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**TITLE: PRIVATE SECTOR HOUSING RENEWAL POLICY (PSHRP)**

Committee: Regulatory and Support Services Committee

Date: 22<sup>ND</sup> January 2015

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[P175]

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1.0 PURPOSE/SUMMARY OF REPORT

1.1 To inform Members of the Private Sector Housing Renewal Policy (PSHRP) consultation response.

2.0 RECOMMENDATION(S)

2.1 That the Regulatory and Support Services Committee approves and implements the East Cambridgeshire, Private Sector Housing Renewal Policy (PSHRP).

3.0 BACKGROUND/OPTIONS

Key Issues

3.1 The Regulatory and Support Services Committee on 1<sup>ST</sup> July 2014 considered the draft East Cambridgeshire District, Private Sector Housing Renewal Policy (PSHRP), which outlined the proposals for the provision of grants. It was agreed that the policy should be subject to a consultation period of 9 weeks from 1st July until 31st August.

3.2 The consultation document was sent to appropriate agencies as well as being posted on the Council's website. The Council received one detailed response regarding the policy, this is provided in Appendix 1 along with the amendments made to the policy to reflect the response.

Consultation

3.3 No further consultation is required.

Anticipated Outcomes

3.4 Improvement in the condition of Private Sector Housing within East Cambridgeshire, targeting the most vulnerable.

3.5 Due to the reduction in Discretionary funding provided by the Council and rising housing repair costs, however, the number of occupants that can be assisted will be reduced and the time taken for adaptations to be carried out will increase.

4.0 ARGUMENTS/CONCLUSIONS

4.1 The response to the consultation indicates that the introduction of East Cambridgeshire District, PSHRP is supported with some amendments.

5.0 FINANCIAL IMPLICATIONS/EQUALITY IMPACT ASSESSMENT

5.1 This report has no additional financial implications.

5.2 An initial Equality Impact Assessment (INRA) was previously completed.

6.0 APPENDICES

**Appendix 1** – Consultation response

**Appendix 2** - East Cambridgeshire District Council, Private Sector Housing Renewal Policy (As amended)

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**Background Documents**

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Appendix 1

Positive or Negative Response	Type of Respondent	Details of Response	Pg	Action by ECDC (Amendments are highlighted in the document)
Positive	Health Professional	<p>The Children’s, Families and Adults Team the Council “agrees with the majority of the changes proposed”.</p> <p>“Although we understand the reasons why the renovation loans are being withdrawn we are concerned that this may leave older vulnerable people living in properties with defects which may affect their health and wellbeing.”</p> <p>Required re-wording Page 13 – Successive applications - "In exceptional, more complex cases.....in accordance with their agreed procedure", to <b>"In exceptional, more complex cases, where the cost of the works exceeds the statutory grant limit, the HIA will support householders to source alternative routes for funding."</b></p>	14	<p>Acknowledged.</p> <p>Noted.</p> <p>Noted and amended.</p>

	<p>“It would be beneficial to strengthen the links between poor housing and health and wellbeing. The Housing and Health Joint Strategic Needs Assessment 2012-13 (JSNA) has not been referenced;</p>	4	Amended.
	<p>The Council welcomes the enforcement policy approach to private sector housing renewal and that enforcement action should be seen as a “last” resort, with education and persuasion being the preferred approach.”</p>	19	Noted. Within the Environmental Health role we work with landlords to improve housing conditions or use enforcement action at a last resort for general repairs.
	<p>“The policy doesn’t mention the Private Rented sector specifically – more attention may need to be given to housing conditions in this sector as general private rented dwellings tend to be in poorer condition than the owner occupier sector and tend to be occupied by vulnerable people.”</p>	6 (p2)	Noted. Amended.
	<p>No reference to “Cambridgeshire Action on Energy” project.</p>	7	Noted and amended.

	<p>“the Council may wish to consider links with the Local Clinical Commissioning Groups...with a view to involving GPs in referring vulnerable patients”</p>	15	Noted and amended. Action will be taken to improve links.
	<p>“may wish to consider the role of the 3<sup>rd</sup> sector e.g. handyperson schemes which can undertake small repair type jobs...occupied by older or vulnerable people”</p>	15	Noted and amended.
	<p>“Has the council considered producing/using a list of accredited trade companies/builders etc, which could be given to clients whose properties are need of major/minor repairs but lack the confidence/ability to find a trusted company to carry out the necessary repairs.”</p>		Noted. There is currently a list from Care and Repair for builders that are used for grant work and this could be given to appropriate customers, if required.
	<p>In order to speed up the discharge from hospital the Council may wish to consider introducing a “Home from Hospital Grant” which could be used to install minor adaptations.</p>		Noted. A Minor Works Grant may be used in certain circumstances where discretionary funding is available.
	<p>“It might be beneficial to reference the Housing Strategy”</p>	4	Noted and amended.

		<p>Other minor amendments</p> <ul style="list-style-type: none"> <li>• Paragraph 1.3.3. (i) - this could be linked with paragraph with table 2 under paragraph 1.4.2.</li> <li>• Paragraph 1.5 (2<sup>nd</sup> paragraph), 1<sup>st</sup> line delete is and insert has.</li> <li>• Table 3 page 11, Discretionary MWG (doesn't state this stands for minor works until much later).</li> <li>• Section 2.0, (2<sup>nd</sup> paragraph, 3<sup>rd</sup> line) delete department insert Council.</li> <li>• Paragraph 2.2 under eligibility where the Council advises it may have discretion where applicants are not on qualifying benefits – sentence is really long and would benefit from the use of bullet points to make it clearer.</li> </ul> <p>“Does East Cambridgeshire District Council have any plans to carry out the next House Condition Survey?”</p>	<p>6</p> <p>10</p> <p>11</p> <p>12</p> <p>14</p>	<p>All amended.</p> <p>Yes. Options will be discussed and taken to Committee.</p>
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# Appendix 2

## EAST CAMBRIDGESHIRE DISTRICT COUNCIL



### The Private Sector Housing Renewal Policy Implementation November 2014

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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 priorities identified in Cambridgeshire's Health and Wellbeing Strategy 2012-2017 (see link below), where people's homes are recognised as one of the factors which can positively or negatively affect a person's physical and mental health and wellbeing.

[http://www.cambridgeshire.gov.uk/info/20116/health\\_and\\_wellbeing\\_board](http://www.cambridgeshire.gov.uk/info/20116/health_and_wellbeing_board)

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

The PSHRP also supports the Housing and Health Joint Strategic Needs Assessment 2013-14 (JSNA) and the East Cambridgeshire District Council's Housing Strategy.

The Joint Strategic Needs Assessment outlines the main areas where housing and poor health are linked. It is designed to identify and flag key pieces of information about the health and wellbeing needs of people who live in Cambridgeshire, along with inequalities in health for specific population groups.

<http://www.cambridgeshireinsight.org.uk/jsnasummaryreport>

East Cambridgeshire District Council recognises the importance of good quality housing that is affordable to its occupants. Furthermore, we recognise the role that housing plays in the wider community and the contribution it makes to people's quality of life. This is demonstrated within the East Cambridgeshire Housing Strategy.

[http://www.eastcambs.gov.uk/sites/default/files/housing/housing\\_strategy\\_24583.pdf](http://www.eastcambs.gov.uk/sites/default/files/housing/housing_strategy_24583.pdf)

The PSHRP 2014 is dynamic and in implementing this Policy, the Council will work towards the key findings of the JSNA and the Housing Strategy objectives to improve housing conditions and therefore the health and wellbeing of the community.

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 reviewed the options following the Council's decision to reduce capital funding to the discretionary budget.

This policy sets out the legislative background for this area of Council work and highlights the key findings of the last comprehensive 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 previous 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 continues to place 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**

### **1.3.1 Introduction**

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

The survey reviewed private sector dwellings at that time and revealed of the 29,300 private sector dwellings in the district 550 were long term empty (6 months or more). This has been reduced since 2009 to a current figure of 314 empty dwellings.

### **1.3.2 Profile**

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

### 1.3.3 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 19.1% Owner-occupied dwellings (no mortgage), 11.6% Owner-occupied (with mortgage) and 27.5% of Private rented dwellings have a Category 1 hazard. It is therefore evident that the private rented sector has a higher number of Category 1 hazards. Many private rented sector dwellings also tend to be occupied by vulnerable people.

The main hazards relate to excess cold, falls on stairs, falls between levels and falls on the level.

The most costly Category 1 hazard is excess cold with the 2009 survey estimating a total cost of £6.4m to remedy (see table 2, paragraph 1.4.2).

#### (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 aspect of the house condition survey. In 2009 the Standard Assessment Procedure (SAP) was the recommended system for home energy rating based on a score of 1 to 100 with a high score indicating high energy efficiency. The Energy Performance of Buildings (England and Wales) Regulations 2012 now covers the requirements for energy efficiency of residential buildings and requires the use of the Energy Performance Certificate (EPC) to show the energy rating of a building.

The average SAP rating for the private sector in East Cambridgeshire is 51 (equivalent to an EPC Band E). This is higher than the latest national figure available of 47 and 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 were in fuel poverty with 32% of those in the private rented sector. There are currently Green Deal loans and Energy Company Obligation (ECO) funding available from the Department of Energy and Climate Change. The Council website has more details on all aspects of energy efficiency and potential funding streams. <http://www.eastcambs.gov.uk/energy-efficiency/green-deal-what-it>

East Cambridgeshire District Council also supports Cambridgeshire Action on Energy.

### **1.3.4 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 living 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.

The government recommendation is that a housing stock survey should be undertaken every five years to provide evidence to support the development of an appropriate housing strategy.

## 1.4 HOUSING IN CONTEXT

### 1.4.1 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).

**Table 1: Causes of deaths and injuries in the UK (WHO Europe 2005)**

<b>Per Year</b>	<b>Killed Persons</b>	<b>Injured Persons</b>
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 impacts of poor housing.

## 1.4.2 Housing Defects and their potential Health Risks (CIEH 2013)

**Table 2:** Typical health outcomes and first year treatment cost for selected HHSRS hazards

Hazard	Class 1	Class 2	Class 3	Class 4
Damp and mould	Not applicable	Type 1 allergy (£1,998)	Severe asthma (£1,120)	Mild asthma (£180)
Excess cold	Heart attack, care, death (£19,851)	Heart attack, (£22,295)	Respiratory condition (£519)	Mild pneumonia (£84)
Radon (radiation)	Lung cancer then death (£13,247)	Lung cancer survival (£13,247)	Not applicable	Not applicable
Falls on the level	Quadriplegic (£59,246)	Femur fracture (£25,424)	Wrist fracture (£745)	Treated cut or bruise (£67)
Falls on stairs and steps	Quadriplegic (£59,246)	Femur fracture (£25,424)	Wrist fracture (£745)	Treated cut or bruise (£67)
Falls between levels	Quadriplegic (£59,246)	Head injury (£6,464)	Serious hand wound (£1,693)	Treated cut or bruise (£67)
Fire	Burn, smoke, care, death (£11,754)	Burn, smoke, care, death (£7,878)	Serious burn to hand (£2,188)	Burn to hand (£107)
Hot surfaces and materials	Not applicable	Serious burns (£4,652)	Minor burn (£1,234)	Treated very minor burn (£107)
Collision and entrapment	Not applicable	Punctured lung (£3,439)	Loss of finger (£1,536)	Treated cut or bruise (£67)

## 1.4.3 Key Strategic Objectives

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

- 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 objectives 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.

## **1.5 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 owner's 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 has 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 and 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. Housing inspections using the HHSRS to address serious disrepair.
3. Fund and administer the provision of mandatory Disabled Facility Grants.
4. Operation of a licensing scheme for Houses in Multiple Occupation.
5. Issue site licences for mobile home parks.
6. Assessment of housing needs for Gypsy and Traveller Communities.

## **1.6 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 increasing demand for DFGs.

Disabled Facility Grants are a mandatory form of assistance which the local authority has 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 and is forecast to experience significant growth in the number of people aged 65+ over the coming years. If forecast assumptions hold, by 2031 the proportion of the population of East Cambridgeshire aged 65+ may have increased from the level of 16.2% in 2011 to 26% in 2031 (**Cambridgeshire County Council Research Group: Annual Demographic and Socio Economic Report, April 2011**). <http://www.eastcambs.gov.uk/sites/default/files/EastCambridgeshireDistrictReport2011.pdf>.

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

**Table 3:** Proposed level of capital budget provision

	<b>2014/15</b>	<b>2015/16</b>	<b>2017/18</b>
<b>Mandatory DFG</b>	<b>396,000</b>	<b>396,000</b>	<b>396,000</b>
Government Contribution	210,000	210,000	210,000
ECDC	186,000	186,000	186,000
<b>Discretionary Minor Works Grants</b>			
<b>Discretionary Minor Works Grants</b>	<b>75,000</b>	<b>75,000</b>	<b>75,000</b>
Government Contribution	0	0.00	0.00
ECDC	75,000	75,000	75,000

Previously the local authority obtained special funding of £400,000 for the Littleport Empty Homes Project this not been included above as it has been fully committed. Over a period of time as properties within the project area are sold, funding in excess of £200,000 will revert from this fund to the local authority. Renovation loans and home repair assistance grants awarded over recent years will be repaid over a period of time as a condition of the loan. This money shall be ring fenced for discretionary use to maintain and improve the housing stock.

## **SECTION 2.0 - ASSISTANCE AVAILABLE**

The Council's 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 Council has looked to offer incentives to property owners to help bring certain properties back into use. With the reduction of the discretionary budget this type of assistance has been removed from this policy.

However, limited funding may become available as and when repayments are received and these funds should be utilised to boost the discretionary budget.

### **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 1<sup>st</sup> 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 maximum charge registered is limited to £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 licences, 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 licence, 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 owner's 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 grant condition period of 5 years. The Council retains the discretion to demand repayment of the grant following a breach this condition.

b) Tenants

A certificate that states the applicant is a tenant, and that they intend 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 this condition. It will be at the Councils discretion whether an application should also be accompanied by an owner's certificate from 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 this 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 applicant's 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).

In exceptional, more complex cases where the cost of the works exceeds the statutory grant limit, the HIA will support householders to source alternative routes for funding.

## **2.2 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.

### Eligibility

A 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 the DWP and which includes a disability element,
- or child tax credit with a relevant income less than the current level set by the DWP

The Council has the discretion to consider a MW grant where applicants are not on qualifying benefits but instead are:-

- with an income (at the time of application), of less than the current level recognised by the DWP,
- **and** have savings less than the current cut off level determined by the benefits service,
- **and** are considered to be a priority due to their situation or their urgency of the works required.

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 they may not be receiving any benefits would have a nil contribution under the national means test for grants.

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 be considered for MW grants.

Only one MW grant will be approved in any two consecutive financial years. In extreme circumstances, however, an application can be made to the Council to consider this to be waived.

#### Certificates and Conditions of Occupation

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

### **2.3 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 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 and **Local Clinical Commissioning Groups** that either visit persons in their own homes or have contact with those target groups that may need assistance. **The Council will also work with the 3<sup>rd</sup> sector by referring individuals to other appropriate schemes e.g. Handyperson scheme. 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 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 the Council may require as a condition of the grant 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 Services 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 progress

1. It is a condition of the grant 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 Councils 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. Failure 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, or part of the grant, 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 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 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.
2. It is also a condition of the grant 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 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 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. 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.

### **3.3 Prioritisation for Grants**

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.



Evidence suggests that the housing issues in East Cambridgeshire are largely associated with dwellings distributed across the District, and therefore policies and areas of priority cannot be based on an area approach.

Other key determining characteristics of East Cambridgeshire is that it is made up of older households and a greater proportion of households are on a 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.

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.

#### **3.4 Appeals process for grants applications outside policy.**

All inquiries for financial assistance that fall outside of the published policy shall be put in writing, and sent to the Environmental Services Manager. A full explanation of the housing assistance requirements must be included in this correspondence. On receipt of this request the Environmental Services Manager 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 the overarching principles of the Central and Local Government Concordat on Good Enforcement, the Legislative and Regulatory Reform Act 2006, the Regulators Compliance Code and the Crime and Disorder Act 1998. The most recent Corporate Enforcement Protocol was adopted in Sept 2011.

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 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.

### **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](http://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.

A translation service 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**

ECDC, through the Environmental Services Domestic Team and Care and Repair Services, provides information and technical advice for a range of housing functions, ranging from Housing Conditions (for all tenures and for houseboats and mobile homes), Houses in Multiple Occupation, Empty Properties and Energy Efficiency through to Disabled Facilities Adaptation options and access to grants and other forms of financial assistance. The Domestic Team can be contacted on 01353 665555. If your enquiry is relevant to repairs and adaptations for vulnerable persons then please contact Care and Repair Services on 01353 616950.

The Housing Advice Team at the District Council 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.

### **4.3 The Grant 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 Services for initial assessment or for those wishing to make their own application a grant 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 applicant's 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 Council's 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 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 applicant's 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 applicant's 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 Disabled Facilities Grants 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, then a date shall be specified at the time of approval, that the grant or part of the grant 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 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](mailto: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](mailto:housing@eastcambs.gov.uk)

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

### **Care and Repair Services**

Tel: 01353 616950

e-mail: [careandrepairservices@eastcambs.gov.uk](mailto:careandrepairservices@eastcambs.gov.uk)

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

**Rural Cambs Citizens Advice Bureau**  
**70 Market Street,**  
**Ely**  
**CB7 4LS**

Tel: 0844 2451292  
0300 3300650

Website: [www.ruralcambscab.org.uk](http://www.ruralcambscab.org.uk)

Drop in opening hours: Mon, Wed, Thu 9:15am – 12 noon

**Newmarket Citizens Advice Bureau**  
**Foley Gate**  
**Wellington Street**  
**Newmarket**  
**CB8 0HY**

Tel: 01638 665999

Email: [adviser@newmarketcab.cabnet.org.uk](mailto:adviser@newmarketcab.cabnet.org.uk)

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

**Ely Library**  
**6 The Cloisters**  
**Ely**  
**CB7 4ZH**

Tel: 0345 045 5225

Email: [your.library@cambridgeshire.gov.uk](mailto:your.library@cambridgeshire.gov.uk)

Opening times  
Monday 9:30am – 1:00 pm  
Tue/Wed 9:30am – 5:00 pm  
Thursday 9:30am – 7:00pm  
Friday 9:30am – 5:00pm  
Saturday 9:30am – 4:00pm  
Sunday 12.00 noon – 4.00pm