PRIVATE SECTOR HOUSING RENEWAL POLICY

2015 - 2020
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PRIVATE SECTOR HOUSING RENEWAL POLICY 2015-2016

1. EXECUTIVE SUMMARY

1.1 Housing renewal is a continuous cyclical process that impacts on most residents at some stage in their lifetime. This encompasses the maintenance and repair of older houses, making improvements in line with modern standards, making unsafe or unhealthy houses suitable for occupation or, in some circumstances, closure, demolition and rebuilding.

1.2 The city council has a statutory duty to maintain housing standards in their area and they have been empowered to do so through a series of Housing Acts.

1.3 Throughout the last century successive governments introduced prescriptive regimes that provided grant aid to householders, tenants and landlords, through an extensive range of housing renewal initiatives. These ranged from basic sanitation improvements to single houses through to major strategic regeneration schemes covering large areas. Great improvements have been made in the city but many low income households still live in conditions which are damaging to their health, welfare and safety.

1.4 The Regulatory Reform (Housing Assistance) (England and Wales) Order, 2002 gives powers to local authorities to address housing conditions in a wide range of ways. These powers can only be exercised after an authority has developed, approved and published a housing renewal policy. The 2010–2015 policy is a further development of the original 2010 – 2015 policy.

1.5 This update takes account of changes to the financial aid available to householders that were available in the 2010 – 2015 policy.

1.6 Many factors have influenced the development of the policy and these include:

- Alignment with other strategies, including the strategic priorities of Gloucester City Council Housing Strategy and Gloucestershire Health and Well Being Strategy ‘ Fit for the Future 2012 - 2032
- Partnership working
- Information from the House Condition Survey 2011
- Prioritising assistance to make best use of available resources;
- Providing limited, conditional assistance to eligible applicants;
- Registered Social Landlords are expected to meet the cost of repairs from their own resources.
- Private landlords are operating a business and should expect to meet the cost of repair and maintenance from their own resources.
• Given the particular problems of the private rented sector, grants to landlords may be appropriate to lever in other sources of funding to address fuel poverty.
• Enforcement action may be used where owners are reluctant to meet statutory obligations to carry out repairs.

1.7 A series of Policy Statements have evolved from the policy formulation process which will direct the way in which the Council provides assistance in private sector housing renewal:

**Policy Statement 1**
The Council will ensure that the housing renewal policy supports or informs the strategic and collaborative objectives of national, regional and local policies.

**Policy Statement 2**
The Council will ensure that its housing renewal policy and subsequent reviews are adopted after consultation with its partner organisations. It will be proactive in widening its partnership arrangements to work with other bodies and organisations to advance the principles of housing renewal.

**Policy Statement 3**
The Council will ensure that the policy provides equality in the renewal of private sector housing, supported by an evidence base that demonstrates the demand for assistance and recognises the needs of applicants. It will ensure that the policy helps improve the quality of life of people living in the most deprived communities.

**Policy Statement 4**
The Council will ensure that its housing renewal policy helps occupiers of houses in the city that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity.

**Policy Statement 5**
Subject to qualifying conditions, and available funding, the Council will provide assistance through its housing renewal policy in one or a combination of the following ways:
- Disabled Facilities Grants
- Energy Efficiency Grants
- Relocation Grants
- Facelift schemes
- Home Improvement agencies
- The Rent in Advance Scheme
- The Private Sector Deposit Scheme
- General Advice
- Enforcement Action

**Policy Statement 6**
The Council will continue to support area based and similar targeted action where appropriate.
Policy Statement 7
The Council will ensure that any enquirer or applicant aggrieved by a refusal to give assistance as part of the housing renewal policy or to register an application which falls outside the scope or terms of the policy will be entitled to have the matter considered by the Appeals Panel of the Council or by a Local Appeals Panel.

Policy Statement 8
The Council will lead or support appropriate partnerships and bids to increase the resources available for housing renewal in the city.
2. INTRODUCTION

2.1 The Government's Regulatory Reform Order on housing gives the Council a general power to provide grants, loans, advice, materials or to directly carry out work, for the purpose of repairing, improving, extending, converting or adapting housing accommodation. The Council has the discretion to decide on rates of any grant or loan, grant and loan conditions and all other such issues. The one exception to this is mandatory Disabled Facilities Grants, which places a requirement on the Council to provide grants.

2.2 The Council carried out a private sector stock condition survey in 2011 and this policy is informed by the findings of those surveys.

3. ALIGNMENT WITH OTHER STRATEGIES

Policy Statement 1
The Council will aim to ensure that the housing renewal policy supports or informs the strategic and collaborative objectives identified for the repair and improvement of housing, community development, regeneration planning and improvement of public health and the environment in relation to national, regional and local policies particularly:

The Regional Housing Strategy
Housing and Homelessness Strategy

The health and Well Being Strategy, Fit for the Future 2012-2032
Emerging Joint Core Strategy for Gloucester, Cheltenham and Tewkesbury
The Sustainable Community Strategy for Gloucester
Affordable Warmth Strategy

Local Area Agreements
Climate Change Strategy
Better Care Fund metrics

3.1 Integration with National Priorities

The Council's Housing Renewal Policy will support the Government's national policy priorities including:

- Reducing Category 1 hazards in homes
- To reduce the level of fuel poverty in private sector residences
- Bringing empty homes back in to use;
- Addressing the problems related to affordability and the current mismatch between the supply and demand for housing;
• Introducing new approaches to improving the condition of older private housing in line with the latest guidance;
• Introducing new initiatives to improve standards in the private rented sector;
• Supporting neighbourhood and area based regeneration;
• Implementing a Homelessness Strategy as required by the Homelessness Act 1996 parts 6 and 7 as amended by the Homelessness Act 2002;
• Providing support for people with special needs, including membership of a Supporting People Partnership;
• Working with a county-wide consortium to promote Energy Efficiency and affordable warmth and to address fuel poverty;
• Housing issues for an ageing population;
• The objectives under the emerging Regional Spatial Strategy;
• The problems of an ageing BME population and social exclusion;
• The problems associated with anti social behaviour.

3.2 Integration with South West Regional and Gloucestershire Sub-Regional Priorities

The Council aims to be proactive in applying the regional agenda to the City and is actively implementing the principles of the emerging Regional Spatial Strategy and the South West Council’s Regional Housing Strategy. A Joint Core Strategy, setting out the vision for the urban core of the County, is being prepared in partnership with Cheltenham and Tewkesbury Council’s, and all the County authorities are collaborating over a sub-regional housing strategy for Gloucestershire, and over the “Single Conversation” with the Homes and Communities Agency. The Single Conversation will set the priorities for government investment in housing and regeneration for the foreseeable future.

Regeneration of the central areas of the City is recognised as a key priority at the regional level and the Council is delivering this in partnership with the County Council, the South West Regional Development Agency and the Homes and Communities Agency primarily through the Gloucester Heritage Urban Regeneration Company. This will provide multiple benefits including the provision of many new homes as well as stimulating the economy and helping to address deprivation. The Council will actively seek to link this initiative with projects to regenerate housing in other parts of the central area. Gloucester Works is a current initiative that seeks to ensure that local people are connected to the new jobs that regeneration is creating.

In addition, the Council, particularly through the work of Gloucester City Homes, is seeking to increase the proportion of decent homes, so that all residents, including the vulnerable, have a home that enhances their wellbeing. This includes striving to address fuel poverty to meet the aims of the Affordable Warmth Strategy. We are also addressing homelessness by working with Registered Providers and other partners
to increase the provision of affordable housing and supported housing. The Council has adopted a Climate Change Strategy in which the take up of renewable energy opportunities and the increased energy efficiency of dwellings are important aims, in support of the agreed Countywide Local Area Assessment targets.

3.3 Integration with Corporate and other Local Priorities

The Housing Renewal Policy forms an integral part of the Council's wider Housing Strategy which in turn links to corporate objectives and other local objectives. Housing renewal contributes in particular to:-

- Gloucestershire Local Area Agreement outcomes 12 and 13
- The Housing Strategy for Gloucester 2005 - 2010 (soon to be replaced by the sub-regional Housing Strategy for Gloucestershire)
- The housing identified to meet the needs of vulnerable groups to prevent homelessness
- The Sustainable Community Strategy for Gloucester
- Regeneration in Westgate
- Tackling Social Exclusion
- Building a Better Gloucester
- Crime and Disorder Reduction Strategy
- Housing and environmental enforcement
- Assistance with home security and other measures
- The Homelessness Strategy 2008-2011
- Increasing affordable housing through renewal projects
- The Supporting People Strategy
- Providing targeted assistance to those in special need
- Home Improvement Agency
- Energy Efficiency
- Action for Affordable Warmth
- The Warm and Well Scheme; recognising the relationship between well heated and well insulated homes and health, particularly for the vulnerable
- Climate Change Strategy
- E-government
- Provision of advice more effectively and more quickly
- E Access channels to claim benefits more easily
- On line benefits calculator
- Information for landlords and tenants on our website
- Local Plan
- Health Authorities targets to release bed accommodation by improvement of properties to facilitate hospital discharge and preventing hospitalisation.
4. **PARTNERSHIPS**

**Policy Statement 2**
The Council will ensure that its housing renewal policy and subsequent reviews are adopted after consultation with its partner organisations:

The Gloucester Partnership (The Local Strategic Partnership)
Gloucestershire County Council
Safe at Home, Home Improvement Agency
Care and Repair (Gloucester)
The Crime Reduction Partnership
Registered Social Landlords
Energy Advice Agency
Shelter
Gloucestershire Landlords Association
Supporting People Board
Safeguarding Board

It will work in partnership with Safe at Home and any future Home improvement services to provide assistance to householders in providing small scale repair schemes, home improvements, general housing advice, access to architectural services, fuel poverty advice and energy efficiency scheme referrals.

It will be proactive in widening its partnership arrangements to work with other bodies and organisations to advance the principles of housing renewal.

4.1 Partnership working will be essential to the effectiveness of the housing renewal policy and in its development the Council can build upon the successful partnerships that already exist.

5. **EVIDENCE BASE**

**Policy Statement 3**

a. The Council will ensure that the policy provides equality in the renewal of private sector housing, supported by an evidence base that demonstrates the demand for assistance, recognises the needs of an applicant and is influenced by the general condition of the housing stock.

b. It will ensure that the policy helps improve the quality of life of people living in the most deprived communities and that it provides measured outcomes of community regeneration, capacity building, health gain and better housing standards.

5.1 The evidence sources used in formulating this strategy are:

- Private Sector Housing Stock Condition Survey 2011
- Housing Needs Survey 2010 and the Strategic Housing Market Assessment
Existing renewal programmes
5.2 **Stock Condition Survey**

- A private sector house condition survey was completed in 2011 to measure the current condition of the stock. Owner-occupation accounts for over 80% of dwellings (80.1%).

- Dwellings rented from a private landlord account for over 17.7% of dwellings.

- Households exhibit a mature age profile - over 48% have a head of household aged 55 years or over; 33.0% are elderly in type.

- 15% of private sector households are economically vulnerable (in receipt of a qualifying means-tested or disability-related benefit).

- 76% of private sector dwellings meet the requirements of the Decent Homes Standard. The remaining 24% of private dwellings fail to meet the requirements of the Decent Homes Standard.

- Costs to address non-Decent homes in Gloucester are estimated at £70.692M (net) averaging £6,338 per non-Decent dwelling.

- Over 6% of dwellings have a Category 1 hazard.

- The current Standard Assessment Procedure (SAP - Energy) rating for private housing in Gloucester is measured at 65. Highest levels of fuel poverty are associated with single parent families and elderly households and also with households with a younger head of household (under 25 years). Within the housing stock, rates of fuel poverty are higher for households living in pre-war housing and in the Barton and Tredworth and Moreland Areas.

- Over 20% of households had at least one household member affected by a long-term illness or disability. Relationships have been identified between poor health and poor housing conditions.

5.3 **Housing Need**

There are 42,963 private sector households in Gloucester. As of February 2010, there were 3516 people actively seeking permanent social housing in Gloucester through the Gloucestershire Home Seeker Choice Based Lettings Scheme, (introduced in September 2009) with around 250 households registering per month.
48.4% of all housing moves involved the private rented sector, despite only 11.2% of dwellings in the City being in this sector.

The level of overcrowding recorded in Gloucester, at 2.0%, is slightly below the national average of 2.5%.

Over the next five years there is a need for an additional 462 affordable housing units.

**Migrant Workers**
There is growing anecdotal evidence of an increase in migrant workers living in the City. Whilst there is no reliable data available, experience of the Environmental Health team indicates that poorer quality housing is being let as shared houses to migrant workers. This increases pressure on the housing market, particularly the segment of the private rented sector that provides the most affordable accommodation.

5.4 **Existing programmes**
Indications as to the level of demand for the financial packages under the previous policy are as follows:

**Disabled Facilities Grants**
There is a mandatory requirement for the Council to grant aid necessary and appropriate works, where reasonable and practicable, to adapt accommodation to allow disabled persons to remain in their own homes. The spend for 2016/17 was £ and the anticipated spend for 2017/2018 is £

**Energy Efficiency Grants**
These grants are administered by Energy Advice Agency as part of the Countywide Warm and Well scheme that derives from the Affordable Warmth Strategy.

**Relocation Grants**
No exceptional circumstances have arisen in the last two years that met the criteria for award of a relocation grant. This will be provided when a property is not suitable for adaptation under a disabled facilities grant due to cost or technical feasibility. This provision is not expected to be invoked more than once per annum.

**Low Cost Home Improvement Loan Scheme**
, the Council interest free cost home improvement loans. This was targeted to people who were unable to raise finance through traditional sources to enable them to bring their properties up to meet the decent homes standard. This scheme provided loans

**Area Based Action**
Whilst there is currently no ongoing area based action supported by the renewal budget, options to bid for funds to support suitable projects is constantly under review.

**Empty Homes**
In accordance with the Empty Property Strategy, the Council will take appropriate action to bring dwellings back into use including pursuing the whole range of housing enforcement measures, with compulsory purchase, or enforced sale where appropriate, in addition to other types of assistance outlined in the Private Sector Renewal Policy.
6. KEY PRIORITIES

Policy Statement 4
a. The Council will ensure that its housing renewal policy helps improve the health, safety, social care and well-being of occupiers of houses in the city that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity.

b. It will prioritise the policy and focus on the key themes of:

   - Energy Efficiency
   - Emergency Repair
   - General Repair
   - Home security
   - Equity release
   - Disabled adaptation
   - Provision and supply
   - Empty Homes

c. These themes will be linked to the following clients / sectors:

   - Vulnerable households
   - The elderly
   - The private rented sector
   - “Hard to heat” properties
   - Homelessness
   - Area based initiatives
   - Empty property owners
   - Non-decent housing

6.1 The evidence summarised in the previous section points to the use of a varied range of assistance and intervention measures. A number of tools will be used to address poor housing conditions, targeted to increase the proportion of vulnerable households living in healthy homes. Key themes will be:

   - Energy Efficiency

   - Equity release
   - Disabled adaptation
   - Provision and supply
   - Enforcement of housing conditions
   - HMO licensing
6.2 **Funding**

All funding will be derived from existing revenue budgets, the Capital Programme, The Better care fund. In addition, where possible the Council will seek to access other sources of private and public funding and assistance to be delivered either through Council controlled programmes or directly to householders.

Where appropriate the Council will use commuted sums allocated to low cost housing to contribute to improvements to dwellings.

7. **ASSISTANCE FOR PRIVATE SECTOR HOUSING RENEWAL**

**Policy Statement 5**

Subject to qualifying conditions and budget availability, the Council will provide assistance through its housing renewal policy in one or a combination of the following ways:

- Disabled Facilities Grants
- Low cost loans
- Empty Homes low cost loans
- Energy Efficiency Grants
- Relocation Grants
- Facelift schemes
- Funding from Home Improvement agencies
- The Rent in Advance Scheme
- The Private Sector Deposit Scheme
- General Advice
- Enforcement Action

7.1 **Mandatory Grant Assistance**

**Disabled Facilities Grants**

In meeting its responsibilities under Section 8 of The Housing Act 1985 to consider housing conditions and provision in their area, the Council must have regard to the special needs of chronically sick and disabled persons in the area under their powers in Section 3 of the Chronically Sick and Disabled Persons Act 1970.

Authorities have to consider the needs of the disabled person in the context of their wider life style and desired activities.
There are no age limits on properties.

The Grant is subject to a means test and the receipt of a Certificate stating that the applicant is either an owner, a tenant (as defined), or an occupier of a houseboat or park home.

Whilst the grants are mandatory the Council must not approve an application unless the relevant works are ‘necessary and appropriate’ and that it is ‘reasonable and practicable’ to carry out the works having regard to the age and condition of the dwelling or building. This assessment is carried out in consultation with Social Services.

Owner, Tenant and Occupier Certificates

The Council shall not entertain an owner’s application for a disabled facilities grant unless it is accompanied by an owner’s certificate which states that the applicant has or proposes to acquire a qualifying owners interest and intends that the disabled occupant will live in the dwelling or flat as his only or main residence throughout the grant condition period of 5 years or for such shorter period as his/her health and other relevant circumstances permit.

In the case of a tenant’s application a tenant’s certificate has to be produced stating that the applicant intends to live in the dwelling or flat as his only or main residence throughout the 5 year grant condition period or for such shorter period as his/her health and other relevant circumstances permit. The landlord is required to agree to the works and, unless it is unreasonable in the circumstances, produce an owner’s certificate at the same time.

In the case of an occupier’s application an occupier’s certificate has to be produced stating that the applicant intends that the disabled occupant will live in the qualifying houseboat or park home as his only or main residence throughout the 5 year grant condition period or for such other shorter period as his health and other relevant circumstances permit. The person who owns the mooring or land on which the houseboat or park home is stationed, or who owns the houseboat or park home, is required to agree to the works and, unless it is unreasonable in the circumstances, produce a consent certificate at the same time.

Grant Conditions

It will be a condition of payment of every grant that the eligible works are carried out by the contractor whose estimate, accompanied the application or, where two or more estimates were submitted, by one of those contractors, unless the Council directs otherwise.
It will be a condition of the grant that the eligible works are carried out within twelve months from the date of the notice of approval of the application. This period may however be extended by the Council if it thinks fit, particularly where it is satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen at the time the application was made.

Funding is only available for the cost of works started after the approval of assistance. Retrospective applications for assistance will not be considered.

In the event of a breach of either of the two conditions above the Council is entitled to demand the repayment of the grant together with compound interest.

It will also be a condition of the payment of every grant that if the owner disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date, the Council may, if it is satisfied that it is reasonable in all the circumstances, demand repayment of such part of the grant that exceeds £5,000, but may not demand an amount in excess of £10,000.

Repayment will not be required where exempt disposal applies or where the Council believe repayment will place a person in financial hardship.

**Policy**

The Council will operate a joint referral policy with Social Services based on work being ‘necessary and appropriate’. Other factors to be considered include:

The work is needed in order to provide for a care plan to be implemented which will enable the disabled occupant to remain living in their existing home as independently as possible.

The work will meet as far as possible the assessed needs of the disabled person taking into account both their medical and physical needs.

A clear distinction between what are desirable and possibly legitimate aspirations of the disabled person and what is actually needed and for which grant support is fully justified.

Disabled facilities grants are Means Tested for adults, there is no means test for works for a disabled child.

The council reserves the right to operate a waiting list and/or allocate on a priority basis where resources are limited.
The maximum limit for a Disabled Facilities Grant is £30,000.

Where the applicant is required to make a financial contribution or meet a funding shortfall, this amount must be paid before any grant monies can be released.

The recovery of any grant assistance in the event of a change of circumstances such as:

- Work ceases to be necessary and appropriate;
- Disabled occupant ceases to occupy property;
- Disabled occupant dies prior to work being completed;

Any decision to recover grant monies is delegated jointly to Head of Legal Services and the Group Manager for Environmental Health and Regulatory Services.

In accordance with the general power under Article 3 of the Order which enables local authorities to give discretion in assistance in any form (e.g. grants, loans) for adaptations or to help the occupants to relocate to alternative living accommodation.

Mandatory Disabled Facilities Grants include those occupying park homes and houseboats.

7.2 Discretionary Financial Assistance

Forms of Assistance

The principal behind the discretionary assistance packages is that there needs to be a move towards loans as the main method of providing financial assistance to assist home owners.

However, the overall Housing Renewal Policy needs to recognise the key issues within the district and that many people will be unable or unwilling to access loans,

The proposal for this policy is that loans will be interest free and means tested to ensure that the level of financial aid is appropriate to the financial circumstances of the applicant

Assessments will be made, by the Council's Private Sector Housing Team who will assess the eligibility of a client and the works they require and determine the most appropriate form of assistance.
7.2.1. **Loans**

**Loan Conditions**

Unless otherwise stated the following requirements apply to all loans listed in this Policy:

**Age of applicant**
The applicant must be over 18 years. In the case of adaptations for children or young people a parent or legal guardian will be the applicant.

**Ownership**
The applicant must have a qualifying owner’s interest in the property, meaning they own the freehold or a Leasehold interest of which not less than five years remain unexpired at the date of the loan application.

Loans will not be offered for any part of the dwelling which is used as a business.

If the applicant has a mortgage or other loan secured against the property, prior consent of the Lender must be obtained to the Private Sector Renewal Loan.

**Inclusion of fees**
Reasonable professional and administrative fees may be included in the loan, where necessary.

The applicant is responsible for any costs incurred in preparing their application i.e. electrical safety report, however these may be reimbursed if the loan is approved.

**Provision of estimates**
Itemised estimates are required, prior to approval, from at least two competitive contractors.

Estimates should be on company headed paper, providing the name, address and contact details of the company along with the VAT registration number if applicable. Copies will not be accepted.

Unless the Council directs otherwise, it will be a condition of the loan that the eligible works are carried out by one of the contractors whose estimate accompanied the application.

Where family members carry out works, payment will be made for materials only (on production of satisfactory receipts) and not labour.
Loan approval process
An application for a loan must include a properly completed application form, supporting documentation and quotations. Assistance with completing forms is available.

The client will usually be informed within 6 months if their application has been approved or refused.

All assistance is subject to the availability of funding.

Loan amount
The total amount of financial assistance will be the amount assessed as reasonable to pay for the works, subject to the maximum amounts of £15,000 less any capital contribution the client is required to make, as determined through the test of resources.

Funding is only available for the cost of works started after the approval of assistance. Only in very exceptional circumstances will retrospective applications for assistance will be considered after the works have been executed.

Any additional costs above the loan maximum must be paid by the applicant.

Unforeseen works
Unforeseen works can only be considered upon prior inspection and written agreement by the case officer.

Unforeseen works will be regarded as additional works which could not have been reasonably foreseen at the time of approval of the assistance package and that are necessary to enable eligible works to be carried out.

Unforeseen works can be authorised by the case officer up to the maximum amount of loan allowed without an exception to the policy.

Additional costs above the loan maximum must be paid by the applicant.

Payments
Advance payments will not be made.

No loan payments will be made until the loan agreement has been legally completed.

Interim payments will be paid at the discretion of the case officer.
Interim payments are only made on the submission of acceptable invoices, including any professional fees, and will be paid to a maximum of 90% of the approved amount. Works to the value of the payment being requested must have been satisfactorily completed and inspected by case officer.

Payments will be made to the client or will be paid to the contractor(s) at the client’s request, subject to the provision of an invoice in the client’s name.

Final payments are only made on the submission of an acceptable invoice for the works, including any professional fees.

All work to be completed within 12 months from the date of the loan agreement. If the work is not complete after this date then the assistance will be withdrawn and any interim payments recovered from the applicant. This period may however be extended by the Council if it thinks fit, particularly where it is satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen at the time the application was made. The Council or a representative working on their behalf, will carry out an inspection to satisfy itself the invoiced work has been completed to a satisfactory standard prior to issuing payment. However, this inspection does not provide any guarantees as to the standard of the work and the applicant must seek his or her remedy for unsatisfactory works directly against the Building Contractor.

Insurance claims
Works capable of remedy through an insurance claim will not receive assistance.

Loans
A loan may be considered for works to facilitate a mandatory Disabled Facilities Grant, where limits in grant funding would result in it not being possible to complete the adaptation and/or leave the property safe.

Loan assistance may also be offered in connection with a disabled facilities grant to meet funding required by an applicant, over and above the DFG grant amount.

Owner Certificates
The Council will not entertain an owner’s applications unless an owner occupation certificate accompanies it; This means that the owner or member of his/her family intends to live in the dwelling as the main residence.

Eligibility
1) For the purpose of this scheme, the means tested benefits are:-
• Council Tax Benefit; (does not include single persons 25% discount)
• Working Tax Credit where claimant has a relevant income of less than £15,050;
• Pension Credit (Guarantee minimum credit);
• Income-Based Job Seekers Allowance;
• Income Support;
• Employment and Support Allowance (income based)

2) To qualify for assistance applicants must either:
• Be in receipt of a means tested benefit as detailed above, OR,
• Undertake a means test – if the cost of the works exceeds the applicants calculated contribution then a loan may be considered for the remaining amount. Applicants must pay any assessed contribution towards the cost of the works, a loan may then be provided to fund the remaining costs.

3) For loans, satisfactory bankruptcy checks will be required in addition to credit checks where necessary. In addition, loans may only be given if the Council is satisfied there will be adequate equity in the premises to discharge the loan upon death or sale.

**Eligible works**
The Council may specify a minimum standard that the property must meet on completion of any loan funded works.
Maximum Loan & Associated Fees

- The maximum loan will be £15,000 and will be charged at 0% interest.
- The minimum loan will be £1,000 and will be charged at 0% interest.
- The loan will be for the amount required for the works (including fees); no additional loan will be offered above this amount.

All fees are subject to regular review. Applicants will be advised of the appropriate fee charges prior to obtaining loan agreement.

The maximum loan limit will be reduced by the total amount of any home repair assistance grants received in the previous 3 years.

Requirements and Conditions for an Interest Free Loan

Full repayment of the loan will be necessary on the sale or transfer of the dwelling or its inheritance upon death. In exceptional circumstances where negative equity can be proven or where the disposal is outside of the applicants control or where the Council believe repayment will place a person in financial hardship, the Council may consider waiving repayment or part repayment.

Loans will be required to be secured by way of a legal charge (mortgage) against the property and registered with the land registry.

Owner-occupiers are to have owned and lived in the property for the past 3 years. Occupying applicants with shared equity will usually be assessed jointly.

A valid application will comprise of a correctly completed and signed application form, two acceptable estimates (see Generic conditions), proof of property ownership and specified proof of income. If there is already a mortgage secured against the property, then the Lender’s written consent to a loan will also be required. (Assistance with completing forms is available.)

Proof of credit rating and absence of bad debts will be required.

Ownership

Applicants must own the property.

Contractual arrangements

The Council undertakes to provide the loan funding only. The contract for the building works is between the applicant and the contractor. The council will not accept any liability for any breach of that contract by either party.
Payments
Funding is only available for the cost of works started after the approval of assistance. Only in very exceptional circumstances will retrospective applications for assistance will be considered after the works have been executed.

Any additional costs above the loan maximum must be paid by the applicant.

Receipts are recycled within the capital budget for housing renewal.

Payments by Instalments
On completion of the loan agreement, if an applicant wishes to re-pay the loan by instalments they should contact the council to make suitable arrangements.

Authority to amend the terms and content of the Loan Scheme is delegated to the Head of Legal Services and the Head of Communities

The council reserves the right to operate a waiting list and/or allocate on a priority basis or suspend grants and loans where resources are limited.

Energy Efficiency Grants

For ‘Warm and Well’ and other energy efficiency schemes managed by SWEA. Eligibility and available measures as defined by the scheme.

7.2.3 Relocation Grants

The maximum amount of relocation grant will be £2,500.

Policy
Relocation grants will be considered in the following circumstances;

If the council confirms a clearance area and wishes to assist people whose homes are in clearance areas and want to acquire a replacement home in the same local area. A relocation grant can be used to help bridge the gap between the cost of a replacement home in the locality and the amount of money which the applicant can reasonably afford taking into account any compensation which may be received for loss of the home.
In exceptional circumstances, a relocation grant may be given to assist persons to move to a more suitable property where they are eligible for a Disabled Facilities Grant but the house is not suitable for adaptation or the works are not reasonably practicable. The maximum amount of relocation grant will be £2,500, to cover legal and other necessarily incurred expenses.

7.3 **Lease and Renovate**

The Council will seek to select and work in partnership with a registered social landlord to run a lease and renovate scheme with the objectives of providing low cost housing that meets the decent homes standard. This scheme will be subject to funding being available and suitable properties being identified. The underlying principle will be that costs incurred in renovating properties will be recouped throughout the life of the lease and used to fund further leasing or loan schemes.

7.4 **Area based Assistance**

The Westgate ward and the Community Counts area of Barton, Tredworth and White City are currently designated as priority areas for private sector housing renewal. The Council will continue to target assistance to these priority areas as appropriate, subject to identification of specific projects and securing of specific funding.

7.5 **Housing Accessibility**

7.5.1. **Private Sector Leasing Scheme**

Work will continue with the registered housing providers to continue to prevent homelessness by exploring further opportunities for leasing and management of private rented properties.

7.5.2 **Rent in advance**

The Rent In Advance Scheme enables people on low incomes or benefits to gain access to accommodation within the private rented sector.

7.5.3 **Landlord and Tenant Advice**

Although the authority does not have a tenancy relations service, advice to landlords and tenants is provided by housing, benefits, and environmental health staff as appropriate. The Council also supports Gloucester Law Centre and Citizens Advice Bureau which provide legal advice to vulnerable persons.

Housing Benefit is based on Local Housing Allowance (LHA) rates (these can be found on the Gloucester City Council website)
7.5.4 Commuted sums

Commuted sums derived from the planning process will be allocated to affordable housing provision.

7.5.5 GHMP

The Gloucester Housing Market Partnership is made up of Gloucester, Stroud and Tewkesbury Councils along with three Registered Social Landlords (RSLs). This partnership has access to Social Housing Grant to carry out a 10 year development programme on the three main strategic housing schemes around greater Gloucester, centred on Quedeley/Hardwicke and Brockworth.

7.6 Advisory Services

7.6.1 Repair and Maintenance Advice

The Council will work with other Gloucestershire authorities to investigate delivery of home repair and maintenance advice to owners.

7.6.2 Advice to landlords

The Council will work in partnership with other Gloucestershire local authorities and landlord’s organisations to deliver advice and training to landlords as appropriate.

7.7 Enforcement

HMO Programme

The Council will implement mandatory HMO licensing and operate a risk based proactive inspection programme, subject to available resources.

General private rented sector housing service

The Council will continue to deliver a private sector housing disrepair service in accordance with the enforcement policy. The objective of the service will be to respond to requests for assistance and to ensure that privately rented properties meet the decent homes standard as far as practicable.

Private tenancy

The Council will investigate allegations of harassment and illegal eviction and pursue prosecution where appropriate having regard to the Enforcement Concordat.
7.8 Other Assistance

The Council will continue to work with any future Housing Improvement Agencies to provide advice and assistance to home owners who are elderly, disabled or on a low income who need household repairs and/or adaptations.

Policy Statement 6
The Council will continue to support area based and similar targeted action where appropriate.

8. APPEALS AND COMPLAINTS PROCESS

Policy Statement 7
The Council will ensure that any enquirer or applicant aggrieved by a refusal to give assistance as part of the housing renewal policy or to register an application which falls outside the scope or terms of the policy will be entitled to have the matter considered by the Appeals Panel of the Council or by a Local Appeals Panel.

8.1 Limited funding for the new housing renewal policy will result in difficult choices being made in priorities for assistance. Any enquirer having made a formal application that is refused or has not been determined within a six month period can make an appeal to the Appeals Panel of the Council, within 28 days of the date of determination.

8.2 Where applications are received for assistance, which fall outside the scope or terms of the new housing renewal policy, they shall not be registered and added to a waiting list. An applicant can make an appeal to the Appeals Panel of the Council requesting registration.

8.3 An appeal must be made in writing to the Head of Communities. Evidence will be in the form of written representations and must show why the work should be considered for a particular type of grant or why the grant should be made available for the work. A Local Appeals Panel will be convened by the Head of Communities and will comprise not less than three senior members of staff.

8.4 Appeals will be considered on the basis of written representations and will be decided within 3 months of a valid appeal being received by the Council. Following the decision of the Local Appeals Panel, the Director for Services and Neighbourhoods will give a written response with reasons for the decision based on the facts of the case, this policy and any exceptions thereto.

8.5 The Council has adopted a complaints policy and procedure covering more general complaints.
9. PERFORMANCE MANAGEMENT AND POLICY OUTCOMES

9.1 The new housing renewal policy will enable the improvement of the condition of the city’s housing stock to be measured, together with health improvements and the socio-economic status of regenerated communities.

Performance indicators will be used to monitor progress in the administration of the policy.

Performance indicators and targets are to be updated and will be incorporated in the relevant service plans.

10. RESOURCING THE POLICY

10.1 The delivery of the policy depends on the capital resources available. The finance available from the Council’s capital programme for 2009-2010 was £2,145K. This included for expenditure in the following areas:-

Mandatory DFG’s

Any further funding requirements, for example for a facelift scheme in other areas of the city, will be subject to the Council submitting successful bids or entering partnerships to secure funding.

11. POLICY IMPLEMENTATION PLAN

11.1 This amended policy will come into force on the
11.2 The success of the policy will be continually monitored using the policy outcomes detailed in section 9. Head of Communities has delegated power to make minor amendments to the policy subject to consultation with the Cabinet Member for Housing and Planning.