



Cabinet 25 July 2012

Housing Assistance Policy (Aug12/15)

1. Summary and Reasons for Recommendation

- 1.1 The Borough Council's current Homes Assistance Policy approved on 9 December 2008 (Council minute 64(B)(1) refers) came into effect on 1 April 2009. The Policy is due for review next year but with shared services being imminent it is appropriate to develop and adopt a common Policy and approach with Forest Heath District Council (FHDC) to provide housing assistance in the private sector.
- 1.2 St Edmundsbury and FHDC have similar priorities in terms of their overall approach to housing. Both Councils seek to ensure safe and suitable accommodation for residents, supporting economic activity whilst ensuring vulnerable households are protected. Housing is wished to be improved in the private sector where some of the worst and most unsuitable conditions can be found, and to deal with some of the serious housing challenges highlighted in both Councils. The aim is to support some of these improvements by offering discretionary financial assistance for those in most need. Both Councils have previously offered similar types of financial assistance and grant to meet these objectives; therefore the revised Policy seeks to combine these into one document.
- 1.3 The assistance available in the revised Policy is broadly similar to this Council's existing Policy. The main variations include the removal of the Warm Front Top-Up Grant; combining the Decent Homes and Decent Homes Plus Grants into one grant with a higher eligible expense; and introducing an Empty Homes Grant. In addition, there are minor variations to existing grant conditions.

2. Recommendation

- 2.1 It is **RECOMMENDED** that, subject to the approval of full Council, the joint Housing Assistance Policy, as contained in Appendix A to Report D78, be approved.

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3. Corporate Objectives

3.1 The recommendation meets the following, as contained within the Corporate Plan:-

- (a) *'Working together for strong, healthy and diverse communities'*; and
- (b) *'Working together for prosperous and environmentally-responsible communities'*.

4. Key Issues

4.1 The Housing Assistance Policy sets a framework for the provision of assistance and support to property owners and occupiers who are unable to meet the cost of repair or renewal from their own resources. It recognises that the prime responsibility for maintaining properties rests with the individual property owner, and that many owners have equity available that can be used to fund works to their homes. Equally there is recognition that some owners may be unable to access finance and will need support from public funds.

4.2 The Council's existing Homes Assistance Policy was developed following the outcome of a private sector housing stock condition survey in 2008. The survey identified eliminating 'excess cold' and improving homes occupied by vulnerable persons to the decent homes standard as priority actions, and despite ongoing improvements to the housing stock, they continue to be the key issues that need to be addressed. In addition bringing empty properties back into use is a key objective under the Council's Empty Homes Strategy.

4.3 The revised Policy, shown in Appendix A, combines this Council's existing policy with that of FHDC's into one joint Housing Assistance Policy. For the most part the existing St Edmundsbury Policy is retained. The following is a summary of the assistance and the main changes from the existing Policy, and these changes are annotated in red:-

(a) Thermal Comfort Grant:

The level of grant is increased from £8,000 to £10,000.

(b) Warm-Front Top-Up Grant:

Removed. Changes to the Warm Front Scheme have made this grant redundant.

(c) Healthy Homes Grant:

Essentially remains the same. Allows for works to assist hospital discharge.

(d) Decent Homes Grant and Decent Homes Plus Grant:

The two grants are combined into one Decent Homes Grant. The amount of grant is the reasonable cost of the eligible works up to a maximum of £15,000 (as existing grants). In exceptional circumstances, a higher amount of up to £30,000 may be considered where it can be shown that renovation is the most appropriate course of action. For any grant up to the value of £15,000, the Councils will demand the repayment of the grant if the applicant sells the property within 10 years of completion of the works. When the grant is in excess of £15,000, the Council will demand repayment of the grant in excess of £15,000 at any time on the sale, or otherwise, of the property.

(e) Discretionary Disabled Facilities Grant (Top-Up and Relocation):

Essentially the same. The relocation grant allows for relocation within either of the two Council's districts.

(f) Empty Homes Grant:

A new grant. This is a grant to return empty properties back into use subject to the owner of the property letting the property under the Council's Private Sector Leasing Scheme or similar schemes endorsed by the Council.

(g) Mandatory Disabled Facilities Grant:
No Change (subject to legislative requirements).

4.3.1 Minor changes have also been made to the general grant conditions in respect of eligibility (for example grant is not available if the applicant has deliberately worsened their housing conditions).

4.4 If approved, it is intended to implement the Policy across both Councils on 1 October 2012.

5. Other Options considered

5.1 There are no other viable options.

5.2 It would not be recommended, given the importance placed on improving existing housing, helping vulnerable people and the serious shortage of good quality housing, to reduce or dispense with the current schemes in the Policy. Nor would it be sensible to continue with two separate policies, with a single staffing structure imminent. Combining the policies into a single document, with the potential to deliver even greater assistance when it is most needed, is considered the best way forward.

6. Community Impact

6.1 Crime and Disorder Impact

The Policy would have a positive impact potentially reducing crime and disorder. The improvement of 'run-down' homes and the re-occupation of empty homes reduces the likelihood of anti-social behaviour.

6.2 Diversity and Equality Impact

An Equality Impact Assessment has been carried out which concluded:-
The Housing Assistance Policy does not discriminate against any groups and is, subject to eligibility criteria in respect of income, disability or home ownership, available to all residents of St Edmundsbury. The assistance is specifically targeted to those in receipt of a specified benefit, on a low income or are disabled.

6.3 Sustainability Impact

A Sustainability Impact Assessment has been carried out which concluded:-
There are no adverse environmental or social impacts resulting from this Policy.

7. Consultation

7.1 The existing Policy has been subjected to a comprehensive consultation process. It is not envisaged that further consultation will be necessary at this stage, particularly as the changes are relatively minor and are in line with the key strategic housing priorities.

8. Resource implications

8.1 These grant payments will be funded from the Council's Capital Programme. Currently the Capital Programme includes an approved budget of £500,000 per annum for Disabled Facility Grants (DFG), £300,000 per annum for Private Sector Renewal Grants and £75,000 for the Empty Homes Grants. The new Policy will not require additional funding.

8.2 The Council receives an allocation from the Government to assist with mandatory DFG payments; however the Government has removed previous funding to support Decent Homes. Both of these elements are reflected in the budget provision outlined above and is considered sufficient to meet current demand.

8.3 In addition to the capital budget there is a revenue budget of £16,000 to fund the annual contribution to the Home Improvement Agency (HIA).

9. Risk/Opportunity Assessment
9.1 The risks are minimal if the Policy is implemented properly. The Council, under its statutory housing duty, is expected to pro-actively find ways of improving private sector housing in its district. Whilst there may be financial, legal and reputational risks if grant application processes do not comply with legal and policy guidelines, there is also a risk if there is no such Policy, and the Council simply responds to poor housing complaints in the private rented sector.
10. Legal or policy implications
10.1 The Regulatory Reform (Housing Assistance) Order 2002 gives local authorities the discretionary powers to provide support and financial assistance to homeowners to deal with poor quality housing, supporting their strategic housing renewal principles and objectives. The Council provides mandatory DFG for adaptations to properties under the Housing Grants, Construction & Regeneration Act 1996. The Housing Assistance Policy provides the framework to implement the various grant schemes.

Wards affected	All
Background Papers	

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APPENDIX A

**HOUSING ASSISTANCE POLICY AND
APPLICATION GUIDANCE**

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Policy Statement:

Forest Heath District Council (FHDC) and St Edmundsbury Borough Council (SEBC) share similar aims and objectives in terms of providing housing assistance and improving the condition of private sector housing in their respective areas.

Their overall strategic approaches are to ensure sufficient, suitable, safe housing for residents that meets both their current and future needs, and supports economic activity whilst ensuring vulnerable households are protected.

A joint Housing Assistance Policy has therefore been developed.

“Housing assistance”, in terms of this policy, means the provision of financial and other support, to the owners and occupiers of private sector residential properties in order to improve the quality of their accommodation.

The aim of this policy is to set a framework for the provision of this assistance and support to property owners and occupiers, particularly those that are unable to meet the cost of repair or renewal from their own resources. It recognises that the prime responsibility for maintaining properties rests with the individual property owner, and that many owners have equity available that can safely be released. Equally there is recognition that some owners may be unable to access finance and will need support from public funds.

The policy forms part of the overall housing strategies for both Councils, and links with a number of other housing policy areas to produce an integrated approach towards housing. It sets out the principles for the provision of discretionary financial housing assistance, which will contribute to strategic priorities relating to increasing the number of decent homes for vulnerable people. Through this policy, and the associated investment, each Council will seek to comply with their statutory housing duty of pro-actively improving the private sector.

The policy does not cover the social housing sector. Registered Providers are responsible under their landlord function to ensure their housing is decent for their tenants. Both Councils have transferred their housing stock to separate providers, and the vast majority of the stock meets the decent home standard. Improvement programmes are put in place by the providers to maintain the standard of their housing. The aim is to work with the providers and their tenants, where necessary, in terms of compliance with the Housing Act standard.

While general guidelines are given for applying for housing assistance, this document does not set out in full the detailed procedures for each form of assistance. A procedure for each type of grant assistance will be put in place, and suitable information will be available for applicants’.

This policy seeks to:

- Increase the percentage of vulnerable persons in private sector housing whose accommodation meets the Decent Homes Standard.
- Assist those who would otherwise not be in a position to improve their homes.
- Increase thermal comfort and energy efficiency of homes; addressing issues of fuel poverty, and ensuring good quality sustainable housing
- Provide disabled residents with essential adaptations and facilities.
- Increase the number of empty homes brought back into use to meet the Decent Homes Standard.
- Increase the quality of life for elderly, disabled and vulnerable residents through appropriate improvements and measures to their homes.

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1. INTRODUCTION

Poor quality housing can have a negative impact on the health of the occupants, on the quality of life in the area and on wider sustainability issues. Every resident should have the opportunity of a decent home that is safe, comfortable and in reasonable condition. The link between health and housing is well established and is now recognised through the Housing Health & Safety Rating System (HHSRS) which came into force in April 2006. In their assessment of housing conditions Councils must now consider the health impact associated with poor housing rather than concentrating on disrepair.

Whilst repair and maintenance remain the responsibility of the home owner, it is sometimes necessary and appropriate for the Council to step in and offer assistance to those in greatest need and unable to improve their homes. Alternative sources of funding will be encouraged where appropriate and discretionary financial assistance will only be available where it can be demonstrated that other funding options have been explored and eliminated, or where the assistance helps the Council to meet its priorities; for example, returning long-term vacant properties into use or ensuring that homes meet the Decent Homes Standard.

The overriding purpose of the policy is to improve the quality of the private sector housing stock, targeting the assistance towards providing increased housing for vulnerable people. In doing this it will positively contribute to both Councils' strategic priorities. For example, Forest Heath has stated that it wishes to ensure more good quality homes are available to local people, and St Edmundsbury wishes to improve the quality of life, safety and wellbeing of the community.

2. LOCAL HOUSING CONDITIONS

Both Councils have valuable information on the condition of their respective housing stocks from surveys and reports carried out in 2006 (FHDC) and 2008 (SEBC) respectively. These reports provide a useful comparison with the English House Condition Survey (EHCS) from 2004, and enable this policy, and other housing policies, to target resources where there is the most need.

At the time of the house condition surveys there were an estimated 37,200 private sector dwellings in SEBC and 21,400 in FHDC. Although the condition of the stock is in line with the national average of 29% dwellings non decent, with SEBC just under and FHDC just over, there were areas of concern in terms of fuel poverty and excess cold.

2.1 Stock Profile

The age profile of the housing stock in **St Edmundsbury** differs from the average for England in that it contains a lower proportion of pre-1919 stock (17.7% compared to the national average of 24.9%). There are substantially higher proportions of stock built between 1965 – 1980 (33.5% compared to 20.9% nationally) and post 1980 (28.7% compared with 18.6%).

The tenure profile in SEBC is almost identical to the national profile, with almost the same proportions of both owner-occupied and privately rented properties. The proportion of publicly rented properties, such as Housing Association dwellings, is slightly lower at 17% (these properties were not considered as part of the survey).

Forest Heath also differs to the average for England in that smaller proportions of the stock were built pre-1919 and up to 1964, but with significantly more post 1964 properties. This is similar to the SEBC profile. The tenure profile differs from that of SEBC, and the national profile, because of the slightly higher level of owner occupied, private rented and housing association properties, but with a lower level of local authority and public sector properties.

2.2 Resident Profile

In both St Edmundsbury and Forest Heath average gross earnings are slightly below the national average, and the ratios of house prices to income are above average as follows. These figures suggest that there are likely to be affordability issues for those needing housing repair and maintenance work.

Average weekly gross pay 2011	
	Median
Forest Heath	£479.50
St Edmundsbury	£497.40
England	£503.10

Source - Annual Survey of Hours and Earnings (2011)

While both districts include a large number of households in the higher income bands, significant numbers are also present in the lower income bands, where the issues of affordability of repairs are likely to be most acute. In St Edmundsbury, for example, 17% of households have an annual income of £10,000 or less and 17% have a household income between £10,000 and £15,000. These figures are not available for Forest Heath, but the income and housing affordability profile of both districts is similar, as follows:

House price to income ratios 2011 (lower quartile):	
SEBC	7.76
FHDC	6.94
England	6.53

Source - HM Land Registry

Given these issues, we would expect to see maintenance and adaptation issues being difficult for many, and in particular “equity rich – cash poor” older owner occupiers.

2.3 Decent Homes

The following table sets out the condition of the housing stock, as identified in the House Condition Surveys for both Councils.

	Non decent as % of stock	Dwellings with category 1 hazards as % of total stock	Dwellings with thermal comfort failure as % of total stock	Dwellings in need of repair as % of stock	Dwellings lacking adequate modern facilities as % of stock
Forest Heath	30.0	22.4	14.5	3.7	0.9
St Edmundsbury	26.6	15.5	12.5	3.9	4.4
National average	28.7	NA	19.8	8.1	1.3

For SEBC the stock condition survey estimated that in 2008 68.3% of vulnerable private sector households' occupied decent homes and that to meet the 2010/11 70% target 100 non decent homes would need to be made decent.

For FHDC the stock condition survey estimated that there was a shortfall of 185 non-decent homes, or 5.3%, to meet the above target.

Both Councils have now reached these targets, primarily through significant spend under the respective policies and decent homes programmes.

The surveys noted that Category 1 Hazards, assessed under the HHSRS, were mainly associated with pre-1919 dwellings, the privately rented sector and detached houses and bungalows. The surveys also indicated that there was a clear association between Category 1 Hazards and low-income households, and those with heads of household over 60.

The main reason for the presence of a Category 1 Hazard was found to be excess cold followed by damp and mould growth.

2.4 Thermal Comfort and Energy Efficiency

There are estimated to be 3,600 (9.7%) dwellings which contain households in fuel poverty within St Edmundsbury, compared with the national average of 13.9%. With the increase in fuel prices over the summer months of 2008 the rate of fuel poverty is likely to be higher than estimated.

The average energy efficiency level in St Edmundsbury, using the Government's Standard Assessment Procedure (SAP) is 52. This is above the all-England average of 46 from the 2005 English House Condition Survey (EHCS). The target SAP for all dwellings is 65. A SAP of less than 35 is considered unacceptably low and represents a difficult and expensive dwelling to heat, which is non-decent because of a Category 1 cold hazard. In St Edmundsbury 3,800 dwellings have a SAP rating of less than 35.

Forest Heath does not currently have its average SAP rating; however it does have data relating to wards, numbers of vulnerable households in fuel poverty and housing that does not have the benefit of cavity wall insulation. The level of excess cold in homes, due to failure in thermal comfort, is likely to be similar to St Edmundsbury because of the connection with areas of greater deprivation in the district.

3. LEGISLATIVE BACKGROUND

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave local authorities the discretionary power to provide support and financial assistance to homeowners to deal with poor quality housing. The Councils also provide mandatory Disabled Facilities Grants (DFG's) for adaptations to properties under the Housing Grants Construction and Regeneration Act 1996.

The previous Government set a Public Sector Agreement (PSA) target for at least 70% of vulnerable households to be living in decent homes by 2010/11 and 75% by 2020/21, and that there should be a year on year increase in vulnerable households living in decent homes. Whilst the PSA target is no longer in place, the Councils believe that increasing the numbers of vulnerable households living in decent housing is a worthwhile aim, and the policy is targeted around achieving this. Vulnerable, for this purpose, is a person or household below an income threshold as specified by Government.

The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) which seeks to ensure that residential premises are safe and healthy. A dwelling is assessed under the 29 potential hazards. Where a significant hazard is identified, it is rated under the system. The system scores the likelihood of harm to health occurring due to the particular hazard, over the next 12 months, along with the likely severity of the outcome. This analysis produces a banding and category type for the hazard. Where a Category 1 hazard is in existence, some form of action is expected to remedy this and protect the household.

4. DELIVERY OF POLICY

Given the pressing need to improve the condition of its housing stock, Forest Heath and St Edmundsbury Councils will take action over the coming years to support households in improving the condition of their homes. It is proposed that some action is taken on all aspects of improving the stock, but with particular priority given to homes owned and occupied by vulnerable persons.

Our specific aims are to:

- Increase the percentage of vulnerable persons in private sector housing whose accommodation meets the Decent Homes Standard.
- Assist those who would otherwise not be in a position to improve their homes.
- Increase thermal comfort and energy efficiency of homes, addressing issues of fuel poverty, and ensuring good quality sustainable housing.
- Provide disabled residents with essential adaptations and facilities.
- Increase the number of empty homes brought back into use that meet the Decent Homes Standard.
- Increase the quality of life for elderly, disabled and vulnerable residents through appropriate improvements and measures to their homes.

Housing assistance will be delivered through three main routes:

- Advice and education;
- Enforcement;
- Financial assistance.

Advice and education: Information, advice and 'signposting' services to all homeowners to help them maintain and improve their homes. Specific targeted education campaigns will also be undertaken to achieve certain objectives, for example improving domestic energy efficiency.

Enforcement: Enforcement and regulatory action will be taken to secure compliance with housing standards in accordance with Enforcement Policy, mainly relating to private rented properties.

Financial Assistance: Financial assistance will be provided in accordance with this Policy. The funding for this policy is through the Councils capital programme and as such all expenditure must comply with the definition of capital expenditure within the relevant accounting code of practice and capital financing regulations. The Councils will seek to sufficiently fund their Capital Works Programmes to meet the demands for the different types of grant and assistance being offered through the Policy. If, however, the demand exceeds the available budget it may be necessary to prioritise requests/applications or delay applications being processed.

In such circumstances, requests/applications will be assessed against those already received by considering factors such as:

- the vulnerability of the occupant(s);
- the potential harm to health;
- the condition of the property;
- alternative options available (other than financial assistance);
- the wider benefit and impact to the community under the Councils strategic priorities.

In all cases, prior to Grant Approval, improvements to the property should be the most appropriate course of action.

Both Councils use the services of a Suffolk-wide Home Improvement Agency (HIA), currently Orbit Care & Repair, to help deliver the grants under the policy. The HIA specialises in overseeing all aspects of the grant process, and bridges the gap between their vulnerable client/applicant and the Council. This is particularly important in terms of DFG; however the HIA will also deliver other housing improvement grants.

Monitoring performance

Success will be measured against the aims of this policy, and by monitoring:

- the number of homes that have been brought up to the decent homes standard;
- the number of vulnerable households helped to improve their housing up to the decent home standard;
- the number of adaptations for disabled residents; and
- the number of empty homes improved and returned to use.

The policy will be periodically reviewed to ensure it continues to deliver against the aims set out above.

GUIDANCE ON APPLICATIONS FOR HOUSING ASSISTANCE

5 APPLICATIONS FOR HOUSING ASSISTANCE

5.1 General conditions

An application for assistance must be in a form specified by the Council and shall include:

- Full particulars of the proposed works including, where relevant, plans and specifications of the works;
- Particulars of any professional fees or other charges which relate to the preparation of the scheme, the supervision of the works or administration of the contract;
- Written consent of the mortgagees when a charge applies.

Potential applicants can request help with their application through our Home Improvement Agency. Applicants may also get help from a surveyor or architect, such fees will only be eligible as part of a grant if the Council agrees that they are reasonable.

Applicants will not normally be entitled to assistance if they:

- Started or completed the work before their application is determined;
- Deliberately worsened their housing conditions, for example by damaging the structure or fittings;
- Have commenced a project and have been unable to complete it;
- Make a fraudulent application or request for payment;
- Are in Council Tax arrears;
- Are not resident in the property at the time of the application, with the exception of the Empty Home Grant.

Further applications for Decent Home Assistance will not normally be considered unless 10 years have passed since the last application for assistance. This period may be reviewed by the Council to take into account individual circumstances and may be waived or reduced accordingly, with other grants considered to assist the resident.

Where eligible works can be approved under one grant, simultaneous applications will not normally be considered unless it can be demonstrated that there are particularly good reasons for doing so.

Applicants (or their agents) must inform the Council of all relevant changes in their circumstances from the date of enquiry through to approval and payment of assistance. Applicants should contact the Council in advance if they believe their circumstances may change.

Where the eligibility of a grant is dependant upon the receipt of a specified benefit the grant will only be approved where the owner of the property, or where applicable the tenant, is in receipt of the benefit. Where other persons, not in receipt of such a benefit, have a shared interest in the property (excluding partners and shared ownership schemes) the Council may restrict or refuse a grant.

In exceptional circumstances, and at the discretion of the Authorised Officer, applications for minor adaptations to benefit a disabled person may be approved under the Healthy Home (small works) Grant, providing that any member of the household is in receipt of a qualifying disability benefit.

Where the Government introduce a new benefit, change, vary or otherwise alter existing benefits, the Head of Service will determine whether the benefit is a qualifying benefit for the purposes of the Healthy Home Grant and the Decent Home Grant.

There will be general conditions concerning ownership and tenure as part of the application for respective grants.

5.2 Contractual Arrangements

The Council will only approve financial assistance on the basis of what it considers to be the reasonable costs of the works; applicants will be responsible for paying any amounts in excess of this.

The building contractor is responsible to the applicant (or their representative or agent) for ensuring that works progress to a satisfactory completion. Before works commence, it is essential that the applicant and the contractor agree:

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

The applicant and contractor will be expected to resolve any contractual disputes. Any disputes which involve breach of contract by either party are civil law and may require specialist advice from a solicitor or a Citizens Advice Bureau.

5.3 Conditions for repayment of assistance

Repayment conditions are attached to most grants and loans and are registered as a local charge until they have been repaid or the relevant condition period expires. Only in exceptional circumstances will the Council not demand repayment. Repayment of a grant or loan, awarded to bring an empty property back into use, will be required either; when sold, at the end of the lease period, during the lease period or if the property becomes vacant for more than 6 months, depending on the circumstances.

If an application is approved but it subsequently appears to the Council that the applicant (or applicants) was not, at the time the application was approved, entitled to assistance, no payment will be made. The Council may demand that any payments already made are repaid with interest.

Applicants will be wholly liable for meeting any costs incurred under the contract and/or will be required to repay the money upon any breach of the conditions.

The Council will demand the repayment of grant from the applicant in whole when the following circumstances apply:

- Thermal Comfort Grant, Mandatory Disabled Facilities Grant or Discretionary Disabled Facilities (Top-Up) Grant:
The disposal (whether by sale, assignment, transfer or otherwise) of the premises, in respect of which a grant was given, within the 'grant period';
- Interim payments:
Where an interim payment has been made but the relevant works have not been completed.
- Decent Home Grant
The disposal of the property within the 'grant period' (grants up to £15,000) or on disposal at any time (grants in excess of £15,000)
- Empty Home Grant
The property is not being leased or rented out, or on disposal of the property at any time.

5.4 Applications that do not comply with the policy

Where an application falls outside the specific policy, but in the opinion of the Authorised Officer there would be a benefit to the Council's strategic aims in considering the scheme, then the Authorised Officer may approve the application.

5.5 Restriction of works

An application for a grant will not normally be approved if the relevant works have begun before the application is approved.

Where the relevant works have been commenced but have not been completed, the Council may approve the application for a grant, where satisfied that there were good reasons for beginning the works before the application was approved.

An application for a grant will not be approved if the relevant works have been completed.

5.6 Prior approval

In exceptional circumstances, and at the discretion of the Authorised Officer, approval may be given to commence the relevant works prior to the formal approval of a grant. An application for 'prior approval' must be made in writing stating the reasons why the particular works should commence before approval of the grant. Prior approval will only be given where a grant application form has been received by the Councils together with estimates for the works that are intended to be carried out under the prior approval.

If, for whatever reason, formal grant approval is not granted no payment will be made towards any 'prior approved' works completed.

5.7 Payment

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

It is a condition of payment of every grant that the eligible works are carried out within twelve months from the date of the approval. The Council may allow further time where it is satisfied that any delay in the completion of the works was beyond the control of the applicant.

Final payment of the grant will only be made on the completion of all relevant works to the satisfaction of the Council and the submission of invoices and relevant certificates of compliance.

It is a condition of the payment of every grant that the eligible works are carried out by the contractor, whose estimate accompanied the application, or where two or more estimates were submitted, by one of those contractors.

Interim payments may be made at the discretion of the Authorised Officer. In normal circumstances interim payments will only be made in the following circumstances:

- the payment is for a minimum of £1,500;
- at least 50% of the eligible works are completed;
- in the case of a Disabled Facilities Grant, the applicant has paid 90% of their contribution (the 'notional loan') to the grant;
- the total of interim payment should not exceed 90% of the grant value;
- a maximum of two interim payments can be made.

Where there is more than one contractor carrying out grant works an interim payment may be made when the above criteria does not apply, where one contractor completes the works ahead of another.

The interim payment will be repayable if for any reason the applicant fails to complete all the approved grant works to the satisfaction of the Councils within the period specified.

5.8 Unforeseen works

At the discretion of the Authorised Officer additional grant assistance (up to the maximum for that grant) may be approved towards the cost for relevant works that could not have reasonably been foreseen prior to the grant approval. Grant assistance towards unforeseen works will only be considered where the defect/deficiency has been inspected by the Council prior to its remedy. No payment for additional works and/or increased expenditure will be made unless the works have been examined and agreed as eligible for additional grant.

6 HOUSING ASSISTANCE SCHEMES

6.1 Thermal Comfort Grant

Purpose: A grant to fund the cost of energy efficiency measures in the homes of owner-occupiers on low incomes but who do not qualify for assistance under the Warm Front scheme.

Eligibility: Owner-occupiers that –

- Do not qualify for Warm Front ;
- Have savings less than £16,000;
- Have a gross income less than £20,000 for a single person, £24,500 for a couple, plus £2,500 for each child up to a maximum of two children.
- At the discretion of the Authorised Officer, grant is available to applicants who qualify for Warm Front works where there is an unreasonable delay in the provision, repair or replacement of a boiler and the applicant would be left without heating over the winter months.

Qualifying Works:

- Loft insulation up to 270 mm;
- Cavity wall insulation;
- Draught-proofing;
- Provision of heating to the Decent Homes standard;
- Repair or replacement of boilers.

Level of Grant: The amount of the grant shall be the reasonable costs of the eligible work as determined by the Council up to a maximum of £10,000.

Conditions:

- Two contractors' estimates must be provided in respect of the relevant works.
- Payment will be made on the completion of the works and the submission of invoices for the works undertaken. Interim payments may be made in certain circumstances in accordance with Council policy.
- The grant will be registered as a local land charge for a period of five years from the certified date.
- The 'certified date' is the date the eligible works have been completed to the satisfaction of the Council.
- Where central heating is provided or boilers are repaired or replaced it is a condition that draught-proofing, loft insulation and cavity wall insulation is installed to the Councils minimum recommended standard.

6.2 Healthy Home Grant

Purpose: A grant to assist applicants to maintain their properties to prevent them from falling into serious disrepair and to enable the occupiers to remain in safe and secure homes.

Eligibility: Subject to the category of Healthy Homes Grant the applicant must be in receipt of a specified income related or disability related benefit.

Qualifying Works:

Healthy Homes (small works): Works of repair to the fabric of the building, repair of basic amenities and minor adaptations for disabled persons. This grant is available only to owner-occupiers.

Healthy Homes (homes security): Provision of security devices as determined in partnership with Suffolk Police.

Healthy Homes (home safety):

- Essential works to the property to enable the existing occupier to remain in the property in safety.
- Works and repairs to equipment.
- Works to enable the owner to be discharged from Hospital and re-occupy their home.

Level of Grant: 100% grant up to a maximum of £3,000 per application and a maximum of £6,000 in any five year period. Minor adaptations for disabled persons maximum grant of £1,000. Minimum cost of eligible works £100.

Conditions:

- Eligible grant works must be completed within 12 months of the grant approval.
- Payment will be made on the completion of the works and the submission of invoices for the works undertaken. Interim payments may be made in certain circumstances in accordance with Council policy.
- The applicant intends to live in the property as their main residence for a period of twelve months following the completion of the works.

Qualifying Benefits: As specified by the Government and as agreed by the Head of Service.

6.3 Decent Home Grant

Purpose: A grant to carry out repairs and improvements to homes in the private sector to ensure they meet the Government's four criteria for a decent home.

Eligibility: The applicant must be an owner-occupier in receipt of a specified income or disability related benefit. Grant assistance will not be approved for any works that are eligible under the Warm Front scheme.

A grant will also be considered for low income households that meet the following criteria:

- Have savings less than £16,000;
- Have a gross income less than £20,000 for a single person, £24,500 for a couple, plus £2,500 for each child up to a maximum of two children.

Qualifying Works: Works of repair and improvement, which in the judgement of the Council is necessary to:

- Remove Category 1 hazards (as assessed under the Housing Health and Safety Rating System);
- Ensure that the property is in a reasonable state of repair;
- Provide reasonably modern facilities and services (as described in Government guidance); and
- Provide a reasonable degree of thermal comfort.

Level of Grant: The amount of grant shall be the reasonable cost of the eligible work as determined by the Council up to a maximum of £15,000. In exceptional cases a grant will be considered for a higher amount, up to a maximum of £30,000, however this will only be when a case has been properly made for renovation being the most appropriate course of action (MACA), and following approval by the Head of Service. A valid case for the grant should always be made for works estimated above £15,000.

Conditions:

- Two contractors' estimates must be provided in respect of the relevant works;
- Eligible grant works must be completed within 12 months of the grant approval;
- Payment will be made on the completion of the works and the submission of invoices for the works undertaken. Interim payments may be made in certain circumstances in accordance with Council policy;
- The property must be insulated to the Councils recommended minimum standard;
- For any grant up to the value of £15,000 the Councils will demand the repayment of the grant if the applicant disposes (whether by sale, assignment, transfer or otherwise) of the premises, in respect of which the grant was given, within 10 years of the certified date (the grant period). After the 10 year period there will be no requirement to repay the grant. When the grant is in excess of £15,000 the Councils will demand the repayment of that sum in excess of £15,000, on the sale, assignment, transfer or otherwise of the property.

Qualifying Benefits: As specified by the Government and as agreed by the Head of Service.

6.4 Discretionary Disabled Facilities Grant (DFG)

Disabled Facilities Grant (Top-Up)

Purpose: A grant to assist applicants for Mandatory Disabled Facilities Grant to fund the cost of essential works in excess of the statutory maximum grant, currently £30,000.

Eligibility: The applicant must qualify for the maximum Mandatory Disabled Facilities Grant. Payment of the grant will be subject to the discretion of the Authorised Officer.

Qualifying Works: Works eligible for Mandatory Disabled Facilities Grant in excess of the statutory maximum level. The grant is not available towards the applicant's Notional Loan contribution as assessed under the statutory means test for Disabled Facilities Grant.

Level of Grant: The maximum level of grant shall be £5,000.

Conditions:

- Where the applicant has a qualifying owner's interest in the premises on which the relevant works were carried out the grant will be registered as a local land charge for a period of ten years from the certified date. The 'certified date' is the date the eligible works have been completed to the satisfaction of the Council;
- The Councils will demand the repayment by the applicant of the grant if the applicant disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date (the 'grant period').

Disabled Facilities Grant (Relocation)

Purpose: A grant to assist an applicant eligible for Mandatory Disabled Facilities Grant to move to a property that is either adapted to meet their needs or is capable of being adapted, and where their existing home cannot be adapted.

Eligibility: The applicant must qualify for the Mandatory Disabled Facilities Grant.

Qualifying Works: Grant aid will be paid towards the approved cost of moving to a more suitable property.

Level of Grant: The maximum level of grant shall be £10,000.

Conditions:

- The applicant must be a resident of either Council and the property moved to must be within the districts of the two Councils;
- Where applicable, an application for a Mandatory Disabled Facilities Grant must be made within 12 months of the payment of the Relocation Grant.

6.5 Mandatory Disabled Facilities Grant

Purpose: A grant to adapt the dwelling of a disabled person so that they are able to gain access to and use all the normal facilities of their home.

Eligibility: The grant will be available to all people with disabilities living in either the Forest Heath or St Edmundsbury area, subject to a needs assessment by an Occupational Therapist employed or contracted by Suffolk County Council.

Qualifying Works: All works that are mandatory as described in the Housing Grants, Construction and Regeneration Act 1996, as amended:

Level of Grant: The maximum level of grant is £30,000.

Conditions:

- Where the applicant has a qualifying owner's interest in the premises on which the relevant works were carried out the grant will be registered as a local land charge for a period of ten years from the certified date. The 'certified date' is the date the eligible works have been completed to the satisfaction of the Council;
- The Councils will demand the repayment by the applicant of such part of the grant that exceeds £5,000, subject to a maximum of £10,000;
- The applicant disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date; and
- The matters in section 3(2) (b) of the Disabled Facilities (Conditions relating to approval or payment of Grant) General Consent 2008 have been considered and it is considered reasonable in all the circumstances to require the repayment.

6.6 Empty Home Grant

Purpose: A grant to return empty properties back into use.

Eligibility: The grant is available to owners' of properties that have been vacant for more than six months and are either:

- Let to a vulnerable person(s) under the Councils' Private Sector Leasing Scheme, or a similar scheme managed, or endorsed, by the Council; or
- At the discretion of the Head of Service, where renovation would provide homes to meet the strategic aims of the Council.

Qualifying works: Works of repair and improvement, which in the judgement of the Council is necessary to:

- Remove Category 1 hazards (as assessed under the Housing Health and Safety Rating System);
- ensure that the property is in a reasonable state of repair;
- Has reasonably modern facilities and services (as described in CLG guidance); and
- Provides a reasonable degree of thermal comfort.

Level of Grant: The level of grant shall be the reasonable costs of the eligible work as determined by the Council and up to a maximum of £30,000, with additional justification required above £10,000.

Conditions:

- Two contractors' estimates must be provided in respect of the relevant works;
- Eligible grant works must be completed within 12 months of the grant approval;
- Payment will be made on the completion of the works and the submission of invoices for the works undertaken. Interim payments may be made in certain circumstances in accordance with Council policy;
- The property must be insulated to the Councils recommended minimum standard;
- Repayment of the full grant on breach of the condition to lease or rent out the property; on sale (assignment, transfer or otherwise) of the property, or the property becoming vacant without being leased or rented.

7. APPEALS & COMPLAINTS

- 7.1 Any applicant who is dissatisfied with any decision relating to a grant enquiry or application should discuss their concern with the relevant service. If the customer is still dissatisfied their complaint will be investigated under the Council's Corporate Complaints Procedure.
- 7.2 There is no appeal against the outcome of the statutory test of resources ('means test') in respect of applications for Disabled Facilities Grants. Applicants will be advised how their contribution to the grant was calculated. The calculation is based on Government Guidance and legislation, which the Council has no discretion on.

8. SERVICE STANDARDS

The Environmental Health Service is committed to providing an excellent service to grant applicants. The Councils have reviewed their grant systems to try and ensure that applications are processed efficiently and works are carried out as speedily as possible. There has also been a Suffolk Review on DFG, with participation from the Councils and their HIA, with a view to improving average completion times. These are monitored, along with other key performance data, with a view to improving the service wherever possible.

9. DEFINITIONS

Warm Front Grant: the Warm Front Grant provides a package of insulation and heating improvements up to the value of £2,700 (or £4,000 if oil central heating is recommended). It is a Government-funded initiative.

Certified date: the date the eligible, or qualifying works, are completed to the Council's satisfaction.

Completion to the Council's satisfaction: means when the work has been completed to an acceptable standard and in accordance with the submitted and approved plans, quotations, planning approvals, building regulations and any other relevant statutory requirements. It excludes any defects liability period.

Grant period: a period of either 5 years (Thermal Comfort Grant) or 10 years (Disabled Facilities Grant (Top-Up) and mandatory Disabled Facilities Grant) from the certified date, and 10 years for Decent Home Grants up to £15,000. For Empty Home Grants the 'Grant period' is whilst the property is being leased or rented out.

Eligibility: the criteria that determines who the grant will be available to.

Means Test: a statutory test of the applicant's resources to determine the amount of eligible grant aid.

Notional Loan Contribution: the contribution the applicant will have to make to their DFG when a full grant is not available following a means test.

Qualifying works: the works that will be eligible for grant aid.

Owners' interest: a person will be deemed to have an owner's interest if that person is on the deeds of the property as an owner, either in full or part, of the property which is subject to the grant application.

Valid application: means an application which includes fully completed application forms, all necessary plans, quotations for the works, Certificate of Title (if appropriate) and copies of any planning and building regulation approvals.

Authorised Officer: an officer authorised by the Council in respect of grant decisions made under this policy.

Owner-occupier: where grant eligibility is in respect of owner-occupiers the applicant must be resident in the property at the time of the application.

APPENDIX 1 - THE HOUSING, HEALTH AND SAFETY RATING SYSTEM (HHSRS)

The HHSRS defines 29 hazards that may affect the health and safety of residents and visitors to any dwelling over a 12 month period. These are:

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

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

Information that is more detailed can be found on the DCLG website www.dclg.gov.uk

APPENDIX 2 - DECENT HOME STANDARD

A Decent Home is one that: -

- ✓ meets the current Statutory minimum standard for housing and
 - ✓ is in a reasonable state of repair and
 - ✓ has reasonably modern kitchen and bathroom facilities and services and
 - ✓ provides a reasonable degree of thermal comfort
1. To meet the current minimum standard for housing a dwelling must be free from Category 1 Hazards as scored by the Housing Health & Safety Rating System.
 2. A property is not in reasonable repair where the building components are old and generally have the following defects/renewal needs:
 - roof coverings that need renewal
 - areas of rising or penetrating dampness
 - window renewals
 - substantial areas of brickwork repairs
 - chimney Stack renewals
 - renewal of electrical installations
 - gas fires / boilers
 3. A property does not have reasonable modern facilities if it lacks three or more of the following facilities:
 - kitchen which is 20 years old or less
 - kitchen with adequate space or layout
 - bathroom which is 30 years old or less
 - appropriately located bathroom and WC
 - adequate noise insulation
 - adequate size and layout of common entrance areas for blocks of flats
 4. A property does not have a reasonable degree of efficient heating if it does not have:
 - efficient heating
 - effective insulation