



ENVIRONMENTAL SERVICES

# **PRIVATE SECTOR HOUSING RENEWAL POLICY**

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# **POLICY FOR THE PROVISION OF HOUSING ASSISTANCE**

## **SECTION ONE - INTRODUCTION**

### **1. Introduction**

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 conferred on the Council a new power to improve living conditions in the area. The Order enables the Borough Council to provide assistance to any person for:
- a. The acquisition of living accommodation, where the Council wish to purchase a person's home as an alternative to adapting, improving or repairing it;
  - b. The adaptation or improvement of living accommodation (including by alteration, conversion or enlargement, and by the installation of things or substances);
  - c. The repair of living accommodation;
  - d. The demolition of buildings comprising or including living accommodation;
  - e. The construction or replacement of living accommodation to replace living accommodation that has been demolished.
- 1.2 The aim of this Policy is to describe the financial and other assistance provided by the Council to the elderly, disabled and those on low income to repair, improve, maintain or adapt their homes. The Policy builds on the previous Private Sector Housing Renewal Policies the last of which was adopted by the Council on 18<sup>th</sup> July 2003.

## **SECTION TWO - THE COUNCIL'S STRATEGIC AIMS**

### **2. The Council's Objectives**

- 2.1 The Policy fits in clearly with the Council's overall objectives and priorities as published in the 2004/2006 Corporate Plan.
- 2.2 **Vision**

**The Borough Council's vision is "Leading for Tomorrow". Its aim is to:**

- a. **lead in promoting economic, social and environmental well being improve the quality of life, both now and for future generations.**

A Private Sector Housing Renewal Policy which sees the Council working in partnership with a number of other agencies to ensure safe housing for vulnerable residents within the Borough fits in well with this Vision.

## 2.3 **Objectives**

The overall objectives of the Council are to support and maintain a sustainable community in Surrey Heath and to provide high quality services that meet the needs of the Surrey Heath community. There are nine objectives each with short, medium and long term targets, four of which are supported by this Policy.

- a. **Independent Living** - “To improve access to support for individuals to assist independent living.” The Policy supports this objective by providing grants and loans to assist with the costs of work to enable elderly and vulnerable residents to remain in their homes.
- b. **Live** - “To improve living conditions and community cohesion” The Policy supports this objective by providing grants and loans to assist with the costs of work to improve living conditions.
- c. **Safe** - “To reduce the fear of crime and improve safety for individuals and groups”. The Policy includes fire and security grants to help residents feel safe in their homes.
- d. **Green** - “To protect and manage the environment” A 2004-2006 target to achieve this objective is to prepare and Energy Efficiency Plan by October 2005. The provision of Energy Efficiency Grants under the policy forms part of the Energy Efficiency Plan.

## 2.4 **Service Plans 2005/2006**

The Domestic Heath Service Plan 2005/2006 includes a 4-year key objective to operate the Private Sector Housing Renewal Policy within agreed budgetary provision.

### **3. A Housing Strategy for the Borough 2005/2010 (Draft)**

- 3.1 This 5-year strategy which is still in draft form is concerned with identifying priorities for action and setting out how each of them will be achieved. Each priority is supported by an action plan. Action Plan for Priority Area 3 includes a commitment to Review the Private Sector Housing Renewal Policy and the Energy Efficiency Strategy by March 2006.
- 3.2 The strategy also sets an action to enable the improvement and repair to unfit properties and increase the proportion of decent homes in the private sector occupied by vulnerable households. The Private sector Housing renewal Policy will have a big part to play in achieving these targets.

### **4. Best Value Review**

- 4.1 The aim of Best Value is to secure continuous improvement by a combination of economy, efficiency and effectiveness. The previous housing grant policy was reviewed during 2001/2002 as part of the Home Support Services. The

Home Support Services was assessed as providing a “good, two star service” with promising prospects of improvement. The Review Panel made twenty-seven service improvement/change recommendations with a three-year implementation timetable. Many of the recommended improvements are incorporated within this Policy.

## **5. Consultation**

5.1 Before the 2003 policy was adopted the Council’s stakeholders and partners were widely consulted over its contents. The responses to the consultation are attached at Annex H. As this strategy is largely an update of the previous version with no fundamental change to grant policy it is not proposed to carry out a further consultation at this stage.

5.2 As part of the Best Value Review of Home Support an independent telephone survey was conducted of 50 past applicants of Disabled Facilities Grants, Home Repair Assistance Grants and Renovation Grants. The key outcomes of the survey were:

- a. In terms of helpfulness of staff from Surrey Heath Borough Council 100% considered staff to be very helpful/quite helpful with two thirds considering staff to be very helpful.
- b. 90% of respondents found staff easy to contact.
- c. In terms of satisfaction with builders 50% of respondents who supervised the work themselves were very/fairly satisfied with their performance compared to 81% who used the in-house agency. Two respondents had complained about the performance of the builders.
- d. The majority of respondents were positive about visits by Grant Officer’s to supervise the work and to give advice on the grant process. 89% found these visits as being helpful.
- e. 90% of respondents were either “very satisfied” or “fairly satisfied” with the overall project. In most cases the grants literally changed people’s lives.
- f. On a less positive note 46% of respondents did not consider that the Council was doing a good job of making people aware of the availability of grants.

## **6. Housing Needs Survey 2002**

6.1 A housing needs survey was conducted by David Couttie Associates Ltd on behalf of Surrey Heath Borough Council. The study was undertaken through:

- a. A postal questionnaire to 6,750 households in 10 ward sub-areas.
- b. Face-to-face interviews with 400 households across the Borough.
- c. A housing market survey.

- d. Secondary data analysis
- 6.2 The report contained a number of key findings. In respect of developing a housing assistance programme the following findings are relevant.
- a. There will be projected 56% increase in the over 75 year old population between 1996 and 2011. In view of the relationship between increasing age and dependency, consideration will need to be given to the related housing and care needs of this particular sector.
  - b. The house prices within the Borough are lower than the average in Surrey, but higher than the average for the South East Region. The average price for the sale of all dwellings in the Borough in the year ending September 2002 was £246,993. Although this presents serious problems for first time buyers it does mean that the older residents in the Borough who no longer have a mortgage have a considerable equity in their property part of which could be released to pay for essential repairs.
  - c. 8% (implied 2,630) of those surveyed said that their accommodation is inadequate for their needs. The largest single issue for those reporting an inadequacy was that their dwelling needed improvement/repair (96%).
  - d. 13% of households in Surrey Heath contain somebody with a disability, 4350 households implied. This is lower than the national average of 15%.
  - e. 7% of all dwellings (2,281 implied) have been adapted to meet the needs of disabled people.

### **SECTION THREE - LOCAL ISSUES, NEEDS AND EXPECTATIONS**

#### **7. Population Data**

- 7.1 The future projections for population changes within the Borough are fully described in the Housing Needs Survey. The most significant change will be in the “older” retirement group, which are those over the age of 75 years. This age group will grow by 56.1%. By 2011 they will represent 6,978 people in the Borough. Due to the relationship between age and frailty they are more likely to have care and support needs. If they are to remain in their homes their dwellings will need to be adapted to meet their disabilities and they will require assistance in maintaining their properties in a good state of repair.
- 7.2 There is a small Black Minority Ethnic Community within the Borough. 4.7% of applicants on the housing register are from BME communities and 9.6% of allocations were to BME applicants.
- 7.3 There are no current housing issues relating to asylum seekers.

## 8. Housing Stock

- 8.1 The Borough's housing stock as at 1<sup>st</sup> April 2001 is shown in table 1. Surrey Heath has a high level of home ownership at 81%, compared to a national average of 70%. With such a large number of properties within the private sector it is essential that they be maintained in a good state of repair.

**Table 1: Surrey Heath's Housing Stock as at April 2001**

Tenure	Total	%
Private Sector	29,409	89.2
Registered Landlord	3,062	9.3
Ministry of Defence	436	1.3
Other Public Sector	68	0.2
Total	32,975	100

Source: "A Housing Strategy for the Borough 2002/2007"

- 8.2 The average house price sales in Surrey Heath during April – June 2004 were as follows:
- a. Detached House £445,871
  - b. Semi-detached £231,962
  - c. Terraced House £196,334
  - d. Flat £164,527

Almost 10,000 households (33%) own their properties outright with no mortgage. As most of these will be pensioners it does demonstrate quite graphically the potential that many pensioners have to release equity from their homes to pay for essential repairs and improvements without having to rely on grant assistance.

- 8.3 A large proportion of people, those who cannot afford or who do not wish to purchase their homes and are not eligible for social housing will have to rely on private rented accommodation. A housing renewal programme will have a key role to play to help maintain such properties in a good state of repair and to encourage owners to bring empty properties back into the private rented market.
- 8.4 The housing stock is generally in a good condition with a low level of unfitness (0.5% compared to 6.48% nationally). We have seen the number of identified unfit dwellings falling from 211 in 1997 to 159 in 2002. A number of stock condition surveys have been carried out in recent years including a detailed survey of 200 former Council Houses and an area by area external survey of all types of properties within the Borough. The latter survey was designed to identify obvious dilapidated properties on a "walk by" basis. We have recognised the need for a more comprehensive stock condition survey to validate this data.

- 8.5 The Housing Needs Survey has also indicated that the general condition of the housing stock is good. 92% of households said that their accommodation was adequate for their needs. However, the vast majority of the 8% who considered that their accommodation was inadequate considered that their dwelling needed improvement or repair. Many of this group will be unable to secure the necessary improvements for a variety of reasons.
- 8.6 The Housing Needs Survey asked respondents to identify the type of work which would they felt would be necessary over the next 5 years. Additional security was a key issue (33%). Window repair requirement (over 35%) was the most common issue. The results are summarised in tables 2 and 3.

**Table 2 - Work required on the Property in the next Five Years**

<b>IMPROVEMENTS</b>	<b>%RESPONSES</b>	<b>% HOUSEHOLDS</b>	<b>Nos IMPLIED</b>
Window Repair	20.8	35.3	5,388
Additional Security	19.5	33.2	5,061
Improved Heating	16	27.1	4,141
Roof Repairs	15.6	26.5	4,050
Re-wiring	12.3	20.9	3,183
Thermal insulation/ Draught Proofing	11.3	19.2	2,929
Damp Proofing	4.5	7.6	1,155
<b>TOTAL</b>	<b>100</b>	<b>169.8</b>	

**Table 3 - Work required by Tenure**

<b>WORK REQD</b>	<b>Owner/Occupied with Mortgage</b>	<b>Owner/Occupied without Mortgage</b>	<b>Private Rented</b>	<b>Housing Assoc Rented</b>	<b>Shared Ownership</b>	<b>Tied</b>
Additional security	38.4	27.5	27.8	26.1	67.4	20.3
Improved Heating	26.6	23.8	24.0	36.3	49.5	46.4
Re-wiring	18.7	25.7	14.1	20.4	32.6	12.3
Damp Proofing	5.7	4.1	25.5	17.2	0.0	37.8
Roof Repairs	27.7	28.8	36.7	14.5	39.8	25.1
Window Repairs	36.0	32.2	59.6	33.7	56.7	29.8
Thermal insulation/Draught Proofing	17.5	14.7	33.2	30.6	39.8	54.4

- 8.7 Overall requirements in the Housing Association rented sector was slightly higher than all tenures but with wide fluctuations. There was a significantly higher need in the HA sector for insulation, improved heating and damp

proofing but low need for roof repairs and additional security. In the private rented sector a higher average work requirement was identified in 4 of the 7 categories with major requirement for window repairs, insulation, roof repairs and damp proofing.

- 8.8 Although, the Housing Needs Survey has identified the types of repairs respondents consider are necessary the report does not clearly identify the extent of the repairs. For example, a window in disrepair may mean that a window catch is missing costing a few pence or it may mean that the window needs replacement, costing £200 to £300. A clearer picture of the extent of repairs required would be available following the proposed stock condition survey referred to earlier.
- 8.9 The Council operates a compulsory registration scheme for Houses in Multiple Occupation. These houses are dwellings which were originally built to accommodate a single household but are currently occupied by more than one household. They include houses converted into self-contained flats, bed sits and shared houses. We believe that there are 200 Houses in Multiple Occupation within the Borough. The majority of properties inspected so far are in a poor and sometimes dangerous condition. The greatest problem being, inadequate fire precautions. If they are well maintained Houses in Multiple Occupation could be a valuable asset to the Council's housing stock. Particularly for housing single people on a low income. Landlords of these properties need some financial incentive to carry out the necessary repairs and to keep them within the private rented market.
- 8.10 There are two licensed mobile home sites operating within the Borough. These provide 192 units of accommodation. There is a potential problem with ageing mobile homes occupied by senior citizens. In addition there are two permanent gypsy sites with 30 pitches.

## **9. Energy Efficiency**

- 9.1 Since 2000 we have offered residents a free energy efficiency survey of their homes every two years. Information has been delivered to householder using the electoral registration staff. A report is generated pointing out where improvements can be made. The area where major improvements could be made is with loft insulation. In recent months we have been working closely with "Eaga" the Government appointed agency administering the "Warm Front" Grant System. In partnership with Eaga we plan to conduct a stock condition survey to identify any resident still living in fuel poverty, deliver the "Warm Front" grant leaflets to every household in the Borough, use the Council's energy efficiency grant system to extend the Government sponsored "Warm Front" grant system and form links with Utility companies to provide discounted thermal insulation and renewable energy products.
- 9.2 The rating of energy efficiency is called a Standard Assessment Procedure (SAP) rating. The higher the rating the more energy efficient the dwelling. The average SAP rating for Surrey Heath in 2002 was 73, compared to the national

average rating of 52. This indicates that most homes in the Borough are energy efficient.

- 9.3 The Housing Needs Survey has shown that 97% of households have full or partial central heating. This is well above the national average of 88 %.

## **10. Home Improvement Agency**

- 10.1 The Council has operated a successful in-house Home Improvement Agency (HIA) for the past 20 years. The aim of the agency is to assist vulnerable clients through the housing grant process. All clients over the age of 60 years and those, whose disability makes it difficult for them deal with the grant application process, are offered the use of the agency.

- 10.2 In order to take away from vulnerable persons the concerns and anxiety the agency assists clients in many ways including:

- a. Completion of forms.
- b. Production of schedules of work and plans.
- c. Invites tenders from builders.
- d. Process grant application.
- e. Advises on alternative sources of finance when grant not available.
- f. Instruct and supervise builders
- g. Payment of builders.

- 10.3 The agency is self-financing by adding a fee of 16% of the costs of the grant works. We believe that with the increasing number of elderly people living within the Borough that there will be a great need for the agency service to continue to provide them with assistance in accessing grants and loans to pay for the repairs and adaptations to their properties.

- 10.4 The agency is not recognised by “Foundations” the ODPM governing body for HIA’s and as a result receives no Government funding. The services offered by the agency are limited to assisting grant applicants whereas a fully recognised HIA provides assistance to all elderly and vulnerable people who may need in assistance in arranging for work to be done on their homes even if the work is funded privately. The Council is currently exploring the possibility of working in partnership with other neighbouring agencies to ensure that the full range of services are provided

## **11. Handyman Service**

- 11.1 Many elderly people are worried about getting minor repairs carried out on their properties either because they cannot afford the hourly rates charged by builders or they do not trust them. A handyman service has been set up by “Camberley Care” to carry out minor repairs and adaptations to the properties of elderly people by a person they can trust and at a price they can afford. The service is financed by the Surrey Heath and Woking Primary Care Trust and income from fees charged to the person requesting the service (hourly rate and

cost of materials). Camberley Care currently has to bid annually for this funding.

11.2 The type of work carried out by the service includes:

- a. Adjust/replace ball cocks.
- b. Renew tap washers.
- c. Fit grab rails and handrails.
- d. Seal baths and sinks.
- e. Raising electric sockets.
- f. Replace light bulbs and fittings
- g. Fit safety chains, locks, bolts and spy holes.
- h. Re-fixing curtain rails and shelves.
- i. Easing doors, windows and re-puttying.
- j. Make safe loose carpets.
- k. Fit smoke alarms and batteries

11.3 The Council works with the Handyman Service by providing grant assistance to residents in receipt of certain income related benefits who wish for work to be carried out by the Handyman Service. The Council has also given a one-off grant to the Handyman Service to enable security improvements to be carried out in the homes of elderly people.

11.4 The service has recently expanded with the appointment of a second tradesman and funding from the Council for the purchase of a second van. This has substantially reduced the waiting time from 6-8 weeks to 2 weeks. Some urgent work is completed within 24 hours.

## 12. Capital Resources

12.1 The capital budget for housing grants for 2005/2006 is as follows:

### CAPITAL PROGRAMME 2005/2006

	Estimated 2005/2006 £000	Estimated 2006/2007 £000	Estimated 2007/2008 £000
Disabled Facilities Grants	390	400	410
Renovation Grants*	40	40	40

\* The term renovation grant includes all Private Sector Housing Renewal Grants except Disabled Facilities Grants.

## SECTION FOUR - WORKING WITH LOCAL PARTNERS

### 13. Local Partners

13.1 The Council has established the following important links with other external agencies:

- a. Social Housing Landlords
  - i. An agreement with our largest Social Housing Provider to carry out disabled adaptations through the Council's agency.
  - ii. Provision of Local Authority Social Housing Grants to assist Social Landlords carrying out major adaptations.
  - iii. The provision of Disabled Facilities Grants and Home Repair Assistance to tenants.
  - iv. Consultation with landlords when carrying out disabled adaptations on their properties.
  
- b. Surrey County Council Social Services
  - i. Consultation with Social Services on strategic issues.
  - ii. six weekly meetings between Social Services Occupational Therapist and Council grant officers.
  - iii. Joint visits with OT's and grants officers to the homes of clients.
  - iv. Social services interest free top up loans.
  
- c. Surrey Fire and Rescue Service
  - i. Surrey fire prevention officers meet with Environmental Health Officer's once a week to discuss fire safety requirements for Houses in Multiple Occupation.
  
- d. SHBC Community Services
  - i. Advice on availability of grants given to Community Services officers who carry out home safety checks on elderly and vulnerable clients. Meeting are held with senior citizens groups.
  
- e. Handyman Service
  - i. Grant given to Handyman Service to increase security in the homes of elderly people.
  - ii. Grants given to clients in receipt of certain income related benefits that cannot afford to pay for the work carried out by handyman service.
  
- f. Surrey Police

- i. The Council works with crime prevention officers to seek to solve individual security problems affecting the elderly.

## **SECTION FIVE - POLICY PRIORITIES**

### **14. Key Priorities**

The recent housing needs surveys and the stock condition surveys that have been carried out over the past 5 years has enabled the Council to identify a number of key priorities in setting its Housing Assistance policy

#### 14.1 Client-based priorities

We recognise the increase in the elderly population in the Borough up to 2011. We will focus our strategy on assisting this group with the maintenance, repair, adaptation and improvements of their homes.

We recognised within our best value review of home support services that adapting a disabled person's home with a mandatory disabled facilities grant may not be the best solution in meeting the individual's needs. We will provide a package of assistance outside the mandatory disabled facilities grant system to assist this group. This will include discretionary grants and loans for providing additional facilities, relocation grants and loans for moving to a more suitable and loans to assist disabled clients not eligible for grants.

The housing needs survey found that 11% of households with the Borough have incomes below £10,000. We recognise that many people within the group will not be able to afford to carry out essential repairs and maintenance to their properties, which if left could fall into a state of unfitness. This group is also unlikely to be in a position to afford to re-pay home repair loans. We therefore intend to provide limited grants to assist with certain essential works.

#### 14.2 Sector-based priorities

We recognise the importance of the private rented sector in meeting the Borough's housing needs. We also recognise from the Houses in Multiple Occupation registration scheme and the housing needs survey that there is a higher level of disrepair and unfitness within this sector. We have agreed through the best value review to discontinue renovation grants to private landlords. In order to give the financial incentive to carry out the necessary repairs and improvements and prevent such properties closing we intend to offer loans at a low interest rate. The loan will be secured by placing a charge on the property.

#### 14.3 Theme based priorities

The housing needs, energy efficiency and stock conditions have identified the following specific areas, which need to be addressed through the Private Sector Renewal Plan

- a. Improvement of Home Security
- b. Thermal Double Glazing (Particularly in private rented sector)
- c. Loft Insulation – Although loft insulation scored high in housing needs survey (80% across all tenures), the energy efficiency survey has generally shown that there is an inadequate depth of insulation material laid in people's lofts.
- d. General repairs including window repairs, roof repairs, re-wiring, improved heating and damp proofing, in that order.

## **SECTION SIX - POLICY TOOLS**

### **15. Type of Intervention**

This section describes the general forms of intervention that the Council will need to introduce or develop to achieve the Council's objectives. The accompanying annexes describe each form of assistance in detail including eligibility and conditions for granting assistance.

### **16. Enforcement Action**

- 16.1 Based on individual circumstances, the Council uses the most suitable means to ensure that landlord, tenants and owner occupiers meet their responsibilities this includes: education, advice, informal warning letters, financial assistance through loans and grants, formal notices, default works, formal cautions or prosecutions. Officer must also have regard to current Government guidance.

### **17. Grants and Loans**

- 17.1 The various forms of assistance provided under this Policy are described in Annexes D to G.

### **18. Assistance to Landlords**

Under normal circumstances a landlord is operating a business and assuming an economical rental, he or she should be able to make sufficient investment to ensure that the accommodation meets the basic fitness requirement. However, we recognise from our stock condition surveys and the housing needs survey that such accommodation is often in a poor state of repair. Reliance on enforcement alone could result in some properties closing with the loss of valuable accommodation in this sector. Such works will continue to be dealt with through financial charges. We will continue to operate our default powers in appropriate cases.

### **19. Working with Landlords**

- 19.1 Officers' primary concern is the prevention of accidents or ill health. This is best achieved by encouraging effective management of private rented dwellings and encouraging and assisting landlords to carry out regular maintenance of their properties. All complaints from tenants regarding conditions are dealt with as soon as possible, and will normally be visited within 5 working days.
- 19.2 Officers have a good rapport with the few landlords and letting agents still operating within the Borough. The biggest local concern is the increasing trend for individuals to purchase properties for letting as an investment. This could cause concern that the interests of such tenants may not be fully understood and protected. A forum involving all landlords including this new

breed of landlord is to be held to ensure that the implications of ownership are understood by all.

**20. Addressing Fuel Poverty**

Low income encompasses a wide range of family types within all tenures. Such households have insufficient income to afford to heat their homes to an adequate level, and lack capital to invest in any necessary physical energy efficiency improvements to their homes. They tend to live in the worst general condition properties which have the lowest energy efficiency standards

Many elderly people spend more time at home than younger people, especially those who work, and they also often require higher room temperatures because of frailty, lack of mobility or susceptibility to illness associated with advancing age. Cold, damp living conditions also pose a serious threat to the health of older people.

**21. Regulating Houses in Multiple Occupation**

Large houses converted into separate bedsit flats sharing facilities provide accommodation for a wide range of single people. Providing these are properly controlled and regulated with adequate means of escape in case of fire, sufficient amenities for use by the occupants and overcrowding is avoided, they make a significant contribution to the housing market. The Council has adopted a registration procedure to ensure that minimum standards are maintained.

**22. Contribution through Mobile Home Parks.**

Two large mobile home parks have been provided at Mytchett. These parks are subject to regulation and control by the Council to ensure that an adequate infrastructure is maintained and that the condition of the mobile homes is to the highest possible standards.

**23. Approved List of Builders**

The Council is aware that a number of elderly people have considerable concerns over “cow boy” builders that will encourage them to carry out work they don’t need and who carry out sub-standard work. They also feel vulnerable when allowing builders into their homes. We intend to make our approved list of builders available to anyone who wishes to receive a copy. We also intend to make it a condition that where a grant or loan is approved that only builders on this list carry out the work.

**24. Extent of Works**

The Council needs to balance the wishes and expectations of individual occupiers against the statutory housing standards. Loans will only be given in relation to works which enable a property to reach a full standard of fitness. Maintenance Grants acknowledge that disrepair might remain. In relation to Major Repair Grants work not resolved will need to be included in a Deferred Action Notice

## **25. Appeals**

- 25.1 Appeals about how the Policy is operated in individual cases will be considered initially by a Review Panel consisting of the Environmental Health Manager and the Senior Environmental Health Officer (Private Sector Housing). The purpose of the panel is to ensure consistency of decisions and to provide a forum for the consideration of the merits of each individual appeal.
- 25.2 Appeals must be set out in writing and must include the specific grounds on which the appeal is based. Appeals will only be considered on the following grounds:
- a. that the policy has been incorrectly applied in the case in question; or
  - b. that the case in question is exceptional in some way that justifies an exception to the general policy.
- 25.3 A written response will be given in all cases where an appeal is heard. This will normally be given within 14 days of the receipt of the complaint. If the appeal cannot be heard within this period the complaint will be acknowledged within 14 days with a date when the appeal is likely to be heard. The reasons for the decision reached by the Review Panel will be fully explained in the written response.
- 25.4 Where the complainant is not satisfied with the conclusions of the appeal panel he/she will be referred to the Council's Complaints procedure.

## **26. Review**

It is our intention to review this Private Sector Housing Renewal Strategy as amended with 2 years of the operative date.

### FRAMEWORK OF ENFORCEMENT POLICY

1. The Council's approach reflects the responsibilities laid upon it by the Housing Acts, associated Regulations and Orders and the range of powers and duties contained therein. The Council has a duty to review annually local housing conditions. This includes the identification of unfit housing, its extent, determining improvement options and monitoring.
2. The Environmental Health Team maintains a list of all houses known or suspected to be unfit for human habitation. Members receive an annual report outlining the current degree of unfit housing.
3. Depending on particular circumstances officers use the most suitable means to ensure that landlord, tenants and owner occupiers meet their responsibilities. These include education, advice, informal warning letters, financial assistance (loans and grants), formal notices, default works, formal cautions or prosecutions. Officers must also have regard to current Government guidance.
4. Officers' primary concern is the prevention of accidents or ill health. This is best achieved by encouraging effective management of private rented dwellings and encouraging and assisting owner-occupiers to carry out regular maintenance of their homes. Liaison must occur with other divisions and different local authorities, when situations warrant such action.
5. All complaints from tenants regarding conditions are dealt with as soon as possible and within the targets agreed by the Council. Inspections will normally be carried out within 5 working days.
6. Whilst ensuring the elimination of serious health and safety risks officers should have regard to the wishes of owner-occupiers (particularly the elderly) who may not wish the disruption of major building works. In such cases officers will use Deferred Action Notices to defer action on the less serious defects.
7. In all cases the availability of loans and grants will be made known to the responsible person at the stage of first correspondence and when relevant will be freely offered to remedy defects. In general officers will attempt to bring about a satisfactory conclusion to problems in an informal manner. The in-house agency is designed to assist the vulnerable and elderly.
8. Before serving a statutory notice the officer must issue a 'minded to' notice informing the potential recipient of both the intentions and requirements. A reasonable charge is made to recover certain administrative and other expenses incurred when serving the notices and orders
9. Failure to comply with a Statutory Notice will normally result in the taking of default action except where the review of the circumstances determines such action unnecessary.

10. Prosecution or caution is reserved for more serious offences which either result or could have resulted in accident or ill health, or which represented a blatant disregard by a responsible person of their responsibilities. Whilst failure to accept a caution will probably mean proceeding with a prosecution, this is not inevitable. In considering a prosecution the Code for Crown Prosecutions is the reference upon which our enforcement procedures are based. The circumstances of each case first need to be reviewed in the light of the information within the Council's Enforcement Procedures for Housing

## CONTROLLING HOUSES IN MULTIPLE OCCUPATION

### 1. Introduction

Large houses converted into separate bedsit flats sharing facilities can create special housing problems and are a source of concern and complaint. The main areas of concern are; adequate means of escape in case of fire, sufficient amenities for use by the occupants, standards of maintenance and overcrowding. There are currently 226 known Houses in Multiple Occupation (HMO's) within the Borough

A district wide HMO stock condition survey is in progress. As at 31<sup>st</sup> August 2005, 152 HMO's have been inspected, 43 unfit HMO's have been fit through Council intervention and enforcement action is in progress on a further 46 properties.

### 2. Registration

The Surrey Heath Borough Council (Registration of Houses in Multiple Occupation) Control Scheme 1997 was adopted by the Council at its meeting on 7<sup>th</sup> May 1997 and came into effect on 8<sup>th</sup> June 1997. The introduction of the registration scheme enables the Council to have detailed information on such properties within the Borough and ensure compliance prior to registration.

Registration of an HMO lasts for a period of five years after which an application for renewal must be made. As at 31<sup>st</sup> August 2005 there were 35 known HMO's which come under the scheme of which 25 have been registered and comply with the Council's conditions for registration. Officers are working with Landlords to raise the standards in a further 10 properties to meet registration conditions.

### 3. HMO Licensing

The Housing Act 2005 introduced new licensing requirements for certain types of HMO's. It is expected that this will come into force in October 2005.

### 4. HMO Enforcement Policy

Environmental Health Procedure 3.7 describes the Council's enforcement policy for HMO's. A preliminary risk assessment has been carried out of all HMO's and this is reviewed on each inspection. A routine programme of inspection is carried out in accordance with the results of the risk assessment. All complaints from tenants of HMO's are dealt with as quickly as possible and within the targets set by the Council.

## SUMMARY OF ENERGY EFFICIENCY STRATEGY

There is a requirement for warm comfortable houses to the highest achievable standards of energy efficiency for all. Many of the Borough's least energy efficient dwellings are occupied by the oldest and most vulnerable residents. Elderly tenants who have often rented their present home for many years are generally poorly housed compared to younger households.

Services to elderly householders need to be subject to the highest standard of customer care and delivered in ways which minimise disruption and respect concerns about security.

The Council:

- encourages the delivery of energy efficiency improvements;
- gives particular consideration to the needs of the elderly, ethnic minorities, vision and hearing impaired households when delivering advice, information, promotion material, and education services;
- liaises with home helps, the social services department and voluntary organisations to ensure that the most vulnerable households are targeted for assistance which is available and appropriate to their needs;
- seeks to provide promotional material and information in a way and form which is easily understood;
- liaises with organisations and individuals which care for the elderly to ensure that they are aware of the energy efficiency services being provided by the Council and others, and have sufficient knowledge to reinforce any messages that are being conveyed
- liaises with all statutory and voluntary groups dealing with the visually impaired to ensure that they are aware of the services available to their clients, and that the services provided by the Council and others are relevant to the needs of the client.

Free home energy surveys have been offered to residents over the past 9 years. This requires the resident to complete a simple questionnaire. The information is then used to calculate the SAP rating for the property. A written report is then sent back to the resident advising him of the steps that can be taken to improve the energy efficiency of his home. This has provided the Council with a reasonable estimate of the average SAP rating for the Borough's housing stock. In 2006 it is proposed to carry out a stock condition survey in partnership with the Government sponsored Eaga partnership. The aims will be to validate the data, identify any resident living in fuel poverty, publicise the Governments "Warm Front" Grants and determine what steps need to be taken to further improve the energy efficiency of the Borough's housing stock.

A successful joint project has been developed with local schools to promote energy efficiency in the home. Whenever possible the Council pursues the development of joint initiatives with local businesses.

The Council seeks to work with social housing providers in the Borough to achieve, wherever possible, energy efficiency improvements in their stock. Loans are made available to vulnerable groups.

Each year in the Autumn at least one local promotion is undertaken. Action is also taken through leaflet drops, targeted letters and visits to vulnerable groups. The Council seeks to promote energy efficiency through articles in Heathscene and the local press.

Members require regular updates of progress against the priorities within the timetable so that success in meeting the targets of the action plan may be measured.

### HOME IMPROVEMENT LOANS

1. The purpose of the Council's Home Improvement Loan Scheme is to assist elderly and vulnerable residents with the repair, improvement and adaptation of their homes where there is sufficient equity in the property to fund the cost of the work.
2. The following items of repair or improvement will qualify for a Home Improvement Loan:
  - a. Extensive disrepair to the roof structure which is either prejudicial to health e.g. causing dampness to bedrooms or a safety hazard due to loose and falling slates or tiles.
  - b. Severe open jointed brickwork causing damp penetration.
  - c. Significant decay causing collapse of structural timbers.
  - d. Significant instability, for example, roof spread wall tie failure or foundation collapse.
  - e. Significant area of rising, penetration or condensation dampness within rooms normally being used for habitation.
  - f. Significant shortfalls in ventilation requirements (1/20th of floor area) in principal habitable rooms.
  - g. The installation or upgrading of the heating system. This includes the provision of central heating.
  - h. Inadequate natural lighting in principal living room and in all bedrooms being constantly used (1/10th of the floor area)
  - i. Replacement windows and doors.
  - j. Rewiring of the electrical power and lighting circuits.
  - k. The provision of a piped supply of hot and cold water to the kitchen sink.
  - l. The refurbishment of a kitchen where the present facilities are inadequate.
  - m. The installation of a suitably located internal WC within a separate WC compartment or in a bathroom.
  - n. Absences of a suitably located fixed bath or shower and wash hand basin with hot and cold water supplies.

- o. Absence of an effective drainage system e.g. inadequate septic tank.
  - p. Absence of a wholesome water supply.
  - q. Improve thermal insulation.
  - r. Improve home security.
  - s. Improve fire prevention
  - t. Common Parts.
  - u. Any other defect, which renders the dwelling unfit for human habitation or which, is in serious disrepair.
  - v. Adaptations to meet the needs of a disabled person residing in the dwelling.
  - w. To assist with the cost of a disabled person moving to a more suitable property.
5. To qualify for a loan an applicant must:-
- i. be aged 18 years or over on the date of the application;
  - ii be a freeholder or leaseholder with at least five years of the lease remaining and the dwelling must be the applicant's only or main residence; or be a freeholder who has submitted a certificate of future letting for at least the period of the loan and not less than 5 years ( based on DEFRA model)
  - iii complete, sign and return an application form;
  - iv submits at least two builder's estimates for the work;
  - v complete, sign and return a certificate of future occupancy;
  - vi submits proof of ownership.
6. The following conditions apply to the loan
- i. The applicant must agree to the Council putting a financial charge on the property under the provisions of section
  - ii With the exception of specialist contractors only builders on the Council's approved list must carry out the work. Where any specialist contractors are used who are not on the select list the contractors should be vetted prior to their use.

- iii. The loan will only be paid on receipt of bone fide invoices from the builders and the work being carried out to a satisfactory standard.
  - iv. The loan will only be paid for work which has had prior approval of the Council.
  - v. The maximum loan will normally be £25,000.
  - vi. The Council will pay for the services of an Independent Financial Adviser up to 2 hours consultation provided that the work for which the loan is requested is carried out.
7. The applicant will be advised of the interest rate on the date of application. This will normally be simple bank interest +4% for those home-owners in occupation over the age of 75 years the loan will be at zero percent interest for the first 5-years of the loan. Thereafter interest will be charged at a rate to be advised on the date of application:

## **DISABLED FACILITIES GRANTS (DFGs)**

### **1. MANDATORY DISABLED FACILITIES GRANTS**

The over 75-year-old population of the borough is likely to increase by 56.1 % between the period 1996 – 2011. Due to the relationship between age and frailty they are more like to require adaptations to be made to their homes. As the name implies the Council has a statutory duty to consider all applications for Mandatory Disabled Facilities Grants. All mandatory disabled facilities grants attract Specified Capital Grant, which is currently set at 60%.

#### **1.1 Eligible Mandatory Works**

- 1.1.1 Access to dwelling: - Facilitating access by the disabled occupant to and from the dwelling or the building which the dwelling or, as the case may be, flat is situated

Eligible works will include:

- a. Ramps
- b. Handrails
- c. Widening external doors
- d. Creating manoeuvring space for wheelchairs
- e. Stairlifts to common stairs
- f. Widening of steps
- g. Modification of steps
- h. Provision of access into the garden

- 1.1.2 Access to family room: - Facilitating access by the disabled occupant to a room used or useable as the principal family room.

Eligible works will include:

- a. Widening internal doors
- b. Creating manoeuvring space for wheelchairs
- c. Remote control to doors and windows

- 1.1.3. Sleeping arrangements: - Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or useable for sleeping

Eligible works will include:

- a. Widening internal doors
- b. Creating manoeuvring space for wheelchairs
- c. Through floor lifts
- d. Stairlifts
- e. Handrails

**The provision of a new bedroom will only be considered if the adaptation of an existing room is unsuitable and, if required, should be of sufficient size to maintain normal sleeping arrangements.**

- 1.1.4 Sanitary arrangements: - Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, bath or shower (or both), wash hand basin or facilitating the use by the disabled occupant of such facility.

Eligible works will include:

- a. Widening doors
- b. Through floor lift/stairlift
- c. Replacement of bath with shower
- d. Over bath shower
- e. Downstairs WC/Bath/Shower/WHB
- f. Thermostatic Control for shower
- g. Raising of WC pedestal
- h. Hoists and other fixed bathing aids

- 1.1.5 Food preparation & cooking: - Facilitating the preparation and cooking of food by the disabled person. In considering such work it is essential that the disabled person constantly cook for the household. If this is not the case, facilities will be limited to the strict needs of the disabled person.

Eligible works will include:

- a. Modification of work units
- b. Alteration of kitchen for wheelchair use
- c. Enlargement of a kitchen
- d. Alterations of gas, electric and plumbing installations
- e. Purposely designed cooker

- 1.1.6. Heating: - Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system in the dwelling or any such system is unsuitable for use by the disabled occupant, providing a sufficient heating system suitable to meet his/her needs. Where additional rooms are provided and the existing boiler cannot cope with the extra demand, separate local heating for the extension will be provided.

Eligible works will include:

- a. Replacement of coal fire with gas fire
- b. Provision of central heating for those parts of the accommodation normally used by the disabled person.
- c. Relocation of power sockets
- d. Electric radiators

**No provision will be made for heating facilities in rooms not normally used by the disabled occupant.**

- 1.1.7 Access to services: - Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.

Eligible works will include:

- a. Relocation of heating, lighting or power controls
- b. Relocation of prepayment meters
- c. Relocation of light switches

- 1.1.8 Movement: - Facilitating access and movement by the disabled occupant around the dwelling in order to enable him/her to care for a person who is normally resident in the dwelling and is in need of such care.

Eligible works will include:

- a. Stairlift to enable a disabled occupant to have access to upstairs bedroom to look after children.

- 1.1.9 Safety: - Making the dwelling or building safe for the disabled occupant and other persons residing with them

This is intended for adaptations designed to minimise the risk of danger where a disabled occupant has particular behavioural problems, which may put them or their family at risk.

Eligible works will include:

- a. Toughened or shatterproof glass
- b. Fixed fire/radiator guards
- c. Fixed stair/access guards
- d. Protective wall coverings
- e. Alarm systems

## 1.2 Eligibility of Applicant

The following may apply for mandatory DFG's:

- a. Owner-occupiers, tenants, licensees or occupiers who are able to satisfy the criteria in sections 19 to 22 of the Housing Grants, Construction and Regeneration Act 1996.
- b. A certificate relating to future occupation of the property must accompany all applications for DFG's. There are three types of certificates, Owner-occupiers, Tenants and Occupiers Certificate (in relation to houseboat and park home applications).

### 1.3 Application

The Council is unable to approve an application for a Disabled Facilities Grant unless an application has been submitted in writing in accordance with the Housing Grants Construction and Regeneration Act 1996. The application must contain:

- a. Particulars of work for which grant is sought.
- b. At least two estimates from different contractors of the costs for carrying out the work.
- c. Particulars of any preliminary or ancillary service and charge.
- d. Such other particulars as may be prescribed.

### 1.4 Collaboration and Consultation

The council must consult with the Social Services Authority on all Disabled Facilities Grant Application on whether the adaptation is “Necessary” and “Appropriate” for the needs of the disabled person.

### 1.5 Determination of whether works are reasonable and practicable

The Council must be satisfied that it is reasonable and practicable to carry out the work having regard to the age and condition of the dwelling.

### 1.6 Financial Assessment

The disabled person and any partner are “means tested” to determine any contribution they need to make towards the cost of the work. If the disabled person is a child the parents are means tested. Where a contribution towards the cost of the work is required the applicant will be invited to apply for a loan from the Council if a homeowner. If not a homeowner the applicant would be referred to Social Services for a “top up” loan.

### 1.7 Maximum Amount of Grant

The maximum amount of grant is set by Central Government and is currently £25,000. There is no maximum limit for discretionary Disabled Facilities Grants but the Council would normally limit this to £25,000. Where the cost of work exceeds this limit the applicant would be offered a loan if a homeowner. If not a homeowner the applicant would be referred to Social Services for a “top up” loan.

### 1.8 Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.

- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- d. The work must be carried out by one of the builders whose estimate accompanied the application unless the Council agrees to the appointment of alternative builder.
- e. No payment will be made unless the Council has been provided with suitable invoices.
- f. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- g. No grant will be paid if the works begin before the date of approval.
- h. The Council may impose a condition requiring the recovery of specialist equipment when no longer required.

## **2. DISCRETIONARY DISABLED FACILITIES GRANTS**

### **2.1 Eligible Discretionary Works**

Whilst the Council will offer discretionary disabled facilities grants to eligible applicants to make the dwelling suitable for the accommodation, welfare or employment of disabled persons, it will need convincing on an individual basis of the merits of such action except in the case of wheelchair storage, sterile facilities for dialysis and adequate bedroom space where grant will be automatic.

Eligible works might include:

- a. Sterile facilities for dialysis
- b. Wheelchair storage
- c. Bedroom sufficient size for use by the disabled person's partner

Works which need to be considered by the Committee:

- a. Provision of a safe play area for a child
- b. Adapting a room for use as an office
- c. Access to the garden
- d. Exercise facilities

## 2.2 Eligibility of Applicant

The following may apply for discretionary DFG's:

- a. Owner-occupiers, tenants, licensees or occupiers who are able to satisfy the criteria in sections 19 to 22 of the Housing Grants, Construction and Regeneration Act 1996.
- b. A certificate relating to future occupation of the property must accompany all applications for DFG's. There are three types of certificates, Owner-occupiers, Tenants and Occupiers Certificate (in relation to houseboat and park home applications).

## 2.3 Application

The Council is unable to approve an application for a Disabled Facilities Grant unless an application has been submitted in writing in accordance with the Housing Grants Construction and Regeneration Act 1996. The application must contain:

- a. Particulars of work for which grant is sought.
- b. At least two estimates from different contractors of the costs for carrying out the work.
- c. Particulars of any preliminary or ancillary service and charge.
- d. Such other particulars as may be prescribed.

## 2.4 Collaboration and Consultation

The council must consult with the SCC Social Services on all Disabled Facilities Grant applications on whether the adaptation is "Necessary" and "Appropriate" for the needs of the disabled person.

## 2.5 Determination of whether works are reasonable and practicable

The Council must be satisfied that it is reasonable and practicable to carry out the work having regard to the age and condition of the dwelling.

## 2.6 Financial Assessment

The disabled person and any partner are "means tested" to determine any contribution they need to make towards the cost of the work. If the disabled person is a child the parents are means tested. Where a contribution towards the cost of the work is required the applicant will be invited to apply for a loan from the Council if a home owner. If not a home owner the applicant would be referred to Social Services for a "top up" loan.

## 2.7 Maximum Amount of Grant

There is no maximum limit for discretionary Disabled Facilities Grants but the Council would normally limit this to £25,000. Where the cost of work exceeds this limit the applicant would be offered a loan if a home- owner. If not a home- owner the applicant would be referred to Social Services for a “top up” loan.

## 2.8 Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.
- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- d. The work must be carried out by one of the builders whose estimate accompanied the application unless the Council agrees to the appointment of alternative builder.
- e. No payment will be made unless the Council has been provided with suitable invoices.
- f. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- g. No grant will be paid if the works begin before the date of approval.
- h. The Council may impose a condition requiring the recovery of specialist equipment when no longer required.

## 3. **RELOCATION GRANTS**

The Council will consider relocation grants to assist the disabled person moving to a more suitable property where it is more cost effective than adapting the disabled persons’ home.

### 3.1 Type of Assistance

- a. Identifying suitable alternative accommodation in social rented sector.
- b. Assistance with removal and disturbance costs.
- c. Assistance with legal costs

- d. Where the applicant is a homeowner, assistance with purchase costs of alternative accommodation.

### 3.2 Eligibility of Applicant

The following may apply for discretionary relocation grants:

- a. Owner-occupiers, tenants, licensees or occupiers who are able to satisfy the criteria in sections 19 to 22 of the Housing Grants, Construction and Regeneration Act 1996.

### 3.3 Application

The Council is unable to approve an application for a Relocation Grant unless an application has been submitted in writing.

- a. Particulars of assistance for which grant is sought.
- b. At least two estimates from different contractors of the costs for of the assistance.
- c. Particulars of any preliminary or ancillary service and charge.
- d. Such other particulars as may be prescribed.

### 3.4. Collaboration and Consultation

The Council will consult with the Social Services on all Disabled Facilities Grant Application on whether the current property requires adaptation, which is “Necessary” and “Appropriate” for the needs of the disabled person. The Social Services be consulted on the suitability of the dwelling to which the applicant proposes to move.

### 3.5 Financial Assessment

The disabled person and any partner are “means tested” to determine any contribution they need to make towards the cost of the work. If the disabled person is a child the parents are means tested. Where a contribution towards the cost of the work is required the applicant will be invited to apply for a loan from the Council if a home- owner.

### 3.6 Maximum Amount of Grant

There is no maximum limit for Relocation Grants and each case would be treated on its merits. Grants would be limited to £10,000, which represents the Council’s contribution to a mandatory Disabled Facilities Grant.

### 3.7 Conditions

- a. The grant will only be paid for assistance specified in the notice of approval.

- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The assistance must be carried out by one of the contractors whose estimate accompanied the application unless the Council agrees to the appointment of alternative contractor.
- d. No payment will be made unless the Council has been provided with suitable invoices.
- e. No grant will be paid if the relocation has taken place prior to approval.
- f. The payment of such grant is made on the basis that there is no further eligibility for a disabled facilities grant.

## TYPES OF RETAINED GRANT AID

### 1. MAINTENANCE GRANTS

#### 1.1 Type of Repairs

The types of work that will be grant aided are:

- a. Replacing loose and insecure tiles and slates
- b. Resurfacing defective flat roofs
- c. Replacement or repair of gutters and down pipes
- d. Repairs to windows and doors
- e. Renewal of defective electrical wiring
- f. Replacement of defective plumbing e.g. supply pipe work, cold water storage tank, hot water cylinder, electric water heaters and gas boilers.
- g. Repair or renewal of hazardous paving
- h. Repair of defective stairs and floors
- i. Repair to guarding on balconies.
- j. Repair to defective window catches, safety devices or opening lights.

#### 1.2 Eligibility

To qualify for grant assistance an applicant must:

- a. Be aged 18 years or over on the date of application.
- b. Be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than three years.
- c. Be on an income- related benefit i.e.
  - i. Income Support
  - ii. Housing Benefit
  - iii. Council Tax Benefit
  - iv. Disabled Persons Tax Credit

*Or on low income*

- i. Where the applicant is on low income a test of financial resources (*using the same criteria as within the DFG means test current at time of application*) is carried out to determine any contribution the applicant needs to make towards the cost of work *by means of a loan*.
- d. Have a power to carry out the work.
- e. Have lived in the dwelling for a period of 3 years prior to the application.

### 1.3 Maximum Grant

The maximum grant is £5,000. Where cost exceeds this amount the applicant will be invited to apply for a loan. Not more than 1 grant in 3 years will be given to the same applicant or the same property.

### 1.4 Grant Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.
- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- d. The work must be carried out by one of the builders whose estimate accompanied the applicant unless the Council agrees to the appointment of alternative builder.
- e. No payment will be made unless the Council has been provided with suitable invoices.
- f. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- g. No grant will be paid if the works begin before the date of approval.

## **2. MAJOR REPAIR GRANTS**

### 2.1 Type of Repairs

- a. Extensive disrepair to the roof structure which is either prejudicial to health e.g. causing dampness to bedrooms or a safety hazard due to loose and falling slates or tiles.
- b. Severe open jointed brickwork causing damp penetration.
- c. Significant decay causing collapse of structural timbers.
- d. Significant instability, for example, roof spread wall tie failure or foundation collapse.
- e. Significant area of rising, penetration or condensation dampness within rooms normally being used for habitation.

- f. Significant shortfalls in ventilation requirements (1/20th of floor area) in principal habitable rooms.
- g. The installation or upgrading of the heating system. This includes the provision of central heating.
- h. Inadequate natural lighting in principal living room and in all bedrooms being constantly used (1/10th of the floor area)
- i. Replacement windows and doors.
- j. Rewiring of the electrical power and lighting circuits.
- k. The provision of a piped supply of hot and cold water to the kitchen sink.
- l. The refurbishment of a kitchen where the present facilities are inadequate.
- m. The installation of a suitably located internal WC within a separate WC compartment or in a bathroom.
- n. Absences of a suitably located fixed bath or shower and wash hand basin with hot and cold water supplies.
- o. Absence of an effective drainage system e.g. inadequate septic tank.
- p. Absence of a wholesome water supply.
- q. Improve thermal insulation.
- r. Improve home security.
- s. Improve fire prevention.
- t. Common parts.
- u. Any other defect, which renders the dwelling unfit for human habitation or which, is in serious disrepair.

## 2.2 Eligibility

To qualify for grant assistance an applicant must meet all of the criteria set out in a to f below:

- a. Have lived in the dwelling for a period of 3 years prior to the application.
- b. There is insufficient equity remaining in the applicant's home to repay a loan and the applicant has demonstrated insufficient income to make regular loan repayments.

- c. Be aged 18 years or over on the date of application.
- d. Be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than three years.
- e. Be in receipt of Income Support or on low income using the same criteria in a DFG test means test current at time of application and needing to make a 'nil' contribution.
- f. Have a power to carry out the work.

### 2.3 Maximum Grant

The maximum grant is £25,000. Where cost exceeds this amount the work will be carried out in default by the Council and a financial charge placed on the property. Not more than 1 grant in 5 years will be given to the same applicant or the same property.

### 2.4 Grant Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.
- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- d. The work must be carried out by one of the builders whose estimate accompanied the applicant unless the Council agrees to the appointment of alternative builder.
- e. No payment will be made unless the Council has been provided with suitable invoices.
- f. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- g. No grant will be paid if the works begin before the date of approval.
- h. If the owner of the premises to which the applicant relates makes a relevant disposal of the property (other than an exempt disposal) within 5 years from the date on which the grant works were completed to the

satisfaction of the Council (certified date), he shall repay to the Council on demand the amount of grant that has been paid.

### **3. ADAPTATION GRANTS**

#### **3.1 Type of Disabled Adaptations**

These grants are used to supplement the Disabled Facilities Grant scheme and are intended for urgent work e.g. early hospital discharges. The type of work includes:

- a. Fitting grab rails.
- b. Fitting ramps to the front and rear doors for wheel chair access.
- c. Widening doors.
- d. Forming dropped kerbs
- f. Fitting Stairlifts
- e. Disabled scooter storage.

#### **3.2 Eligibility**

To qualify for grant assistance an applicant must:

- a. Be aged 18 years or over on the date of application.
- b. Be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than three years.
- c. Be disabled, elderly or infirm
- d. Be on an income- related benefit i.e.
  - i. Income Support
  - ii. Housing Benefit
  - iii. Council Tax Benefit
  - iv. Disabled Persons Tax Credit

*Or on low income*

- i. Where the applicant is on low income a test of financial resources (same as DFG test) is carried out to determine any contribution the applicant needs to make towards the cost of work with any contribution being funded by a loan.
- e. Have a power to carry out the work.

#### **3.3 Maximum Grant**

The maximum grant is £2,000. Where cost exceeds this amount the applicant will be invited to apply for a loan. Not more than 1 grant in 3 years will be given to the same applicant or the same property.

### 3.4 Grant Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.
- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- d. The work must be carried out by one of the builders whose estimate accompanied the applicant unless the Council agrees to the appointment of alternative builder.
- e. No payment will be made unless the Council has been provided with suitable invoices.
- f. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- g. No grant will be paid if the works begin before the date of approval.

## **4. FIRE SAFETY AND CRIME PREVENTION GRANTS**

### 4.1 Type of Work

- a. Fitting smoke or heat detectors
- b. Fitting security chains or stay and spy hole fitted to main access doorway to dwelling.
- c. Fitting security lights
- d. Repair defective window catches.
- e. Repair window to secure condition
- f. Provide and fit deadlocking security lock to front door.
- g. Provide and fit security deadlocks to all windows.
- h. Provide and deadlocking security bolt to rear door.
- i. Carry out work recommended by Crime Prevention Officer.

### 4.2 Eligibility

To qualify for grant assistance an applicant must:

- a. Be aged 18 years or over on the date of application.
- b. Be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than three years.
- c. Be on an income- related benefit.

- i. Income Support
  - ii. Housing Benefit
  - iii. Council Tax Benefit
  - iv. Disabled Persons Tax Credit
- d. Have a power to carry out the work.
- e. Have lived in the dwelling for a period of 3 years prior to the application.

#### 4.3 Maximum Grant

The maximum grant on any one application is £1,000. Where cost exceeds this amount the applicant will be invited to apply for a loan. Not more than 1 grant in 3 years will be given to the same applicant or the same property.

#### 4.4 Grant Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.
- b. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate out of the proceeds of such a claim.
- c. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- d. The work must be carried out by one of the builders whose estimate accompanied the applicant unless the Council agrees to the appointment of alternative builder.
- e. No payment will be made unless the Council has been provided with suitable invoices.
- f. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- g. No grant will be paid if the works begin before the date of approval.

### **5. Energy Efficiency Grants**

- 5.1 Energy Efficiency Grants are targeted to those households who are in fuel poverty i.e. those households who need to spend 10% of their income on household fuel in order to maintain a satisfactory heating regime. In most cases the work would supplement the work carried out under the Governments Warm Front Scheme. The type of work includes:

- a. Insulate the loft up to 200 mm depth where no insulation exists or improve existing loft insulation to bring up to 200 mm depth.
- b. Insulate the hot water cylinder with a jacket (80 mm)
- c. Insulate tanks in the roof space with suitable material 25-mm thick including a removable cover.
- d. Insulate all pipes in the loft including overflows, with insulating material 15 mm thick
- e. Draughtproof doors and windows to living and bedrooms being used.
- f. Provide ventilators at eaves level.
- g. Form a hatchway to roof space.
- h. Provide secondary double-glazing to bedrooms and living rooms being used regularly.
- i. Insulate exposed cavity walls.
- j. Replace defective boiler over 12 years old with condensing boiler.
- k. Replace old electric storage heaters with energy efficient ones.
- l. Insulate pipe work between boiler and hot water tank.
- m. Provide control equipment for heating system.
- n. Provide reflector behind radiator.
- o. Provide shelves over radiators.
- p. Provide dual control immersion heater.
- q. Provide water heating controls (Programmer timer)
- r. Provide hot water thermostat.
- s. Replace conventional light fittings in kitchen with fitted low energy fluorescent strips.
- t. Extend the central heating system provided under a Warm Front Grant.

## 5.2 Eligibility

To qualify for grant assistance an applicant must:

- a. Be aged 18 years or over on the date of application.

- b. Be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than three years.
- c. Be on an income- related benefit.
  - i) Income Support
  - ii) Housing Benefit
  - iii) Working Families Tax Credit
  - iv) Council Tax Benefit
  - v) Disabled Persons Tax Credit
  - vi) Income based job seekers allowance
- d. Have a power to carry out the work.
- e. Have lived in the dwelling for a period of 3 years prior to the application.

### 5.3. Maximum Grant

The maximum grant on any one application is £1,500. Where cost exceeds this amount the applicant will be invited to apply for a loan. Not more than 1 grant in 3 years will be given to the same applicant or the same property.

### 5.4 Grant Conditions

- a. It is a condition of the grant that the eligible works are carried out in accordance to a schedule of approved work which, will be issued with the notice of approval.
- b. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.
- c. The work must be carried out by one of the builders whose estimate accompanied the applicant unless the Council agrees to the appointment of alternative builder.
- d. No payment will be made unless the Council has been provided with suitable invoices.
- e. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- f. No grant will be paid if the works begin before the date of approval.

## **THE COUNCIL'S IN-HOUSE HOME IMPROVEMENT AGENCY**

### 1. Introduction

The Council has operated an in-house agency for 20 years to assist clients through the grant process. All vulnerable clients over the age of 60 years are offered the services of the agency at the initial enquiry stage of the grant process. The aim of the service is to assist those clients whom due to their age, disability or vulnerability have difficulty in completing forms and arranging for the work to be carried out. The service also assists clients with major work involving extensions where the services of architects and engineers are required. The agency can also assist clients who have difficulty accessing finance for the work.

### 2. Accessing the Service

The service is accessed by telephoning the Environmental Health Division of Surrey Heath Borough Council on 01276 707360.

### 3. Services provided by the Agency

- Inspects property and assesses needs
- Discusses with client types of assistance available
- Assists with completion of forms
- Liaises with Social Services
- Appoints architects/surveyors/structural engineers as appropriate
- Obtain specialist reports e.g. asbestos, dampness, electrical, fire alarms
- Produces schedules of work
- Obtain Town Planning and Building Control approvals
- Obtain competitive tenders
- Liaise with solicitors and place contract with builders
- Obtain grant approvals or if not eligible for a grant assist client with obtaining alternative finance e.g. through Social Services (if disabled) or charities.
- Place order for work with chosen contractor.
- Supervise and inspect work in progress
- Assess need and give instructions for any additional unforeseen works
- Certify payment as works proceed
- Settle any disputes between contractor and client
- Carry out final inspection
- Issue Completion certificate
- Final payment to contractor
- Raise demand for payments not covered by grant. If necessary the sum in excess of the grant will be placed as a charge on the property.

**Results of Consultation**

The Select Committee was informed that the Council had received 18 responses in total. A summary of the comments made are as follows:

- a) there was a general consensus that elderly residents on a low income should be the main focus of the policy. Several comments were also made about wishing to support other specific groups on low incomes;
- b) there was also complete support for discretionary Disabled Facilities Grants to be given for the identified works listed;
- c) relocation grants as an alternative to adaptations for disabled persons were universally accepted providing it had the client's support;
- d) support for handyman services was seen by all as important;
- e) there was support for giving minor grants to assist with fire safety, crime prevention and energy efficiency for those on low income. The types of works suggested were seen by all as relevant;
- f) similarly Minor Repair grants had complete support with suggested works being considered appropriate;
- g) whilst a majority of respondents favoured the replacement of grants with loans, concerns were expressed regarding people's ability to make repayments;
- h) a quarter of respondents were against the Council providing loans, but no respondent was able to identify a better alternative, although one suggested Central Government loans;
- i) almost everyone was happy with the proposed schedule of works eligible for loans;
- j) only one respondent did not offer full support for the concept of 5 year interest free loans for those over 75, on the basis that individual circumstances should apply;
- k) although a small majority favoured loans to landlords for essential repairs and improvements, there was a sizeable opposition to that approach, except in special circumstances;
- l) all but three respondents supported the continuation of Repair grants in limited exceptional circumstances although one gave the increase in equity as a reason for the offer of a loan instead. Almost everyone supported the works list for these grants;

- m) a majority of the consultees favoured independent financial advice, although some expressed concern about the vulnerability of certain groups;
- n) none of the consultees were against the Council's proposals although concerns about cost cutting were expressed by one organisation. The majority of respondents understood that there needed to be safety measures put in place for vulnerable parts of society and that the Council was the only organisation with the ability to act in the interest of the individuals in an unbiased manner; and
- o) Peerless Housing Group indicated that they would be setting up a handyman service and this could extend the options for the Council with regard to supporting such organisations.