequate thermal comfort	12% 9,672	16%	Central Bedfordshire better than national average and has fallen since 2007 report, but still significant numbers
% of homes with Category 1 hazards	20%	23%	Central Bedfordshire is better than the national average, but there are still significant numbers.
% and number of households in fuel poverty	8% However this is expected to increase to 16% (see below)	17%	There is significant variation between wards in the district, with higher proportions in some rural wards. There is a correlation between inadequate thermal comfort and fuel poverty.

Although there are indications of improvements in some aspects of house condition criteria since the legacy Council reports were produced, there are still significant improvements to make in housing conditions. Whilst the Council will not have the resources to address all these improvements, the above information will help to determine priorities and where to target resources.

3.3 Fuel Poverty

The above figures from the HSP are under-estimated in the context of increased fuel prices since 2005/06. National Energy Action (NEA), the leading national fuel poverty charity, estimated that 13% of households in England were in fuel poverty in 2007, but this had risen to 17% in 2009. The Eastern region fairs slightly better than the national average, at 16.2%. Increased fuel costs and likely decrease in household incomes due to the economic recession will certainly have increased the % of those in fuel poverty in Central Bedfordshire from the HSP 2005/06 figures of approx 7% to closer to the regional estimate of 16%.

In 2010 OFGEM (Office of the Gas and Electricity Markets) published a consultation document which looked at four different scenarios relating to energy supply over the next 10 to 15 years. All four scenarios gave increases in fuel costs for consumers. The increases in costs were between 14% by 2020 (for the best scenario) to a 60% increase for the worst scenario. Consequently, the problem of fuel poverty is likely to increase further from

current levels. Whilst economic recovery and associated higher incomes may help counter higher fuel costs for some, Central Bedfordshire Council can have some positive impact through policies to improve the energy efficiency of homes occupied by those in fuel poverty.

NEA produced a briefing note in 2010 for Children's Trust Policy Co-ordinators, which highlighted the adverse affects on children including:

- Physical ill health (proven links to respiratory disease, and increased accident risk)
- Psychological health (cold damp homes are linked with depression, fatigue and nervousness)
- Educational attainment (cold damp housing is not conducive to study and educational attainment, and resulting ailments lead to missed school attendance)
- Social exclusion (the home does not provide a welcoming environment for friends to visit and there may be insufficient income to allow external social activities).

Fuel prices from suppliers have increased since March 2010 by over 20% in many cases. Without significant increases in income, many more households are likely to be in a situation of fuel poverty. There were estimated to be about 17% of households in fuel poverty in 2009 (in the East of England), and this has almost certainly increased to above 20%.

The Government's Warm Front grant (aimed at tackling fuel poverty) had become so much in demand during 2010 that funding ran dry and new applications had to be suspended for several months until April 2011.

To help increase thermal efficiency in homes a number of new initiatives are being introduced. The Green Deal is one such initiative that will be similar to a loan provided by Energy Suppliers. Other schemes are aimed at making renewal energy more attractive capital propositions to households who are able to afford investment in their homes.

However, further increases in fuel costs are inevitable and fuel poverty will become an increasing issue facing households, particularly in winter months.

In November 2009 the Office for National Statistics published provisional excess winter deaths figures for 2008/09. There were an estimated 36,700 excess winter deaths in 2008/09. This is an increase of 49% compared with 2007/08 and is the highest since 1999/2000. In the East of England region, excess winter deaths rose to 3,800 in 2008/09, from 2,790 in 2007/08.

The majority of excess winter deaths are, not unexpectedly, amongst those aged 75 years and over.

Central Bedfordshire Council has £195,000 of external funding available to help tackle fuel poverty through provision of loans. This is considered in the recommended options below in section 5.2

3.4 Contribution towards Social Care and Health of Residents

The Housing Health and Safety Rating System (HHSRS) is the statutory way of determining the “severity” or risk of hazards in the home. The methodology is closely aligned to Government information and statistics relating to injury, ill health and accidents caused in and around the home. The intention of introducing HHSRS in 2006 was ultimately to make the home a safer place and consequently reduce the burden of admissions to hospitals and other Health Services, a true “prevention” strategic tool. HHSRS covers 29 specific hazards. A hazard assessed with a score of 1,000 or greater, is classed as a Category 1, giving the Council a statutory duty to address.

The contribution of this policy towards health outcomes, in the context of HHSRS would include the following examples:

- prevention of ill health caused by living in damp conditions,
- prevention of cold related illnesses,
- prevention of accidents caused by trips, falls, etc,
- prevention of food and water-borne diseases caused by poor sanitation,
- prevention of electric shocks,
- prevention of incidences of poisoning, through gases (inc carbon monoxide), lead, asbestos, radiation, etc,
- prevention of burns, scalds, and effects of fire.

However, remedying a Hazard, or reducing it to below Category 1, may sometimes give a short term solution only. For example, mending a hole in a roof, which is old and dilapidated, may solve an immediate damp problem in the bedroom below but another hole or defect is likely to occur in the near future. A roof in this condition will also fail the Repair criteria of the Decent Homes Standard. In this example, it is more cost effective to go beyond just remedying the (damp) hazard and undertaking more significant works to the roof, thus making the home “decent” also.

3.5 Empty Homes

There are proposals for a New Homes Bonus in the Government’s Localism Bill. This bonus has also been proposed to include long term empty homes brought back into use. In effect, a reduction in empty homes has the same effect as building new homes. Each empty home brought back into use results in the same bonus or “reward”. The average “reward” is thought to be around £1,200 per year for 6 years. The exact bonus will depend on the Council Tax band of the property.

Consequently it will be very important to see a reduced number of empty homes. Council Tax data indicates that there are 100 fewer long term empty homes at 1st April 2011 compared to the previous year. This is welcome but there are still 1,061 long term empty homes.

The 16 very long term empty homes brought back into use during 2010/11, since the adoption of the Empty Homes Strategy could result in approximately £22,400 income from the New Homes Bonus. Consequently, retaining a focus on long term empty homes could reap financial benefits for the Council and therefore Central Bedfordshire residents.

3.6 Introduction of Loan Assistance

Time available to test Loan Assistance has been limited since the first policy was adopted, but a number of loans are being progressed (where previously grants would have been awarded). Households are being guided through the Loan Assistance process to ensure a successful outcome.

Costs of registering a charge are included in the loan so the client does not have initial fees to pay and the Council will have these repaid when the house is sold and the loan repaid.

3.7 Disabled Facilities Grant (DFG)

In 2010/11 the Council spent £2.25 million to adapt the homes of people with disabilities, an increase from 2009/10. A similar level of funding is provided by the Council for 2011/12.

However, demand is remaining high and is likely to exceed £3.5 million for 2011/12. The Council are considering issues and options surrounding the high demand for aids and adaptations as the level of funding currently provided is not sustainable.

A further issue is where a DFG does not cover the full cost of essential works where these costs exceed the maximum £30,000. This can leave some clients with high needs unable to progress their required adaptations.

There are also some occasions where clients have a partial contribution to make towards the costs of adaptations, determined from the legislative test of resources. In some cases clients will be in financial hardship and unable to find their required contribution. Local Authorities have a responsibility under the Chronically Sick and Disabled Persons Act 1970 to ensure identified need at the assessment is met. There is potential conflict with DFG test of resource legislation.

Consequently, for those clients in financial hardship but not able to progress a DFG, there is argument for considering discretionary Loan Assistance to “top up” the DFG and enable works to commence.

4. Capital Resources

4.1 Renewal Policy Assistance Budget 2011/12

For 2011/12 the Council budget is net £160,000. Government funding reductions have resulted in no Regional Housing Grant for this year (£162,164 was provided for 2010/11).

£92,000 was spent in 2010/11 but many cases were in progress and have been carried forward into this year's budget. Consequently, the current budget of £160,000 is likely to be spent.

In addition to the above net budget, we have £195,000 of external funding available for fuel poverty related work, specifically for boiler replacements and for other efficient heating solutions in "Off Gas", rural areas. This funding was originally provided from East of England Regional Assembly (EERA) as a sub regional fuel poverty scheme. This funding has been retained for 2011/12.

Consequently, to fully utilize this external funding, a short term form of assistance to tackle fuel poverty is recommended in section 5.2 below.

We will continue to utilize other forms of external funding for energy conservation and fuel poverty measures, including the Government's Warm Front programme and Energy Suppliers Carbon Emissions Reduction Target (CERT) funding.

Due to the serious pressures on the general fund, any assistance provided should, where possible, be in the form of loan assistance that can be recovered and recycled at some point in the future. This includes the potential recovery of some DFG funding through provisions in The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008.

4.2 Mandatory Disabled Facilities Grant Budget

£2.25 million was approved for 2011/12, which includes £584,000 Government grant. However, as stated above, demand for the current year is expected to exceed £3 million and potentially be closer to £3.5 million.

Legislation enables some recovery of DFG assistance in specific circumstances. Within the provisions of Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008 councils have the power to impose a charge upon the property for ten years in all cases where the grant exceeds £5,000 (for the part of the grant that exceeds £5,000), up to a charge limit of £10,000.

Upon sale of the property within ten years of the grant completion, the presumption will be to recover the cost of the adaptation. However, in accordance with formal guidance, we will consider the individual circumstances of the owner. Guidance is set out giving circumstances where it

is not appropriate to recover the cost. In reality the costs are most likely to be recovered on the death of the applicant.

4.3 Resource summary

The success of this policy will be influenced by the capital resources available. Although this policy should influence budget planning, the actual implementation and success of the policy will be dependant upon resources.

The availability of assistance (grants/loans) from Central Bedfordshire Council will always be dependant upon the finite resources available.

5. Renewal Policy Priorities and Assistance

5.1 General Policy Principles and Priorities

1. Central Bedfordshire Council will meet its mandatory requirements in respect of Disabled Facilities Grant and will seek to maximise resources to assist as many eligible clients as possible in obtaining the necessary and appropriate adaptations to their homes. To meet this objective, we have introduced charges upon the property where the grant exceeds £5,000, up to a charge limit of £10,000. This only applies to owner occupied households and the charge last for 10 years.

2. Having regard to the issues outlined above and in appendix 1, **the Council will provide discretionary assistance to meet priorities outlined below.** However, as stated above in 4.3, **the availability of discretionary assistance from Central Bedfordshire Council will always be dependant upon resources being available.**

3. The following aims were generally agreed by Members of the Social Care, Health and Housing Overview and Scrutiny Committee in October 2009, prioritised in order of importance, so that if difficult decisions had to be made, the council would help with addressing the highest priorities first. The order of priority is as below with A being the highest:

A – The safety and security of older persons and other vulnerable groups, living in their home,

B - Reducing cases of fuel poverty,

C - Reduction of category 1 hazards, (with associated health related benefits) & *major adaptations for people with disabilities* (see below)

D - Reducing the number of non decent homes, primarily with loan assistance that can be recycled

E - Reduction of empty homes,

F - The improvement in the thermal efficiency of the housing stock,

G - The maximising of opportunities for external funding of all types for the benefit of meeting the above priorities,

Discretionary disabled facilities assistance for major adaptations is equivalent to removing hazards in the home for people with disabilities so this priority also sits at C above.

In times of budget restriction/pressure, officers administering grant/loan assistance will be instructed as to the level of priority (A to G above) that the assistance will be available for. This instruction will be from the Head of Private Sector Housing or Assistant Director Housing Services.

4. Having regard to the significant financial pressures and the need to recover/recycle any financial assistance provided, **all types of assistance provided will be in the form of Loan assistance. Loan assistance of up to £8,000 will have a repayment condition period of 10 years, and larger levels of assistance will have a repayment condition period of 30 years** (virtually lifetime for many cases). The repayment conditions would be at zero % interest rate, in the form of a land registry charge where possible.

This will help the return of financial assistance provided by the council when the applicant is in a better position to do so, such as through the sale of the property. There would be exemptions to repayment conditions, where the property is sold to enable the client to move into a care home or with relative carers.

5. Only two exceptions to provision of loan assistance are provided.

Firstly, where the council provides funding for the most urgent cases to help the most vulnerable households resolve safety or security issues. This is in the form of *Safety, Security and Emergency Repair Grant* as detailed under 5.2 below.

Secondly, small grants of up to £1,000 are available for eligible households on Park Homes (or Houseboats). Loans cannot be charged to Park Homes and as most Park Homes are occupied by older people, the council is concerned that this could have a detrimental impact on older people. By providing this grant the council is ensuring that it has the required due regard to advance equality of opportunity between people who share a protected characteristic such as age.

6. To fully utilise the external fuel poverty funding, the eligibility around affordable warmth loan assistance is widened to allow for more groups of older clients to take the opportunity to make their homes more affordable. This type of assistance will continue until the funding is fully used and is at no cost to the council. As this is provided as loan assistance, it will be recoverable at some point in the future to be re-used by the council.

7. The council will continue to provide an Options and Advice service to help homeowners make decisions with regards to improvements to their homes. This will entail development of existing and new partnerships to provide greater options at early stages of enquiry.

5.2 Specific Types of Assistance to Meet Priorities

A summary of the specific forms of assistance within this policy is in the table below. The table does not include detailed aspects of recommended assistance; the aim here is to just outline the aims and outcomes of the assistance proposed. The table states which of the priority aims (A to F) listed above would be targeted through the specific type of assistance. Specific Assistance Eligibility Conditions will be available for council officers and clients to refer to. These will form the basis of promotion material.

Summary of assistance

Name and type of proposed assistance	Aim of such assistance	Priority	Eligibility & conditions summary
<p>Safety, Security and Emergency Repair Grant. A grant of up to £500 for emergency works, which can be administered quickly to remedy an urgent situation.</p>	<p>A limited safety net for those people most in need with the most immediate problems and clearly urgent/distressing circumstances. This includes older/disabled people whose homes have been broken into and left insecure.</p>	<p>Primarily A, but also C.</p>	<p>Anyone over the age of 60 in receipt of an income related benefit, (including Pension Credit) or disabled people in receipt of Disability Living Allowance or Attendance Allowance, who are also in receipt of income related benefits. There are no repayment conditions. Some private tenants (those in Almshouses on peppercorn rents, or tenants living in properties owned by relatives or charities) may be eligible.</p>
<p>Home Improvement Loan Assistance. Loan Assistance of up to £8,000 (with 10 year condition), or Loan Assistance for between £8,000 and £15,000 (or £20,000 in exceptional circumstances where approved by Assistant Director Housing Services) with 30 year repayment condition For clarity, all assistance would be subject to relevant repayment condition period, for example. £9,000 assistance,</p>	<p>Assistance to remedy Cat 1 hazards, non decent homes (disrepair, inadequate facilities etc) This includes some provision of grant assistance of up to £1,000 to eligible clients on Park Home sites or Houseboats for repairs to the home itself, subject to a lifetime condition assessment of the home and further conditions. Note – HHSRS cannot be</p>	<p>Primarily A, C and D, but also B and F.</p>	<p>Any homeowner can apply, provided they have owned and been resident in the property for three years prior to an application and intend to reside in the property for at least five years. Private landlords may be eligible for Loan Assistance only, where they propose improvement works “over and above” the minimum required under the Housing Act 2004 (Cat 1 Hazard remedy) – further notes are below. For owner occupiers, this assistance is subject</p>

<p>all £9,000 would be subject to 30 year repayment condition period.</p>	<p>applied to a Park Home.</p>		<p>to a test of financial resources, and 10 or 30 year repayment conditions depending upon amount of assistance. Private landlords would not be subject to a test of resources. Loan assistance would be 60% of the agreed eligible works (over and above statutory minimum). Landlords Loan assistance would have the 10 year repayment condition for assistance of between £1 and £8,000, and 30 years for assistance over £8,000.</p> <p>Due to the administration involved in making a charge, it is unlikely that subsequent applications would be allowed within a three year period.</p>
<p>Affordable Warmth Assistance. This is loan assistance that is intended to remedy fuel poverty. This assistance can be provided alongside external funding. The limit is £5,000. Innovative works that attract external funding may exceed this limit on a case by case basis.</p> <p>For works involving Boiler Replacement or efficient heating provision in off gas properties, BALES funding will fund the costs in total.</p>	<p>To remedy fuel poverty and/or poor thermally efficient homes.</p>	<p>Primarily B, but also C, D and F.</p>	<p>Any home owner requiring energy efficiency/fuel poverty remediation works, and who cannot obtain such assistance in part or total from other sources, although the grant can be used in addition to external funding where that funding does not meet total costs of required.</p> <p>Eligibility will not be constrained to those in receipt of means tested benefits but will include those where fuel poverty can be assessed as likely or a risk (through determination of fuel costs, thermal efficiency, and income) or where the household contains</p>

			someone aged 65 years of age or more with less than £20,000 in savings. Repayment conditions would be as above, 10 and 30 years. A more detailed, specific set of eligibility conditions will be produced to meet EERA scheme requirements. This will require the use of energy rating software.
<p>Empty Homes Loan Assistance. Loan assistance of up to £15,000 for owners of long term empty homes that require works to be made habitable. Loan assistance is 75% of costs, up to maximum assistance of £15,000.</p>	<p>To renovate and bring long term empty homes back into use in line with proposed empty homes strategy.</p>	<p>Primarily E, but also C and D.</p>	<p>Any owner of long term (1 year or longer) empty homes who undertakes to bring the property back into use once renovated. This is not means tested but a 10 or 30 year repayment condition applies. Nominations agreements are not required due to implementation of Choice Based Lettings, which does not currently include scope for private rented accommodation. However, the property may be considered for the Council's Lets Rent scheme. Option to withhold 25% of assistance amount until property is actually occupied (as incentive for owner to let and not leave empty),</p>
<p>Home Loan Support Assistance. A loan of up to £2,500 to assist clients to obtain private funding for eligible works, Eligible works will be those necessary to achieve the Decency standard, or to</p>	<p>To provide assistance to clients to obtain private funding (loan or equity release), through a reputable source, to remedy a cat 1 Hazard, or make home decent.</p>	<p>Primarily G, but also A, B, C, D, and F.</p>	<p>Applicants must be:-</p> <ul style="list-style-type: none"> • over 60 or • in receipt of Disabled Living Allowance or in receipt of Attendance Allowance; <p>The property must be considered sustainable by the council, and, in the opinion of an</p>

<p>carry out essential work which otherwise cannot be funded through Home Improvement Assistance, or (in exceptional cases) works to adapt a property for the needs of a disabled person where DFG is not available.</p>			<p>independent financial advisor, the applicant must have sufficient resources or property equity to support the raising of necessary finance for the eligible work.</p>
<p>Relocation Assistance. A loan of up to £4,000 for costs of relocating to a more suitable property.</p> <p>This type of assistance would not be restricted to particular Estate Agents, Conveyances etc, but local partnerships would not be ruled out in the future.</p> <p>In cases where negative equity is potentially a barrier, a grant may be considered.</p>	<p>To alleviate overcrowding where the problem cannot be alleviated by the applicant remaining at the dwelling.</p> <p>To respond to under occupation and increase the supply of larger properties.</p> <p>Where remaining in the property is not feasible due to the cost or complexity of the works required.</p> <p>Where the dwelling does not meet the needs of a disabled occupant, and/or where adaptation will not meet that need.</p>	<p>A and C.</p>	<p>To assist the homeowner to meet the costs associated with purchase, sale and relocation, the following eligibility conditions should apply:</p> <ul style="list-style-type: none"> • The property is overcrowded and the applicant does not have the financial resources to carry out the necessary alterations, or extension to alleviate the overcrowding. (or) • The house cannot be adapted to accommodate the needs of a disabled person. Where an adaptation of the property has proved not reasonably practical, and where suitable alternative accommodation has been identified (which in itself may require adaptation); (or) • The house requires essential work such that it cannot be reasonably financed by the current owners even with the help of Home Improvement Loan assistance. (or) • The house is under occupied;

			<ul style="list-style-type: none"> • and the applicant is vulnerable. • For owner occupiers, this assistance is subject to a test of financial resources and a local land charge would be registered on the new property.
<p>Disabled Facilities Grant (mandatory). Grants of up to £30,000. Mandatory Disabled Facilities Grants will be assessed and paid under the provisions of Chapter 1 of the Housing Grants Construction and Regeneration Act 1996 as amended.</p>	<p>A DFG is provided to adapt the home of a disabled person to meet their specific needs. The need for an adaptation is determined by an Occupational Therapist (OT) from council's Adult Social Care Service. The grant incorporates recommendations made by the OT, providing the works are reasonable and practicable.</p>	C	<p>The DFG is subject to a test of financial resources. This test is prescribed in detail by legislation. The grant for the adaptation is a maximum of £30,000, less any contribution to reflect that the contribution counts towards the maximum of £30,000.</p> <p>Grant repayment conditions apply, in particular where the grant is for more than £5,000 but only for a maximum charge of £10,000</p>
<p>Disabled Facilities Grant – discretionary/top up loan assistance</p>	<p>This is discretionary assistance to top up mandatory DFG for the provision of aids and adaptations for people with disabilities.</p>	C	<p>This is loan funding of up to £20,000 for cases where the £30,000 mandatory limit are exceeded and where the client was originally assessed as having a "nil contribution" from the DFG test of resources. Assistance will only be available for owner occupiers.</p> <p>Loan assistance may also be available for clients who have an assessed contribution under the DFG test of resources but are assessed as having no contribution under Adult Social Care's "Fair Access to Care" test of resources. Again, this assistance will only be available for owner occupiers.</p>

NOT PROTECTED

5.3 Applicant Support

Officers will continue to provide a good level of client support in helping complete the various forms required for financial assistance. Many clients are vulnerable and/or elderly and often appreciate the support that they receive from experienced officers. This shows through the customer satisfaction questionnaires completed. This Grant Support Scheme is to be retained as a valuable service to assist clients through the grant/loan assistance process.

5.4 Client's Household Insurance

To help ensure that clients maintain their properties after improvement/repair works have been carried out with council assistance, the council will encourage clients to ensure that they obtain and maintain sufficient Buildings Insurance to resolve future issues where appropriate.

6. Review and Appeals Process

Most cases or enquiries will be dealt with in the Private Sector Housing Service teams. Any unusual cases should be discussed between officers and team managers and considered on the merits of the case presented, recognising the need for consistency of decision making.

In some cases the relevant team manager will require Head of Private Sector Housing's review and opinion on the case. Where this is requested, the Head of Private Sector Housing will consult with the second team manager and make a decision based upon the merits of the case, or present the case with a recommended option to the Assistant Director of Housing where the case is significant, i.e. it has an anticipated assistance value of more than £10,000.

Decisions by the Head of Private Sector Housing and/or the Assistant Director for Housing Services will be provided in writing for case/file notes.

Examples of situations that would be dealt with by the Head of Private Sector Housing and/or Assistant Director for Housing Services are:

- Deciding whether to target assistance to help an empty property back into use, including the amount or rate of grant (or loan) and any special conditions to be attached in each case.
- Considering requests for assistance to be provided as an exception to general policy, although any such assistance would have to be authorised by the Assistant Director for Housing Services.

6.1 Appeals about Decisions in Individual Cases

Appeals about how the policy is operated in individual cases, for example, where an enquiry or application for assistance is refused, will be considered by a Housing Services Management Team Panel which is chaired by the

Assistant Director of Housing Services and consists of at least two Housing Heads of Service.

Appeals must be set out in writing and sent to the Assistant Director of Housing Services, Central Bedfordshire Council, Watling House, High Street North, Dunstable, Bedfordshire, LU6 1LF or email:

tony.keaveney@centralbedfordshire.gov.uk The appeal submission must include the specific grounds on which the appeal is based. Appeals will be considered only on the following grounds:

- That the policy has not been applied correctly on the case in question, for example there has been a mistake, or
- That the case in question is exceptional in some way that justifies an exception to the general policy. An exception may be considered for an owner-occupier who has both owned the house and lived in it for at least five years and where there are missing essential facilities, where there is structural instability, or serious hazards.

Appeals will not be considered on the grounds that the appellant simply disagrees with the policy. However, any written comments and complaints about the policy will also be considered by the Panel, as described above. The decision of the Appeal Panel is final. Decisions will be notified to appellants in writing within 14 days from receipt of the written appeal.

The appeals process does not preclude individuals from taking a formal complaint through the Corporate Complaints process, but the appeals process may be a speedier way of receiving a review of a case.

Appendix A National Private Sector Housing Renewal Drivers

Pre 2007

The 2002 Government Spending Review expanded the decent homes target for the social sector to the private sector, with the aim of increasing the proportion of vulnerable households in the private sector living in decent conditions. The vulnerable groups are those in receipt of at least one of the principal means tested or disability related benefits. The Government's Decent Home Target Implementation Plan¹ set out a trajectory for delivery that includes targets for specific years up to 2020, expressed as the proportion of vulnerable households in the private sector living in decent homes. The target for 2010 (known as PSA7) was 70%.

The replacement of the Fitness Standard by the Housing Health and Safety Rating System (HHSRS) in 2006 as the means of assessing minimum standards of housing, was expected to impact on the number of non decent homes.

Nationally, in 2006, around a million dwellings failed the fitness standard whereas closer to 4 million were expected to contain a Category 1 Hazard under HHSRS (which triggers a failure of the Decent Homes Standard). This is mainly because of the hazard from excessive cold which affects a greater proportion of homes than any other hazard and contributes towards over 20,000 excess winter deaths per annum².

At the local level authorities were expected to identify the level of non decent homes occupied by vulnerable households within their areas and, within the level of resources available, to produce a robust and consistent policy response to the problem. The response was expected to be sufficient to ensure that the national level targets for the private sector were being achieved. The response should also have regard to priorities set out in the Regional Housing Strategy and the Local Authority Housing Strategy. The targets at local level were very simply:

1. to show a year-on-year increase in the proportion of vulnerable households living in decent homes and
2. as a minimum to reach the target figure of 70% by 2010.

¹ available at <http://www.communities.gov.uk/publications/housing/decenthomes>

² Excess winter deaths in England for 2001/2002 were 25,790. The lowest figure since 2001 was for 2003/4 at 21,930 and the highest was in 2004/5 at 29,740. The most recent figures for 2005/6 are 24,200. The often quoted 40,000 per annum figure was exceeded in 1996/7 (44,850), 1988/9 (44,010) and 1999/2000 (45,650). *Excess winter deaths* by age group, Government Office Region and country of usual residence, England and Wales, 1991/1992-2004/2005 and 2005/2006*** <http://www.statistics.gov.uk/StatBase/ssdataset.asp?vlnk=7089&More=Y>

The Comprehensive Spending Review and the new Single Set of National Indicators – post Oct 2007

The Local Government White Paper “Strong and Prosperous Communities” published in October 2006, committed to introducing a set of streamlined indicators that would reflect national priority outcomes for local authorities working alone or in partnership.

A single set of 198 national indicators was announced as part of the Comprehensive Spending Review in October 2007. The CLG have stated that the national indicators

- Will be the only measures on which central Government will performance manage outcomes delivered by local government working alone or in partnership
- Replace all other existing sets of indicators including Best Value Performance Indicators and Performance Assessment Framework indicators
- Will be reported by all areas from April 2008.
- In each area, targets against the set of national indicators will negotiated through new Local Area Agreements (LAAs). Each Agreement will include up to 35 targets from among the national indicators.

Only one of these indicators relates directly to the physical characteristics of private sector housing. National Indicator 187; Tackling fuel poverty, is a measure of people receiving income based benefits living in homes with a low energy efficiency rating. It is a cross tenure measure of the percentage of households on means tested benefits with a SAP rating of less than 30. The data is collected by means of a survey.

The CLG are quite emphatic that the national indicators “*will....be the only measures against which Government can agree targets with a local authority or partnership, through Local Area Agreements (LAAs), and the only trigger for performance management by Central Government*”. This however is qualified by “*other than concerns highlighted by the inspectorates in the Comprehensive Area Assessment or other inspection activity.*”

The Comprehensive Area Assessments will be undertaken by the Audit Commission. The Commission have published the key lines of enquiry (KLOE's) to be followed by their assessment teams.

The KLOE that covers the private sector asks “How good is the council's understanding of private sector stock condition and housing needs and does it have an accurate baseline of the critical information to the sector?” The KLOE also sets out what an organisation delivering an excellent service will have in place.

The following table summarises Housing Stock criteria and their relationship to private sector housing national reporting requirements;

Housing Stock condition indicator	Information required by or of value to	Comments
Dwellings which would fail the Decent Homes Standard	Audit Commission	Not specifically mentioned in KLOE but part of PSA7 indicator which was required by CLG until April 2008
Category 1 Rating System Hazard	Audit Commission	Specifically mentioned in KLOE. Minimum standard for housing enforcement purposes. Required for Government HSSA returns, including likely cost of remedying all Cat 1 hazards
Vulnerable households in decent homes	CLG Audit Commission	PSA7 Indicator required by CLG until April 2008 Specifically mentioned in KLOE
Vulnerable households in non decent homes	Audit Commission	Alternative method of expressing PSA7 indicator that gives a better indication of overall scale of problem.
Dwellings with a SAP less than 35	Audit Commission	KLOE includes energy efficiency levels and information to identify energy efficiency action zones. Required for Government HSSA returns and helps towards NI 187
Fuel poverty	Audit Commission DEFRA	KLOE includes information to identify energy efficiency action zones National Indicator 187 Tackling fuel poverty is defined differently to this measure of fuel poverty but is a useful surrogate until a new model is developed.
No of long term empty homes in private sector	CLG	Required for Government HSSA returns

Appendix B - Definition of Vulnerable Household

The term vulnerable can take on a number of meanings but there is a very precise definition provided by the former Office of the Deputy Prime Minister (ODPM).

The ODPM defines vulnerable households as “those in receipt of at least one of the principal means tested or disability related benefits. For the purpose of establishing the national 2001 baseline from the English House Condition Survey, the benefits taken into account were: 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.”

However the ODPM qualify this definition with the following: - “The detailed definition of qualifying benefits used to define vulnerable will be subject to change and since 2001 a new range of tax credits has indeed been introduced with different qualifying thresholds. These are child tax credit, working tax credit and pension credit. The definition of vulnerable households used to monitor progress towards the target has therefore been amended as follows. In addition to the benefits described in the previous paragraph, pension credit will be included as a qualifying benefit. Also households in receipt of either working tax credit which includes a disability element or child tax credit will qualify as a vulnerable household providing the person entitled to the tax credit has a relevant income of less than £14,200, as defined for the purpose of determining eligibility for the tax credit. Working Families Tax Credit and Disabled Persons Tax credit have been abolished.”

In the context of fuel poverty, a household not within the above definition could still be living in fuel poverty, where they are spending more than 10% of income on fuel/energy costs. Whilst this can be more difficult to assess accurately, the energy efficiency of the home and cost of fuel used are useful indicators.

In the context of equalities legislation and research evidence, the Council must be mindful as it develops and implements this policy that the following groups could be deemed to be vulnerable. So the needs of the following groups should be taken into account:

- age
- disability
- gender reassignment
- pregnancy and maternity
- race – this includes ethnic or national origins, colour or nationality
- religion or belief – this includes lack of belief
- sex
- sexual orientation