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## **HOUSING RENEWAL ASSISTANCE**

### **1 SUMMARY**

- 1.1 This report recommends amendments to the Council's Housing Renewal Assistance Policy

### **2 INTRODUCTION**

- 2.1 The current Housing Renewal Assistance Policy was introduced in July 2003 following legislative changes that gave local authorities the power to develop new forms of assistance for the renewal of private sector property.
- 2.2 The policy provides financial assistance by way of a Rochford Home Maintenance and Adaptation Grant (RH MAG) for works of repair, improvement and adaptation and is mainly targeted at owner-occupiers who are in receipt of an income related benefit. The RH MAG can also be used to top-up a Disabled Facilities Grant (DFG) where the cost of the eligible works exceeds the mandatory limit.
- 2.3 The amount of grant available is up to £8000 in any two-year period. Except in the case of a DFG top-up it is only available for owners who have lived in their property for at least two years. The grant has to be repaid if the property is sold within three years except in certain circumstances.
- 2.4 The grant is administered on behalf of the Council by Springboard Home Improvement Agency who receive a fee of 10% of the cost of the grant-aided works subject to a minimum fee of £50.

### **3 THE NEED FOR CHANGE**

- 3.1 The main reason for changing the policy is to meet the Government's Decent Homes Target for the private sector which is aimed at reducing the proportion of vulnerable households living in non-decent homes (appendix 1)
- 3.2 It is estimated that 66% of vulnerable households currently live in decent homes in the Rochford District and that to meet the 2010 target of 70 % at least 29 homes will need to be made decent each year.
- 3.3 Whilst the current policy has proved to be a useful tool in helping certain vulnerable people maintain their homes there is no requirement to achieve any particular standard on completion of grant aided works. In the circumstances it is considered appropriate to link the RH MAG policy with the Decent Homes Standard so that grant aid for repairs and improvements is only available to make a non-decent home decent.
- 3.4 In doing so it will be necessary to increase the range of eligible applicants to include all vulnerable households. Whilst the average cost of works to make home decent are estimated at £2500-£3000 there are likely to be some cases

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where the cost of works will be considerably more than this. In the circumstances it is necessary to increase the maximum amount of grant aid available. For simplicity of application of the RHMAG scheme it is suggested that this increased amount should apply across the board.

- 3.5 It will also be necessary to review the fees paid to Springboard in view of the additional work required in inspecting homes under the Housing Health and Safety Rating System (appendix 2).
- 3.6 The proposed change will not apply to mobile homes as the Decent Homes Standard does not currently apply in such cases. However it is appropriate to ensure that a mobile home is in a satisfactory condition on completion of grant- aided works.
- 3.7 Amendments are also necessary to address the problems that have arisen in administering the current policy and to simplify the process where necessary.

#### **4 IMPLEMENTATION**

- 4.1 Subject to Members agreeing to the proposed changes the new policy will be implemented immediately and will apply to all new applications for assistance.
- 4.2 There are however a number of people who have made enquiries or applications who have a reasonable expectation of grant under the existing policy. In order to prevent such persons being prejudiced it is recommended that a period of three months be allowed to process any outstanding enquiries and applications under the existing policy.

#### **5 PROPOSED AMENDMENTS**

- 5.1 The proposed amendments are summarised as follows. A copy of the revised policy incorporating these amendments is appended (appendix 3).
- Except in the case of a mobile home, grant aid for repairs and improvements will only be available to make a non-decent home decent, having regard to the Government's Decent Homes Standard.
  - In the case of a mobile home, grant aid for repairs and improvements will only be available where the home will be left in satisfactory condition on completion of grant aided-works.
  - Grant aid will be available to all households who are deemed to be vulnerable as determined under the Government's Decent Homes Standard. In effect this will mean that households in receipt of disability benefits that are not means tested e.g. Attendance Allowance and Disability Living Allowance will also be eligible
  - The maximum amount of grant payable in any two-year period will be increased from £ 8000 to £10,000. Limiting the amount payable under any

one application (currently £4000) serves no practical purpose and is to be deleted.

- Whereas the current policy requires two estimates to be submitted with a grant application in all cases it is proposed to only require one estimate where the necessary works are urgent or of a specialist nature.
- There is no prior residence requirement for Warm Front in which case it is not considered appropriate to apply the 2-year prior residency period for Warm Front top-up grants.
- The current policy requires repayment of any grant if the applicant disposes of their property within a period of 3 years except in certain circumstances. It is proposed to increase the repayment period to 5 years. As Warm Front grants do not have repayment conditions attached then it is proposed that any RHMAG grant used to top-up a Warm Font Grant is not repayable.

5.2 The fee paid to Springboard will be £50 in respect of any Decent Homes inspection plus an administration fee of 10% of the cost of the eligible grant works subject to a minimum of £50.

## **6 RISK IMPLICATIONS**

6.1 If the Council does not amend the current Housing Renewal Assistance Policy it is unlikely to meet the Government's Decent Homes target.

## **7 CRIME AND DISORDER IMPLICATIONS**

7.1 The proposed policy will continue to give financial assistance for the provision and improvement of security in private sector dwellings and mobile homes.

## **8 ENVIRONMENTAL IMPLICATIONS**

8.1 The proposed policy will continue to provide assistance with energy efficiency works which will assist in the reduction of global warming, in addition to reducing fuel poverty.

## **9 RESOURCE IMPLICATIONS**

9.1 The 2006/07 capital programme includes £70,000 for Private Sector Renewal Grants (PSRG). In addition the Government has provided £74,000 capital grant for 2006/7 for improving non-decent homes in the private sector. The capital grant is only confirmed for one year so the amount available to fund these grants may be reduced in future years.

9.2 The proposed increase in the grant repayment period will increase the likelihood of grant fund being recycled.

**10 RECOMMENDATION**

10.1 It is proposed that the Committee **RESOLVES**

To agree the amended Housing Renewal Assistance Policy

Graham Woolhouse  
Corporate Director (External Services)

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**Background Papers:-**

None

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**APPENDIX 1**

**DECENT HOMES**

As part of the 2002 spending review, the Public Services Agreement 7 (PSA) was extended to include private sector homes. The then Office of the Deputy Prime Minister (ODPM) issued guidance for the implementation of the decent home standard in February 2004, to increase the number of vulnerable groups living in decent Private Sector housing to 65% by 2006, 70% by 2010 and 75% by 2020.

Vulnerable groups are defined as families with children, older persons or persons with a long-term illness or disability who are in receipt of an income related or disability benefit.

A decent home must meet the following criteria

- It meets the current statutory minimum standard for housing.
- It is in a reasonable state of repair.
- It has reasonably modern facilities and services, and
- It provides a reasonable degree of thermal comfort.

In order to meet the minimum standard for housing a home will now have to be free of Category 1 hazards as determined under the Housing Health and Safety Rating System

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**APPENDIX 2**

**THE HOUSING HEALTH & SAFETY RATING SYSTEM (HHSRS)**

The HHSRS replaces the housing fitness regime and came into effect on 6 April 2006.

The purpose of the HHSRS is not to set a standard but to generate objective information in order to determine and inform enforcement decisions. The principle behind the HHSRS is that a dwelling including the access, structure, outbuildings and amenity space should provide a safe and healthy environment for the occupier and any visitors. To satisfy this principle a dwelling should be free from any unnecessary and unavoidable hazards and where hazards are necessary or unavoidable they should be made as safe as reasonably possible.

The approach acknowledges that all dwellings, even new ones, contain hazards. The HHSRS is designed to rate the severity of hazards. It differentiates between those where there is a small chance of relatively minor harm and those where there is an imminent risk of major harm or death. The higher the hazard score, the greater the threat to health and safety.

The HHSRS assesses 29 categories of hazard, including factors which were not included or were only covered inadequately by the housing fitness standard. It provides a rating for each one. It does not provide a single rating for the whole dwelling. A hazard rating is expressed through a numerical score which falls within one of 10 bands. Scores in bands A to C are termed Category 1 hazards. Scores in Bands D to J are Category 2 hazards.

The assessment is based on the risk to the potential occupier who is the most vulnerable to that hazard on the basis that a dwelling that is safe for the most vulnerable person is safe for all.

Enforcement action will depend on:

- (a) whether the authority has a duty to act (Category 1 hazards) or a power to act (Category 2 hazards) and
- (b) the most appropriate course of action to deal with the hazard.

A range of enforcement options are available including serving an improvement notice, taking emergency action, serving a hazard awareness notice and making a demolition order. Although the HHSRS assessment is based on the most vulnerable potential occupant authorities can take account the vulnerability of the actual occupant in deciding the most appropriate course of action.

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**APPENDIX 3**



## **Housing Renewal Assistance Policy**

This document sets out the Council's policy for giving financial assistance to repair, improve and adapt private sector homes in the Rochford District Council area. It details those who are eligible, the works for which assistance can and cannot be given, the amount of assistance and the conditions under which it will be given. It also details the mechanism by which people who do not meet the eligibility criteria can ask for assistance.

The policy will operate from 5 September 2006. It will be kept under review and may be subject to change. Any amendments will be dealt with through authority delegated to the Corporate Director (External Services).

Anyone requiring further information should contact the Housing Health and Community Care Department on (01702) 318045 or 318160.

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## Housing Renewal Assistance Policy

The Council has agreed to give financial assistance for the repair, improvement and adaptation of private sector property in the Rochford District area in accordance with the following policy:

1. The assistance shall be through a grant known as the Rochford Home Maintenance and Adaptation Grant (RHMAG)  
**N.B. The availability of grant is subject to the financial resources made available by the Council.**
2. All applications for grant shall be made through Springboard Home Improvement Agency.
3. The grant is available for works to residential properties and to residential mobile homes situated on protected sites within the meaning of the Caravan Sites Act 1968 or the Mobile Homes Act 1983.
4. There is no limit to the number of grant applications that can be made but the maximum amount that can be paid in respect of works to any one property is £10,000 in any period of two years.
5. Except in the case of a mobile home, a grant shall only be provided if the Council is satisfied that the property will meet the Decent Home standard upon completion of the grant- aided works.
6. In the case of a mobile home, grant will only be provided where the Council is satisfied that the home will be in a satisfactory condition on completion of the grant-aided works.
7. The grant is available for the following:
  - (a) Repairs to the structure of a residential property or mobile home and any amenities within it.
  - (b) Improvements to any residential property or mobile home to provide any missing amenities.
  - (c) Measures to provide or improve the security of a residential property or mobile home as recommended by a Crime Reduction Officer of Essex Police or any other competent person.
  - (d) Energy efficiency measures which are not eligible under the Warm Front scheme.
  - (e) To top up a Warm Front grant.

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- (f) Adaptations to a residential property to enable an elderly or disabled person or their carer to remain in their home.
  - (g) Adaptations which are subject to a Disabled Facilities Grant application where the cost of the works exceed the mandatory limit.
  - (h) To assist a disabled person with the purchase of alternative accommodation where the Council, in consultation with the Social Services Authority, considers that the existing home is not suitable for adaptation.
  - (i) Works to achieve the Decent Homes standard.
8. With the exception of applications in respect of 7(g) above, grant will only be available to Owner Occupiers in receipt of a qualifying benefit. A qualifying benefit is one defined under the Government's Decent Homes Standard
9. With the exception of 7(e), 7(f), 7(g) and 7(h) above, grant will only be available to applicants who have lived at the property or mobile home as their only or main residence for at least 2 years prior to the date of application.
10. In order to make a valid application for a Warm Front top-up grant the applicant must submit the following documents:
- (a) A fully completed application form.
  - (b) Proof from Warm Front that a contribution is required.
- For other grants the applicant must submit the following documents:
- (a) A fully completed application form.
  - (b) Proof of ownership of the property that is the subject of the application.
  - (c) Proof of entitlement to a qualifying benefit
  - (d) Proof of National Insurance Number.
  - (e) Proof of residence at the property for 2 years prior to the application (unless exempted under 9 above).
  - (f) 2 estimates for the works for which grant aid is applied except where the works are urgent or of a specialist nature, in which case only one estimate will be required.

- (g) The written consent of any joint owner(s) of the property that is the subject of the application.
- (h) Proof of responsibility for a child/proof of pregnancy.

In the case of a tenants application relating to works under 7(g) above the landlords written consent to the works will be required.

12. Any necessary fees incurred in making a grant application or in carrying out the approved works will be eligible for grant aid.
13. The amount of grant approved can be revised by the Council to take into account further necessary works which could not have reasonably been foreseen at the time the grant application was made. Any revised amount will be subject to the maximum amount payable under 4 above.
14. Once the grant is approved 12 months will be allowed in which to satisfactorily complete the relevant works and claim payment. This period may be extended if there are good reasons for not completing the works within the required period. Payment of the grant will be subject to the submission of adequate invoices.
15. If the applicant disposes of the property within a period of 5 years from the date the grant- aided works are certified as being completed then the grant shall be repaid in full. This condition does not apply:
  - (a) Where the grant is given for works for the benefit of a disabled person or their carer.
  - (b) Where an applicant disposes of the property in order to go into a residential care home.
  - (c) Where repayment of the grant would cause undue hardship.
  - (d) Where the grant is for a Warm Front top-up; or
  - (e) In any other case where, having regard to the circumstances, the Council does not consider it appropriate to reclaim the grant.
16. Where an applicant does not meet the criteria under this policy they may appeal in writing to the Corporate Director (External Services) giving the reasons they feel they should be given assistance. There is a further right of appeal from the Corporate Director to the Appeals Committee.