



Home Energy



Gravesham

A place of choice improving homes, transforming lives

This document sets out how we will achieve our key aims for private housing to:

- Increase the proportion of vulnerable people living in decent homes
- Help older and disabled people to live independently in the community
- Improve the energy efficiency of private housing
- Target resources where they are most needed
- Promote and enforce statutory housing standards

1.	Our Commitment Review	3
2.	Introduction	3
3.	What do we know about private housing in Gravesham?	3
4.	What will our new strategy achieve?	5
5.	What is private housing?	6
6.	What assistance will we give?	7
7.	Loans or grants?	10
8.	Fees and charges	10
9.	What is excluded from this strategy?	10
10.	How will our new strategy be funded?	11
11.	Housing Strategy Enforcement	11
12.	Promotion of Energy Efficiency	12
13.	Other ways of promoting and achieving housing renewal	13
14.	Who are our key partners in this strategy?	13
15.	How does this strategy fit with other strategies and plans?	13
16.	Implementing and monitoring the strategy	14
	Appendix 1: Application for discretionary assistance	
	Appendix 2: Application for mandatory assistance (DFGs)	
	Appendix 3: Grant and loan conditions	
	Appendix 4: Policy for waiving or reducing payments	
	Appendix 5: Housing enforcement policy	
	Appendix 6: Table of financial assistance available	
	Appendix 7: Private Sector Housing Action Plan	
	Appendix 8: Performance Indicators	

Our Commitment and Review

Gravesham Borough Council is committed to:

- improving private housing
- enabling independence and choice
- providing a coherent preventative service including information, advice, enforcement and advocacy,
- effective partnership working with key agencies and others working and living in the borough.

Good quality housing is essential to the health and wellbeing of the community.

By helping people to improve their homes we will contribute to achieving our vision of Gravesham as a place of choice with every resident enjoying a high quality of life.

In 2006 the Council's Private Sector Housing Renewal Strategy 2006 to 2009 was introduced.

The Strategy outlined the way the Council could assist owner-occupiers and those who rent privately by means of a new range of grants, assistance and loans. The Strategy was especially designed to target vulnerable people in the community - the disabled, the over 60's and families with children under 16, principally on means tested benefits and its content was intended to reflect the Regional Housing Strategy's key priorities to ensure:

- Energy efficiency improvements
- The delivery of decent homes
- Improving the private rented sector
- Help for older and disabled people to live independently in the community
- Regulation of basic housing standards in the private rented sector.
- Properties occupied by vulnerable households will be the focus of our enforcement work.

The Council's Private Sector Housing Renewal Strategy has proved to be effective at targeting our resources in line with the objectives of the strategic and operational policies set out in the Kent Area Agreement, the Sustainable Community Strategy for Dartford and Gravesham, the Local Development Framework and our Corporate Plan.

The Strategy has helped forge partnerships with key stakeholders including the "in touch Home Improvement Agency", Kent Fire and Rescue Service, other West Kent housing authorities, the National Landlords Association, the Energy Savings Trust Advice Centre (ESTAC), Creative Environmental Networks (CEN), the EAGA Partnership and Warmfront and has delivered substantial improvements over the period 2006-2009. For illustration, in the year ending March 2009:

- In conjunction with our partners, approximately **449** homes have been surveyed for energy improvements with a total of **664** energy efficiency measures delivered, primarily cavity wall and loft insulation, with a spend by Gravesham BC of over **£234,000**.
- Over **70** Disabled Facilities Grants have been completed through the year at a spend of over **£725,000**
- **20** households have been assisted via the Minor Works Grant at a spend of nearly **£55,000**.

- **9** units of family accommodation have been brought up to the Decent Homes Standard through the Decent Homes Repayable Grant and Renovation Loans, at a spend of over **£108,000** in the private sector and a further **£36,000** of works is scheduled – there are many more property owners that are in the process of applying.
- **46** residents have been assisted through Warm Front top-ups at a cost of over **£26,000**.

The new Strategy for 2009-13 maintains the majority of the initiatives that took place in 2006/09 and sets out to build further on successes to date. Improvements have been made to take into account some of the challenges faced in the delivery of our 2006/09 programme through a thorough analysis of current best practice and further Government guidance. Although there is a balance between loans and grants the council will move further toward the recycling funds through loan scheme to reinvest in the private housing sector. This will help to ensure that Gravesham is able to continue its effective track record in delivering key outcomes and in developing a housing policy for an ageing society. [Note – the term “loan” includes repayable grants currently at 0% interest.]

The Council is well placed to deliver an effective renewal programme for Gravesham - 2009-13 will see a continuing allocation for Decent Homes Assistance. This will help make more dwellings decent in line with central Government targets. We will continue to promote sub regional working and will participate in a Kent-wide landlord accreditation scheme.

1 Introduction

Poor quality housing can have a significant impact on the health of the occupant and it is primarily the responsibility of homeowners to maintain their own property. This strategy recognises that better housing is at least as important as medical progress in terms of public health. Some householders, particularly some older people and other vulnerable residents, do not have the necessary resources to keep their houses in good repair. In these circumstances Gravesham Borough Council has an important role to provide assistance as part of its statutory duty regarding the condition of the housing stock.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 swept away previous legislation in relation to renewal grants and replaced it with new powers to provide a broader range of assistance for people who need help to repair and adapt their homes. This Order enables the Council to take an innovative approach to private housing renewal by providing a range of grants, loans, practical advice or directly carrying out work to repair, improve, extend, convert or adapt homes to meet the needs of the people who live in them.

2 What do we know about the condition of private housing in Gravesham?

House conditions are measured against two national standards, firstly the basic statutory standard measured under the Housing Health and Safety Rating System (HHSRS) which requires that no serious hazards are present from a list of the 29 specific hazards and secondly the Decent Homes Standard that additionally requires the dwelling be in reasonable repair, have modern facilities & services and provide a reasonable degree of thermal comfort.

At 1 April 2008 there were 33741 dwellings in the private sector.

Research over a number of years has helped to inform and provide an evidence base for the strategy. This has included base information from the **Gravesham Council Housing Stock Condition Survey 2006**. This survey indicated that:

- Approximately 80% of homes are owner occupied and they are normally the owner's most important asset
- 19.2 % of private dwellings failed to meet basic minimum standards and this percentage is considerably higher in the private rented sector
- Hazards from excess cold were and remain the greatest cause of this failure and are the most significant in terms of health and cost.
- The cost of repairing these non decent homes was estimated at £9.94 million
- The Council faced a potential immediate demand in excess of £1.3 million for means tested grants and loans to vulnerable households. These funds would be merely targeted at bringing unsatisfactory owner occupied dwellings up to basic minimum standards
- Disrepair was disproportionately high among dwellings occupied by private tenants
- 44% of tenants in privately rented accommodation were in receipt of benefits while 23% of owner occupiers were in receipt of benefit payments.
- At 48% the private rented sector has the highest percentage of vulnerable households living in non decent homes. By comparison, the figure for owner occupied homes is 35%.
- The national target is that by 2010 at least 70% of vulnerable households should be living in homes that meet the Decent Homes standard. The stock condition survey indicated that by 2010 an additional 442 homes in Gravesham would need to be improved to meet that target. By April 2009 we had improved 256 homes to the Decent Homes Standard with 160 of these being occupied by vulnerable persons.
- On average the houses in Gravesham have better energy efficiency than the national average when judged by the Standard Assessment Procedure. Despite this almost 18% of households are at risk of being in fuel poverty; this is much worse than the national average of 7%. (A fuel poor household is one which needs to spend more than 10 per cent of its income on fuel to maintain an adequate heating regime.)
- The National Indicator 187 (NI 187) measures progress made by Councils in tackling fuel poverty through the improved energy efficiency of households inhabited by people claiming income related benefits and in 2009 Gravesham set a baseline to improve housing conditions for those in fuel poverty.
- Just over 11% of all households were in need of disabled adaptations and the projected cost to deal with disability, long-term illness and infirmity issues was some £6.39 million.
- Data from the Gravesham Housing Needs Survey 2006 indicated that the number of people in the over 65 age group will rise by 13,600 by 2021. Furthermore 2.6% of existing households indicated that they had elderly relatives who may need to move to the Borough in the next three years.
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All this information builds a picture of significant problems in sections of the privately owned housing stock, and the need for the Council to take action to help vulnerable residents to improve their homes. We aim to ensure that vulnerable people have the confidence to make the right choice by providing all the information they need about what is possible.

3 What will our new strategy achieve?

This strategy will build on our delivery during the period 2006-2009 and continue to provide choice, advocacy and a framework of support and advice for vulnerable households in Gravesham whose homes are in disrepair or are inadequate for their needs.

In 2001 the government required all local authorities and housing associations to produce action plans to ensure their housing stock achieved the **Decent Homes Standard**. This standard establishes a benchmark for quality in the condition of housing, ensuring that it is in a good state of repair and provides good levels of thermal comfort.

In 2003 the Government extended the requirement for Decent Homes Standard to dwellings occupied by vulnerable households in the private sector. In this context vulnerable households are defined as those in receipt of certain means tested or disability benefits.

It is evident from the stock condition survey (2006) that 39.1% of Gravesham's vulnerable households occupy non-decent housing. In line with the South East Regional Housing Strategy's recommendations, our strategy continues to be primarily targeted at assisting these households by increasing the number of private homes meeting the Decent Homes Standard.

The connections between poor health and poor housing are well established. A third of older people live in the worst housing conditions, furthermore a third of older people live in non-decent housing, with the worst conditions in the private sector. **Fuel poverty** is proven to be a major detractor from good health, educational attainment and general wellbeing. It is due to a combination of factors which typically comprise a low household income, poor insulation standards and an inefficient or expensive heating system. Many homes built before 1995, when the building regulations were amended, are needlessly costing householders money in wasted fuel. The evidence suggests that many homes in all areas of the borough lack sufficient loft insulation and/or cavity wall insulation.

Our strategy will therefore continue to prioritise and reflect one of the Regional Housing Strategy's key aims to improve the **energy efficiency** of properties within the borough and to help make affordable warmth available to vulnerable people who are at the greatest risk of suffering from cold and draughty homes. The strategy seeks to make the most of

Gravesham's private housing stock, making it fully adaptable as circumstances change, and to enhance quality and resilience in the face of climate change.

The quality of housing can also affect how safe people feel. We are therefore piloting an additional scheme for **security measures** for those who are most at risk of crime. It is intended to expand the pilot scheme if it is successful and sufficient funding is available.

Naturally, resources are limited so we will carefully target our assistance to ensure that it reaches those who are at greatest risk and achieves the widest overall improvement in the private housing stock across the borough. Available funding is not sufficient to meet more than a proportion of demand and careful consideration has therefore been given to establishing eligibility criteria that are fair and inclusive of the people who most need our help.

The Council is keen to ensure that its resources are targeted effectively and we will continue to assess ways in which to tie in energy efficiency improvements with meeting decent homes standard.

We will continue to encourage, and where necessary, enforce statutory standards of health and safety in compliance with national housing legislation for the private housing sector.

The Housing Act 2004 introduced a new way to assess the condition of homes in England and Wales in the Housing Health and Safety Rating System. This is a risk-based approach to assess hazards to health and safety in dwellings, and on which remedial and enforcement action can be taken if necessary.

If the Council discovers a serious hazard in a home, it has a duty to take the most appropriate action. There is a choice of action available to the Council, including the following:

- serve an Improvement Notice requiring essential repairs or improvements;
- make a Prohibition Order, which closes the whole or part of a dwelling or restricts the number of occupiers;
- take emergency action where there is an imminent risk to the occupiers;
- serve a Hazard Awareness Notice informing interested parties of the presence of hazards;

For detailed information about the HHSRS see the [Department for Communities and Local Government website](http://www.communities.gov.uk/housing/rentingandletting/housinghealth) (www.communities.gov.uk/housing/rentingandletting/housinghealth)

The [Housing Act 2004](#) also introduced a new definition of a House in Multiple Occupation (HMO) which includes shared houses and flats as well as bedsit accommodation. Part 2 of the Act introduced the mandatory licensing of certain types of higher risk HMOs (properties with more than two stories housing two or more families with at least 5 people sharing facilities). The council will require that proper standards of management are in place in all types of HMO.

Where appropriate we will try to deal with problems informally at first but if formal action is required then the Council will usually make a charge to recover the costs incurred. In some cases the Council may carry out works in default if a notice is not complied with and in these cases the costs of the remedial works will also be recovered.

4 What is private sector housing?

Private sector housing is made up of privately rented housing and owner occupied housing.

Privately rented housing has an essential role to play in providing accommodation for people who cannot afford to buy a home of their own and for those not yet certain of their long term job/location. High house prices and a shortage of social housing mean that renting from private landlords is the only option for a considerable number of local people.

Owner occupied housing accounts for more than 82% of all homes in the borough. Most of these are well maintained and suitable for the needs of their residents but a significant number are in a poor state of repair or lack adequate heating or insulation. Others are occupied by disabled people and have not been adapted for their needs.

5 What assistance are we able to provide?

The council's website includes comprehensive advice and information about all the initiatives included in this strategy. This can be found at:-

<http://www.gravesham.gov.uk/index.cfm?articleid=280>

All individual schemes have been grouped under four headings:

1. Repairs – appendix 1 and 6

- ***Decent Homes Repayable Grant***

This is an interest free loan available to enable the over 60s, disabled people or families (with children under 16) on means tested benefit to stay in their own homes and make their home decent. The aim is to improve living conditions to alleviate serious risks to health and safety. The assistance is up to a maximum of £10,000 (in exceptional cases the a panel comprising the Private Sector Housing Manager and the Lead Member for Housing may consider approving a repayable grant of up to £30,000).

Generally the funds are repaid only when the property is sold or on change of ownership or on breach of a condition of the loan.

Decent Homes Repayable grants given for the improvement of mobile homes are not repayable. Therefore to approve these grants a panel decision will be required.

- ***Minor Works Grant***

This scheme assists owner occupiers who are vulnerable households to maintain their homes. Works can include adaptations or disrepairs likely to seriously affect the occupants' health and safety. It is available to those over 60, disabled people or families (with children under 16) on means tested benefit or very low income. The assistance is up to £5,000.

- ***Handyperson Service***

The council provides funding for a Home Improvement Agency run by The Hyde Group in partnership with Kent County Council. The Agency can provide assistance to the elderly, disabled or those who receive income related benefits with gardening, handyperson and security services.

2. Adaptations – appendix 2

Disabled Facilities Grant (DFG)

Mandatory Disabled Facilities Grants are available as prescribed in the Housing Construction and Regeneration Act 1996 (as amended) and in the Government circular “Delivering Housing Adaptations for Disabled People”. Detailed information is therefore not included in this strategy document. The maximum amount of assistance is £30,000.

Disabled people can obtain a mandatory DFG for a range of work including:

- making it easier to get into and out of their homes
- making it easier to get around in their bedroom, bathroom, living room and kitchen
- making it easier to use the toilet, bath and shower
- making it easier to prepare and cook food
- improving or installing a suitable heating system
- helping to control lighting, power and heating
- making it easier to get around their home to help them care for another person
- making their home safe for everyone who lives in it

For mandatory disabled facilities grants (DFG) the council may decide on a case by case basis to place a limited charge of up to £10,000 on an adapted property when it is sold within 10 years and where the cost of the DFG work is over £5,000. This includes adaptations for children. Gravesham Borough Council will seek to apply this where the works could reasonably be expected to add value to the property. Any recovered funds will be recycled to provide further financial assistance to eligible persons. For example the provision of additional rooms or amenities by the construction of an extension or the conversion of a non habitable room/space are measures that will be considered for the application of such a property charge.

3. Safer Homes – appendix 1 and 6

- ***Home Security Grant***

Working in partnership with the police, our community safety team and home improvement agency we will identify an area with properties at high risk of crime and implement a pilot scheme to install wireless burglar alarm in nominated eligible properties. The pilot scheme will be designed so that occupiers of non eligible properties will be able to purchase one of the alarm systems. Any future development of this or similar schemes will depend on the outcome of the pilot scheme and available funding.

4. Warm and energy efficient homes – appendix 1 and 6

- ***Warmfront Top-Ups***

Warmfront is a national government grant that provides insulation and some heating measures (up to £3500 and £6000 for oil fired heating) to homeowners or those in privately rented accommodation on certain income or disability benefits. We refer suitable clients to Eaga who operate this scheme.

A number of low-income clients are being asked to subsidise the cost when the cost of works exceed the grant limits. This can lead to either further financial hardship or cancellation of essential improvement works. The Council therefore offers Warmfront Top-ups to help householders in this situation as a grant of up to £1000 (subject to budget reviews).

- ***Coldbusters scheme***

This scheme will provide heating systems, loft and cavity wall insulation to any owner occupier aged 60 and over, disabled people, single person households and those caring for children under 16 – all groups being on means tested benefits. The maximum funding available will be £5000. To facilitate low cost measures the first £1500 will be a non repayable grant and the remaining balance up to £3500 will be in the form of an interest free repayable grant on the change of ownership of the property. This scheme is also available to all persons 65 and over regardless of income.

Where the Council has additional capital, “top up” funding for the loan element will be available for vulnerable households on means tested benefits.

This scheme is not available to those who are privately renting.

- ***Hard to Heat Homes***

Implementing hard to heat initiatives is a key tool in eradicating fuel poverty in homes that are solid wall construction or are off mains gas supply. This includes measures such as solid wall insulation and heating to be delivered during 2009/10. This will have a focus on assistance for those caring for children under 16, over 60's and disabled to overcome fuel poverty.

For 2009/ 10 the Council is keen to work sub regionally to develop a partnership approach to delivering energy efficiency initiatives through cross boundary working with energy installers.

- ***“in touch” Emergency Heating Scheme***

The Warmfront scheme provides grants for boiler repairs but the scheme cannot respond to emergency situations. This can leave older and disabled people at risk of illness and possible admission to hospital. This strategy will implement an emergency heating scheme. This will be achieved by working in partnership with the Home Improvement Agency to provide emergency heating for vulnerable people until the main heating system has been installed. This will be funded from existing resources by the council to obtain temporary heaters.

- ***Gravesham Warm Let Scheme – Landlord Loans***

Subject to funding being available, Landlords who have joined the voluntary Kent Landlords Accreditation Scheme will be eligible to apply for loan assistance to implement the measures contained within an energy performance certificate. Gravesham will assist with a maximum loan of £5000 repayable over a five year period. Repayments will be due monthly following certified completion of the eligible works. Eligible works include insulation measures (including external insulation) and heating measures. Generally window replacement and solar heating schemes will not be considered eligible as the payback period is excessive.

These initiatives for warm and energy efficient homes will help to prevent cold-related illness and accident admissions and re-admissions to hospital amongst vulnerable householder groups. It will also reduce the number of homes occupied by vulnerable householders in the private sector that fail the Decent Homes Standard.

- ***PCT Healthy Homes Project***

We will endeavour to increase partnership working and establish a protocol with the PCT to target assistance to vulnerable persons.

- ***What about exceptional cases?***

The council does not operate a blanket policy under our strategy. Local residents are at liberty to request that we consider an application for assistance irrespective of whether their application falls within the standard categories given above. Any such request will be assessed and determined by the Private Sector Housing Renewal Panel (consisting of 4 members – Private Sector Housing Manager, Housing Needs and Improvements Manager, Assistant Director (Housing & Environment) and Lead Member for Housing). In such case your request will be acknowledged within 10 working days. The Panel will consider your case and respond to you with their decision within a further period of 10 working days

Appendix 4 details the council's policy for waiving or reducing, in exceptional circumstances, the conditions normally attached to assistance given.

6 Loans or grants?

For a number of years Gravesham Borough Council has been offering financial assistance to vulnerable households as grants or loans. The advantage of loans is that funding can be recycled to other households when repayment occurs on change of ownership.

Gravesham Borough Council will continue to promote loans as a vehicle for improving conditions in dwellings whilst keeping grant aid available for smaller sums where a loan would be undesirable or uneconomic to administer.

In conjunction with our home improvement agency we will ensure that applicants are given comprehensive information and are fully aware of any obligations they undertake once assistance has been provided. Money that is repaid to the Council when dwellings are sold / or on change of title will be reinvested in the private sector housing capital programme. The Council reserves the right to assess recovery of the loan on a case by case basis and will deal with issues in a sensitive manner.

In exceptional circumstances where there is insufficient equity in the property to pay back a loan on sale of the property consideration will be given by the Housing Renewal Panel to provide grant-aid rather than loan assistance, see Appendix 4.

7 Fees and Charges

Fees currently 11% of the eligible works will normally be charged by "in touch", the Dartford and Gravesham Home Improvement Agency, for assisting a client through the process of obtaining assistance including project management of works. Other charges can include those for Land Registry, Planning or Building Control and surveyor or architect fees. Other agencies may charge higher fees based on national rates.

The Council will consider whether the fees are reasonable in assessing and determining any application. Should you chose to use the "in touch", the Dartford and Gravesham Home Improvement Agency then they will obtain all necessary Planning and Building Control approval on your behalf. This will ensure that the works progress smoothly and the management costs are included in the fee level of 11% stated above.

If a preliminary structural or electrical survey is required to determine the extent of work necessary then the applicant will be liable for these charges. The application must include satisfactory invoices so that, if a grant is approved, the applicant may be reimbursed for some or all of these costs.

8 What is excluded from this strategy?

Separate funding streams are available for works to **social housing** and this strategy will not therefore apply to this tenure.

In view of the level of need within traditional private housing funding will not normally be available for **boats, caravans or tents**. Mandatory Disabled Facilities Grants are however now available for caravans and mobile homes provided that the eligibility criteria are met.

This limitation may be reviewed by the Private Sector Housing Panel in cases of hardship where improvements to thermal efficiency are necessary for the health and safety or wellbeing of the occupants of static mobile homes.

9 How will our new strategy be funded?

In late summer 2007, local authorities were contacted by the Government Office of the South East (GOSE) and invited to submit bids for funding for private sector housing renewal work (grants and loans) for the 3 year period 2008-2011. These bids were required to be risk/needs focused, and partnership bids were encouraged. Bids were to be submitted by mid October 2007.

As part of a North West Kent Partnership of 8 Local Authorities, Gravesham submitted a bid focused on thermal efficiency and decent homes particularly for vulnerable households. The Gravesham BC bid was for £633,225 over the 3 year period with a commitment to contribute a further £50k from our own funds each year.

Gravesham BC received:-

£129k in 2008/09

£212k in 2009/10 and

GOSE has indicated that future funding will be £186k in 2010/11.

In addition Gravesham Borough Council Capital Programme estimates for 2009-2013 are:-

Programme Heading	2009-2010 (£)	2010-2011 (£)	2011-2012 (£)
Disabled Facilities Grants (mandatory)	208,000	208,000	208,000
	312,000 (GOSE)	312,000 (GOSE)	312,000 (GOSE)
Private Sector Renewal	165,700	165,700	165,700
Coldbusters	130,000	130,000	130,000

In the future monies are likely to be awarded following the submission of local authority partnership bids. Further funding will be dependent upon achieving positive outcomes from our strategy and it is therefore crucial that we develop a clear, challenging and innovative action plan to ensure the Council continues to attract vital investment into the borough.

10 Enforcement Action

Landlords have a responsibility to ensure that all accommodation they let is in good repair. We will continue to use and develop the enforcement tools available to us to tackle landlords who offer substandard accommodation and we will ensure that relevant departments of the Council work closely together to achieve this. We may consider the use of Interim and Final

Management Orders for HMOs or Empty Dwelling Management Orders in the rare instances when all other enforcement measures have failed to achieve a satisfactory outcome and we are working to develop robust policies for these measures.

Working with Private Sector Landlords and Agents

We will continue to engage with private sector landlords, including providing education and training to landlords and agents via our Landlords' Forum and associated landlords' events. We also meet informally with Landlords' Associations including the National Landlords Association and other representative organisations

Plans are well advanced for setting up a pan Kent private landlords' accreditation scheme in partnership with key stakeholders and the strategy makes room for the development and resourcing of this scheme.

We have recently joined the Kent Landlord Accreditation Scheme (KLAS) which is run on an agency basis on behalf of Kent Authorities by the London Borough of Camden which runs similar schemes nationally. This aims to drive up standards in the private rented sector by encouraging landlords to use good practice

Funding is from existing resources and funded jointly initially for a two year period by social and private housing departments.

This scheme will benefit landlords by providing updated information training and receiving accredited status. Landlords will need to be accredited to be eligible for loan assistance. It will benefit tenants as they will be able to confirm whether a potential landlord is accredited and thereby abides by agreed standards. It will also benefit Gravesham Borough Council by freeing up resources to deal with bad landlords and assist the homeless persons unit to refer vulnerable persons to properties run by accredited landlords.

Cross-authority partnership working

The Council continues to lead and participate on excellent sub regional work within Kent with all local housing authorities collaborating on a range of private sector improvement initiatives. Joint working is taking place on the delivery of the Housing Act 2004, as well as a host of other initiatives including funding of home improvement initiatives; jointly running landlords forums; Kent wide energy and carbon reduction programmes.

11 Promotion of Energy Efficiency

Gravesham Borough Council has a duty to develop programmes to reduce energy use, carbon emissions and fuel poverty.

Over the last ten years it is estimated that Kent residents have saved well in excess of 500,000 tonnes of CO₂, not including the savings made on household energy bills. Many organisations continue to contribute to these savings in partnership with the councils, including Gravesham. Gravesham Borough Council continue to progress community events which will include working with various vulnerable households such as those families with children under 16, the disabled and the elderly. Some of the major events and activities planned include:

- Working with the Energy Saving Trust Advice Centre (ESTAC) to provide advice and support to the community and collection and preparation of national indicators.

- Provide training events in partnership with Eaga Plc (Warmfront) and ESTAC to other partners e.g. PCT, KCC, voluntary organizations, Home Improvement Agency, Kent Fire and Rescue, etc.
- Attend corporate events in Gravesend e.g. Children's Day and Big day Out to offer advice and support on energy matters.
- Attend Kent wide events such as the Kent County Show to offer advice and support on energy matters including renewable energy.
- Continue to work with various schools and colleges in providing talks and advice.
- Take active part in the 'energy saving day' by organizing event in Gravesend town centre to offer advice and support on energy matters, benefits and services via our Home Improvement Agency.
- A rural community energy event in partnership with ESTAC in Gravesham to promote renewable and sustainable energy.
- Working with landlords to improve energy efficiency in the private rented sector by running 3 Landlords' Forums a year with Dartford Borough Council and producing a Landlords' Newsletter twice a year.

12 Other ways of promoting and achieving housing renewal

- **Technical home maintenance advice**

We will provide information and advice on our website www.gravesham.gov.uk under the Private Sector Renewal web page.

As well as details of the schemes within this strategy we will provide specific advice to home owners and landlords to help them maintain and improve their properties.

- **Community maintenance and building skills training**

This is delivered by North West Kent College via a range of DIY and full time courses.

For further information visit the college at www.nwkcollege.ac.uk telephone 01322 62 94 00.

13 Who are our key partners in this strategy?

Assistance has been targeted to help achieve key strategic priorities. Working in partnership with other service providers is the most efficient and effective way of achieving success.

The Council recognises that a range of partnerships will best promote collaborative working and deliver our priorities for private sector housing. Our key partners include:

- Dartford and Gravesham Home Improvement Agency
- Kent County Council (including supporting people)
- Kent Police
- Private Sector Landlords
- The National Landlords Association.
- Kent Fire and Rescue Service
- Camden Council (Kent Landlord Accreditation Scheme)
- Lettings and Managing Agents
- Housing Associations
- Local Kent housing authorities (District/Borough councils and Medway)
- Warmfront, ESTAC and the energy suppliers
- Gravesham BC Corporate Housing Group and other GBC departments

14 How does this strategy fit with other strategies and plans?

The aims of this strategy are:

- To provide decent, safe, energy efficient, warm, secure and healthy homes
- To develop an area based focus where necessary to ensure assistance is aimed at those suffering the worst housing conditions or whose properties are the most unsuitable
- To encourage and enforce quality provision in the private rented sector and to support landlords through a range of incentives/enforcement activities.
- To support initiatives to tackle homelessness and increase the availability of accommodation to meet the needs of homeless households
- To support initiatives to deal with obsolete / long term empty housing
- To support the overarching strategic commitment to improve and sustain the wellbeing of Gravesham residents

These aims are reflected and complemented by those set out in other appropriate local strategies:

Kent Agreement 2 (KA2)

Our strategy ties in with the key themes in the vision for the county. The private sector housing team can advise on hazards in the home and if necessary take steps to ensure that serious hazards are reduced to an acceptable level; with partners we work to provide financial assistance to allow vulnerable households to live more independently in the community; this includes the processing of grants to allow persons of restricted mobility to live in their homes more easily. We have measures in place to tackle fuel poverty by targeting help, for example, by improving the energy efficiency of homes of people at the greatest risk.

These functions contribute to the KA2 themes of:-

High Quality Homes
Improved health, care and wellbeing

Dartford And Gravesham Sustainable Community Strategy 2008 – 2011: Places of Choice to Live, Work and Enjoy

Gravesham Borough Council Corporate Plan 2009-13

The vision in the Gravesham Borough Council Corporate Plan is to make Gravesham “A Place of Choice” and our strategy, as outlined above, contributes to the five key themes of both the Borough Plan and Sustainable Community Strategy which are :-

Economic development
Health and well-being
Safer communities
Environment and Transport
Housing and stronger communities

Gravesham Borough Council Housing Strategy 2009 - 2013

This is the overarching corporate housing strategy and it shows how the Council and its partners will work together to address Gravesham’s housing needs.

15 **Implementing and monitoring the strategy**

The strategy will take effect from 31 December 2009.

We have developed an action plan (see Appendix 7) which includes clear measurable targets (Appendix 8) so that we can gauge our success in delivering real and lasting improvements in the borough's housing stock.

The impact and outputs of the strategy will be continually monitored and measured against the targets. The Corporate Housing Group will meet regularly to evaluate outcomes and discuss and recommend any amendments to the strategy that may be required to improve take-up or better targeting of assistance.

Key partners will be advised of progress and outcomes of the action plan and, where appropriate, will be consulted on any proposed enhancements or amendments to the scheme.

Further information and advice

General advice may be obtained from:

The Private Sector Housing Team
Gravesham Borough Council
Civic Centre,
Windmill Street,
Gravesend
DA12 1AU

Tel: +44 (0)1474 33 73 31

Fax: +44 (0) 1474 33 79 43

Enquiries may also be made electronically at:

private.housing@gravesham.gov.uk

Further information is available from our web site at:

www.gravesham.gov.uk

“in touch” support Home Improvement Agency will provide advice and assist applicants who are elderly and/or vulnerable. They can be contacted at:

Lansdown House,
Lansdown Place,
Northfleet,
Kent,
DA11 8QX

Telephone : +44 (0)1474 56 62 83

Fax : +44 (0)1474 53 52 05

Or via their website : <http://www.housingcare.org/home-improvement-agency-in-touch-home-improvement-agency-188.aspx>

Complaints and appeals

Appeals against refusal of any grant application should be made in writing to:

The Private Sector Housing Manager
Gravesham Borough Council
Civic Centre,
Windmill Street,
Gravesend
DA12 1AU

The letter should plainly state the grounds on which the appeal is made. Appeals will only be considered on the basis that the strategy has not been applied correctly or that an exception should be made to strategy due to unique circumstances. Appeals will not be considered on the basis that the appellant disagrees with the strategy.

A written response will be made within 21 days of receipt of the appeal letter.

If an appellant is unable to make a written representation then appeals in other formats will be accepted and the determination will be communicated in a manner that is appropriate to ensure that the appellant readily and fully understands its content and meaning.

The Council's corporate complaints procedure may also be used in the event that applicants are dissatisfied with the service they have received. Complaints should be directed to Regulatory Services in the first instance so that an opportunity is given to resolve any complaint direct.

Appendix 1.

Gravesham – A Place of Choice

The Application Process for all applications other than Disabled Facilities Grants

Potential grant applicants should make a preliminary enquiry to the Private Housing Team located in the Civic Centre, Windmill Street, Gravesend DA12 1AU.

This enquiry can be made in the following ways;

- in writing addressed to the Private Sector Housing Manager
- by telephone to 01474 33 73 31
- by e-mail to private.housing@gravesham.gov.uk
- by personal visit to the Civic Centre during office hours 9 a.m. to 5 p.m. A member of the team will try to see you, however this cannot be guaranteed unless a preliminary appointment has been made

If your enquiry falls within the standard categories, you will be asked to complete a preliminary test of resources. Details of your income and savings (all bank and building society accounts, shares etc) will be requested and you are asked to make full and frank disclosure at this stage as all details will be required to be verified when the full application is made. A recent typical wage slip should be provided if you are in employment.

This preliminary test will be processed within 7 working days and you will be informed of the approximate amount of assistance which may be available on the basis of the information given.

If you then wish to proceed with the application the council will obtain confirmation of your title to the property through the Land Registry. A charge of £5 will be made for this. Alternatively you can provide proof of title yourself.

On receipt of proof of title you will be placed on a waiting list for a survey of your property. We would hope to carry out this survey within 30 working days depending on the demand for assistance at the time of your enquiry.

Following the survey you will be provided with a schedule of the eligible work which will be considered for assistance. In the case of Empty Properties and other assistance to landlords, you may be required to carry out works other than those for which assistance is available.

With your agreement, your case will be referred to In touch support, our Home Improvement Agency (HIA), who can provide professional assistance and guidance throughout the application and building works process from start to completion of all works.

Gravesham Borough Council partly funds the Dartford and Gravesham Home Improvement Agency along with Dartford Borough Council and Kent County Council through the Supporting People initiative. This results in the provision of an agency service at low cost.

Subject to your approval the Home Improvement Agency (HIA) will then prepare a specification of work, draw up any necessary plans, apply for and obtain all necessary planning consents and building regulation approvals. The HIA will then obtain competitive tenders from known builders and oversee the works until completion and final payment.

You are most strongly advised to make use of the HIA or other professional agent to supervise the grant process to completion of works and the reasonable professional fees are eligible for financial assistance within the scheme.

For some of our grants and loans, the fees for approved professional services are in addition to the eligible expense limit for the eligible works. This has been designed so as not to discourage an applicant from using an approved agency. If the cost of eligible works exceeds the financial assistance available then the reasonable professional fees for the additional works may receive financial assistance at the discretion of the Private Sector Housing Manager.

You will also be sent details of agents who can act on your behalf in making the application. If you wish to use a professional agent, their fees will be considered as part of the eligible expenses.

In any event we will expect you to submit your application within 3 months of receipt of the application pack. At the end of this period, unless there are good reasons for the delay, your enquiry will be removed from our priority list. It is important that you keep us fully informed of any delays you are experiencing.

You or your agent will be informed when we consider that we have received all necessary papers to consider the application to be valid. If you have not submitted all the required details you will be informed within 10 working days of receipt of your application form.

A valid application is **not** just a completed application form. You must include with it those items listed below. This ensures that the council has all the information it needs to approve your application.

- The relevant application form fully completed and signed by;
 - The person or persons having title to the property,
 - and (where appropriate) the tenant or tenants who, within their lease, have a power to repair the property.
- The certificate of future occupation completed and signed by the applicant
- A minimum of two competitive estimates for all work listed on the schedule of work. Your builders **must** provide an individual price for each specified item written on the schedule. Three copies of the schedule are provided. One is for you to retain and the others are to be given to your builders to complete. The priced schedules **must** be signed by your builder on the last page and returned with a covering letter on company headed note paper.
- Papers confirming details of income and capital
- Utility bill (for occupiers)

- Papers confirming mortgagee's agreement for Empty Property assistance and signed Nominations agreement for Empty Property assistance.
- Application for Voluntary Accreditation for landlords application for Energy Efficiency , HMO or Empty Property funding

Once you have provided all the paperwork needed to assess your grant entitlement the Council will issue an approval within 20 working days providing that there is sufficient budget available. If we are unable to process the application within that time frame you will be informed and given a reasonable indication of the length of and reason for any delay. We may sometimes have to apply to outside agencies for example the Department of Works and Pensions for confirmation of financial statements and delays in this respect are beyond our control.

You will be informed when the application is approved, the amount of the assistance and the time frame within which the works must be completed. The amount will normally be based on the lowest estimate, however the council will review any estimate which it considers to be unreasonable and will base the award on reasonable building costs. **You must not commence work until you have received this formal approval.** You must complete the works within the time period specified unless the council agree to a longer period; this will normally be considered only when the works have been delayed for reasons beyond your control.

If your application is refused, you will normally be notified in writing of the reasons for refusal within 20 working days of receipt of the full information to assess your grant.

Fees

Charges necessarily incurred in undertaking the works will also be considered for assistance. The following list provides an indication of the type of fees and charges that may be assisted. This list is not exhaustive:

- Cost of technical and structural surveys
- Design and preparation of plans and drawings
- Assistance on completing forms
- Advice on financing the cost of the relevant works which are not met by grant
- Applications for building regulations approvals or planning permission (including the application fee and preparation of related documents)
- Obtaining estimates for the relevant works
- Advice on contracts
- Consideration of tenders
- Supervision of the relevant works
- Reconnection of electricity, gas, water or drainage services where this is made necessary by the relevant works
- Charges made by Agency services for advising or assisting with application
- For disabled facilities grants, services of an Occupational Therapist to advise on scheme or review works.
- Fees incurred by the council to prove ownership of the property
- Fees incurred by the council in registering a charge against the property
- Fees incurred by the council in setting up loan assistance
- Fees incurred under the provisions of the Party Wall Act 1996
- Fees for removal and storage of effects

Our HIA, In touch support, charges a flat rate of 11% for their work and such charges will be eligible in full.

Other agents will charge in accordance with the type and complexity of the works. These charges will be eligible provided that they comply with the rates published by the agent's professional body and that the work carried out is considered necessary for the progress of the application.

Applicants should note that they will be liable for an agent's fees in making the application and they should ensure that they have sufficient funding available to meet these fees as there will be no guarantee of financial assistance until the application is approved. Generally, abortive fees for discretionary grant aid will not receive financial assistance.

Appendix 2

Gravesham – A Place of Choice

The Application Process for Mandatory Disabled Facilities Grants

Potential grant applicants should make a preliminary enquiry to the Private Housing Team located in the Civic Centre, Windmill Street, Gravesend DA12 1AU.

This enquiry can be made in the following ways;

- in writing addressed to the Private Sector Housing Manager
- by telephone to 01474 33 73 31
- by e-mail to private.housing@gravesham.gov.uk
- by personal visit to the Civic Centre during office hours 9 a.m. to 5 p.m. A member of the team will try to see them, however this cannot be guaranteed unless a preliminary appointment has been made

Your needs must first be assessed by the Occupational Therapy Bureau of Kent County Council and we will refer your enquiry to them. The Occupational Therapist will visit you to assess your needs and will contact your doctor in relation to your conditions and any anticipated changes.

We recognise that many applicants who have contacted the Occupational Therapy Bureau will be referred to us after an initial visit by the Bureau. We recognise that mandatory disabled facilities grants are a fundamental right and we will endeavour to reduce any delays experienced by working closely with the Bureau to this end. Any applicant who is waiting for an assessment by the Bureau may contact us and we will request from the Bureau the likely waiting time for assessment. If your need is for a simple adaptation, for example to access your property or repair an existing adaptation, we may be able to fast track your application using other forms of assistance.

Unless you are in receipt of specific benefits that confer eligibility, the Occupational Therapist will contact us after their initial visit and ask us to carry out a Preliminary Test of your Resources to assess your entitlement for grant. You will be asked to complete a form. Details of your income and savings will be requested and you are asked to make full and frank disclosure at this stage as all details will be required to be verified when the full application is made. A recent typical wage slip should be provided if you are in employment.

This preliminary test will be processed within 7 working days and you will be informed of the approximate amount of grant which may be available on the basis of the information given.

On receipt of your confirmation that you wish to proceed with a grant application, we will contact the Occupational Therapy Bureau and request their assessment of your needs. This may involve a joint visit at your home between the Occupational Therapist and a member of the Private Sector Housing team or separate appointments. We will ask the Occupational Therapist to provide written details of your requirements (performance schedule). On receipt of this document, we will arrange a further detailed survey of your home and prepare a schedule of the works which will be sent to you with a grant application package. We will endeavour to provide this package to you within 20 working days of carrying out of the detailed survey.

Where necessary, we will carry out a search on the land registry to confirm your title to the property which you are adapting.

You will also be sent details of agents in particular our Home Improvement Agency, in touch support, who can act on your behalf in making the grant application. We strongly advise that you use a professional agent and we will pay their fees as part of the eligible grant expenses. We will also pay the reasonable fees of a private Occupational Therapist where this is considered necessary to facilitate the work.

You will be informed when we have received all necessary papers to consider the application to be valid. If you have not submitted all the required details, you will be informed within 10 working days of receipt of your application form.

A valid application is **not** just a completed application form. You must include with it those items listed below. This ensures that the Council has all the information it needs to approve your grant.

- ◆ The relevant grant application form fully completed and signed by;
 - The person or persons having title to the property,
 - and where appropriate, the tenant or tenants who within their lease have a power to adapt the property.
- ◆ The certificate of occupation completed and signed by the owner of the property to be adapted
- ◆ A minimum of two competitive estimates for all work listed on the schedule of work. Your builders **must** provide an individual price for each specified item written on the schedule or a price against your agent's specification. Three copies of the schedule are provided. One is for you to retain and the others are to be given to your builders to complete. The priced schedules **must** be signed by your builder on the last page and returned with a covering letter on company headed note paper.

Note: VAT will not be paid on the cost of work unless your builder provides a current VAT number and is still VAT registered at the time of payment. Works to assist a disabled person are sometimes exempt from VAT.

You will not usually have to pay Building Regulation fees and Planning fees if a building regulations application is required for the work.

After we have received your valid application, we have to confirm your financial status. We may ask you to provide documentary evidence of your status and we may have to contact other organisations to confirm this, for example the Department of Works and Pensions. We will endeavour to process your application within 10 working days of receipt of all the necessary paperwork. If you have not submitted all the required details you will be informed within 10 working days of receipt of your application form. If we are unable to process the application within this time frame you will be informed and given a reasonable indication of the length and reason for any delay.

You will be informed when the grant is approved and the amount of the grant. You should not normally commence work until you have received this formal approval; however if the works are needed urgently and if there is an agreed need to commence the works before grant approval, you should contact us at any stage during your

application. Provided that we have agreed to this early start, it will not prejudice your application.

You must however be aware that, if the grant contains any discretionary funding by the council or Kent County Council, this discretionary funding should not be relied upon until the disabled facilities grant is approved.

The works should normally be carried out within 12 months of the date of approval unless we agree to a longer period. If you are having difficulty in carry out the works, please let your grant surveyor know at the earliest possible time.

If your grant application is refused you will be notified in writing of the reasons for refusal

Fees

Charges necessarily incurred in undertaking the works will also be considered for council assistance. The following list provides an indication of the type of fees and charges that may be assisted. The list is not exhaustive:

- Cost of technical and structural surveys
- Design and preparation of plans and drawings
- Assistance on completing forms
- Advice on financing the cost of the relevant works which are not met by grant
- Applications for building regulations approvals or planning permission (including the application fee and preparation of related documents)
- Obtaining estimates for the relevant works
- Advice on contracts
- Consideration of tenders
- Supervision of the relevant works
- Reconnection of electricity, gas water or drainage services where this is made necessary by the relevant works
- Charges made by Agency services for advising or assisting with application
- For disabled facilities grants, services of an Occupational Therapist to advise on scheme or review works.
- Fees incurred by the Council to prove ownership of the property
- Fees incurred by the council in registering a charge against the property
- Fees incurred by the council in setting up loan assistance
- Fees incurred under the provisions of the Party Wall Act 1996
- Fees for removal and storage of effects

Our HIA, in touch support, charges a flat rate of 11% for their work and such charges will be eligible in full.

Other agents will charge in accordance with the type and complexity of the works. These charges will be eligible provided that they comply with the rates published by the agent's professional body and that the work carried out is considered necessary for the progress of the grant.

Applicants should note that they will be liable for an agent's fees in making the application and they should ensure that they have sufficient funding available to meet these fees as there will be no guarantee of financial assistance until the grant is approved. However in the case of Disabled Facilities Grants only, we will consider making grant available to cover any abortive fees.

APPENDIX 3

Gravesham – A Place of Choice Grant & Loan Conditions

1. Persons eligible to apply for assistance

1.1 Any person or persons who make an application for assistance must:

- a] live in the dwelling as his/her sole place of residence except for a landlord applying for Empty Property, HMO, decent homes or Energy Efficiency assistance.
- b] have an owner's interest in the dwelling, alone or jointly with others
- c] have a duty or right to undertake the works in question or have the explicit permission in writing from the owner to do so.
- d] satisfy such financial tests as are approved by the Council from time to time as part of this policy
- e] be aged 18 years or over at the time of the application
- f] be a citizen of the European Union or have a permanent right of residency in the United Kingdom
- g] if the applicant is a company, it must have a registered office within the United Kingdom

1.2 The applicant must complete the prescribed application form and submit all supporting documents requested by the council.

2. Prior Qualification Period

2.1 The Council may specify a period of time during which the applicant, or in the case of energy efficiency assistance in the private rented sector, the occupying tenant, must have lived in the dwelling as his/her only or main residence prior to the date of application for assistance and may specify different periods for different purposes.

2.2 In the case of Decent Homes Repayable Grants, a prior qualifying period of 3 years applies.

3. Age of Property

3.1 The council will not normally provide renewal assistance for properties unless the property was constructed more than 10 years before the date of the application.

4. Test of Financial Resources – Owner Occupiers

4.1 The government will continue to make mandatory Disabled Facilities Grants (DFGs) available and they will be subject to a test of financial resources (TOFR). In the case of applications for disabled children, there will be no test of resources for mandatory grants. The TOFR will also apply to some categories of Discretionary Disabled Facilities Assistance.

4.2.1 Other financial assistance will generally only be available to persons eligible for or in receipt of means tested benefits. Applicants who do not receive means tested benefits will be subject to the Local Test of Resources.

5. Amount of financial assistance

- 5.1 The maximum grant or loan will be as described within Appendix 6, Table of financial assistance, with the proviso that the Assistant Director (Communities) or the Private Sector Housing Manager in consultation with the lead member for Housing, may increase the maximum figure in exceptional cases.
- 5.2 Only one grant or loan will be available on the same premises in any 10 year period. Minor works grants will be available to a maximum value of £5000 over any 5 year period.
- 5.3 Where the discretionary financial assistance is £10,000 or other approved maximum, eligible fees over that limit will be eligible to receive assistance in addition to the maximum eligible expense limit. This has been designed so as not to discourage an applicant from using an approved agency.

6. Exclusion of works already carried out

- 6.1 The Council will not generally approve an application for assistance if the assisted works have been carried out before the application is approved.
- 6.2 Where the relevant works have been begun but have not been completed, the application may be approved if the Council are satisfied that there were good reasons for beginning the works before the application was approved.
- 6.3 Where the Council decide to approve an application in accordance with 6.2 above, they may, with the consent of the applicant, treat the application as varied so that the assisted works do not include any that are completed.
- 6.4 This section will not apply where works are to provide fire precautions to a House in Multiple Occupation, or for Minor Works Grants where the works are considered urgent and the council has given prior written consent to the works being carried out.

7. Works for which financial assistance will not be available

- 7.1 Generally, financial assistance will not be available for the following types of work:
- Repairs to outbuildings such as porches or conservatories
 - Construction of conservatories
 - General external or internal decoration
 - Replacement of windows and doors to improve noise insulation or for cosmetic purposes
 - Renovation of kitchens and bathrooms which are otherwise satisfactory
 - Replacement or repair that is covered by household insurance policies
 - Extensions to property that do not conform to Building Regulations and/or are not permanent structures
 - General maintenance items
- 7.2 Grant or loan assistance may be made available on any one or more of the above items if it is an integral part of a scheme to complete adaptations for a disabled person or the work supports a current policy priority such as empty property initiatives.

8. Disabled Persons Top-up

- 8.1 Qualification for Top-up financial assistance will be based on the adaptations being recommended by an Occupational Therapist and the total costs being assessed as appropriate to the works in question and the total exceeding the sum of the notional loan and mandatory DFG.

9. Approved Contractors

- 9.1 The council encourages owners to use reputable contractors who belong to a recognised trade body. The council is working towards the establishment of an approved list of builders and may in future require that only these contractors can be used. The council recommends the use of the government endorsed Trustmark scheme to find reliable and trustworthy tradespeople. A Trustmark contractor can be found by visiting the Trustmark website at www.trustmark.org.uk

10. Landlord assistance for works to HMOs and energy efficiency works

- 10.1 Landlords must join the Kent Landlord Accreditation Scheme (KLAS) or other scheme as approved by the Council's Private Sector Housing Manager.
- 10.2 The landlord must remain in the scheme throughout the period of the loan and the landlord must continue to maintain the property in compliance with the requirements of the KLAS.
- 10.3 The property must be available for letting throughout the loan period. During this period, the property must, in the case of energy efficiency assistance, be let to a qualifying household.

11. Financial Assistance for properties containing Category 1 hazards under Housing Health and safety rating System

- 11.1 If it appears to the council that the property on which financial assistance is sought contains Category 1 hazards, as assessed under the Housing Health and Safety rating System, assistance will only be approved if the council is satisfied that, on completion of the eligible works, these hazards will be removed or reduced to acceptable levels.
- 11.2 In such cases, the council must be satisfied that satisfactory financial and other arrangements are in place for carrying out the works and that the carrying out of those works is the most satisfactory course of action

12. Supervision of works

- 12.1 The contract for the works will be between the applicant and the chosen contractor and will not include the Council.
- 12.2 The responsibility for supervision of works rests with the applicant unless he/she appoints a professional advisor or agent for that purpose.
- 12.3 The Council does not accept any responsibility for supervision of works and the applicant will be responsible to the Council for ensuring that the works completed are to an acceptable standard.

13. Payment of Assistance: Conditions as to carrying out works

- 13.1 The assistance will be paid only if:

- a] the assisted works are completed within the period specified in the approval or such further period as the Council may subsequently allow.
- b] the assisted works are carried out in accordance with the conditions of approval.
- c] the assisted works are carried out by one of the contractors whose estimate accompanied the application.
- d] the applicant confirms his acceptance of and satisfaction with the completed works and these works have been executed to the satisfaction of the Council. If the applicant is not satisfied with the works payment may be made direct to the applicant (see 16.2)
- e] the Council is provided with an acceptable invoice, demand or receipt for payment for the works and any professional fees and other charges. For this purpose an invoice, demand or receipt is acceptable if it satisfies the Council's audit standards and is not submitted by the applicant or a member of his family.
- f] the Council is provided with all relevant gas and electrical certificates and appropriate specialist guarantees.

14. Additional cases in which assistance may be recalculated, withheld or repaid

14.1 The council may require repayment of financial assistance or withhold further payment in the following circumstances;

- a] The applicant gave inaccurate or incomplete information.
- b] The eligible works were started before the financial assistance was approved without the knowledge and consent of the council.

15. Insurance claims

15.1 The applicant must pursue insurance claims for works where appropriate and repay to the council any funds which can be claimed under insurance.

16. Payment of assistance

16.1 The Council will normally pay the assistance direct to the contractor either on the completion of the works or by up to three instalments as the work proceeds.

16.2 Where assistance is payable, but the assisted works have not been executed to the satisfaction of the applicant, the Council may at the applicant's request and if they consider it appropriate to do so withhold payment from the contractor. If they do so, they may make the payment to the applicant instead.

16.3 Where assistance is in the form of a loan guarantee the Council will enter into legal agreements with the parties at the appropriate time.

17. Time allowed for submitting an application and completing works

17.1 We would normally expect an application to be submitted within 3 months of receipt of an application package.

17.2 When the financial assistance has been approved, it will be a condition that the works are completed within a period of 9 months unless there is written agreement from the council to extend this period.

18. Conditions for Repayment of Assistance

- 18.1 If an owner of the dwelling to which the application relates ceases to be the owner before the works are completed, he shall repay to the Council on demand the full amount of any assistance that has been paid.
- 18.2 If an owner of the dwelling(s) to which the application relates ceases to be the owner within the condition period, he shall repay to the Council on demand the monies paid.
- 18.3 This condition period is as follows;

Decent Home Repayable Grant – unending (land registry charge)	
Coldbusters -	10 years for the part of the grant that repayable
Mandatory DFG	Generally not applicable but up to 10 Years on certain cases
Discretionary DFG (Top up)	10 years
Minor Works Grants	5 years
Landlord loans -	5 years

Landlord loans are to be repaid in equal monthly instalments for the period of the loan from the date of certified completion of works as defined by the Council. Any adjustment required to ensure equal monthly payments shall be made by adjusting the first repayment.

Note : the Department for Communities and Local Government monitors the recycling of recovered loan funding into the Council's capital programme for private housing renewal.

Loans and repayable grants are "soft loans" with a zero rate of interest. A different rate of interest, which should be no more than 1% above base rate, can be charged by agreement of the parties subject to approval by the Private Sector Housing Manager and the Lead Member for Housing.

- 18.4 If an owner of the dwelling(s) to which the application relates, having undertaken to let the dwelling(s), ceases to let the dwelling(s) in accordance with his undertaking he shall repay to the Council on demand the monies paid.
- 18.5 If an owner of the dwelling(s) to which the application relates, having undertaken to let the dwelling(s) to a qualifying tenant, ceases to let the dwelling(s) in accordance with his undertaking he shall repay to the Council on demand the monies paid.
- 18.6 If an owner of the dwelling(s) to which the application relates, having undertaken to join the Council's approved landlord accreditation scheme, fails to comply with the terms of the scheme he shall repay to the Council on demand the monies paid.
- 18.7 Where the owner of the dwelling to which an application relates ceases to be the owner he shall repay to the Council on demand the monies paid.
- 18.8 Where the owner of the dwelling(s) to which the application relates having undertaken to remain in occupation of the property no longer resides at the property he shall repay to the Council on demand the monies paid.
- 18.9 For mandatory disabled facilities grants (DFG) the council may decide on a case by case basis to place a limited charge of up to £10,000 on an adapted property when it

is sold within 10 years where the cost of the DFG work is over £5,000. This includes adaptations for children. Gravesham Borough Council will seek to apply this where the works could reasonably be expected to add value to the property. Any recovered funds will be recycled to provide further financial assistance to eligible persons. For example the provision of additional rooms or amenities by the construction of an extension or the conversion of a non habitable room/space are measures that will be considered for the application of such a property charge.

18.10 Where the Council have the right to demand repayment but there are extenuating circumstances they may determine not to demand repayment or to demand an amount less than described above (see Appendix 4).

19. Additional Conditions (general)

19.1 Where the Council approve an application for assistance they may impose additional conditions with the consent of the applicant.

19.2 The additional conditions may include but need not be confined to:

- (a) Requiring the applicant to make contribution towards the assisted work;
- (b) The Council having the right to recover specialist equipment when no longer needed;

19.3 The applicant shall notify the authority of his intention to make a relevant disposal of the dwelling and shall furnish to the authority any information reasonably requested by them in connection with such notification.

19.4 Breach of any of these additional conditions shall give the Council the right to demand repayment of the assistance.

20. Security for Assistance

20.1 Any condition above that creates a liability to repay the assistance shall be registered as a restriction on sale at the Land Registry.

20.2 The liability to repay any assistance may be discharged at any time by paying to the Council a sum equal to the amount of the assistance or such lesser sum as the Council may agree.

21. Power to carry out works which would attract financial assistance.

21.1 The council may, by agreement with a person having a qualifying owner's interest in the property, execute at his/her expense;

- a) Any works towards the cost of which assistance is payable or might be paid on an application duly made and approved, and
- b) Any further works which are in their opinion necessary or desirable to execute together with the work mentioned in paragraph (a) above

21.2 The council will make a reasonable charge for the arrangement and supervision of the works, in addition to the cost of the works. The council may carry out the works or commission and supervise the work of a contractor.

Appendix 4

Gravesham – A Place of Choice

Policy for waiving or reducing repayment of financial assistance, reducing the priority of any registered charge or removing any charge in exceptional circumstances

Process

Any request for:

- waiving or reducing the repayment of financial assistance
- reducing the priority of any registered grant element charge, or
- removing any registered charge or restriction.

shall be made in writing prior to any circumstances which may result in a breach of the conditions if possible.

The request shall be made in writing to the Private Sector Housing Manager setting out any exceptional circumstances that exist.

The Private Sector Housing Manager or Assistant Director (Communities), with the Lead Member for Housing will consider the request in having regard to the policy criteria set out in this appendix. Subject to the applicant promptly providing any supporting evidence a decision will normally be taken and communicated in writing within 28 days. It is stressed that all decisions will be evidenced based and people will need to provide proof of the change in circumstances.

Any person aggrieved with a decision should use the Council's formal complaints procedure.

Policy Criteria

- **Financial Hardship** - a disposal made following a detrimental change in the financial circumstances of the household

Guidance - this will normally apply to permanent or long-term changes in employment. This will include unemployment but some redundancy payments should be used to repay part or all of the financial assistance. Move from permanent full-time employment to part-time or temporary working will be considered where there is little prospect of a return to full-time employment [within reasonable travelling distance].

- **Employment** - a disposal made to enable the household to seek or take up employment or change the place of employment

Guidance - this will normally apply to situations where a person's employer is moving its base or the person is otherwise required to move their home to remain in full-time employment. Account will be taken of any financial benefit which may arise, for example, promotion.

Health - a disposal made for reasons connected with the physical or mental health of a person in the household

Guidance - the council will be particularly sensitive to circumstances involving a deterioration in a person's health which necessitates a move to supported or specially adapted accommodation. This policy criteria includes older people and people with a disability.

Suitability for the number of occupants - a disposal made to enable accommodation to be provided which is more suitable for the number of occupants

Guidance - this criteria will normally be applied where a change of circumstances has arisen which will give rise to statutory overcrowding (Housing Act 1985) and to the crowding and space hazard (Housing Act 2004).

Value of premises - disposal where the proceeds of sale are less than the amount of financial assistance owing

Guidance - this is to protect households from financial hardship particularly in cases of negative equity. The most likely circumstances will be reducing house prices/market decline. The council's policy is designed not to provide loans which create negative equity.

Inheritance - a disposal by a person where those premises were vested in that person under a will or intestacy

Guidance - the council's policy for providing financial assistance aims to ensure that older people live in homes which are safe, healthy, warm and secure. This improves the quality of their lives. The framework is designed to ensure before assistance is given that the terms and conditions are set out and the applicant receives advice on the extent and nature of any obligation. The approach is designed to ensure older people on limited means make little or no financial contribution to the improvements. Instead, part of the costs are recovered when the property is eventually sold.

Where a property is being disposed under a will or intestacy the council will not normally require repayment of the housing assistance provided that the person benefiting under the will continues to fulfil the occupancy condition. Where the property is sold subsequent to the settlement of the estate the council will normally require full repayment of the housing assistance.