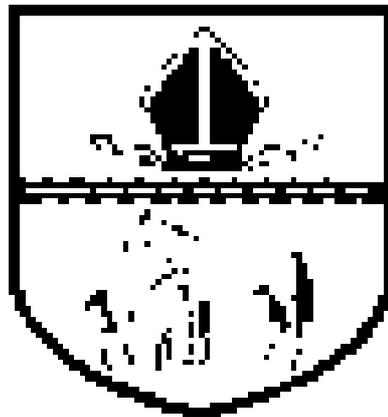


EAST CAMBRIDGESHIRE DISTRICT

COUNCIL



The Private Sector Housing Renewal Policy

Implementation June 2011

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1.0 BACKGROUND

1.1 Introduction

The Private Sector Housing Renewal Policy (PSHRP) is an important part of the Environmental Services role in protecting public health.

It supports the aims and objectives of the Council's Service Plans for safe and healthy housing.

This policy explains how the local authority will support local people and work with other agencies, both statutory and voluntary, to provide wide-ranging assistance for housing renewal.

The first PSHRP was adopted in 2003 in response to the introduction of the Regulatory Reform Order 2002. This order provided local authorities with general powers to provide assistance for repairs, improvements and adaptations to enable people to continue to remain in their homes.

In preparing this revised policy we have carefully researched the options and drawn on the experience of other organisations.

This policy sets out the legislative background for this area of Council work and reflects the key findings of the recent Housing Survey undertaken in 2009.

1.2 Legislative Background

The Housing Act 2004 places a duty on local authorities to keep housing conditions under review. The Act introduced the Housing Health and Safety Rating System (HHSRS) risk assessment for residential properties. From April 2006 the HHSRS replaced the old housing fitness standard.

The Act also introduced a mandatory duty on local authorities to licence Houses in Multiple Occupation in certain circumstances.

The Regulatory Reform Order 2002 repealed much of the Housing Renovation Grants regime of the Housing Grants, Construction and Regeneration Act of 1996 but left in place the Mandatory Disabled Facility Grants and discretionary grant duties.

In addition the Home Energy Conservation Act 1995 places a requirement on the authority to have a strategy for promotion and adoption of energy efficiency measures and to work towards the reduction of fossil fuel use.

1.3 THE LOCAL HOUSING POSITION

1.4 Introduction

A local house condition survey in conjunction with a socio-economic interview was carried out in September, October and November 2009 to establish the local housing situation.

The survey only reviewed private sector dwellings and revealed of the 29,300 private sector dwellings in the district 550 of these were empty.

1.5 Profile

The survey revealed that the District has a higher than average proportion of private rented accommodation with over 17% dwellings falling in this sector. It also found that the age profile of housing in the District was considerably different from that across the East of England with 39% having been built since 1980 compared to 22%.

1.6 House Conditions

(i) Housing Health and Safety Rating System

The HHSRS assesses potential hazards of a dwelling and divides these into Category 1 or Category 2 hazards with Category 1 being the most serious and where found they require formal action by the Council.

The survey estimated that 23% of private dwellings have a Category 1 hazard. The main hazards relate to excess cold, falls on stairs, falls between levels and falls on the level.

The most costly Category 1 hazard to remedy is excess cold at an estimated total cost of £6.4m.

(ii) Disrepair

The survey identified faults to dwellings and their associated repair costs classed as urgent, basic or comprehensive. Analysis of the disrepair revealed that:

- The average cost per dwelling of urgent repair (i.e. needing to be done in the next year), was £1,260 totalling £36.9m across the district.
- The average cost per dwelling of basic repairs (i.e. needing to be done in the next 5 years) was £1,901 totalling £55.7m across the district.

(iii) Decent Homes

A decent home is defined as a dwelling that meets the following four criteria:

- has no category 1 hazards under HHSRS
- is in a reasonable state of repair
- has reasonably modern facilities and services
- provides a reasonable degree of thermal comfort

The survey revealed that almost 30% of dwellings in the private sector failed the standard which is marginally better than the national average of 36%.

(iv) Energy Efficiency

Energy efficiency was an important part of the house condition survey. The Standard Assessment Procedure (SAP) is the recommended system for home energy rating based on a score of 1 to 100 with a high score indicating high energy efficiency.

The average SAP rating for the private sector in East Cambridgeshire is 51, higher than the latest national figure available of 47 this is probably due to the age profile of the housing stock.

A key element relating to energy efficiency is households in fuel poverty. The survey revealed that 4216 private sector households are in fuel poverty with 32% of those in the private rented sector.

1.7 Overall Conclusions from Survey

The cost of making the necessary improvements to dwelling conditions, including repairs along with improvements to energy efficiency will be very expensive.

A wide range of measures needs to be provided to assist and support residents to improve and maintain their homes.

It is essential for the Council to continue to support the most vulnerable people struggling to maintain their houses to enable them to remain there in their own home.

To achieve this the Council should continue to develop and maintain partnerships with other organisations to support the above and improve energy efficiency measures.

1.8 HOUSING IN CONTEXT

1.9 Health and Financial Implications of Poor Housing

It has long been recognised that poor housing has adverse effects on health and leads to demands on other budgets in other areas of the public sector, for example the National Health Service (NHS).

Causes of deaths and injuries in the UK (WHO Europe 2005)

Per Year	Killed Persons	Injured Persons
At work	380	1,500,000
On the road	3,600	317,000
In the home	4,100	2,700,000

The above table highlights the importance of housing and the need to ensure adequate resources are allocated to address improvements needed and reduce the adverse impacts of poor housing.

1.10 Housing Defects and their Potential Health Risks (DoE Circ 6/90)

This table links housing defects to related health risks.

Housing Defect	Health Risk
Inadequate heating facilities	Bronchitis, pneumonia, stroke, heart disease, hypothermia, accidents
Damp and mould	Respiratory and other diseases
Inadequate ventilation	Respiratory complaints, carbon monoxide poisoning
Lack of hygienic amenities	Infections
Inadequate kitchen facilities	Accidents, food poisoning
Disrepair	Accidents, fire, infection
Hazardous materials	Cancer
Overcrowding	Infections, stress
Inadequate means of escape	Injury or death from fire

An example of the indirect costs related to housing is that falls in the home, in addition to being a major cause of distress and possibly leading to long-term disability, are estimated to cost the NHS £726 million per year for hip fracture related surgery. (Good Housing Leads to Good Health)

1.11 Key Strategic and Service Aims and Objectives

At a local level the overall purposes of ECDC is stated as follows:

The Council aims to provide quality services and to work in partnership with the local community to protect, enhance and develop the quality of life and environmental sustainability.

The Housing Services delivered under the Housing Strategy spans two different services within the Council and the main purposes may be stated:

- To protect and enhance public health and the environment.
- To enable all residents of East Cambridgeshire to have access to housing suitable for their needs and to ensure that support and advice is available to achieve that objective.
- That everyone can live in a decent home at an affordable cost in a sustainable and socially inclusive community.

The key strategic aims outlined in this renewal policy are:

- Enable the elderly, vulnerable and disabled people to live in comfort and security in their homes.
- Increase the proportion of private sector housing that is of a decent standard that is occupied by vulnerable households.
- To reduce fuel poverty.
- To bring empty homes back into use where appropriate.

1.12 The Council's Role in Private Sector Housing

The Council is committed to improving conditions across all tenures, including privately rented and owner occupied houses. It is primarily an owners' responsibility to maintain their own home but the Council acknowledges that some homeowners, particularly the elderly and vulnerable do not have access to resources to keep their homes in good repair.

The result of poor quality housing is an adverse impact on the health and safety of occupiers that in turn impacts upon other services provided throughout the district.

By improving housing conditions contributions are made to broader policies such as health, regeneration, energy efficiency, environmental sustainability.

The Council has a number of legal duties as identified earlier in this policy in relation to private sector housing stock which it must undertake.

These may be summarised as follows:

1. Production and implementation of a Housing Renewal Assistance Policy.
2. Enforcement of the minimum statutory standards for housing.
3. Housing inspections using the HHSRS to address serious disrepair.
4. Fund and administer the provision of mandatory Disabled Facility Grants.
5. Operation of a licensing scheme for Houses in Multiple Occupation.
6. Issue site licences for mobile home parks.
7. Assessment of housing needs for Gypsy and Traveller Communities.

1.13 Resourcing the Strategy

The Council has for a number of years provided capital investment to assist the disabled and vulnerable residents of the district to adapt and maintain their homes.

Until 2009/10 it was a requirement for the Council to top up the Government Contribution for Disabled Facility Grants (DFG) equal to an additional 40% of the government contribution to secure the full government entitlement. This requirement has been removed, however the Government Grant alone will not meet the financial costs of meeting the demand for DFGs.

Disabled Facility Grants are a mandatory form of assistance which the local authority have a statutory duty to provide under the Housing Grants Construction and Regeneration Act 1996. Statutory time limits are imposed on the local authority which must be followed. These include determining an application within six months of receiving a completed application and payment must be made within twelve months of the original application date. Failure to provide assistance in a timely manner may result in individuals making complaint to the Local Government Ombudsman. Ombudsman cases have generally found in favour of the client and awarded compensation.

East Cambridgeshire has an ageing population, from 2011 the percentage of people aged 65 or over is forecast to increase from 16.2% to 18.2%. (**Annual Demographic and Socio Economic Information Report, March 2010**). An ageing population will increase the demand for assistance with a consequent increasing demand on budgets. Other factors impacting on this limited resource include an increase in recent complex children's cases and an increase in build costs.

The following level of capital budget provision has been proposed:

	2010/11	2011/12	2012/13
<i>Mandatory DFG</i>	395,000	391,000	391,000
Government Contribution	205,000	205,000	205,000
ECDC	190,000	186,000	186,000
<i>Discretionary Grants/loans</i>	268,000	193,000	193,000
Government Contribution	35,000	0.00	0.00
ECDC	233,000	193,000	193,000

Housing assistance for discretionary grants or loans will only be available subject to budget provision.

Previously the local authority obtained special funding of £400,000 for the Littleport Empty Homes Project this not been included above as it has now been virtually committed.

In addition to the above the Council provides an annual grant of £45,500 to Care & Repair East Cambridgeshire Ltd to undertake the role of a Home Improvement Agency in the District. This is to be reduced by £7,500 for the year commencing April 2012.

SECTION 2.0 - ASSISTANCE AVAILABLE

The Councils policy on assistance takes into account the responsibility of owners to primarily maintain their own properties, but it also considers their ability to do so, the vulnerability of different groups and the eligibility criteria that have been determined locally.

In response to the need for further provision of affordable housing within the District and to tackle growing concerns over properties remaining empty for long periods the department is also looking to offer incentives to property owners to help bring certain properties back into use and to ensure that the private rented sector provides good quality housing that is safe and warm.

Those who qualify for assistance will be given every opportunity to access the process through full dissemination of information at council points of contact and those of our partner organisations.

2.1 Mandatory Disabled Facilities Grants

The Council will award Mandatory Disabled Facilities Grants (DFG's) according to the governing legislation and guidance issued by Central Government, which determines amongst other things the maximum amount of grant, the type of work that can be funded, the maximum contribution to be made, and the test of financial resources that must be applied.

With effect from 1st April 2010 the Council, in accordance with a change in government guidance, determined to impose a local land charge on properties where a DFG has been paid and the property is disposed of within 10 years. The charge is only registered against adapted properties of owner/ occupiers where the cost of the DFG exceeds £5,000 and the charge is limited to a maximum of £10,000.

Eligibility

Mandatory Disabled Facility Grants are available to all people with disabilities living in East Cambridgeshire, subject to a needs assessment by an Occupational Therapist (OT). Occupiers of all types of residential properties are eligible to apply. These include park homes and houseboats and eligibility for a DFG extends to a range of licenses, for example agricultural workers and service employees.

Applications from Registered Social Landlords (RSL's) or their tenants may also be made. Application for grant aid on a dwelling owned by a trust shall be subject to individual consideration by the Council and its legal advisors.

The relevant certificates shall accompany a grant application when the conditions associated with either an owner/occupier, tenant or occupiers application can be met. If the application is for a property held in trust or is occupied under another license, for example agricultural workers, it will be at

the LA's discretion as to the appropriateness or otherwise of the requirement for written documentation relating to interest or future occupation.

Determination of whether works are reasonable and practical

The Council must satisfy itself that it is reasonable and practical to carry out the relevant works having regard to the age and condition of the dwelling. If the Council determines that the relevant adaptations are not reasonable and a more suitably adapted property is available in the locality, which the disabled person could potentially move to, then a Discretionary grant up to a maximum of £5000 is available in appropriate circumstances. This grant will be subject to the national means test for mandatory grants. Any expenses related to moving from one property to another (irrespective of tenure) and the associated Care and Repair fees required to arrange a move (agreed in advance), can be considered in an application of this type.

Certificates and Conditions of Occupation

A certificate relating to the future occupation of the property shall accompany all relevant applications for a DFG:

a) Owner-Occupiers.

A certificate that states the applicant has or proposes to acquire an owners interest in the dwelling, and that they intends that the disabled occupant will live in the dwelling as their only or main residence throughout the grant condition period of 5 years. The Council retains the discretion to demand repayment of the grant following a breach of condition.

b) Tenants

A certificate that states the applicant is a tenant, and that they intends that the disabled occupant will live in the dwelling as their only or main residence throughout the grant condition period of 5 years. The Council retains the discretion to demand repayment of the grant following a breach of condition. It will be at the Councils discretion whether an application should also be accompanied by an owner's certificate form the landlord.

c) Occupiers (in relation to houseboats and park homes)

A certificate that states the applicant intends that the disabled occupant will live in the qualifying houseboat or park home as their only or main residence throughout the grant condition period of 5 years. The Council retains the discretion to demand repayment of the grant following the breach of condition. A consent certificate must also accompany an occupier's application, from each person with an interest in the land or mooring, or in the park home site and boatyard itself.

If none of the above certificates are appropriate to the applicants situation then signed documentation shall be provided by either the owner or the occupier to confirm the intention for future occupation of the property by the relevant disabled person.

Successive applications

The Council will ensure that applicants are clearly advised of the importance of pursuing an application for DFG, even where it is clear that an individual contribution exceeds the cost of the present works. There will be no limit on the number of successive applications for DFG being made, subject to a recommendation from an Occupational Therapist (OT).

2.2 Discretionary Disabled Facilities Loans

In the first instance in the few exceptional more complex cases where the cost of the works exceeds the statutory grant limit cases can be referred to Cambridge County Council Social Services for top up funding in accordance with an agreed procedure

The Council will consider applications for a discretionary loan up to a maximum of £20,000 as well as or instead of a Mandatory Grant, subject to its own terms and conditions and the national means test of resources used for mandatory DFG's.

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

- a) Increasing grant funding for mandatory DFG work when the reasonable cost of the required work (as determined by the LA) exceeds the statutory maximum limit.
- b) The provision of additional discretionary facilities for a child with disabilities, as determined by the OT and agreed as reasonable by the LA.
- c) Other works to provide a complete solution for people with a disability subject to a recommendation by an OT and with the agreement of the LA that the works are reasonable and practicable.

The national means test shall be applied on applications for a loan for children's adaptations, when either considered as discretionary works or the request is for additional discretionary funding over the statutory Mandatory limit.

Eligibility

Applicants for a loan must be able to demonstrate they have sufficient equity in the property to cover potential repayment at the end of the period. An assessment of the value of the property will be undertaken and the details of outstanding loans taken out against the property will be required. Those with negative equity (i.e. the current level of mortgage plus the level of the proposed loan is greater than 100% of the current market value of the property) will be unable to apply for this type of assistance.

Private sector tenants or persons who live in dwellings held in trust or live there under a range of other licenses e.g. agricultural workers, are not eligible to apply for a discretionary disabled facility loan. The offer of loan assistance will however be made to the owner of the property, assuming sufficient equity can be demonstrated, as above.

RSL's are not eligible to apply for a Local Authority loan.

Certificates and Conditions of Repayment

The loan assistance will take the form of an interest free deferred payment loan, to be repaid on sale or transfer of the property.

A certificate relating to the future occupation of the property must accompany all relevant applications.

a) Owner occupiers

A certificate that states the applicant has or proposes to acquire an owners interest in the dwelling and that they intend that the disabled occupant will live in the dwelling as their only or main residence throughout the life time of the person or until the sale or transfer of the property.

b) Landlords applying on behalf of a disabled tenant.

A certificate that states the applicant for the loan has or proposes to acquire an owners interest in the dwelling and that they intend that the disabled occupant will live in the dwelling as their only or main residence throughout the life time of the disabled person or until sale or transfer of the lease of the property to another person.

c) Tenants

If a landlord is making the loan application on behalf of his tenant then the tenant shall also complete a certificate that states they are a tenant and that they intend that the disabled occupant will live in the dwelling as their only or main residence throughout their lifetime or until sale or transfer of the lease of the property to another person.

2.3 Discretionary Renovation Loans

The Council will consider applications for Discretionary Renovation Loan (up to a maximum of £20,000), for the purposes highlighted below:

- a) To address a Category 1 or 2 Hazard, as identified by a local authority officer using the Housing Health and Safety Rating System, and which is deemed to be sufficient as to have a serious and adverse impact on the health of the occupants.
- b) If occupied by a vulnerable person to make the property decent.
- c) To bring an Empty Property back into use.
- d) In exceptional circumstances the Council may consider a discretionary loan to Landlords to improve their properties.

Applications will be subject to the Councils terms and conditions.

Eligibility

Discretionary renovation loans are available to all persons living in East Cambridgeshire, however priority will be afforded to those persons considered most in need e.g. the elderly, those persons with young families, people with disabilities, and persons on a low income. Applicants will be subjected to a means test equivalent to the national means test undertaken under the Mandatory DFG process.

There is normally a 3-year prior ownership and residence qualification. This condition is waived for applicants purchasing properties that are empty and who can demonstrate the property has been on the market for more than 6 months and may also be waived in exceptional circumstances. This is to help stimulate the bringing of empty properties in the District back into use.

As previous, applicants for a loan must be able to demonstrate they have sufficient equity in the property to cover potential repayment at the end of the period. An assessment of the value of the property will be undertaken and the details of outstanding loans taken out against the property (including the current proposed loan) will be required. Those with negative equity will be unable to apply for this type of assistance.

Private sector tenants or persons who live in dwellings held in trust or live there under a range of other licenses e.g. agricultural workers, are not eligible to apply for a discretionary renovation loan. Registered Social Landlords are also not eligible to apply.

Certificates and Conditions of Repayment

The loan assistance will take the form of an interest free deferred payment loan, to be repaid on sale or transfer of the property.

A certificate relating to the future occupation of the property must accompany all relevant applications and the Council retains the discretion to demand repayment of the loan following a breach of condition.

An owner/occupier's Certificate that states the applicant has or proposes to acquire an owner's interest in the dwelling and that they intend to live in the dwelling and agrees to conditions for repayment of the loan on sale or transfer of the property will be acceptable.

2.4 Discretionary Minor Works Grants (MW)

Discretionary Minor Works Grants (**MW**) are specifically for small works of repair, for example, replace or repair rotted woodwork, minor electrical works rainwater goods or energy efficiency, are up to a maximum of £2,000 and have no requirement to be repaid. On grant completion no category 1 hazards should remain and the property should meet the Decent Homes standard. Where more extensive work is required applicants should apply for a discretionary renovation loan.

Eligibility

MW grant will be given to those who are receiving one of the following qualifying benefits or any equivalent or successor benefits:

- Income support,
- Housing benefit,
- council tax benefit,
- income based job seekers allowance,
- attendance allowance at the higher rate,
- disability living allowance,
- industrial injuries disablement benefit,
- war disablement pension,
- guaranteed pension credit,
- households receiving working tax credit with a relevant income less than the current level set by Warm Front and which includes a disability element,
- or child tax credit with a relevant income less than the current level set by Warm Front

However applications from persons not on one of the qualifying benefits but who have an income (at the time of application), of less than the current level recognised by Warm Front, and have savings less than the current cut off level determined by the benefits service, and which are considered to be a priority due to their situation or the urgency of the repair works required, will be considered by the Council. Approval of a grant will be at the discretion of the Council and judged on the basis of need.

Minor Works grants are also available to anyone aged 60 or over and which although may not be receiving any benefits but that would have a nil contribution under the national means test.

Applications will be considered for small-scale works of repair, improvement or adaptation to a dwelling. The dwelling may be of a traditional construction or a houseboat or mobile home.

Applications from tenants of Registered Social Landlords will not normally be considered for MW grants.

Certificates and Conditions of Occupation

There are no certificates or grant conditions attached to applications for MW and there is no requirement for a prior qualifying period.

2.5 Other forms of Assistance.

The Council will, except where there is an imminent risk to the health and safety of an individual, attempt to resolve all issues of home improvement through a process of education and raising awareness. This will enable property owners to undertake their responsibilities in an environment of understanding of both the needs and the benefits of such action. Where

individuals are not able to maintain their own homes, then awareness needs to be raised of the network of supporting organisations and the routes by which assistance can be obtained. The following proposals go some way in developing that process of understanding.

1. The Council will continue to work closely with Care and Repair to ensure that the elderly and vulnerable are able to access all types of assistance to which they may be entitled.
2. The Council will develop its existing links with agencies that either visit persons in their own homes or have contact with those target groups that may need assistance. The aim is to ensure all residents of East Cambridgeshire are made aware of the ways the Council can assist in achieving improvements to their housing.
3. The Council will continue to work with the business community to broaden the amount of assistance made available to individuals through loans, grants and education.
4. For persons not able to undertake their own home maintenance or who are not able to access financial assistance from the Council, then it may be that other types of assistance in the form of advice about equity release or other ways to generate capital will be appropriate. The Council will initially direct all such enquiries to the existing lending institutions within the District.

SECTION 3.0 - ADDITIONAL INFORMATION

3.1 Terms and Conditions (applicable to all grants or loans)

Applications

1. Applications for grant/loan assistance shall be accompanied by 2 estimates. One estimate will only be accepted at the discretion of the Council, in exceptional circumstances. Examples of such circumstances are if the work is highly specialised, if the Council has a standard schedule of costs for items of work, or if the grant is for small works (under £1000) that by their individual circumstance would prove impractical to arrange for 2 separate quotes.
2. In approving an application for a grant/loan the Council may require as a condition of the grant/loan that the eligible works are carried out in accordance with any specification they decide to impose.
3. It will be at the discretion of the Council as to the level of professional fees deemed reasonable to be taken into account in the calculation of financial assistance. Where an applicant uses Care and Repair East Cambridgeshire then the Council will include the fees in the calculation of financial assistance.
4. Where the Applicant or a member of the family proposes to carry out the work the Council will only consider providing assistance for the cost of materials subject to suitable invoices or receipts.

Grant/loan progress

1. It is a condition of the grant/loan that the eligible works are carried out within twelve months from the date of approval of the application or, where the delayed payment of a Mandatory Grant under section 36 of the Housing Grants, Construction and Regeneration Act 1996 applies, from the date specified in the Council's notification of decision. This period, however, may be extended by the Council if they think fit, particularly where they are satisfied that the eligible works cannot be, or could not have been carried out without carrying out other works which could not have been foreseen when the application was made. If an applicant requires additional time a request must be made in writing before the end of the 12-month period. Failures to do so could result in the grant offer being withdrawn.
2. Any contract is between the applicant and their chosen contractor. By approving an application for assistance the Council is providing the applicant with an undertaking to pay a specific sum of money, subject to satisfactory completion of the approved works and on condition that the applicant complies with the agreed terms. An applicant who fails to comply with the terms and conditions of assistance will be wholly liable for meeting any costs incurred under the contract.
3. Unless the Council directs otherwise the eligible works must be carried out by the contractor whose estimate accompanied the application, or where two or more estimates were submitted, by one of those contractors.

4. Where a contractor discovers the need for further works after starting on site, additional financial assistance will only be considered if those works could not have been foreseen prior to the commencement of the works. Additional costs must be approved before any additional work is carried out.

Completion of works

1. The payment of grant/loan, or part of the grant/loan, is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with an acceptable invoice or receipt for payment of the works, and any preliminary or ancillary services or charges. An invoice, demand or receipt will not be acceptable if the applicant or a member of the applicant's family gives it.
2. Applicants are required to inform the Council of all relevant changes in their circumstances between the date the grant/loan is approved and the date the final payment is made. Where an applicant dies, or is required to move into residential care because of deterioration in their health, the Council will provide assistance for any works that have already been completed.

3.2 Additional Grant and Loan Terms and Conditions

Availability for letting

In a case where a certificate of intended letting accompanies the application,

1. It is a condition of the grant that, throughout the grant condition period (that is 5 years beginning from the date on which the Council certifies the eligible works to have been completed to their satisfaction) the dwelling will be let or available for letting as a residence. Being available as a holiday letting will not satisfy compliance with this requirement, nor will a long tenancy be suitable (except in the case of a disabled facilities grant). The owner of the dwelling must make the property available to a person who is not connected with him (generally speaking this means not a member of his family).
2. It is also a condition of the grant/loan that the Council may by written notice require the owner to provide within 21 days a statement showing how the property is occupied.
3. The grant/loan conditions remain in force throughout the initial period and are binding not only on the person who provides the certificate but also on any subsequent owner of the dwelling.
4. It is a further condition of the grant/loan that if, either after any instalment of grant has been paid and before the certified date, or during the grant condition period, as the case may be, an owner makes a sale or transfer of the whole or any part of the premises to which the application applied he is obliged to repay to the Council on demand the entire amount of the grant/loan. An owner is required to notify the Council forthwith in writing of his intention to make a relevant disposal and to give the Council any information reasonably requested by them in that connection.

Owner occupation

In a case where a certificate of owner occupation accompanies the application,

1. It is a condition of the loan that throughout the lifetime of the loan the dwelling is occupied in accordance with the intention stated in the certificate of owner occupation. This is binding on any person who is for the time being the owner of the dwelling. If this condition is breached; the Council will demand the repayment of the loan in full. No interest will be charged.
2. It is also a condition of the loan that the Council may by written notice require the owner to provide within 21 days a statement showing how the above condition is being fulfilled.
3. It is also a condition of the loan that, when an owner disposes of the dwelling, he will be required to repay the loan to the Council on demand. An owner is required to notify the Council forthwith in writing of his intention to dispose of the property and to give the Council any information reasonably requested by them in that connection.
4. The amount of loan paid will be registered as a charge at Land Registry on the property and will be subject to repayment when the property is sold or transferred.
5. The Council may decide not to make any demand for repayment of the loan. This will be at the Council's discretion and only when at the time of disposal, an exceptional case of financial hardship can be demonstrated by the loan applicant and verified by an independent financial advisor.

3.3 Prioritisation for Grants/Loans

Disabled facilities grants are prioritised by the fact that mandatory grants cover adaptation works that are considered essential and therefore they will be assessed as a priority, as at present. Previously discretionary disabled facility grants were for works considered beyond the essential to make the dwelling suitable for accommodation, welfare or employment of the disabled person. Over the last few years the discretionary disabled facilities grant has had to be used to cover the cost of work that would be considered mandatory but which is over the £30,000 limit. This policy is seeking to continue to support disabled persons requiring large-scale adaptation works but through the provision of loans to top up the Mandatory Grant. These grants and loans are considered a priority and due to the nature of the work, often need to be assessed quickly. Therefore the Head of Environmental Services has delegated power by which to approve such applications.

Evidence suggests that the housing issues in East Cambridgeshire are largely associated with dwellings distributed across most of the District, and therefore policies and areas of priority cannot be based on an area approach. Other key determining characteristics in East Cambridgeshire is that it has older households and more on low income. It has longer rather than shorter term housing problems. In addition, although on average its dwellings are more energy efficient than the national picture this is largely due to the

provision of good heating systems, and not due to enhanced insulation measures.

Prioritisation of grants and loans for owner-occupiers, tenants and landlords shall be based on an assessment of need. This assessment has been based on information gained through the previous strategy work relevant to housing assistance, the technical and statistical surveys undertaken, the workshops and the consultations.

The priorities for action in East Cambridgeshire are:

1. Creating assistance for vulnerable groups, and this includes the disabled, the elderly, lone parents, families with young children, travellers and other ethnic minorities, and persons on low incomes. These groups can be across all tenures as the findings suggest that privately rented dwellings have the highest rate of Category 1 Hazards and are the least energy efficient.
2. Addressing serious disrepair.
3. The provision of Decent Homes for the most vulnerable and tackling improvements in energy efficiency.
4. Bring empty homes back into use.

3.4 Appeals process for grants or loan applications outside policy.

All inquiries for financial assistance that fall outside of the published policy shall be put in writing, and sent to the Head of Environmental Services. A full explanation of the housing assistance requirements must be included in this correspondence. On receipt of this request the Head of Environmental Services will either request further information from the applicant, or following due consideration will contact the individual within 4 weeks to advise of the decision or otherwise to allow a grant or loan application to be made.

3.5 Private Sector Housing Enforcement Policy.

East Cambridgeshire District Council is committed to carrying out its enforcement duties in accordance with guidelines issued by the Government in its publication entitled 'The Enforcement Concordat' which the Council initially adopted in March 1998 and revised in August 2009.

The Council will strive to obtain improvements to the private sector housing stock through educational and promotional work on the importance and benefits of individuals maintaining their own homes.

Persons identified, as requiring assistance under the grant process will be either directed to Care and Repair or will be contacted by officers of the Council, to enable the process of funding of housing repairs to begin.

It must be stressed that if the Council is not able to provide financial assistance to individuals through its grants/loans policy then it is unable to provide specific financial advice or direct people to a particular organisation

for this advice. All persons will ultimately be recommended to seek independent financial advice.

There may be cases where individual properties found to be in substantial disrepair, cannot be improved by the education or grant assistance route and the individual is unwilling to access other forms of finance. The Council has the option to make full use of the relevant Housing Acts and other legislative powers available to them, to achieve improvements to the private housing stock. This includes carrying out the works in default and/or prosecution where necessary. Measures to assist homeowners with empty properties are explored in more detail in the Empty Homes Strategy, available on line at www.eastcambs.gov.uk or at the Council Offices.

3.6 Complaints and Feedback

East Cambridgeshire District Council is committed to providing a high standard of customer care, and aims to follow the published Customer Care Code at all times. This Council also has a complaints policy and welcomes comments and ideas on how individuals think the services can be improved. If you do wish to make a complaint or have a comment/suggestion about any aspect of the housing assistance service provided by the Domestic Team then a leaflet explaining the procedure is available from the District Council offices. The address, telephone number and office opening hours are shown in Appendix A. A copy will be sent to you if requested. In addition you can use the District Council website for making comments or complaints by going to: www.eastcambs.gov.uk

SECTION 4.0 - ACCESS TO THE SERVICE

4.1 Equal opportunities

The Council operates an equal opportunities policy and seeks to make all of its services accessible to all members of the community.

Access to the process can be by telephone call, or personal, written or electronic inquiry.

The Language Line is available at the District Council offices for non English speaking inquiries. In addition this document can be made available in large print or on audiotape if required. Please contact Customer Services on 01353 665555.

4.2 Sources of advice

The Domestic Team Housing Officers provide technical advice and inspections for housing conditions, disabled facilities, fire safety in Houses in Multiple Occupation, Empty Homes, Energy Efficiency, as well as information on grants/loans and other financial assistance available. They can be contacted on 01353 665555.

The Housing Advice Team provides free and confidential advice on housing rights and options, benefits, homelessness, harassment and can assist you in finding accommodation. They can be contacted on 01353 665555.

For either of the above services you can call into the Council offices during normal office hours. The full address and office hours are shown in Appendix A.

Care and Repair East Cambridgeshire Ltd provides disabled and older people with advice on a range of housing options and can organise and oversee repairs and adaptations. They can be contacted on 01353 723777. Alternatively you can call into their offices during normal working hours. The full address and office hours are shown in Appendix A.

4.3 The Grant/Loan Application Process

Stage 1 – Initial enquiry

The initial contact will be recorded on the computerised administration system. All enquirers who are classed as vulnerable or who are over 60 or in need of adaptations to their properties will be advised to contact Care and Repair East Cambridgeshire for initial assessment or for those wishing to make their own application a grant/loan information pack will be sent to them. Those persons in need of adaptations to their properties will be directed to the OT service via Cambridgeshire Direct.

Stage 2 – Preliminary assessment

On receipt of financial information provided by the applicant the Council will make a preliminary assessment of the applicants entitlement to assistance and provide them with an estimate of how much (if anything) they are likely to have to contribute towards the cost of the qualifying works. This will be done within 4 weeks of receipt of the initial inquiry. If applicants wish the Council to proceed with a house inspection they should advise them accordingly.

It will be at the Councils discretion as to the acceptance of an application for work that is covered by an insurance payment or a claim against a third party. Grant aid or loan assistance will normally only be considered if there is an urgent need for the work. Again it will be at the discretion of the Council on the issue of repayment. Applications of this type must include full details of the insurance claim at the earliest stage of application.

Stage 3- House survey

On request an officer will arrange to make a home visit where considered necessary. Arrangements will be made for a convenient time to visit within 4 weeks. The exceptions for making a home visit at this stage are either where the work will obviously not qualify for any assistance, or in the case of a disabled application when the Occupational Therapist has yet to make formal recommendations to the Council.

Stage 4 – Formal application

After surveying the applicants home, if applicable, the Council will send the applicant an application pack containing written instructions, an application form, a schedule of qualifying works, and proof of ownership and future occupation certificates forms for completion. If a formal application pack is not appropriate then the inquirer will be given advice on issues such as home maintenance or the potential options for obtaining further financial advice.

To make a valid application, the applicant must complete the application form in accordance with the written instructions provided, and include with the application form 2 detailed estimates and the relevant certificates.

In making an application for financial assistance the applicant agrees to the terms and conditions attached to the provision of that assistance.

Stage 5 – Approval of application

Before approving an application the Council must satisfy itself that the application is complete and that it accurately reflects the applicants circumstances. The Council must also be satisfied that the applicant

clearly understands and accepts the conditions of any financial assistance being provided. Signed documentation must be provided to that effect. The Council must also be satisfied that the cost of the works is reasonable and that all the relevant permissions have been obtained for example Building Regulations and Planning Permission.

An approval certificate will be sent to the applicant, informing them of the nature and value of the assistance that is to be provided, and giving them details as to the terms and conditions that are attached to the provision of that assistance.

The Council will approve all Discretionary Renovation Loans, Disabled Facilities Grants/Loans not later than 6 months after a complete application has been made. In exceptional circumstances where the Council has no option but to delay payment of particular grants/loans, then a date shall be specified at the time of approval, that the grant/loan or part of the grant/loan will not be paid before a specified date. This date shall not be later than 12 months after the date of application.

The Council will approve all Minor Works Grants within 28 days.

Stage 6 – Payments

Upon receiving the grant or loan approval certificate the applicant should contact the contractor to make arrangements for the work to commence.

On satisfactory completion of the work, the applicant must notify the Council. An officer will visit the property to inspect the works before arranging payment. All relevant approvals must be obtained prior to payment.

Unless otherwise specified payment will normally be made direct to the contractor.

APPENDIX A.

Contact details

**Domestic Housing Team,
Environmental Services,
East Cambridgeshire District Council
The Grange,
Nutholt Lane,
Ely,
Cambs
CB7 4PL**

Tel: 01353 665555

e-mail: health@eastcambs.gov.uk

Office hours: Monday – Thurs 8:45am – 5:00pm
Friday 8:45am – 4:30pm

**Housing Advice
East Cambridgeshire District Council
The Grange,
Nutholt Lane,
Ely,
Cambs
CB7 4PL**

Tel: 01353 665555

e-mail: housing@eastcambs.gov.uk

Office hours: Monday – Friday 8:45am – 5:00pm
Friday 8:45am – 4:30pm

**Care and Repair East Cambridgeshire Ltd
11b Churchgate Street,
Soham
Cambs
CB7 5DS**

Tel: 01353 723777

e-mail: info@careandrepair-ecambs.co.uk

Office hours: Monday – Friday 8:45am – 12:45pm 1:30pm- 5:00pm

Ely and District Citizens Advice Bureau
70 Market Street,
Ely
CB7 4LS

Tel: 0845 1306442
www.elycab.org.uk

Opening hours: Mon, Wed, Thu 9:15am – 12 noon

Newmarket Citizens Advice Bureau
Foley Gate
Wellington street
Newmarket
CB8 0HY

Tel: 01638 665999

Opening times Mon, Tue, Thu, 9:30am-2.30pm

Ely Library
6 The Cloisters
Ely
CB7 4ZH

Tel: 0345 045 5225

Opening times	Monday	Closed
	Tue/Wed	9:30am – 5:00 pm
	Thursday	9:30am – 8:00pm
	Friday	9:30am – 5:00pm
	Saturday	9:30am – 4:00pm
	Sunday	12.00 noon – 4.00pm