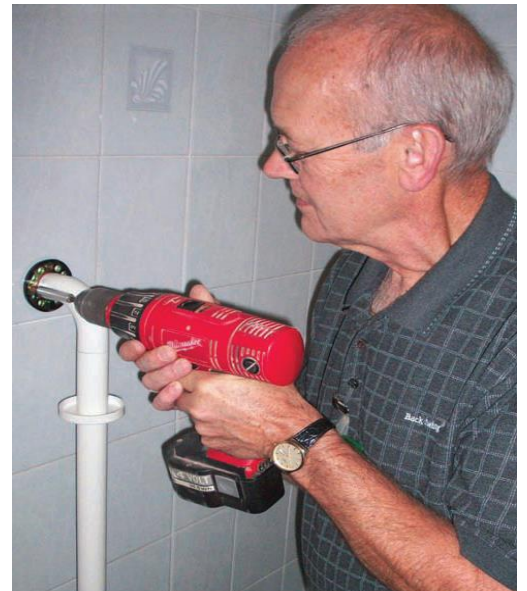




**GREAT
YARMOUTH**
BOROUGH COUNCIL

Private Sector Housing Adaptation and Improvement Policy 2015



Private Sector Housing
Town Hall
Hall Pain
Great Yarmouth
Norfolk
NR30 2QF

Telephone 01493 846371

2015

Great Yarmouth Borough Council

Private Sector Housing Adaptation and Improvement Policy 2015

2015

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1. PURPOSE OF POLICY

The purpose of the policy is to detail the financial assistance available for privately owned dwellings, who is eligible to receive it and how it is delivered. The financial assistance packages detailed in this policy aim to provide eligible applicants with an efficient, practical and cost-effective solution that takes into account the health and wellbeing of the individual and household as appropriate

The policy brings together all forms of grant and other assistance available and deals with the Council's approach to delivering both mandatory and discretionary Grants and Loans

2. INTRODUCTION

A person's home can have a major impact on their quality of life and general wellbeing. There are direct links between unsatisfactory housing and poor health particularly in older people, residents with disabilities or chronic illness and households with young children. Local authorities have a responsibility to deal with private sector housing that is in poor condition or needs adaptations to meet the needs of those with disabilities.

3. LEGISLATION INFORMING THIS POLICY

Housing Grants Construction and Regeneration Act 1996

Under this act the Council has a duty to provide Disabled Facilities Grants (DFG) to eligible applicants.

Regulatory Reform (Housing Assistance) Order 2002

This Order repealed the legislation governing the provision of grants for renewal of private sector housing and replaced it with a wide-ranging power to provide 'assistance in any form' 'either directly or indirectly to enable a person:'

- To acquire living accommodation (whether within or outside their area)
- To adapt or improve living accommodation (whether by alteration, conversion or enlargement)
- To repair living accommodation
- To demolish buildings comprising or including living accommodation
- Where buildings comprising or including living accommodation have been demolished, to construct buildings that comprise or include replacement living accommodation.

Under this legislation the Council is required to publish a renewals policy stating how it intends to use its powers to offer assistance to enable improvements to private sector housing, and who is eligible to receive it.

Housing Act 2004

This Act introduced a number of new provisions, which included Under Part 1 of the Act the introduction of a new Housing Health and Safety Rating Scheme (HHSRS) to replace the Housing Fitness Standard. This gave Councils the powers to take enforcement action on the basis of assessments carried out under the HHSRS. These assessments focussed on hazards that are most likely to occur in housing.

This has helped Councils target some of the poorest-condition properties that are more often than not housing some of the most vulnerable residents.

4. NATIONAL POLICY

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society is about improving living standards for older people. The strategy recognised that housing health and care would need to be increasingly interdependent as no one sector can deal with the challenges an ageing population presents.

In relation to this document chapters 5 and 6 are the most relevant, emphasising the importance and cost effectiveness of access to 'that little bit of help', which enables people to remain living in their home in comfort and safety. That help can be in the form of Handy Person services, which meet the needs of vulnerable and older people requiring minor repairs and small household jobs, through to the delivery of Disabled Facilities Grants to fund adaptations that enable disabled people and people with mobility issues to continue to live independently in their own homes.

ODPM Circular 05/2003

The Order provides authorities with a much greater degree of flexibility in devising a policy to deal with poor condition housing, both in terms of the policy tools available to them, and in terms of their ability to work in partnership with others. It therefore provides a major opportunity for local authorities to contribute further towards the Government's overall strategies towards tackling poverty and social exclusion, health inequalities and neighbourhood decline.

The Order also states that before the powers contained within it can be used, the authority must publish a policy on how it intends to use them.

The Care Act 2014

The Care Act 2014, which came into effect from 1st April 2015, is a significant piece of legislation that will determine the future direction and quality of care and support. It replaces existing pieces of legislation and aims to:

- provide a single, clearer framework for the provision of care and support,
- promote a preventative approach with services built around an individual's wellbeing,
- give carers a right to assessment for support
- promote integration of health and social care
- make statutory provision for Safeguarding Adults Boards

The Care Act includes local housing authorities and providers as important partners for health and social care. The statutory guidance sets out how and when housing provision and options should be included into the processes in place to support wellbeing and address care and support needs.

Services that support people to maintain and adapt their homes are key to preventing, reducing and delaying care and support needs and acknowledgement has been given to the vital work that Home Improvement Agencies such as Safe at Home do to support people to live safely and independently in their own homes.

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Better Care Fund

The Better Care Fund is a pooled budget that enables the NHS and local authorities to jointly commission health and social care services, to drive development of integration locally.

The Better Care fund includes Disabled Facilities Grant (DFG). This budget is no longer ring-fenced therefore it is vital that the district council, whose statutory responsibility it is to deliver DFG's are linked into the process of developing and delivering the Better Care Fund with the lead agencies within health and social care

National Policy consistently highlights the importance of housing and the fundamental role it plays in prevention, promoting independence and wellbeing.

Councils have a number of statutory obligations relating to private sector housing including those relating to housing standards and eradication of risk through to the delivery of Disabled Facilities Grants. The Council's Private Sector Housing services including Safe at Home, along with Environmental Health are key services working with vulnerable households and landlords to improve conditions within the private sector.

5. LOCAL STRATEGIC AIMS

The policy contributes to the following local strategies

Living Longer, Living Well – The Norfolk Older People’s Strategy. Promoting Independence and Wellbeing 2011 - 2014 (currently being refreshed)

Older people and agencies in Norfolk worked together to produce Norfolk's Older People's Strategy 'Living Longer, Living Well'. The strategy described changes in health, social care, housing and other services. It focused on promoting well-being, choice and enabling older people to remain in control of their own lives. The Strategy sparked an Action Plan, which was designed to influence commissioners and all concerned in developing services that enable older people to live independently. The Action Plan lists seven key areas including Practical Help in the Home, which highlighted the desire and need to secure the future of Handy Person Schemes across the County.

Norfolk Housing and Support Strategy 2011 - 2015

This strategy sets out the priorities for the housing related support programme across Norfolk.

A limited amount of funding is received from Norfolk County Council Supporting People for Safe at Home¹, the Council’s Home Improvement Agency (HIA), which delivers Disabled Facilities Grants. Safe at Home HIA has a contract to deliver housing related support services, which expires 31st December 2015. A review of HIA services across Norfolk was carried out NCC Supporting People Commissioners in February and March 2015 and a decision is still pending on the future funding of the service.

Health Integration and Better Care Fund

The **Better Care Fund Report** of Norfolk County Council’s Director of Community Care states the following in relation to the handling of disabled facilities grants. “The funding from which the BCF will be built includes the Disabled Facilities Grant, which at present rests with District and Borough Councils and which relates strongly to the suitability of housing and wider reablement. The statutory responsibility for provision of DFGs will remain with the second tier authorities and guidance sets out minimum funding required to be transferred to authorities for that purpose. The Health and Wellbeing Board has already expressed its commitment to housing as a key underpinning of health and social wellbeing and District and Borough Council chief executives have expressed their commitment to their role in the integration of local services.”

This is encouraging as it acknowledges the importance of housing as a partner in health and social care integration and also the need for continued investment in the disabled facilities grant programme

Within Great Yarmouth the Borough Council is currently working with Great Yarmouth & Waveney CCG, Norfolk County Council, Suffolk County Council and Waveney District Council to look at how health, care and district council services can be integrated for the benefit of residents whilst also finding efficiencies through collaboration and driving out waste and duplication.

¹ Appendix 1 Safe at Home

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It is accepted that housing related services are integral to this work in terms of improving physical housing conditions by carrying out adaptations to ensure people can remain living in their own homes, undertaking enforcement action where properties present a significant hazard and providing loans to carry out essential emergency repair work.

Great Yarmouth Borough Council's Emerging Corporate Plan

This policy plays a part in contributing to the Council's priorities within the emerging corporate plan. In particular the policy contributes to:

- **Housing**
 - 'helping residents address housing issues that impact on their health'
- **Neighbourhoods, Communities and the Environment**
 - 'providing early help, when people need public health and care, to prevent avoidable problems and to help more people to help themselves'

This policy also draws on the findings of the **Building Research Establishment (BRE) Borough wide Private Sector Housing Stock Model Study and Housing Health Impact Assessment**. Their reports received in March 2012 give the following headline figures:

• Number of private sector dwellings	36,799
• 33.4% of which fail the decency standard	12,293
• Estimated cost to bring all private sector dwellings up to ² Decent Homes Standard is	£63.7m
• Number of vulnerable households	8,340
• 43% of which live in non decent dwellings	3,586
• Potential demand for financial assistance to bring properties occupied by vulnerable households, up to Decent Home Standard is	£18.7m
• 24.8% of private sector dwellings have a HHSRS Category 1 Hazard	9,121
• Estimated cost to remedy all Category 1 Hazards In the private sector is	£30.5m
• 12% of properties have a HHSRS Category 1 Excess Cold hazard (SAP rating below 31.4)	4,530
• 19% of households are in fuel poverty	6,784
• Average SAP rating for the Borough is	51
• 16.9% of non decent dwellings are calculated to be in the private <u>rented</u> sector	2073
• Estimated cost to bring private rented sector up to Decent Homes Standard is	£5.2m

² Appendix 2 Decent Home Standards

6. POLICY AIM AND PRIORITIES

Policy Aims:

The Council seeks to improve the health, safety and wellbeing of residents of the Borough who live in private sector housing, by promoting and providing a range of assistance to improve and maintain the condition of properties thereby providing secure and comfortable living accommodation.

The Council will ensure that the available capital resources are focussed on meeting the needs of the most vulnerable. This focus needs to be set in the context of greater demands on DFG resources and increasing pressures on some of the most vulnerable households in relation to the costs of maintaining and heating their homes.

Priorities:

The key priorities for this policy are:

- To help enable disabled and people with mobility issues live independently in their own homes.
- To tackle housing conditions that represent a hazard to their health and wellbeing, focusing on most vulnerable households to achieve a solution that will meet their longer term needs.
- Support the provision of measures that will help vulnerable households feel safe and secure in their own homes and contribute towards maintaining independent living
- To work with a range of partners across all sectors to promote and facilitate opportunities to improve and maintain standards in private sector housing, tackle fuel poverty and also to bring empty homes³ back into use

7. CAPITAL RESOURCE

The Borough wide Private Sector Housing Stock Model Study and Housing Health Impact Assessment carried out by BRE in 2012 calculated that 12,293 dwellings in the Borough failed to meet the Decent Home Standard of which 9,121 have a HHSRS Category 1 Hazard present. The cost of the necessary repairs to remove the Category 1 Hazards was likely to be £30.5M and the cost to bring properties up to the Decent Home Standard was £63.7M.

For 2015/16 the Council's allocation from the Better Care Fund to deliver disabled facilities grants (DFG's) is £567,000. In addition the Council provides via borrowing a further £283,000 to give a total Disabled Facilities Grant pot of £850,000. Through the DFG process the Council helps on average 150 households per year with essential adaptations to their homes.

Outside of the mandatory DFG work, the Council uses the powers conferred in the **Regulatory Reform (Housing Assistance) Order 2002** to provide discretionary assistance for urgent / emergency works. One such form of assistance is the **Norfolk**

³ Appendix 3 – Empty Homes

and Waveney Equity Loan Scheme (N&WLS). This scheme was established in 2009 when the Council in partnership with district councils in Norfolk and Waveney secured one million pounds of funding from the East of England Regional Housing Pot. The Scheme provides equity loans to carry out essential works. The loan is repayable when the property is sold and the money is then reused to help others. The loan portfolio in respect of this scheme currently stands at £908,084. Further detail of the scheme is outlined in 8.1.6.

Prior to the Norfolk and Waveney Equity Loan scheme the Council used its own capital resources to fund loans to help householders carry out emergency works. The Council provided assistance through loans and currently has a loan portfolio of £1,987,635. As and when loans are repaid following the sale of the property the money is currently recycled to help others through the provision of discretionary loans for emergency repairs, renewal assistance and relocation.

From time to time funds do become available for specific project work and where this happens, the aims and priorities set out in this policy will inform those projects and those spending priorities.

8. ASSISTANCE AVAILABLE

The Council delivers both financial assistance and advice and information to applicants. It uses Safe at Home (Home Improvement Agency) as the prime delivery vehicle for assistance.

8.1 Financial Assistance

Financial assistance available to eligible applicants is as follows:

- 8.1.1 Disabled Facilities Grant - mandatory
- 8.1.2 Emergency Repairs – discretionary
- 8.1.3 Renewal Assistance – discretionary
- 8.1.4 Relocation – discretionary
- 8.1.5 Handy Person Scheme – discretionary
- 8.1.6 Norfolk and Waveney Equity Loan Scheme – discretionary

8.1.1 Disabled Facilities Grant

A mandatory grant to help with the cost of essential adaptations to give an occupant better freedom of movement into and around their home and to access essential facilities within it.

Legislation requires the provision of a maximum grant of £30,000 for mandatory works subject to a statutory means test. A means test is not applied in the case of applications for disabled children and young people under the age of 19.

Eligible applicants are:

- Owner-occupiers
- Private tenants
- Tenants of registered social landlords (housing associations) and council tenants.

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Tenants of housing associations and Great Yarmouth Borough Council should, in the first instance, approach their landlord who may be willing to do the works.

Grant may be given for works in:

- Houses
- Flats
- Caravans
- Mobile homes
- Residential boats.

For clients living in a rental property, tenants will be required to have security of tenure guaranteeing them occupation for a minimum of five years; however, where possible the council would seek to help them move into social rented accommodation.

Scope of works

The eligible works are laid down in the Housing Grants, Construction and Regeneration Act 1996 and include:

- Improving access to the home and to principal rooms within the home
- Making the dwelling safe for use by the disabled person
- Providing washing, toilet and cooking facilities where necessary
- Improving or providing heating
- Adapting controls to power, light and heating to make them easier to use
- Agents and surveyors fees.

The works are mandatory but must be considered necessary and appropriate to address the applicant's disability and be both reasonable and practicable to achieve having regard to the age and condition of the property.

Applications for DFGs should be made to the ⁴Integrated Housing Adaptation Team (IHAT). The IHAT comprises of professional staff from Social Services Occupational Therapy Team and the Technical and Casework Team from Safe at Home.

Overview of the Application Process

- A client makes application to the IHAT.
- A telephone assessment is carried out to determine eligibility and to gather information to determine who the most appropriate person is to visit the client.
- A visit is carried by Health Professional usually an Occupational Therapist who will make a recommendation of the works necessary.
- The recommendation is sent to the Borough Council to apply for the DFG funding.
- The application can then take one of two routes which are broadly:
 - Safe at Home is engaged by the client to act on their behalf to apply for the grant, engage contractors and oversee the work or
 - The client applies for the grant, obtains quotations for the works and oversees the delivery.

The complete application process can be found in the appendices.⁵

⁴ Appendix 4 Integrated Housing Adaptations Team

⁵ Appendix 5 Application Process: Emergency Repairs and Renewal Assistance.

8.1.2 Emergency Repairs

Subject to funds being available discretionary assistance can be provided by a loan secured on the property; interest free up to £15,000 for works generally up to the value of £15,000, required to make a property safe, secure or fit for occupation in an emergency situation. Works could include:

- Electrical / gas safety work
- Plumbing
- Boiler replacement
- Leaking roof
- Emergency structural repairs (non-insurable)

An applicant must either:

- Own the property or
- Be a private tenant responsible for carrying out works
- And have lived in the property as their only or main residence for at least 24 months and be in receipt of a qualifying benefit

The application process for emergency repairs and renewal assistance can be found in the appendices.⁶

8.1.3 Renewal Assistance

Discretionary assistance for works required to bring a property up to the decent home standard.

This will require the property to:

- Meet the current minimum standard for housing
- Be in a reasonable state of repair
- Have reasonably modern facilities & services
- Have a reasonable degree of thermal comfort

Subject to funds being available, assistance can be provided by a loan secured on the property; either interest free up to £15,000 or equity share above £15,000 to a maximum of £50,000 or 35% of free equity, whichever is the greater.

An applicant must either:

- Own the property or
- Be a private tenant responsible for carrying out works
- And have lived in the property as their only or main residence for at least 24 months and be in receipt of a qualifying benefit

The application process for emergency repairs and renewal assistance can be found in the appendices.

⁵ Appendix 5 Application Process: Emergency Repairs and Renewal Assistance.

8.1.4 Relocation

Relocation could be a more suitable solution for some applicants in preference to adaptation of their existing dwelling. This would take into account such things as its general condition and suitability for adaptation, its location and environment, and the cost effectiveness of the works required to meet the applicant's needs. Consideration would also be given to ensure that the proposed works met the needs of the applicant both now and into the future.

Assistance could be provided to acquire an alternative property. This assistance could include legal and financial advice and financial help to acquire the new property using a shared equity agreement, similar to that used for the 'Norfolk and Waveney Equity Loan Scheme'.

8.1.5 Handy Person

The Handyperson scheme was initially established in 2003 with funding from Supporting People. The service provides clients with help to do small jobs around the home that will help them to continue to live independently in safety, comfort and warmth.

The scheme assists clients with a range of small jobs such as:

- Replacing tap washers and ball valves
- Fixing grab rails, removing trip hazards
- Easing doors and windows or changing door handles
- Replacing light bulbs and bleeding radiators
- Unblocking waste pipes and refitting rainwater pipes
- Fitting smoke detectors and security locks
- Replacing broken fittings and general minor repairs

The scheme is open to all and is subsidised for clients who are on an income related benefit. The subsidy is applied to the hourly rate with the client being responsible for the cost of any equipment or materials used.

An annual revenue budget of £50,000 is set each year to fund the scheme and on average 60% is recovered in client contributions meaning the scheme costs around £20,000 per year.

8.1.6 Norfolk and Waveney Equity Loan Scheme

(This is for information only as the scheme is currently fully committed)

The council has joined with other district councils in Norfolk and Waveney to provide equity loans to qualifying householders through the Norfolk and Waveney Equity Loan Scheme.

This is a discretionary loan to help people who need to adapt their home so they can continue to live there independently or to free their home of serious hazards, which would affect the health and safety of the occupants. The loan can also be used in situations where relocation could be a more suitable solution for some applicants in preference to repair or adaptation of their existing dwelling.

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Loans of £15,000 up to a maximum £50,000 are possible with the advance being no more than 35% of the free equity in the property.

Eligibility

The scheme is open to owner occupiers who are in receipt of one or more benefits including:

- Housing benefit
- Council tax benefit
- Income based Jobseekers Allowance
- Income based Employment Support Allowance
- Child tax credit (with a household income less than £16,040)
- Working tax credit (with a disability element and a household income of less than £15,500)
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit guarantee

Applications should be made directly to Safe at Home at Great Yarmouth Borough Council who administer and manage the scheme on behalf of the other district councils

8.2 Advice and Information

The Council provides a range of advice and information to assist owner occupiers, tenants renting privately and private sector landlords. Examples of the types of information and advice available include:

- **Private Sector Housing Team & Safe at Home (HIA)** – signposting to energy efficiency schemes such as Green Deal and ECO⁷ and providing general information and advice about tackling disrepair. Advice and information on alternative funding where an applicant has a partial or full contribution to make for adaptation works
- **Environmental Health** – advice and information to landlords plus as necessary enforcement action to ensure properties are safe and not presenting a risk to tenants
- **Housing Options Team** – advice and information on alternative housing options
- **Community Outreach** – providing housing related support, advice and information to people over the age of 60.

⁷ Appendix 7 Green Deal and ECO

9. REPAYMENT OF GRANT AND/OR LOAN

Repayment of Disabled Facilities Grant

In accordance with legislation, the Council applies a limited charge on the property, registered with the Local Land Registry. The legislation governing approval and payment of disabled facilities grants allows for repayment of individual grants that exceed £5,000 up to a maximum of £10,000 if the property is sold, assigned or transferred within 10 years of the completion of the work.

Specific considerations of an applicant's circumstances in relation to any such disposal will be taken into account. The factors the Council have regard to are as follows:

- a) The extent to which the recipient of grant would suffer financial hardship were he/she required to repay all or any part of the grant;
- b) Whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
- c) Whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and
- d) Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

Having considered the above circumstances if it is reasonable to require the repayment then the appropriate payment demand may be made.

Repayment of Discretionary Loans

Where the loan is interest free, under £15,000, it is registered as a charge with the local land charges. The cost of doing this will be included in the loan.

Where the loan is equity share, over £15,000, the Council's interest is lodged on the properties title deeds with the Land Registry. The cost of doing this will be included in the loan.

Repayment of the full amount of the loan is required:

- On sale or transfer of ownership of the property
- If the property ceases to be the applicant's principal residence
- If the property remains vacant for more than six months

The Council may decide not to demand repayment or may defer its demand for repayment under the following circumstances:

- a) Where the loan is in joint names and one of the applicants has died and the other named person is still in residence or the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- b) Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, a nursing care home where care will be provided and where there is clear evidence that repayment would lead to hardship.

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- c) Where the applicant has been forced to move due to racial or other harassment or domestic violence.

Finally the Council when requested can use its discretion to determine whether loan should be repaid to the Council and in such cases may also consider the extent to which the recipient of loan would suffer financial hardship were he/she required to repay all or any part of the loan.

10. COMMENTS, COMPLIMENTS AND COMPLAINTS

Feedback on the services outlined in this policy or any of the Councils Services can be given:

- Online
- By email: complaints@great-yarmouth.gov.uk
- By telephone: 01493 856100
- In writing to: Complaints, Member Services, Town Hall, Hall Plain, Great Yarmouth NR30 2QF
- In person: at the Town Hall, Greyfriars House or the Novus Centre.

Complaints

A complaint is defined as a situation where an there is dissatisfaction with the service provided or dissatisfaction with a response to a request for a service

The Council operates a two part complaints procedure. In the first instance the complaint is investigated and responded to by the relevant service manager. If the complainant is unhappy with that outcome the complaint moves to the second stage where it is re-investigated by the head of service responsible for dealing with the original complaint. If after second stage the complainant is dissatisfied with the response the next step is to contact the Local Government Ombudsman (LGO).

11. APPLICANTS OUTSIDE POLICY

Properties that are not included within the provisions of this policy include:

- Those owned by Registered Social Landlords, unless the application is for a DFG
- Those owned by property developers and speculators
- Commercial Premises
- Second Homes
- Holiday Homes
- Buildings bought in the knowledge that they were in a state of disrepair or were unfit for human habitation

12. KEY SERVICE STANDARDS

The level of customer satisfaction with the services provided will be monitored and the information used to help develop the policy in future years to meet customer needs. A questionnaire will be sent to each applicant to determine how satisfied they were with the help and advice given by Private Sector Housing Staff, the clarity of

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forms and written correspondence, time taken to process the application, contractor performance and funding arrangements.

The policy and procedures will be reviewed at regular intervals to retain flexibility to ensure the service provided is improved upon and is able to adapt to changing social and economic trends. Performance indicators and improvement targets will be developed after the first year of operation of this policy and will be based upon the outputs from year one of the policy. The provisions for assistance within the policy will be reviewed and updated annually.

Appendix 1

SAFE AT HOME

This Home Improvement Agency was set up in 1999 to provide a comprehensive agency service to older, disabled and vulnerable homeowners who need help with carrying out repairs or adaptations to their homes. Agency staff can give advice and complete paperwork, find funding for works, prepare plans and schedules and contracts, and manage the work of contractors while it is in progress.

This service is funded jointly by the Borough Council, Norfolk Social Services and the Health East and is managed by a joint Board of representatives from those agencies together with representatives from the voluntary sector and service users.

A Handyperson service is available, which will undertake minor repairs for clients and carry out a 'home safety audit' to help older and vulnerable people to live more safely in their homes.

Safe at Home can be contacted on 01493 846190 or email safehome@great-yarmouth.gov.uk

Appendix 2

DECENT HOMES STANDARD

A decent home is one which is wind and weather tight, warm and has modern facilities as defined in the English Housing Condition Survey.

A decent home meets the four following criteria:

1: It meets the current statutory minimum standard for housing

The implementation of Part 1 of the Housing Act 2004 on 6 April 2006, HHSRS replaces the Housing Fitness Standard as the first criterion of the Decent Homes standard. HHSRS is a risk assessment procedure and does not set a standard.

To be decent, a dwelling should be free of category 1 hazards, and the existence of such a hazard should be a trigger for remedial action unless practical steps cannot be taken without disproportionate expense or disruption.

2: It is in a reasonable state of repair

A dwelling satisfies this criterion unless:

- one or more key building components are old *and*, because of their condition need replacing or major repair; or
- two or more other building components are old *and*, because of their condition need replacing or major repair.

Building Components;

Building components are the structural parts of a dwelling plus internal components that have potential safety implications and these include:

- External Walls
- Roof structure and covering
- Windows/doors
- Chimneys
- Central heating boilers
- Gas fires
- Storage Heaters
- Electrics

Old and in poor condition;

A component is defined as 'old' if it is older than its expected or standard lifetime.

Components are in poor condition if they need major work, either full replacement or major repair.

One or more key components, or two or more other components, must be both old and in poor condition to render the dwelling non-decent on grounds of disrepair. Components that are old but in good condition or in poor condition but not old would not, in themselves, cause the dwelling to fail the standard.

A building component which requires replacing before it reaches its expected lifetime has failed early. Under the terms of the definition, this early failure does not render the dwelling non-decent.

3: It has reasonably modern facilities and services

A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:

- A kitchen which is 20 years old or less
- A kitchen with adequate space and layout
- A bathroom which is 30 years old or less
- An appropriately located bathroom and WC

4: It provides a reasonable degree of thermal comfort

The revised definition requires a dwelling to have both:

- efficient heating; and
- effective insulation.

Efficient heating is defined as any gas or oil programmable central heating or electric storage heaters or programmable LPG/solid fuel central heating or similarly efficient heating systems.

Because of the differences in efficiency between gas/oil heating systems and the other heating systems listed, the level of insulation that is appropriate also differs:

- For dwellings with gas/oil programmable heating, cavity wall insulation (if there are cavity walls that can be insulated effectively) or at least 50mm loft insulation (if there is loft space) is an effective package of insulation;
- For dwellings heated by electric storage heaters, LPG, programmable solid fuel central heating a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavity walls that can be insulated effectively).

Appendix 3 EMPTY HOMES

The Borough Council employs an Empty Homes Officer to give help and advice to bring empty properties back into use. Advice could cover technical, legal or financial issues and help could be provided to let and manage the property through a registered social landlord.

The Empty Homes Officer can be contacted on 01493 846113

Appendix 4

INTEGRATED HOUSING ADAPTATION TEAM (IHAT)

There are seven Integrated Housing Adaptation Teams (IHATs), which are based in the district housing authorities. The teams comprise social care and housing staff who work together to deliver a seamless housing adaptation service that takes the client through the process from initial application to completion of works.

The IHAT was established in Great Yarmouth in May 2013. An Occupational Therapist and Assistant Practitioner, employed by Social Services are based in the office of Safe at Home. Referrals are made directly to IHAT who then process the DFG from start to finish, including assessments, casework and technical input.

Appendix 5

APPLICATION PROCESS

DISABLED FACILITIES GRANTS, EMERGENCY REPAIRS AND RENEWALS ASSISTANCE

For the **Disabled Facilities Grants** the process starts with a recommendation for works usually from the Integrated Housing Adaptations Team although recommendations can come from Occupational Therapists based with in Health too.

An application is then made to the Borough Council for the disabled facilities grant this application can be facilitated and supported by Safe at Home or by the applicant direct.

If the applicant chooses to deal with the application themselves they will follow the process set out in Method 1. If the decide to be supported by Safe at Home then the process outlined in Method 2 is followed.

For **emergency repairs and renewal assistance** the process starts with the client making application to the Borough Council for assistance. Once the application has been determined and funds identified the applicant then decides whether to follow the process in Method 1 or Method 2 to deliver the works required.

Method 1

A form is completed and sent to the council with the following documentation:

1. Estimates from two builders for the works detailed in the schedule
2. Copies of any Building Regulation or Planning approvals required for the works.
3. Detailed plans and structural calculations as appropriate
4. Specialist reports for damp proofing or timber treatment, if applicable.

The Private Sector Housing Team carries out the following checks::

- Reviews the builders estimates to ensure they provide value for money and accurately reflect the level of work required.
- Checks that the applicant lives at the property and is the owner (or tenant with authority to undertake the work).

Once the application has been checked and determined as

Method 2

The applicant instructs Safe at Home to act on their behalf.

A Safe at Home Case Worker visits to complete the necessary forms and collate copies of the various documents required for the application. The applicant signs an agreement authorising Safe at Home to act on their behalf.

A Safe at Home Technical Officer visits to undertake a survey to establish the detail and extent of the works required. Plans and specifications are produced as necessary for building regulation and planning approval.

A contractor is selected from an approved list and is invited to submit a quote for the works.

The full application for assistance is submitted by Safe at Home to the Council for approval. On receipt of the confirmation that funding is available Safe at Home consult with

Private Sector Housing Adaptation and Improvement Policy 2015

qualifying for assistance an offer letter is sent to the applicant detailing the terms of the offer accompanied by two copies of the loan agreement. The applicant is required to accept and return the loan agreement within 28 days

Requests for payment from the contractor are only authorised following a visit from a technical officer to inspect the work to ensure it is carried out to an acceptable standard. When all the works have been completed, inspected and approved a completion certificate is issued.

the applicant to confirm they are happy to proceed, they then arrange for the loan agreement to be set up and for the building contractor to begin working.

The works are fully supervised and Safe at Home act for the client to resolve any disputes or issues. They also arrange for payments to be made to the contractor through to the satisfactory completion of the works.

The Safe at Home fee for this service is £350 base cost plus 12.5% (or 15% if plans are required) of the value of the works and this can be met by the grant (if applicable) or loan.

Once all works have been satisfactorily completed a completion certificate will be issued.

Appendix 7 GREEN DEAL

The Governments 'Green Deal' initiative started in January 2013.

Green Deal is a market led framework that will allow individuals and businesses to make energy efficiency improvements to their buildings at no upfront cost. Central to the Green Deal is a financial mechanism that will allow people to access the finance needed to pay for the improvements and then make repayments through their electricity bill from the savings made from the energy efficiency measures installed. This will be achieved by attaching a Green Deal charge to the electricity meter at the property concerned with the protection of the Green Deal "Golden Rule", that is, any charge attached must be less than the expected savings from the improvements.

The Energy Company Obligation (ECO).places one or more obligations on the energy companies requiring them to generate a specific amount of credit by facilitating the installation of energy efficiency measures in homes before a set deadline. ECO has been designed to fit within the Green Deal framework and provide support, in the domestic sector, where Green Deal finance alone is not enough.

The 'Green Deal' and other independent energy saving advice is available from the Energy Saving Trust, www.energysavingtrust.org.uk and the Energy Saving Advice Line 0300 123 1234.