



REPORT TO EXECUTIVE

PORTFOLIO AREA: ENVIRONMENT HOUSING INFRASTRUCTURE AND TRANSPORT

Date of Meeting: 3rd October, 2005

Public

Key Decision: Yes

Recorded in Forward Plan: Yes

Inside Policy Framework

Title: HOUSING RENEWAL POLICY REGULATORY REFORM
(HOUSING ASSISTANCE) ORDER 2002

Report of: HOUSING SERVICES & HEALTH PARTNERSHIPS MANAGER

Report reference: EPS.49/05

Summary:

The revised Housing Renewal Policy (Appendix 1) incorporates the findings of the 2002 and 2005 Local Housing Condition Surveys (LHCS). These surveys indicate that the unfitness rate of the housing stock in Carlisle is lower than that throughout the rest of England, and it is now time to utilise other methods by which to continue to improve the housing stock. This will be done by the introduction of Group Repair Schemes and Housing Renewal Areas.

Recommendations:

It is recommended that Members :-

- (1) Note the contents of the Report, and
- (2) Request comments from Community Overview and Scrutiny Committee on the Report.

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Note: in compliance with section 100d of the Local Government (Access to Information) Act 1985 the report has been prepared in part from the following papers: None

1. BACKGROUND INFORMATION

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (R.R.O) came into force on the 18th July 2002, and placed a duty on Local Authorities to adopt and publish a revised Housing Renewal Policy by 18th July 2003. Should this not have been implemented and put in place, the City Council would have lost its powers to provide grant assistance for housing renewal.

- 1.2. A new policy was introduced, and approved by Council on 9th September 2003 (Report ref. ES.62/03).
- 1.3. Although it is the view of Central Government that the primary responsibility to maintain a property must lie with the owner, they accept that certain homeowners, particularly the elderly and the vulnerable, do not always have the necessary resources to do this. It is therefore necessary that the City Council has in place, a robust Housing Renewal Policy, to enable those people to access grant assistance, to improve the condition of their homes.
- 1.4. To this end, our initial Housing Renewal Policy was put in place in 2003, with a view to monitoring the progress, and amending the Policy in light of all available information.
- 1.5. The RRO provides Local Authorities with a much greater degree of discretion and flexibility in devising a policy to deal with housing renewal, both in terms of the policy tools available, and the ability to work in partnership with others. The RRO also repealed much of the prescriptive, legislative provisions as laid down in previous Acts and Regulations, giving Authorities the ability to use local solutions to resolve local problems. The main requirements contained in the Housing Grants Construction and Regeneration Act 1996 remain in force for the delivery of Disabled Facilities Grants.

2. Housing Renewal Policy Review

- 2.1. When the initial Housing Renewal Policy was put in place in 2003, it was agreed that it would be reviewed to ensure that the tools being used to deliver housing renewal were appropriate, and that any additional tools that were regarded as being more appropriate, were incorporated.
- 2.2. The Policy serves three main purposes:-

- To establish whether or not an intervention is necessary and appropriate, and if it is deemed necessary, where to direct Council resources to maximise impact and effectiveness
- To provide clear and accessible reasoning as to how the City Council will deal with the important issue of housing renewal, and,
- To assess those areas of housing that require further investigation before inclusion in the process.

- 2.3. The City Council, as the Strategic Housing Authority, still retains a duty to review the condition of the housing stock in the area, even although the Council's own housing stock was the subject of Large Scale Voluntary Transfer, in 2002. We must therefore, continue to develop appropriate policies to deal with unfit housing, and those properties in disrepair. It is therefore necessary to constantly review our policy, and incorporate any measures that may be more appropriate to deal with particular issues.
- 2.4. In this review, it has been appropriate, in light of the 2002 LHCS, and the initial findings of the 2005 LHCS, to include Group Repair and Housing Renewal Area measures within the revised policy to enable delivery of the actions contained within the Housing Strategy. These actions would be targeted at those areas and people most in need.
- 2.5. It has been well documented over the years, that poor quality housing has a detrimental effect on the health and well being of occupants, and indeed, the quality of life in any particular area. Housing Renewal Programmes cannot, therefore, be implemented in isolation and require to be linked to other regeneration initiatives with a view to building sustainable communities. In order to achieve this in Carlisle, it will be necessary to link the Housing Renewal Policy into such initiatives as Carlisle South: Carlisle Renaissance and the general Regeneration of the City.
- 2.6. Our Housing Renewal Policy does not stand in isolation, but both supports and contributes to National, Regional and Sub-Regional approaches to housing renewal. This policy is, however, mainly influenced by the circumstances that apply in Carlisle, and aims to directly contribute to the improvement of the quality of housing: the conditions of the areas surrounding those houses: and to the quality of life of all residents.
- 2.7. The revised Housing Renewal Policy document provides more detailed information than the initial document, (Appendix 2) of the types of assistance that can be made available to people, to enable them to renovate and refurbish their properties. The

document also extends the 2003 policy by the inclusion of Group Repair Schemes and Renewal Areas to take forward the regeneration of areas that are known to require intervention.

2. CONSULTATION

2.1 Consultation to Date.

Consultation has taken place with Landlords Associations, Housing Associations, voluntary and charitable organisations, Police, Disabled Persons Forum, together with significant consultation as part of the initial Policy document formulation.

2.2 Consultation proposed.

All stakeholders will continue to be consulted on any alternations proposed for the next review.

3. RECOMMENDATIONS

It is recommended that Members :-

- (1)Note the contents of this Report, and
- (2)Request comments from Community Overview and Scrutiny Committee on the Report

4. REASONS FOR RECOMMENDATIONS

To widen the scope of the Housing Renewal Policy to allow delivery of the Housing Strategy and support the work of Carlisle Renaissance and the wider Regeneration Strategy.

5. IMPLICATIONS

- Staffing/Resources – within existing staffing/budget resources.
- Financial – within existing budgets.

- Legal – The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 confers on local housing authorities in England and Wales a power to improve living conditions in their area (article 3). The new power enables the Council to provide assistance to any person for -

(a) the acquisition of living accommodation, where the authority wish to purchase a person's home or as an alternative to adapting, improving or repairing it;

(b) the adaptation or improvement of living accommodation (including by alteration, conversion or enlargement, and by the installation of things or injection of substances);

(c) the repair of living accommodation;

(d) the demolition of buildings comprising or including living accommodation;

(e) the construction of replacement living accommodation to replace living accommodation that has been demolished.

The Council is required to consider a person's ability to meet a contribution or to repay the assistance, both before imposing a condition to that effect and before taking steps to enforce a condition of that kind. It is also required to provide a written statement of the conditions to which assistance is subject, and to ensure that a person to whom assistance is given has received advice or information about any obligations to which he would be subject once assistance has been provided. They may take security, including a charge on property.

The new power is not exercisable until the authority has adopted and published a policy relating to their exercise of the power, and the power must be exercised in accordance with the policy (article 4). The document before Members is the revised Policy proposed by your Officers and , if approved, will require advertisement in accordance with the statutory provisions.

- Corporate – working to support Carlisle Renaissance and the regeneration of Carlisle.
- Risk Management – any projects undertaken will be subject to the Corporate Risk Management Framework.

- Equality Issues – the provision of grants will be targeted at priority groups.
- Environmental – the use of the Cumbria Energy Efficiency Advice Centre to target housing for energy efficiency measures.
- Crime and Disorder – area-based renovation of housing stock has an important influence in issues of crime and disorder.
- Impact on Customers – positive impact by improving the housing stock: provision of financial assistance to vulnerable people, to enable them to renovate their properties. Removing vulnerable people from fuel poverty.

**OUR POLICY RELATING TO HOUSING ASSISTANCE
As required by The Regulatory Reform (Housing Assistance)
(England & Wales) order 2002.**

Meaning of words

This list explains some of the words and phrases used in this document

“we” or “us” or “our”	Carlisle City Council
“assistance”	any form of improvement (or other work) arranged, carried out or paid for by the City Council at a property
“property”	any building lawfully used as housing (including parts of a building which are separately used for housing and any building to be converted, with assistance, for use as housing)
“you” or “your”	the person who applies for or receives assistance (if two or more persons are jointly entitled, “you” means each individual and also all persons together, unless this policy says otherwise)
“application”	the form signed by you applying for assistance or agreeing to assistance being provided
“landlord”	a person who rents out a property
“owners-occupier’s certificate”	<div>a certificate that states<ul style="list-style-type: none">- you own the property (with proof of this); and- you or a member of your family will live in the property for the five years after assistance as their only or main home</div>
“landlord’s certificate”	<div>a certificate that states<ul style="list-style-type: none">- you own the property (with proof of this); and- the property will be let or available for letting for the five years after assistance<ul style="list-style-type: none">- not for holidays; and</div>

- not to a member of your family.

“certificate of intention”

A certificate that you intend to be able to give an owner-occupier’s or landlord’s certificate before the assistance is completed

“tenant’s certificate”

a certificate that

- you (or a member of your family) occupy the property as your only or main home;
- provides details of your tenancy; and
- shows how you are required to carry out the work

“family”

any of the following

- your spouse;
- someone who lives with you as your husband or wife;
- someone who is your, or your spouse’s –
 - parent or step-parent
 - grandparent
 - child (including adopted child, stepchild or illegitimate child)
 - grandchild
 - brother or sister
 - uncle or aunt
 - nephew or niece

“disposal”

any transfer of the title to a property, including

- the creation of a new lease for 21 years or longer; and
- the creation of an option to transfer the title

“DFG”

a disabled facilities grant

“HMO”

a house in multiple occupation (as defined by Act of Parliament)

1. Basic Principles

- | | |
|-----------------------------------|--|
| 1. Reviews of the policy | We will review this policy on an annual basis, but will only change the policy when we think it needs changing, and after appropriate consultation. |
| 2. Effect of changes
In policy | If we change this policy, we will deal with your application in line with our policy as it existed on the date of your application. |
| 3. Additional Measures | We will, continue to investigate a range of methods of providing assistance in addition to any mentioned in this policy. |
| 4. Area based approach | We will look to target specific areas that require intervention, based on information provided by the local house condition survey. |
| 5. Targeting Areas | <p>The City Council will, after consulting residents and stakeholders in potential targeted areas, make recommendations about specific parts of the city that we consider will, within such funds as are available, most benefit from becoming targeted areas. The recommendations will be based upon</p> <ul style="list-style-type: none">- any Government guidance- financial resources that are available- information from the annual revision of the house condition survey- any additional survey material- details of empty and abandoned houses- living conditions in the area (including the general age of properties)- ways in which those living conditions may be improved- local average house prices- powers that may be available to us |

- the use of needs criteria, including
 - statistics of deprivation
 - numbers of people on limited incomes
 - residents who are vulnerable due to age, infirmity or similar circumstances
 - residents needing low-cost ownership solutions
 - the incidence of crime (or fear of crime) in the area
 - the incidence of anti-social behaviour in the area

6. Assistance outside targeted areas

We will, ensure that we'll continue to provide advice and assistance in areas outside targeted areas.

7. Methods of assistance

We will provide assistance using the method or methods that, in our opinion, will work best.

Those methods may include:-

- group repair
- renovation grants
- disabled facilities grants
- home repair grants
- grants for specific works within houses in multiple occupation
- environmental schemes.
- empty properties
- Renewal Areas

These are described in more detail in Other parts of this policy.

8. Maximum levels of assistance

- (a) We will make available no more than £20,000 of assistance (in total) to any property, except for the provision of disabled facilities grants where the maximum amount will be £25,000.
- (b) The maximum level of home repairs grants that we will make available to any property is £4,000 in any period of 3 years.

9. Assistance to Landlord's

If we provide assistance to landlords, this will be restricted to a 25%

grant subject to a maximum approved expense of £20,000 giving a maximum grant of £5,000.

10. Means Testing

- (a) We will (unless this policy says otherwise) carry out a means test on you when you make an application. The means test may involve other people as well.
- (b) The form of the means test will be the same as the appropriate one mentioned in the Housing Renewal Grants Regulations 1996 (as amended)

11. Applications

- Every application for assistance: -
- must be on the form provided by the City Council
 - must be signed by you
 - must be accompanied by all relevant documents.

We will not deal with any request that fails to comply with this.

12. Who can apply for assistance

- You can apply for assistance unless you are:-
- aged under 18
 - a public authority; or
 - someone from abroad who is excluded from receiving any form of state benefit

13. Property that qualifies for assistance

- (a) You can apply for assistance if the property is at least 10 years old.
- (b) You can apply for assistance if the property is less than 10 years old only if
 - you are applying for a DFG; or
 - the property is a house in multiple occupation that was provided by conversion

14. Complying with certificates

We may, at any time within five years of the assistance being provided, require you to provide us with a statement showing how you are complying with any owner-occupier's or

landlord's certificate relating to the property.

15. Repayment of assistance

You must (unless this policy says otherwise) repay part of the cost of the assistance if, within five years of any part of the assistance being provided, -

- there is a disposal of the property (or part of it); or
- you are not complying with the owner-occupier's or landlord's certificate (whichever was given)

16. How much is repayable

(a) Nothing is repayable if we are satisfied that the reason **for a disposal** is that –

- you are transferring the property to a member of your family
- an Act of Parliament requires it;
- You are aged 70 or more and are using the money raised to provide an annuity (whilst you continue to live at the property);
- you have to move out of the property as you need care due to old age or poor health;
- you have to move out of the property to take care of a member of your family who needs care due to old age or poor health;
- you have died;
- it is the first disposal (by someone else) after you have died; or
- a Court order (other than the one to enforce a debt or mortgage) requires it in any other instance, should you be required to repay the assistance given to you it will be at the discretion of the City Council, as to how much is repaid.

(b) In all other instances, if you must repay us the amount of the assistance that you must pay will be –

- 0 to 12 months after assistance – 100%
- 13 to 24 months after – 80%
- 25 to 36 months after – 60%
- 37 to 48 months after – 40%

- 49 to 60 months after – 20%
- more than 60 months after assistance – nil

17. Voluntary repayment

At any time within five years of the assistance being provided, either you (or any mortgagee of the property) can repay

the amount of grant given. The amount to be repaid will be in accordance with the immediately proceeding paragraph.

18. Recalculation of grant assistance

- (a) we may recalculate the level of assistance if –
 - you gave inaccurate or incomplete information;
 - you started the work before it was approved
 - the work was not completed to the satisfaction of the City Council
 - the work was not completed within the time allowed;
 - the actual cost of the work is likely to be lower than estimated; or
 - you had to employ specific contractors and employed someone else instead.
- (b) If we recalculate the level of assistance, we may –
 - refuse to make any further payments;
 - reduce the amount of our payment; or
 - require you to repay us (with reasonable interest).
- (c) If you give us wrong information to try to obtain assistance that you are not entitled to receive, legal action may be taken against you.

19. Acceptable invoices

We will not provide any assistance for work or services carried out by you or your family. However, if you intend to carry out the works yourself the grant could be available for the cost of material only and for any services bought in.

2. Group Repair

1. Group Repair Generally

- (a) A group repair scheme should –
 - put the outside of properties in a Reasonable state of repair; or
 - make properties structurally stable
- (b) When considering what is a reasonable state of repair, we will consider the age and character of the property as well as its locality. We will **not** consider its internal decorative repair.

2. Design of a group repair scheme

- (a) We will design group repair schemes, in line with this policy, for our approval
- (b) The scheme may be varied at any time before the work is completed, but only with both our and your approval

3. Properties within a group repair scheme

- (a) There must be at least two properties within a group repair scheme
- (b) When the scheme is submitted to us, at least one of the properties within the scheme must not be in a reasonable state of repair
- (c) The scheme will only be considered if it is the most effective way to repair the properties or make them structurally stable.

4. Who can apply

- You can apply to participate in a group repair scheme if –
- You are an owner-occupier of a property within the scheme;
 - you are an owner of a vacant property within the scheme; or

- you are a landlord of a property within the scheme and the tenant has also consented to the scheme.

5. Relevant Documents

The relevant documents that must accompany your application are –

- your consent to the work;
- an owner-occupier's or landlord's certificate; and
- the consent of any tenant

6. Completing the work

When the City Council are satisfied that the work has been completed, we will issue you with a certificate to let you know the date that it was completed. Various conditions will apply from this date.

7. Paying for the work

When the work has been satisfactorily complete, we will send you a bill for your part of the cost.

8. Working out how much you pay

- (a) The total cost of carrying out the group repair scheme will either
 - be divided between all the properties within the scheme based on the amount of work done to each property; or
 - be divided in some other way agreed by all participating owners
- (b) After the total cost has been divided, we will work out how much of the divided cost you have to pay.
- (c) Your part of the cost will usually be –
 - up to 25% if the property is in a renewal area
 - up to 50% if the property is outside a renewal area
 - 100% if you do not qualify to receive any contribution from us.
- (d) We may reduce the amount that we recover from any scheme, but will not increase your contribution above that mentioned.

3. Renovation Grants

1. Renovation Grants Generally

We will consider giving assistance by means of a renovation grant for –

- the full improvement of a property to the current housing standard
- the repair of a property

This may at our discretion include work at the property for any of these purposes –

- making it “fit for human habitation” (utilising the Fitness Standard and the Housing Health and Safety rating system.
- Meeting the requirements of a repair notice served by us relating to the property
- Improving energy efficiency
- Providing adequate thermal insulation
- Providing adequate heating
- Improving the internal layout
- Providing a means of emergency escape (unless you are already legally required to do this)
- Meeting the decent home standard

The City Council will decide how much of the work mentioned in your application will qualify for assistance.

No assistance will be given for such work as –

- decoration or enlargement of a property;
- work to a second home; or
- work covered by an insurance (or other) claim

but these are examples only.

2. Qualifying Conditions

The City Council will only accept an application from you if, throughout the three years before your application you

were able to give an owner-occupier's certificate or a landlord's certificate or a tenant's certificate.

If the property was transferred to you within the last three years

- because of a death;
- because of a court order; or
- from a member of family who has, within the 12 months before the transfer to you, had to move out of the property due to old age or poor health

this condition will be treated as being met up to the date of the transfer.

3. Who can apply

You can apply for a renovation grant for a property if –

- You own the property;
- You intend to own the property; or
- You are an occupier of the property who is legally required to carry out the work to the property.

One joint owner or occupier of the property can apply on behalf of all those entitled.

4. Relevant Documents

The relevant documents that must accompany your application are –

- details of the work to be carried out at the property;
- at least two estimates of the cost of carrying out that work;
- details of any other charges related to the work; and
 - an owner-occupier's certificate, a landlord's certificate or a certificate of intention; or
 - a tenant's certificate together with a landlord's certificate

5. Approval of an Application

(a) We will not approve your application unless it is for one of the purposes mentioned in our policy.

(b) Unless you have given a tenant's

certificate, the City Council will not approve your application until they are satisfied that you own the property.

- (c) When considering your application we will have regard to the expected life of the property (taking account of the work being carried out)

6. "Fit for human habitation"

The Housing Act 1985 sets a certain standard that a property must meet to be described as being "fit for human habitation".

If it appears to the City Council that the property does not meet this standard, your application will not be approved unless you can show –

- That the property will meet the standard when the work has been completed; and
- that there are satisfactory financial and other arrangements in place to ensure the work is completed.

If it appears to us that the property does not meet this standard, your application will not be approved unless we are satisfied that providing this form of assistance is the best course of action.

7. Contracts

- (a) Any contract for the work to the property will be between you and the contractor.
- (b) Our role will be to provide funding as certain stages are reached.
- (c) If you have already allowed a contractor to start work before your application is approved, we will not approve your application unless
 - we are satisfied that special circumstances exist;
 - the work is to make the house "fit

- for human habitation” ; or
 - the work is required because we have served a repairs notice.
- (d) If you have already allowed a contractor to **complete** the work before your application is approved, we will not approve your application

8. Notifying you of the decision

- (a) We will confirm to you within 6 months of receiving your completed application (and all the relevant documents) and let you know if it has been approved.
- (b) If your application is refused, you will be told the reasons for this.
- (c) If your application is approved, we will also let you know –
- which parts of the work will be considered for assistance;
 - how much those parts of the work (and other charges) ought to cost;
 - any specification for those parts of the work; and
 - how much we will pay (for a landlord, this will be no more than 25% of estimated cost).
- (d) We may recalculate how much we pay (and let you know the new figure), if the works have to change due to circumstances beyond your control.

9. Carrying out the work

- (a) You must ensure that the work is completed within 12 months of being approved.
- (b) We may, if satisfied that you could

not complete the work within 12 months, allow you more time to complete it

- (c) If the work is not completed within the time allowed, we will make no payment and if the payment has already been made, you will have to repay it to the City Council on request.
- (d) You must make sure that the work is completed to the satisfaction of the City Council, and that all works on the specification are carried out.
- (e) You must have the work carried out by one of the contractors that supplied an estimate or another contractor approved by the City Council.

10. Making payments

- (a) We will pay either –
 - in full, after we are satisfied that the work has been completed; or
 - in no more than three stages as the work progresses
- (b) If we are paying in stages, then the amount paid –
 - will not exceed the value (in the opinion of the City Council) of the work done at that time; and
 - will not exceed 90% of the sum we are paying until we are satisfied that the work has been completed.

11. Payments direct to a contractor

- (a) We may, if you ask, pay money for the work direct to your contractor.
- (b) If you have asked us to pay direct to your contractor, you can ask us to pay you instead. You can only do this if the work has been completed

and you are not satisfied with it. We

will only do this if we are satisfied that it is appropriate to do so.

12. Change of your circumstances

- (a) If, before the work is completed, you –
- stop being an owner-occupier
 - are an owner-occupier who decides not to comply with the owner-occupier's certificate;
 - are a landlord who decides not to let the property;
 - are a tenant who is not required to carry out the work; or
 - are a tenant whose landlord withdraws the landlord's certificate
- then we will make no further payments.
- (b) If your circumstances change as described, you may have to repay any payments that we have already made (with reasonable interest)

13. Completing the work

When we are satisfied that the work has been completed, we will issue you with a certificate to let you know the date that it was completed. Various conditions will apply from this date.

4. Disabled Facilities Grants

1. Types of grant available

These are the only mandatory grants paid by the City Council.

Mandatory grants are dealt with as described in the Housing Grants, Construction and Regeneration Act 1996. We have no choice in how this type of grant is handled. We will continue to deal with applications of this type in the way that the Act requires.

2. Disabled Facilities

A DFG is for the provision of facilities in

Grants generally

their own home, for a disabled person.

3. Disabled persons

Someone is, for the purposes of providing assistance, a disabled person if –

- their sight, hearing or speech is substantially impaired;
- they have a mental disorder or impairment of any kind; or
- some long-term illness, injury or impairment substantially physically disables them.

Occupational Therapists, employed by the Social Services Department will make any decision as to whether or not someone is a disabled person. That department can, before making a decision, take advice from any person or organisation.

4. Who can apply

You can apply for a DFG for a property if a disabled person lives in it (or is going to live in it) and –

- you own the property
- you intend to own the property; or
- you are an occupier of the property who is not intending to buy it.

One joint owner or occupier of the property can apply on behalf of all those entitled.

5. Relevant documents

The relevant documents that must accompany your application are –

- details of the work to be carried out at the property;
- a certificate that the disabled person will live at the property (circumstances permitting) as their only or main home for five years after assistance is given;
- at least two estimates of the cost of carrying out that work;
- details of any other charges related to the work; and
 - an owner-occupier's

- certificate or a certificate of intention; or
- a tenant's certificate together with a landlord's certificate

6. Approval of an application

- (a) We will not approve your application unless satisfied (have taken advice from our Social Services Department) that the works are necessary and appropriate, reasonable and practicable to meet the needs of the disabled person.
- (b) Unless you have given a tenant's certificate we will not approve your application until we are satisfied that you own the property.
- (c) When considering your application we will have regard to the age, condition and "fitness for human habitation" of the property (taking account of the work being carried out).

7. Contracts

- (a) Any contract for the work to the property will be between you and the contractor
- (b) Our role will be to provide funding as certain stages are reached.
- (c) If you have already allowed a contractor to start work before your application is approved, we will not approve your application unless –
 - We are satisfied that the special circumstances exist;
 - the work includes work to make the house "fit for human habitation"

If you have already allowed a contractor to **complete** the work before your application is approved, we will not approve your application unless we are satisfied that special circumstances exist.

8. Notifying you of the decision

- (a) We will write to you within 6 months of receiving your application (and all the relevant documents) and let you know if it has been approved.
- (b) If your application is refused, you will be told the reasons for this.
- (c) If your application is approved, we will also let you know –
 - which parts of the work will be considered for assistance;
 - how much those parts of the work (and other charges) ought to cost;
 - any specification for those parts of the work; and
 - how much we will pay
- (d) We may recalculate how much we pay (and let you know the new figure), if the works have to change due to circumstances beyond your control.

9. Carrying out the work

- (a) You must make sure that the work is completed within 12 months of being approved.
- (b) We may, if satisfied that you could not complete the work within 12 months, allow you more time to complete it.
- (c) If the work is not completed within the time allowed, we will make no payment. If payment has already been made, you will have to repay the grant.
- (d) You must make sure that the work is completed to the satisfaction of the City Council.

- (e) You must have the work carried out by one of the contractors that supplied an estimate or another contractor approved by us.

10. Making payments

- (a) We will pay either -
 - in full, after we are satisfied that the work has been completed; or
 - in stages as the work progresses.
- (b) If we are paying in stages, then the amount paid –
 - will not exceed the value of the work done at that time; and
 - will not exceed 90% of the sum we are paying until we are satisfied that the work has been completed

11. Payments direct to a contractor

- (a) We may, if you ask, pay the grant money for the work direct to your contractor.
- (b) If you have asked us to pay direct to your contractor, you can ask us to pay you instead. You can only do this if the work has been completed and you are not satisfied with it. We will, however, only do this if we are satisfied that it is appropriate to do so.

12. Change of circumstances

- (a) If, before the work is completed, you –
 - stop being a owner-occupier;
 - are an owner-occupier who decides not to comply with the owner-occupier's certificate
 - are a landlord who decides not to let the property;
 - are a tenant who is not

- required to carry out the work;
- are a tenant whose landlord withdraws the landlord's certificate

then we will make no further payments.

- (b) If, before the work is completed, -
- the works no longer meet the needs of the disabled person;
 - the disabled person stops living at the property
 - the disabled person no longer

intends to live at the property;
or

- the disabled person dies or is no longer able to live at the property, we will consider all the circumstances and consider what action to take.

- (c) If things change as described in (b) above, then we may –
- make no further payments
 - allow some or all of the work to continue and make some or all of the payments; or
 - redetermine the application.

- (d) If your circumstances change as described in (a) above, you may have to repay any payments that we have already made (with reasonable interest)

13. Completing the work

When we are satisfied that the work has been completed, we will issue you with a certificate to let you know the date that it was completed.

14. Repayment assistance

Our policy regarding the repayment of assistance does not apply to a DFG.

5. Home Repair Grants

1. Home Repair Grants generally

We will consider providing assistance by means of a home repair grant for minor work to a property. Some examples are: -

- repairs to a roof
- treating minor dampness
- replacement of external doors and windows; and
- upgrading or renewing electric's

We will work with other agencies to provide this form of assistance

The form of assistance provided may be by providing money or providing materials.

2. Qualifying Conditions

Unless –

- the property is in a renewal area;
- the works are for fire precautions; or
- the works are to adapt the property as your only or main home, we will only accept an application from you if, throughout the three years before

your application, you were living at the property as your only or main home.

3. Who can apply

You can apply for a home repair grant if –

- you are an owner-occupier (or an occupier who is legally required to carry out work to the property)
- you are aged 60 or over; and
- you receive a means-tested state benefit.

If you are a joint owner or occupier, only one of you has to meet these requirements.

4. Relevant Documents

The relevant documents that must accompany your application are any that we (or other agency) may reasonably require.

- | | |
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| 5. Approval of an application | When considering your application, we (or other agency) will have regard to the expected life of the property. |
| 6. Means Test | <p>No means test will apply to applications for home repair grants as applicants must be receiving a means tested qualifying benefit</p> <p>You will not have to make any payment towards the cost of any approved work, unless it exceeds the £4,000 limit.</p> |
| 7. Notification of a decision | <p>(a) You will be told within 6 months of making your application (with all relevant documents) whether or not it has been approved.</p> <p>(b) If your application is refused, you will be told the reasons for this.</p> <p>(c) If your application is approved, you will also be told what work will require to be carried out.</p> |
| 8. Changes in your Circumstances | If your circumstances change before the work is complete, you must tell us. This may mean that the work is not carried out, but we will make the decision taking all circumstances into account |

6. Houses in Multiple Occupation

- | | |
|---------------------------------------|--|
| 1. General position on Grants for HMO | <p>We will consider giving assistance by means of a grant to carry out work to a HMO.</p> <p>A property will, after assistance, be “fit For human habitation”, fit for the number persons occupying it and have adequate fire safety standards.</p> <p>This may at our discretion include work</p> |
|---------------------------------------|--|

at the property for any of these purposes

- making it “fit for human habitation”
- meeting the requirements of a repair notice served by us relating to: -
- improving energy efficiency
- providing adequate thermal insulation
- providing adequate heating
- improving the internal layout
- providing a means of emergency escape and/or fire precautions (unless you are already legally required to do this)
- ensuring the property complies with Government requirements
- ensuring the property complies with requirements for the provision or condition of services and amenities

We will decide how much of the work mentioned in your application will qualify for assistance.

2. Who can apply

You can apply for a grant for a HMO if you own the property or can give a certificate of intention relating to it.

3. Relevant documents

The relevant documents that must accompany your application are –

- details of the work to be carried out at the property;
- at least two estimates of the cost of carrying out that work;
- details of any other charges related to the work; and
- a landlord's certificate

4. Approval of an application

(a) We will not approve your application unless it is for one of the purposes mentioned in our policy.

(b) We will not approve your application until they are satisfied that you own the property.

(c) When considering your application,

we will have regard to the expected life of the property (taking account of the work being carried out)

5. “Fit for human habitation”

The Housing Act 1985 sets a certain standard that a property must meet to be described as being “fit for human habitation”.

If it appears to us that the property does not meet this standard, your application will not be approved unless you can show –

- that the property will meet the standard when the work has been completed; and
- that they are satisfactory financial and other arrangements in place to ensure the work is completed.

If it appears to us that the property does not meet this standard, your application will not be approved unless we are satisfied that providing this form of assistance is the best course of action.

6. Contracts

- (a) Any contract for the work to the property will be between you and the contractor.
- (b) Our role will be to provide funding as certain stages are reached.
- (c) If you have already allowed a contractor to start work before your application is approved, we will not approve your application unless –
 - we are satisfied that special circumstances exist;
 - the work is to make the house “fit for human habitation”; or
 - the work is required because we have served a repairs notice.

- (d) If you have already allowed a contractor to **complete** the work before your application is approved, we will not approve your application.

7. Notifying you of the decision

- (a) We will write to you within 6 months of receiving your application (and all the relevant documents) and let you know if it has been approved.
- (b) If your application is refused, you will be told the reasons for this.
- (c) If your application is approved, we will also let you know –
 - which parts of the work will be considered for assistance;
 - how much those parts of the work (and other charges) ought to cost;
 - any specification for those parts of the work; and
 - how much will we pay (for a landlord, this will usually be no more than 25% of estimated cost).
- (d) We may recalculate how much we pay (and let you know the new figure), if the works have to change due to circumstances beyond your control.

8. Carrying out the work

- (a) You must make sure that the work is completed within 12 months of being approved
- (b) We may, if satisfied that you could not complete the work within 12 months, allow you more time to complete it.
- (c) If the work is not completed within the time allowed, we will make no

payment. If payment has already been made, you will have to repay all funding paid to you.

- (d) You must make sure that the work is completed to the satisfaction of the City Council.
- (e) You must have the work carried out by one of the contractors that supplied an estimate or another contractor approved by the City Council.

9. Making Payment

- (a) We will pay assistance after we are satisfied that the work has been completed.
- (b) We may, if you ask, pay the grant monies for the work direct to your contractor
- (c) If you have asked us to pay direct to your contractor, you can ask us to pay you instead. You can only do this if the work has been completed and you are not satisfied with it. We will only do this if we are satisfied that it is appropriate to do so.

10. Change of your circumstances

If, before the work is completed, you decide to not let (or stop letting) the property then we will not make any payment.

11. Completing the work

When we are satisfied that the work has been completed, they will issue you with a certificate to let you know the date that it was completed. Various conditions will apply from this date.

7. Environmental Schemes (as part of a Renewal Area)

1. Environmental Schemes

An environmental scheme should deal with the visual impact of safety

Generally

improvements of properties in an area.

An example of an environmental scheme would be the rebuilding of boundary walls of properties.

2. Design of a scheme

We will design environmental schemes, in line with this policy, for our approval. A scheme may be varied at any time before it is completed.

3. Who can apply

You can apply to participate in an environmental scheme if –

- you are an owner-occupier of a property within the scheme;
- you are an owner of a vacant property within the scheme; or
- you are landlord of a property within the scheme and the tenant has also consented to the scheme including that property.

4. Relevant documents

The relevant documents that must accompany your applications are –

- your consent to the work
- a certificate of ownership; and
- the consent of any necessary tenant.

5. Means Test

No means test will be applied to an owner of a property within an environmental scheme.

6. Contributions toward the cost

- (a) We will not usually expect owners or occupiers to contribute to any of the costs of an environmental scheme.
- (b) If we do want you to make a contribution, we will explain this when designing a scheme. The total cost of the contribution required will be divided equally between all the properties in the scheme.

7. Repayment of

Our policy regarding the repayment of

assistance

assistance does not apply to an environmental scheme.

8. Renewal Areas

1. Renewal Areas generally

A Renewal Area, which normally lasts 10 years, will aim to improve housing and general amenities of an area in which social and environmental problems are combined with poor housing.

Declaration of a Renewal Area will signal to local residents and businesses that:-

- the problems of an area have been recognised and:-
- public resources are being committed to help tackle them.

The decision to declare a Renewal Area will only be taken:-

- after full consideration of the options, and the likely benefits to the area under discussion
- with the active involvement of all those in the area whose interests are likely to be affected.