



*LONDON BOROUGH OF  
RICHMOND UPON THAMES*

# **Private Sector Housing Renewal Policy**

July 2003

## Translation Information

<b>Contents</b>		<b>Page</b>
	Foreword	2
	Purpose of the policy	3
	Executive summary	4
1.	Introduction and background	7
2.	Pen picture of the borough	9
3.	Local housing conditions	12
4.	Links between the policy and other plans and strategies	16
5.	The policy	19
6.	Key priorities of the policy	22
7.	Types of assistance available and key outcomes	24
8.	Eligibility for assistance	27
9.	Amounts of assistance available	29
10.	Application for assistance	31
11.	Grant conditions	33
12.	Responsibilities	34
13.	Advice	35
14.	Complaints and appeals	36
15.	Key service standards	37
16.	Policy implementation plan	38
 <b>Reference documents</b>		
Appendix 1	Fitness and decent home standards	
Appendix 2	Objectives of the Black and Minority Ethnic housing strategy	
Appendix 3	Summary of the Council's priorities for housing	
Appendix 4	Extracts from the 'Landlord Grant System'	
Appendix 5	Options for assistance	
Appendix 6	Purposes for which disabled facilities grants must or may be given	
Appendix 7	Glossary of terms	
Appendix 8	Key contact details	

## FOREWORD

As the cabinet member for Social Services and Housing I am delighted to present the private sector housing renewal policy. As required by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 this document sets out our priorities for offering assistance in the form of loans or grants for repair, adaptation and improvement works in privately owned or rented properties. We aim through this policy to help the most vulnerable residents to improve their housing conditions.

This document does not stand in isolation, but is linked to a number of other Council strategies and plans, notably the Community Plan. The Community Plan sets out how the Council seeks to promote the economic, social and environmental well-being of the whole community. The policy is also closely linked to the Housing Strategy, which sets out the current and future housing problems facing the borough and priority areas for action.

The policy has been drawn up using these plans and strategies, as well as the results of our housing needs survey. It has also relied on the results of a recent report from the Building Research Establishment about local housing conditions. In formulating the policy, consultation with partners, staff and customers has been undertaken to ensure that it reflects the views of these groups.

As a reader of this policy your views are valuable. Please let us have your comments and suggestions. You can do this by writing to Eleanor Dowling, Private Sector Team Leader, at Housing Services, Room 118, Civic Centre, 44 York Street, Twickenham, Middlesex, TW1 3BZ or at [e.dowling@richmond.gov.uk](mailto:e.dowling@richmond.gov.uk)

Cllr Jean Matthews

Cabinet Member for Social Services and Housing

July 2003

## Purpose of the policy

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 repeals the existing grant regime on 18<sup>th</sup> July 2003. The only grants to remain are the mandatory Disabled Facilities Grants. In order for local authorities to offer any other types of grants or loans they must publish a policy for private sector housing renewal. The policy must consider local needs and priorities. Loans and other forms of assistance besides grants are positively encouraged.

This policy has been formulated in response to the Order and in consultation with staff, partners and attendees at our Housing Strategy Conference on 21<sup>st</sup> May 2003. At the conference we talked about the proposed policy, held a productive workshop session and included extracts from the policy with a feedback sheet in the conference pack.

This document sets out the issues that we considered in drawing up the policy, such as the effects of poor housing on residents, the profile of the borough and local housing conditions. We also considered how the policy links with key national, regional and local plans and strategies.

We determined the policy by setting priorities for assistance. These priorities and the types of assistance available are set out in this document. The assistance available was determined by consultation and an option appraisal, which is outlined in **APPENDIX 5**. The assistance we offer is in the form of grants, loans and referral to other associated schemes. This policy details eligibility criteria for assistance and the amounts available for each category of assistance. The document includes details of how to apply for assistance as well as conditions and responsibilities. It concludes with details of how to make a complaint or appeal, our key service standards and a policy implementation plan.

By offering other forms of assistance besides grants our policy should ensure that more works are carried out to homes that previously would not have benefited from grant aid. We believe that the policy will make a difference to residents vulnerable to poor housing conditions. It should also encourage residents to attend to essential works. We therefore believe that it will have a real impact on private sector housing renewal in the borough.

The success of the policy will be measured in terms of the numbers of grants and loans completed, by the number properties in disrepair or unfit that are brought up to standard and the number of improved houses in multiple occupation. Our targets are set out in section 15 of the document. We also hope to see improvements in domestic energy efficiency, and to retain high levels of customer satisfaction with our service.

## **Executive Summary**

This policy is aimed at making the best use of scarce financial resources to improve private sector housing. Because poor private sector conditions are not found in any particular areas of the borough, we had to set our priorities for assistance based on the needs of residents and the condition of properties. The key priorities of the policy are set out below with a list of the types of assistance available.

### **Key priorities of the new policy**

The new private sector housing renewal policy aims to promote good quality housing in the private sector and link assistance in the form of grants or loans to the strategic aims of the Council.

Assistance is available for specific vulnerable groups such as the elderly, the disabled and low income families. Other forms of assistance are available to encourage the use of private investment in housing conditions and to support landlords who are willing to offer nomination rights or adhere to criteria set out to benefit private sector housing and encourage 'good landlord' principles.

Our key priority is to offer Disabled Facilities Grants to disabled residents to support independent living. These grants are mandatory, means-tested and to a maximum of £25,000. Our target as set out in the Community Plan is to complete 100 adaptations each year. Our other main priority is to continue to offer Home Repairs Assistance Grants for repairs, energy efficiency measures and security works. These grants are means-tested and to a maximum of £4000 in any 5 year period. They are available for residents aged 60 and over and for those under 60 if they are disabled or caring for children aged 16 and under. They enable residents to remain at home in comfort and security, and in conditions that are not detrimental to health. The grants are fundamental in assisting with a key aim of supporting independent living.

The policy makes it clear that grant funding is not available for large scale works to owner-occupied properties. Instead we see this as the owner's responsibility, but we are offering access to carefully selected equity release loans (Houseproud) to enable householders to fund works even if they are on low incomes. Assistance is also available to improve tenanted properties and bring empty properties back into use, but only where certain criteria are met in line with Council objectives.

As well as offering loans and grants the policy for private sector housing recognises the benefits of the Handyperson scheme. The scheme was set up in partnership with several organisations to provide a service to undertake small household jobs in the homes of people with a disability and those aged 60 and over. We are major contributors in that we fund a part time coordinator for the scheme. The scheme has attracted over £200,000 of funding and gifts in kind.

### **Client based priorities**

The order of priority for our customers is as follows:

- a. Disabled residents on a very low income.
- b. Older residents (aged 60 and over) in receipt of a means-tested benefit.

- c. Older residents (aged 60 and over) who are not in receipt of benefits but who have a very limited income.
- d. Residents under 60 who have young children (aged 16 and under) and are in receipt of certain means-tested benefits.

## **Property based priorities**

Our priorities based on property conditions are set out below. They are not in order of priority.

- a. To offer assistance to adapt properties to suit the needs of disabled residents.
- b. To offer assistance to deal with unfit owner-occupied and private rented properties.
- c. To offer assistance to deal with disrepair in owner-occupied and private rented properties.
- d. To offer assistance to improve energy efficiency in owner-occupied and private rented properties.
- e. To offer assistance to improve security in owner-occupied and private rented properties.
- f. To assist landlords to ensure that Houses in Multiple Occupation (HMOs) have adequate fire protection and means of escape in case of fire.
- g. To assist landlords to ensure that HMOs have adequate amenities for their number of occupants.
- h. To offer assistance to bring empty properties back into use

## **Types of assistance available**

The assistance that we offer is as follows:

- a. Mandatory Disabled Facilities Grants (DFGs).
- b. Houseproud equity release loans (for home owners aged 60 and over and those with a disabled household member) for non mandatory DFG works.
- c. Houseproud equity release loans for repair works in excess of £4000.
- d. Relocation loans where adaptation of a property is not the best option.
- e. Loans for owners with children aged 16 or younger for repair works in excess of £4000.
- f. Home Repair Assistance Grants (HRAGS) for energy efficiency works. A maximum of £4000 in any 5 year period is available for all HRAG work.
- g. HRAGs for repairs, security or minor adaptations.
- h. Repair grants for landlords.
- i. House in Multiple Occupation (HMO) grants for landlords.
- j. Empty property grants.

- k. Energy efficiency grants for landlords.
- l. Supporting the Handyperson scheme.
- m. Discount scheme for energy efficiency works.

# 1. Introduction and background

## 1.1. Why private sector renewal policies matter

Housing and health are two of the most fundamental aspects of well-being. There is much evidence that people in good quality housing experience better health than those in poor housing. Problems of poor health due to bad housing are now well documented. Dampness, the cold, indoor pollutants and accidents due to unsafe conditions all add up to increased health care costs. As such, poor housing conditions matter to the individual and to society for several reasons. Decent housing should be seen as an essential part of community care as investment in living conditions can reduce the levels of home care, hospital admissions and residential care required.

The most recent national House Condition Survey (1996) revealed that in the UK there was little change in the worst housing conditions. It found that 7.5% of the stock was unfit for human habitation. Our recent (2003) local survey of housing conditions in the London Borough of Richmond upon Thames (LBRuT) found levels of unfitness at 6% (4500 properties) compared to 6.5% in 1993, and disrepair has risen from 5% in 1993 to 12% (9000 homes).

Unfitness is assessed according to set criteria as specified in section 604 of the Housing Act 1985 as amended (see **APPENDIX 1**). Our surveys of housing conditions show that in this borough there are no pockets of poor conditions or specific wards with relatively high levels of unfitness, instead they are scattered in what is known as a 'pepper pot' formation throughout the borough.

It is accepted that the primary responsibility for these poor conditions rests with the owners of the properties. However in some situations assistance is required to enable and encourage owners to improve their properties where they do not have the means to do so. Some owners are unemployed or have unstable work while many are lone parents dependent on benefits. There are also a number of disabled people with reduced incomes, and a growing elderly population without mortgages but also without capital. They are therefore asset rich and cash poor. All these groups with very limited incomes face the possibility of huge repair, maintenance and improvement costs to their homes. Many private properties are below standard because minor repairs are not attended to which can lead to major disrepair over time. A lack of savings or financial plans for repairs and maintenance and the difficulty in obtaining loans means that for many, repairs are not an option. Many low income owners cannot afford repairs and cannot afford to move on.

Without a targeted policy, problems in the worst housing stock will not be addressed and further decline is inevitable. We have to set out policies to assist with improving basic housing problems so that those on low incomes can achieve a better quality of life.

## 1.2. Grant system

Since 1969, renovation has been the major focus of private sector strategies. The grant system introduced in 1989 targeted the worst conditions by linking grant aid with unfitness, and eligibility was means-tested. These grants were initially mandatory but in 1996 became discretionary. The applicants had to undergo a test of resources to assess their contribution, and people on low incomes could be entitled to 100% grants. However, housing costs such as mortgages were not included in the calculation, and because of this many applicants were ineligible.

Grants available under the Housing Grants, Construction and Regeneration Act 1996 included:

- House Renovation Grants (mainly but not exclusively for repairing and improving unfit dwellings)
- Common part grants (for common parts of flats)\*
- HMO grants (for provision of amenities and means of escape in case of fire in Houses in Multiple Occupation)
- Relocation grants\*
- Home Repair Assistance
- Disabled Facilities Grants

\*Discretionary grants not available to LBRuT residents

Limited funding means that LBRuT in line with many local authorities (LAs) offered most of the grant aid for minor works and limited eligibility for large schemes of work. As a result, some essential repairs may not have been undertaken. The policy spread resources but it meant that the backlog for major works was growing.

### **1.3. New legislation**

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 has made the following changes to grant legislation.

- It introduces a new general power enabling local housing authorities to provide assistance for housing renewal (repair, adaptation, improvement, demolition and the acquisition of replacement accommodation).
- It repeals the detailed legislative provisions in the Housing Grants, Construction and Regeneration Act 1996 regarding Renovation Grants, Common Parts Grants, House in Multiple Occupation (HMO) Grants, Group Repair and Home Repair Assistance.
- It repeals the provision of the Housing Act 1985 relating to loans given by local authorities for housing renewal.
- It streamlines the provisions governing the declaration and operation of renewal areas.
- It makes minor changes to the provision in relation to Disabled Facilities Grants (DFG), but the system for providing mandatory DFGs remains largely unchanged.

Overall the existing powers in relation to renovation grants will be repealed on 18<sup>th</sup> July 2003. Local authorities must have a new policy on housing renewal adopted and published on or after this date if they wish to continue to give housing renewal assistance.

The assistance available can be in the form of grants, loans or a combination of both. Assistance can be offered through the local authority or through a third party. The Government made it clear that a blanket policy of no assistance would be unacceptable.

In developing this policy we had to assess in what circumstances we should offer assistance. Decisions had to be made as to whether the grant centred approach should remain with diminished resources, or whether a more varied set of policies should be developed which could stimulate private investment.

Equity release loans are included in the policy. They offer residents with low incomes but high equity value in their property a way to pay for repair and improvement works. The loan scheme involves some public subsidy but the majority of the costs are covered through the equity release loan.

Council loans are another way to stimulate private investment. Loans will increase the amount of work carried out in the short term and in the long term will mean that as loans are repaid the receipts are recycled.

However such schemes are not suitable for all. Persuasion and loans will not help people in the poorest conditions, as they are unlikely or unable to borrow for housing repairs. The policy therefore has to include the facility for limited grant aid as well as loans.

## **1.4. Recent initiatives**

In November 2002 we launched a Handyperson scheme. The scheme was set up in partnership with several organisations to provide a service to undertake small household jobs in the homes of people with a disability and those aged 60 and over. The partners involved are Age Concern, Richmond Parish Lands Charity, Hastoe Housing Association and Help the Aged. We are major contributors in that we fund a part time coordinator for the scheme.

In May 2003 we launched the Houseproud initiative. This scheme enables homeowners aged 60 and over and households with a disabled resident to apply for an equity release loan for essential works. The scheme is a partnership between several LAs in the southeast and the Home Improvement Trust (HIT), a not-for-profit company. The LAs fund the promotion and administration of the scheme with an annual payment of £10,000 and for each case, pay a one-off payment of £500 to cover valuation fees, financial advice and legal costs. The scheme guarantees no repossession and offers a variety of repayment methods.

## **2. Pen picture of the borough**

### **2.1. Population**

The population of the London Borough Richmond upon Thames is in the region of 172,000. There are over 77,000 homes in the borough. Around 69% of households are owner-occupiers and another 16% rent from private landlords. The vast majority of the remaining households (around 9000 in total) rent housing association properties. There is no longer any permanent council housing within Richmond following the large scale voluntary transfer of the entire permanent stock to Richmond Housing Partnership in July 2000. The housing market within Richmond upon Thames remains buoyant, with demand exceeding supply across all tenures.

About 14% of the population is over 65 and this has implications in terms of housing, health and social care provision for the older people within the borough, although they are often in better health and more independent than people living elsewhere.

### **2.2. Socio-economic profiles**

The Index of Multiple Deprivation 2000 compiled by the Department for Trade, Local Government and the Regions (DTLR) found that the borough as a whole is one of the least deprived within London and the nation. However, it should be noted that borough level data

conceals variations at ward level and ward level data does the same in relation to enumeration district level, thus masking pockets of acute deprivation.

The Indices of Deprivation 2000 stated that within the borough 5,520 people were classed as "employment deprived" and 18,616 "income deprived". This meant that the borough was ranked as 166 and 184 respectively out of the 354 authorities within England, where 1 is the most deprived and 354 the least deprived.

Data collected on 11 April 2002 indicated that 1,760 residents were claiming Job Seeker's Allowance, representing 2.0% of the working age population. This represented a rise of 405 on the previous year from 1.5% of the working age population.

The numbers of live Housing Benefit cases being dealt with by the borough fell from 7,990 to 7,660 in the year ending 31 March 2002. The decrease in claims reflects the strength of the local economy, allied to changes to the benefits system. It may also be that shortfalls between reference rents and market rents have reached such a level that those who would otherwise be reliant on housing benefit to meet rents in the private sector are being excluded from the market.

### **2.3 Vacant dwellings**

The vast majority of empty properties within Richmond and London are within the private sector. The proportion of homes in Richmond that were empty as at 1 April 2001 was significantly lower than for the region and nation as a whole. The figure for 2002/03 was 1776 empty properties and 2.7% (48) were brought back into use through Council intervention. It is important to continue to lower this figure further, particularly given the continuing high levels of housing need within the borough.

### **2.4. Renting privately in Richmond**

According to a survey by the Greater London Authority in February 2003, the outer London average weekly rent for one bed roomed accommodation is £179 compared to an average of £195 in Richmond.

Only a tiny proportion of advertised private sector rents within Richmond fall within the reference rent levels set down by the Rent Officer Service for Housing Benefit claimants. The strength of the local lettings market means that landlords will not usually consider reducing the rent to these levels. Residents in receipt of Housing Benefit have difficulty in finding suitable properties. The recently established 'rent deposit scheme' helps address some of the associated problems with the Council guaranteeing the deposit on certain properties.

### **2.5. Results of the Housing Needs Survey 2000**

The Council's housing and planning departments jointly commissioned an independent Housing Needs Survey, which was completed in 2000. The main findings of the survey are set out below.

- 7017 households (9.3%) are estimated to be in unsuitable housing
- 5778 households have difficulty maintaining their home or garden
- 6.4% of households have no earned income

- 7.9% of households earn between £1,000 and £5,000
- 60% of owners without a mortgage and in need have problems with repairs, and the average earnings of this group is £9,000 which means the repairs are unlikely to be carried out
- 3078 households have a disabled member with another 1979 containing frail elderly members

## 2.6. Black and minority ethnic housing issues

Richmond upon Thames has a small but diverse black and minority ethnic (BME) population. The 1991 Census recorded 890 households from a variety of ethnic backgrounds notably Irish, Indian, Pakistani, Chinese, Black-African and Black-Caribbean. Overall, minority groups accounted for just over 8% of the borough's population, the second lowest amongst London's 33 boroughs. The recently released 2001 Census figures show a gentle rise in the BME population, to 9% of the population, or about 15,500 people.

Across the country, BME people as a group are three times more likely to suffer from housing need – homelessness, overcrowding and poor-quality housing than the general population. It is generally accepted that BME service users are often less aware of the range of housing services available to them. Whilst most are aware of the Council's role in providing housing to homeless people and households, few are aware of its role in *preventing* homelessness, and of services available to private tenants and owner-occupiers. Many BME owner-occupiers, as with the wider community, are living alone, and owing to reduced incomes are less able to undertake major repairs or improvements to their homes. Our Best Value review in 2002 indicated that we need to target our service more at hard to reach groups. Take up amongst BME residents was low.

## 2.7. Challenges

Although all these indicators point to the fact that the borough is affluent with a small BME community, it is important to note that

- levels of deprivation exist and are often hidden
- substantial numbers of residents depend on means-tested benefits like Housing Benefit and Job Seekers Allowance
- the BME population may be unaware of the assistance available
- 2.3% of dwellings in the borough are vacant
- high rent levels discourage landlords from letting at reduced levels to housing benefit claimants
- landlords who achieve rents that are lower than market levels may be reluctant to fund repair or improvement works
- substantial numbers of residents are in housing need with no spare income to fund repairs.

Our priorities for private sector assistance are based on the recognition of these issues and the knowledge that in this affluent borough, some residents cannot afford works to repair or improve their homes and yet these people are most vulnerable to poor housing conditions. This policy includes a strong commitment to ensuring that its services and policies provides for and reaches all its users to deliver an effective and valuable service to the community.

In line with the BME housing strategy action plan we will be taking action to meet the needs, concerns and aspirations of its BME service users. The action plan is in three main sections; identifying the needs of BME service users, meeting the needs of BME service users, and developing strategic partnerships and joint working. The objectives of the BME strategy are set out in **APPENDIX 2**.

### **3. Local housing conditions**

#### **3.1 Survey of local housing conditions**

The Building Research Establishment (BRE) carried out a survey at the request of the LBRUT to provide estimates of local housing conditions at the level of the District, Ward and Enumeration District. They are based on a model being developed by BRE, which combines local and national data to produce estimates of conditions that would not otherwise be available at the local level.

The model exploits English House Condition Survey data. It relates the condition of a dwelling (or some other housing measure) to the characteristics of the local area in which it is situated. So if the make up of a particular small local area (for example, a ward in a borough) is known, the model can be applied to provide estimates of the proportion of dwellings in different conditions.

#### **3.2 Presentation and interpretation of results**

A summary of some of the more important raw data for the borough, and by ward, is presented in tables on the following pages.

#### **3.3. Points for consideration**

There are no particular areas in the borough showing higher levels of unfitness or disrepair relative to the overall levels. However unfitness is at 6% (4500 properties) overall so has not significantly improved since the last survey when it was 6.5%. Housing that is unfit for human habitation is clearly undesirable and the criteria for assessment are set out in **APPENDIX 1**. Unfit properties have an effect on health and well-being, may be dangerous and are likely to deteriorate further. Renovation grant demand has been assessed at 7%. This would account for numbers of unfit properties as well as landlord properties in disrepair.

Disrepair has increased from 5% to 12% (9000 homes), but this does not distinguish between minor and major disrepair. However it is evidence of a growing problem that should be tackled. Even minor items of disrepair can deteriorate to cause major problems and may even render the property unfit over time. Again disrepair can have a detrimental effect on personal comfort and health.

Six percent of properties suffer from fuel poverty, which is defined as householders having to spend over 10% of their income on household fuel to achieve a comfortable temperature. This survey also indicated that 26% have inadequate thermal comfort. Factors such as poor housing quality, low household income, inefficient heating, and inadequate insulation combine to make the most vulnerable members of society the least able to adequately heat their homes. Improved energy efficiency and better heating and insulation can lift people out of fuel poverty, improving their health and well-being. Cold homes lead to life threatening ailments especially for the elderly. There are on average 6,000 excess winter deaths a year in London alone. Efficiently heated homes limit the number of people going into hospital.

The survey found that 38% of properties do not reach the decent homes standard. This standard has been set for social housing but is aspirational for all housing stock. A summary of the standard is set out in **APPENDIX 1**. These homes fail the standard because they do not meet the following criteria:

- Reaches the current statutory minimum standard for housing (unfitness)
- Is in reasonable repair
- Provides a reasonable degree of thermal comfort
- Has reasonably modern facilities and services.

Dwellings that fail to meet three of the following do not have reasonable modern facilities and services

- A reasonably modern kitchen (not older than 20 years)
- A kitchen with adequate space and layout
- A reasonably modern bathroom (not older than 30 years)
- An appropriately located WC
- Adequate insulation against external noise (where external noise is a problem)
- Adequate size and layout of common parts for blocks of flats.

All of these criteria are basic elements for reasonable housing. Poor conditions in kitchens and bathrooms, and the siting of WCs can affect health and hygiene. Issues of sound insulation and common parts are not addressed in this policy.

The survey found that an average 1.8% of properties in the borough are not self contained. This includes a substantial number of HMOs, which we estimate to be in the region of 400 properties. Numbers are decreasing and it is important to ensure that they are retained to provide low cost accommodation. However such properties are high risk from fire and are often unfit or in disrepair.

Overall the survey of house conditions in the borough points to the fact that there are issues with regard to poor housing that have to be addressed. The fact that no patterns of poor housing have emerged means that priorities for private sector renewal have to be set in relation to customer's needs and vulnerability to poor housing and to the condition of properties.

Interim data from BRE

Housing conditions in the London Borough of Richmond upon Thames

Table 3.1 Selected source data by ward

Ward	Dwellings	Proportion of dwellings						Proportion of households					
		Tenure		Building Type				Ethnicity of head of household			Density per room		
		Private rented	Social rented/Local Authority	Houses	Purpose built flats	Converted flats	Non-self contained	Black	Indian, Pakistani, Bangladeshi	Other non-white	>1.5	>1	>0.5
Barnes	4475	18	20	55	27	16	2	1	1	2	0	1	72
Central Twickenham	3498	19	6	59	25	13	2	1	2	1	1	1	73
East Sheen	2710	15	7	71	20	9	1	1	1	2	0	1	73
East Twickenham	4744	25	5	39	35	22	4	1	1	2	1	1	74
Ham and Petersham	3652	9	28	68	29	2	0	0	1	2	0	2	68
Hampton	3936	10	17	73	21	3	1	0	1	1	0	1	68
Hampton Hill	3959	14	9	72	19	7	2	1	1	1	1	1	70
Hampton Nursery	3085	5	27	74	23	1	0	0	2	2	1	2	60
Hampton Wick	4857	16	12	50	39	9	2	1	1	2	0	1	73
Heathfield	3905	4	21	78	22	0	0	1	3	2	0	2	62
Kew	4592	20	12	57	23	15	5	1	1	3	1	1	73
Mortlake	4007	14	24	53	41	5	0	1	1	1	0	2	73
Palewell	3802	16	12	64	24	10	3	1	1	2	1	1	71
Richmond Hill	4611	26	18	34	36	27	3	1	1	3	1	1	75
Richmond Town	3469	26	17	48	31	17	5	1	1	2	1	1	71
South Twickenham	4134	13	12	67	25	7	1	0	1	2	0	1	72
Teddington	4887	15	11	62	27	9	2	0	1	1	1	1	71
West Twickenham	2921	12	10	78	17	3	1	1	2	1	0	1	69
Whitton	3802	8	10	83	16	1	1	1	4	2	0	1	63
	75046												

Source BRE 2003

Interim data from BRE

Housing conditions in the London Borough of Richmond upon Thames

Table 3.2 Modelled data

Ward	Decent homes standard per cent failing due to:-					Renovation grant demand	Energy efficiency		
	Any one of the four components	Inadequate thermal comfort	Unfitness	Disrepair	Non-modern facilities and services		Households in fuel poverty	SAP rating less than 30	Mean SAP rating
							Per cent	Per cent	
Barnes	38	27	6	15	4	9	7	7	47
Central Twickenham	42	26	7	15	4	8	6	7	47
East Sheen	41	25	6	13	4	8	6	6	46
East Twickenham	43	27	7	15	5	7	7	7	47
Ham and Petersham	39	25	4	8	5	7	4	5	48
Hampton	37	26	6	11	3	8	6	7	47
Hampton Hill	37	26	6	12	4	7	6	6	47
Hampton Nursery	23	15	4	3	5	3	3	5	55
Hampton Wick	41	27	6	13	5	8	6	7	47
Heathfield	34	25	4	9	3	7	4	5	49
Kew	43	26	7	15	4	8	7	6	47
Mortlake	39	27	6	13	6	6	6	7	47
Palewell	41	26	7	15	4	8	6	5	47
Richmond Hill	42	27	7	16	5	8	6	7	48
Richmond Town	42	28	8	14	6	5	7	7	48
South Twickenham	39	27	5	13	4	5	6	5	48
Teddington	37	26	7	13	4	6	7	7	46
West Twickenham	37	26	5	11	5	8	5	7	47
Whitton	35	25	5	10	3	8	5	5	48
Borough	38	26	6	12	4	7	6	6	48

Source BRE 2003

## 4. Links between this policy and other plans and strategies

### 4.1. National plans, statutory requirements and policy objectives

Several statutory plans, requirements and government objectives link to the policy and are listed below.

- **Best Value Performance Indicator to tackle unfitness**  
LAs are legally bound to deal with unfitness under section 189 of the Housing Act 1985. There is also a requirement to report on the number of unfit properties made fit in accordance with the Audit Commissions Best Value Performance Indicator (BVPI) 62. Our target for 2003/04 is to make 30 properties fit.
- **Best Value Performance Indicator to bring empty properties back into use**  
We have an Audit Commission BVPI 64 target to bring 48 empty properties back into use in 2003/04.
- **Home Energy Conservation Act 1995 (HECA)**  
LAs have a statutory duty to report on improvements in domestic energy efficiency with a target of 30% improvement by 2010/2015.
- **HMO requirements under the Housing Act 1985 and the Fire Safety Order 1997**  
HMOs are a low cost option for some tenants but they can be high risk in case of fire and we have a statutory duty to deal with them. The requirement to license HMOs is to be introduced in a Bill to Parliament later this year.
- **Addressing fuel poverty**  
In association with our HECA requirements LAs have to develop a strategy to deal with fuel poverty.
- **Supporting people**  
Key to this is the requirement to support independent living. Disabled adaptations and repairs to encourage residents to remain at home and independent are crucial.
- **Preventing homelessness**  
HMOs provide a valuable source of low cost renting and can therefore help reduce demand for housing and prevent homelessness through a lack of affordability. DFGs reduce homelessness by adapting properties to ensure that it is suitable for the occupier whether tenant or owner. Bringing empty properties back into use enables us to provide accommodation for homeless families.
- **Decent homes for all**  
This is a government drive to improve housing conditions in the social sector but is relevant to the private sector also.

- **Encouragement of home ownership and private renting**  
To ensure that these sectors remain sustainable some assistance from LAs is required for certain groups to improve properties that are unfit, in disrepair or energy inefficient.
- **Anti-social behaviour**  
Bringing empty properties back into use and improving security can help reduce anti-social behaviour and prevent neighbourhood decline.

## 4.2 Community plan and service plans

The Community Plan is the overall document for the Council and it sets out our key principles and targets for 2003-2006. The statement for the plan is as follows:

### THE VISION

The Council and its partners want Richmond upon Thames to be a borough where the people in our various communities can:-

- Take pride in the borough
- Feel safe
- Live in a clean and pleasant environment
- Enjoy good quality services that are value for money

### THE THEMES

- Investing in education, arts and leisure
- Investing in the environment and encouraging civic pride
- Improving social care, housing and the health of the most vulnerable
- Combating crime
- Managing our resources within our budgets to provide good quality services

The main link with the private sector housing renewal policy is where housing and social care is specifically mentioned. A key measure of success set out in the plan is the adaptation of 100 properties per year to promote independence for disabled residents. Clearly policies to promote good quality housing and prevent ill health amongst vulnerable groups also links with this theme. Key to investing in the environment is the improvement of energy efficiency in the private sector. In addition, combating crime is assisted by improving security measures and tackling empty properties. Key to managing resources is following a policy for private sector renewal based on value for money and good quality services that can be measured by challenging performance indicators.

The Directorate Plan for Social Services and Housing leads on from the Community Plan and offers more detailed targets specifically for the department. The Housing Service Plan details housing specific targets that are challenging but measurable and achievable. The Housing Service Plan has incorporated the Service Improvement Plan as established during our major Best Value review of the service in 2002.

The key to achieving the targets set out in both plans with regard to private sector renewal is through the Housing Strategy. This document clarifies the key aims for

housing and was therefore a major point of reference in developing this policy. It is discussed below and a summary of the key aims and actions is set out in **APPENDIX 3**

### **4.3. Links with the Housing Strategy**

The Housing Strategy and related documents, such as the annual Housing Service Plan contribute directly to achieving specific housing-related targets fed down from the Community Plan, and assist indirectly in achieving others. There are a number of other strategies and groups that deal with more specific issues, such as the Homelessness Strategy, the Black and Minority Ethnic Housing Strategy and the Private Sector Housing Forum. Each of these have their own action plans and targets, delivery of which will contribute to objectives outside of housing. The Housing Strategy includes targets listed in the Community Plan, the Community Safety Strategy and the Public Service Agreement agreed between the Council and central government.

Our housing strategy has 5 themes and set out below is an indication of how the private sector housing renewal policy links to the themes.

#### **Managing demand for housing**

- Through the provision and maintenance of good quality housing in the private sector, demand for properties in the social sector will be reduced.
- The private sector policy can help reduce the number of residents in B&B accommodation, by linking landlord grant aid to nomination rights.

#### **Delivering affordable housing**

- The provision and maintenance of good quality private sector housing may reduce demand for affordable housing.
- Linking landlord assistance to lower rents, the rent deposit scheme, nomination rights and the retention of tenants claiming Housing Benefit, all help to reduce the demand.

#### **Promoting quality across tenures**

- By offering grants or assistance to help deal with the number of properties in disrepair or unfit.
- By offering grants or assistance to landlords to encourage better standards and lower the risk from fire in HMOs.
- By offering grants to encourage owners to bring empty properties back into use.
- By offering mandatory grants and other assistance to disabled residents to adapt their homes.
- By offering grants and assistance to improve the energy efficiency of homes

## **Promoting community well-being**

- By offering grants or assistance for security measures to vulnerable groups.
- By offering grants or assistance to bring empty properties back into use.
- Offering grants for repair and energy efficiency works for vulnerable groups to prevent illness related to poor housing conditions.
- Supporting the Handyperson scheme.

## **Supporting independent living**

- By offering mandatory grants and other assistance to disabled residents to adapt their homes to enable them to live more independent lives.
- By offering grants for minor works and energy efficiency and supporting the Handyperson scheme to enable residents to live more independent lives.

## **4.4. Best Value improvement plan**

As part of our Best Value review in 2002 we assessed our service, consulted with our partners and customers and formulated a plan for improvement. Many of the targets link clearly to this policy and these are outlined below. The full action plan is available on our website at

<http://www.richmond.gov.uk/depts/caring/housing/services/bestvalue.htm>

The action plan seeks to

- Devise a communication strategy.
- Improve the range and availability of information about the service.
- Expand access to information and services via the internet.
- Improve the information available to private landlords.
- Promote continuous improvement.
- Improve response times.
- Reduce the use of B&B accommodation.
- Assess better use of public and private resources to promote improvement in the condition of the local stock.
- Promote race equality.
- Promote energy efficiency and affordable warmth.

## **5. The policy**

### **5.1. Determination of the policy**

This policy promotes good quality housing in the private sector and links assistance in the form of grants or loans to the strategic aims of the Council, which are set out clearly in the Housing Strategy. Assistance is available to help bring empty properties back into use, to promote energy efficiency, to enable repairs and adaptations for specific vulnerable groups, such as older people, disabled people and

low income families. Resources are also available to improve tenanted properties but only where certain criteria are met in line with Council objectives (See **APPENDIX 4**).

This policy is aimed at making the best use of scarce financial resources within the current parameters:

- Disabled facility grants as the highest priority.
- All grants are either means-tested or only available for applicants on means-tested benefits.
- Loans are available to vulnerable groups.
- Landlord and empty property grants are dependent on meeting clear strategic needs, agreeing nominations and adhering to 'good landlord' principles.

### **Private renting**

There are just over 68,000 private sector houses in the borough of which 13,000 or nearly 19% are rented. These provide an important alternative tenure for those residents who cannot afford or do not wish to purchase their own home. Through the Private Sector Forum we aim to encourage the growth of well-managed, affordable, privately rented accommodation.

We support landlords in meeting this need by issuing grants to bring empty properties back into use and by providing repair and improvement grants, all linked to clear strategic objectives including nomination agreements.

We believe that assistance should be available to landlords subject to certain conditions, because through assistance we can:

- Encourage 'good' landlords.
- Encourage higher standards.
- Encourage landlords to let accommodation at lower rents to house low income groups, HB claimants and clients of the rent deposit scheme.
- Encourage nomination agreements.
- Assist landlords who may receive low rents because of statutory tenancy agreements.
- Assist landlords who are not in a position to increase rents following essential repair and fire protection works.
- Assist owners to bring empty properties back into use and provide accommodation to residents in need of housing.

The requirement for HMO landlords to license their properties is to be introduced in a Bill to Parliament later this year. This may deter some landlords from managing such properties and therefore our policy should encourage the retention of HMOs to ensure that the choice of cheaper rented accommodation is available to tenants.

### **Owner-occupiers**

It is an owner's responsibility to deal with the condition of their property, but some owners cannot afford to deal with essential repair or improvement works. Some are also vulnerable to the effects of poor housing. Unfitness and disrepair can lead to

illness and discomfort and without preventative action conditions will deteriorate. This may have an impact on the Council's finances in the long term where compulsory purchase may be required or where the Council is penalised by government because residents are not released from hospital due to their housing conditions.

## Energy efficiency

The policy aims to tackle domestic energy efficiency. Our survey of house conditions revealed that 6% of residents were classified as fuel poor and 26% were assessed as having inadequate thermal comfort. Cold homes can lead to life threatening ailments, especially for older people. Improved energy efficiency and better heating and insulation can lift people out of fuel poverty, improving their health and well-being. Our fuel poverty strategy is to be developed shortly and will be linked to the provision of assistance to encourage and enable residents to reduce fuel costs by improving heating and insulation.

## 5.2. Financial resources available

The financial approach underlying the priorities of this policy and set out in the housing strategy is as follows:

- To make the best use of resources by maximising the most cost-effective options available within individual programmes.
- To maximise the overall service and financial benefits to the Council from the housing service eg. by enabling vulnerable people to carry on living independently, rather than needing more intensive forms of residential care.
- To seek to increase the financial input from the private sector.

The table below sets out the private sector programme for the previous two years.

<b>Grants</b>	<b>2001/02 £000s</b>	<b>2002/03 £000s</b>
Disabled Facility	882*	862*
House in Multiple Occupation	119	21
Renovation	150	122**
Empty Property	1	29
Home Repair Assistance	187	189
<b>TOTAL</b>	<b>1339</b>	<b>1223</b>

\*60% Government subsidy  
\*\*inc Houseproud

Opportunities for alternative funding of services are always pursued where possible. The progress made on the development of the Richmond Handyperson scheme attracted over £200,000 of funding and gifts in kind to enable its launch in the autumn of 2002. This partnership helps with minor repairs and security measures and therefore helps to reduce reliance on grant aid. The scheme has levered in £12,000 funding from the Police Community Safety Unit for the installation of security measures for all customers. In addition Houseproud should ensure that substantial

private funding is also used to fund major schemes of work with minimal funding from the Council. We are pursuing options of funding for energy efficiency works from the utility companies and specialist organisations.

## 6. Key priorities of the policy

### 6.1. Option appraisal

The policy is designed to be client based. As discussed previously, surveys of housing conditions in the borough have been unable to highlight particular and concentrated areas of seriously run down private sector housing. Instead, in common with many other London boroughs, the properties in need of repair and improvement are scattered or 'pepper potted' throughout the area. It is therefore necessary to set out a client based policy. This ensures that vulnerable individuals are assisted by the Council through grants and/or loans to repair and improve their individual properties.

Cold and damp housing has long been associated with ill health and deteriorating health. Dangerous electrical installations are also unsafe and undesirable. Older people, disabled people and those with young children spend more time at home and so it is important that their homes are fit and comfortable. Security is also an issue of importance to many.

Our appraisal of the options for assistance is set out in **APPENDIX 5**

### 6.2. Client based priorities

The following groups are priority for assistance.

- a. **Disabled residents on a very low income.** This group will be determined through means-testing of their income and savings. This group is often vulnerable to poor housing, they spend long periods at home, have limited means and no spare income to fund repairs or improvements.
- b. **Older residents (aged 60 and over) in receipt of a means-tested benefit.** This group is often vulnerable to poor housing, they spend long periods in their homes, have limited means and no spare income to fund repairs or improvements.
- c. **Older residents (aged 60 and over) who are not in receipt of benefits but who have a very limited income.** This group may include older residents who do not claim benefits for various reasons, or who are just above the benefit level. Eligibility will be established through means-testing of their income and savings. This group is often vulnerable to poor housing, they spend long periods in their homes, have limited means and no spare income to fund repairs or improvements.
- d. **Residents under 60 who have young children (aged 16 and under) and are in receipt of certain means-tested benefits.** This group is often vulnerable to poor housing, they spend long periods at home, have limited means and no spare income to fund repairs or improvements.

## 6.2. Property based priorities

Our priorities for this policy are as follows:

- a. To offer assistance to **adapt properties** to meet the needs of disabled occupants in line with the criteria for mandatory grant aid set out in **APPENDIX 6**
- b. To offer assistance to **tackle unfit owner-occupied and private rented properties**. Unfitness is measured by certain criteria set out section 604 of the Housing Act 1985. Although this is to be replaced in future by a hazard rating system, the concept of dealing with unfitness is important. Properties that fail to meet the criteria set out in **APPENDIX 1** would be deemed unfit for human habitation. It is in the interest of the Council to assist towards remedying the state of unfitness of such properties to prevent long term neglect and deterioration.
- c. To offer assistance to **tackle disrepair in owner-occupied and private rented properties**. Disrepair can lead to unfitness, and can also have a detrimental effect on resident's health, welfare and comfort.
- d. To offer assistance to **improve energy efficiency in owner-occupied and private rented properties**. Cold and damp housing is linked to ill health. By assisting with the installation or upgrading of basic heating and insulation the Council is improving the health and comfort of the individual, reducing fuel bills, helping to prevent further health problems, and helping to reduce levels of carbon dioxide (CO<sub>2</sub>) in the environment which is associated with global warming.
- e. To offer assistance to **improve security in owner-occupied and private rented properties**. The Handyman scheme (mentioned in 1.4) will deal with most of the security requirements for disabled resident and those aged 60 and over. However, other vulnerable groups may require assistance.
- f. To assist landlords to **ensure that HMOs have adequate fire protection and means of escape in case of fire**. Incidents of fire in these properties (bedsits) are higher than elsewhere and legislation requires certain works to ensure that the risk is minimised.
- g. To assist landlords to **ensure that HMOs have adequate amenities for their number of occupants**. Legislation requires certain works to ensure that there are sufficient amenities for the number of tenants and to ensure that basic standards are met.
- h. To assist landlords to ensure that the **energy efficiency of private rented properties is improved**. Cold and damp housing has an effect on the health of residents. By improving heating and insulation the residents benefit from increased warmth and comfort and lower fuel bills, and the works help reduce levels of CO<sub>2</sub> in the environment, which is associated with global warming.
- i. To offer assistance to **bring empty properties back into use**. Such properties can be an eyesore in an area and can attract vandalism and crime.

They can also cause nuisance to neighbouring properties. By offering assistance to bring such properties back into use, the Council helps to deal with these problems and also provides accommodation for homeless families thereby reducing the amount spent on bed and breakfast accommodation.

### 6.3. Capital resources committed to the policy

Form of Assistance	Budget £
DFG mandatory	882,000*
Houseproud for repairs and adaptations	15,000
Relocation loans	Repaid in year
Council loans for repairs (<60s)	30,000
HRAG (Coldbusters)	100,000
HRAG (repairs and security)	80,000
Landlord repairs	40,000
Landlord HMO grants	50,000
Empty property grants	53,000
Private Landlords Energy Award Scheme (PLEAS) grants	10,000
<b>Total</b>	<b>1,260,000</b>

\*60% funded by central government

## 7. Types of assistance available and key outcomes

### 7.1. Disabled Facilities Grants (DFGs)

This grant is mandatory and is available on a means-tested basis to residents who are registerable as disabled and who require certain works to enable them to live independently at home. There is a maximum grant of £25,000, which can be used to adapt owner-occupied and tenanted properties. However, with tenanted properties the landlord must give permission for the works. (The assessment criteria are set out in **APPENDIX 6**)

#### 7.2.1 Houseproud equity release loans for non mandatory DFG works.

The Council will facilitate the loan through a not-for-profit organisation, the Home Improvement Trust (HIT). This loan helps residents who are cash poor but asset rich to use the equity in their property to pay for essential works. The loan can be from £3000 to 30% of the value of the property. Disabled residents under 75 can choose to repay the loan on an interest only or an interest and capital basis. For those over 75, there is an additional choice of making no repayments, with the interest accrued and capital being refunded on sale of the property. The Department for Work and Pensions (DWP) may pay the interest on some loans, and residents or the HIT should approach them to clarify the situation for each individual loan. Assisting in this way will enable disabled residents to carry out additional works that they believe to be beneficial and important for independent living.

### **7.2.2 Houseproud equity release loans for repair works in excess of £4000**

As in 7.2.1 above, the Council will facilitate the loan through the HIT.. It will help prevent further deterioration of the property and free up limited public funds for other forms of assistance.

### **7.3 Relocation loans where adaptation of a property is not the best option**

The Council will arrange a loan to cover the cost of moving home i.e. fees, stamp duty, deposits etc. The loan will have to be repaid on completion of the sale. This loan will help people to move house, rather than stay at a property that cannot be adapted properly. It will therefore promote the policy of independent living.

### **7.4 Loans for repair works in excess of £4000**

The Council will arrange a loan for residents who are under 60 and not disabled, if they are in receipt of a means-tested benefit and have children aged 16 and under. Loans are available on an interest and capital and interest only basis. The DWP may agree to pay the interest on the loan, but the applicant must approach the DWP and secure this agreement. The loan will only be available where the DWP agrees to pay the interest on the loan or where the applicant can afford repayments. This loan will help residents who are cash poor but asset rich to use the equity in their property to pay for essential works. It will therefore prevent further deterioration of the property and free up limited public funds for other forms of assistance.

### **7.5 Home Repair Assistance Grants for energy efficiency measures (Coldbuster)**

This grant can be up to £4000 in any 5 year period, but the limit includes works for other HRA purposes such as repairs etc. This grant is available to owner-occupiers and private tenants who are in receipt of certain means-tested benefits and who are aged 60 and over, are disabled, or who have children aged 16 and under. They may be also available to residents aged 60 and over subject to a means test. The grant will only be available where residents are ineligible for the government's 'Warm Front' scheme, or where due to ill-health works are required immediately. Grant aid will be linked with other funding opportunities available through utility companies etc. The provision of this grant enables preventative measures with regard to ill-health, it helps to reduce fuel bills, and reduce CO<sub>2</sub> emissions, which is key to tackling global warming. It also helps the Council achieve energy efficiency targets under the Home Energy Conservation Act 1995.

### **7.6 Home Repair Assistance Grants**

These grants are for repairs, security or minor adaptations up to £4000 in any 5 year period. This grant is available to owner-occupiers and private tenants who are in receipt of certain means-tested benefits and who are aged 60 and over, are disabled, or who have children aged 16 and under. They may also be available to residents aged 60 and over subject to a means test. The

provision of this grant enables preventative repairs to be undertaken and stops the property from deteriorating further. It also enables works to secure the comfort, well-being or security for vulnerable groups.

### **7.7 Repair grants for landlords.**

These grants are linked to the service of a 'minded to' notice requiring works to remedy unfitness or to deal with disrepair to single occupancy private rented properties. The grants have set conditions and the amount available is capped. The grant is based on meeting certain criteria in line with the strategic objectives of the Council and 'good landlord' principles (see **APPENDIX 4**). The grants will ensure that the worst housing conditions are tackled within a reasonable timescale. Their limited nature will also ensure that private funding is used to deal with unsuitable housing conditions. If grant aid was not available it is likely that many landlords would not attend to the works. Powers are available for prosecution and the Council executing works in default in such cases but both procedures are very time consuming and would have an effect on the revenue budget. The work in default (WID) budget of £4000 is inadequate for large scale works and the Council has to deal with WID debt until paid. Without the incentive of grant aid, many landlords would no doubt appeal against notices and delay essential works.

### **7.8 House in Multiple Occupation (HMO) grants for landlords.**

These grants are linked to the service of a 'minded to' notice works to deal with disrepair, provide fire protection, improve the means of escape in case of fire and provide adequate amenities in HMOs. The assessment of the grants is the same as with single occupancy rented properties. The justification is also as set out in 7.7 above.

### **7.9 Empty property grants**

These grants are available when a property has been empty for at least 12 months, and as a condition of the grant, the owner agrees to lease the property to the Council for 3 to 5 years. Depending on the lease period the amount of grant aid ranges from 50% to 70% of the cost of the works, subject to a maximum amount of £20,000. This grant ensures that unsightly, vandalised and nuisance properties are brought back into use. They also enable homeless families to be rehoused from bed and breakfast accommodation. They help reduce the Council's spending on bed and breakfast accommodation, which greatly exceeds the cost of the grant.

### **7.10 Energy efficiency grants for landlords.**

These grants are available for 50% of the cost of energy efficiency measures in privately tenanted properties. The remaining 50% is available as an interest free loan through the Greater London Energy Efficiency Network (GLEEN). The grants should encourage landlords to improve heating and insulation measures and reduce ill-health and discomfort for tenants as well as lowering their fuel bills. The work should also prevent deterioration of the property due to inadequate heating, and reduce CO<sub>2</sub> emissions, which is key to tackling global warming.

## 7.11 Supporting the Handyperson scheme.

We will continue to provide a part time coordinator to this scheme, which enables older and disabled residents to arrange for minor works to be carried out free of charge. The scheme also improves security and refers customers for grants, benefit assessments etc. This scheme ensures that minor repairs are attended to before they become major. It also helps improve personal comfort for vulnerable groups and ensures that personal safety in the home is assessed and improved where necessary.

## 7.12 Supporting the energy efficiency discount scheme.

This scheme offers discounted prices on heating and insulation measures and fixed contractor costs. It is a partnership arrangement between several London boroughs and our local Energy Efficiency Advice Centre.

## 8. Eligibility for assistance

Assistance	Eligibility criteria
Disabled Facilities grant (mandatory)	<ul style="list-style-type: none"> <li>• criteria set by legislation</li> <li>• completion of an application form and supporting documents</li> <li>• means-tested grant</li> <li>• available for specific works</li> <li>• applicant must be registerable as disabled</li> </ul>
Houseproud - adaptations	<ul style="list-style-type: none"> <li>• owner-occupier</li> <li>• completion of an application form and supporting documents</li> <li>• applicant must be registerable as disabled</li> <li>• independent financial advisor must assess ability to repay loan</li> </ul>
Houseproud - repairs/improvements	<ul style="list-style-type: none"> <li>• owner-occupier</li> <li>• completion of an application form and supporting documents</li> <li>• applicant must be disabled or aged 60 and over</li> <li>• independent financial advisor must assess ability to repay loan</li> </ul>
Loans for repairs and relocation	<ul style="list-style-type: none"> <li>• owner-occupier</li> <li>• completion of an application form and supporting documents</li> <li>• applicant must be in receipt of means-tested benefit and have children aged 16 and under</li> <li>• must have ability to repay loan or agreement with DWP to pay interest</li> <li>• relocation grant applicants must be entitled to DFG</li> </ul>
Home repair assistance grants for energy efficiency (Coldbuster)	<ul style="list-style-type: none"> <li>• owner-occupier or private tenant</li> <li>• resident at property for 3 years</li> <li>• completion of an application form and supporting documents</li> <li>• applicant must be aged 60 and over in receipt of a means-tested benefit or</li> <li>• aged 60 and over and of limited financial means (test of means required) or</li> </ul>

	<ul style="list-style-type: none"> <li>• under 60 and in receipt of means-tested benefits with children aged 16 and under, or</li> <li>• under 60 and in receipt of means-tested benefits and disabled, or</li> <li>• eligible for 'warm front' grants but works required immediately due to illness or imminent hospital discharge</li> </ul>
Home repair assistance grants for repairs etc.	<ul style="list-style-type: none"> <li>• owner-occupier or private tenant</li> <li>• resident at property for 3 years</li> <li>• completion of an application form and supporting documents</li> <li>• applicant must be aged 60 and over in receipt of a means-tested benefit or</li> <li>• aged 60 and over and of limited financial means (test of means required) or</li> <li>• under 60 and in receipt of means-tested benefits with children aged 16 and under, or</li> <li>• under 60 and in receipt of means-tested benefits and disabled</li> </ul>
Landlord grants for repairs	<ul style="list-style-type: none"> <li>• 'minded to' notice must be served (Housing Act 1985 s189, 190)</li> <li>• completion of an application form and supporting documents</li> <li>• application must be received within 6 weeks of service of 'minded to' notice</li> <li>• owner must meet conditions in accordance with 'good landlord' principles (see <b>APPENDIX 4</b>)</li> <li>• amount available based on set criteria (see <b>APPENDIX 4</b>)</li> </ul>
Landlord grants for HMOs	<ul style="list-style-type: none"> <li>• 'minded to' notice must be served (Housing Act 1985 s 352)</li> <li>• completion of an application form and supporting documents</li> <li>• application must be received within 6 weeks of service of 'minded to' notice or</li> <li>• where the HMO is empty the owner must agree to retain as HMO</li> <li>• owner must meet conditions in accordance with 'good landlord' principles (see <b>APPENDIX 4</b>)</li> <li>• amount available based on set criteria (see <b>APPENDIX 4</b>)</li> </ul>
Empty property grants	<ul style="list-style-type: none"> <li>• completion of an application form and supporting documents</li> <li>• property must have been empty for 12 months or longer</li> <li>• owner must agree to lease property to Council for 3 to 5 years</li> <li>• owner must meet conditions in accordance with 'good landlord' principles</li> </ul>
Landlord grants for home energy efficiency	<ul style="list-style-type: none"> <li>• completion of an application form and supporting documents</li> <li>• 'minded to' notice must be served (Housing Act 1985 s 189, 190, 352)</li> <li>• application must be received within 6 weeks of service of 'minded to' notice or</li> <li>• linked to empty property (inc. HMO) grant</li> <li>• works as required by the Council as the most appropriate, cost effective and energy efficient</li> <li>• landlord must agree to fund 50% directly or through GLEEN interest free loan</li> </ul>

## 9. Amounts of assistance available

All grants and loans will be assessed in the following way:

- a. Two estimates for the works must be submitted
- b. The lower estimate will be assessed against an in-house schedule of costs to establish value for money

In addition the following limitations apply:

Assistance	Amount available
Disabled Facilities grant (mandatory)	Maximum £25,000 subject to a means-test
Houseproud - adaptations	<ul style="list-style-type: none"> <li>• Based on valuation of the property from £3000 to 30% of the value</li> <li>• Based on other borrowings against property</li> <li>• Subject to independent financial assessment</li> </ul>
Houseproud - repairs/improvements	<ul style="list-style-type: none"> <li>• Based on valuation of the property from £3000 to 30% of the value</li> <li>• Based on other borrowings against property</li> <li>• Subject to independent financial assessment</li> </ul>
Loans for repairs and relocation	<ul style="list-style-type: none"> <li>• Based on valuation of the property</li> <li>• Based on other borrowings against property</li> <li>• Subject to financial assessment of ability to repay</li> <li>• Maximum of £10,000 for repair loans</li> </ul>
Home repair assistance grants for energy efficiency (Coldbuster)	<ul style="list-style-type: none"> <li>• Maximum of £4000 in any 5 year period for any home repair assistance grant aid</li> </ul>
Home repair assistance grants for repairs etc	<ul style="list-style-type: none"> <li>• Maximum of £4000 in any 5 year period for any home repair assistance grant aid</li> </ul>
Landlord grants for repairs	<ul style="list-style-type: none"> <li>• Maximum grant of 80% of assessed cost of works</li> <li>• Maximum of £20,000</li> </ul>
Landlord grants for HMOs	<ul style="list-style-type: none"> <li>• Maximum grant of 80% of assessed cost of works</li> <li>• Maximum of £5,000 per unit</li> </ul>
Empty property grants	<ul style="list-style-type: none"> <li>• Maximum grant of £20,000</li> </ul>
Landlord grants for home energy efficiency	<ul style="list-style-type: none"> <li>• Grant for 50% of cost of the works</li> <li>• Loan of 50% of cost of the works from GLEEN</li> </ul>

### Fees and charges

The following fees and charges may be included in the assistance available.

- a. **Agent's fees** up to 12.5% of the cost of the works as assessed by the Council. These fees should cover the cost of preparation of a detailed schedule of works, plans, tendering and the submission of a full application for assistance.

Agent's fees are applicable to

- Mandatory DFGs, but they will form part of the calculation of maximum assistance available.
- Houseproud and Council loans but they will form part of the calculation of maximum assistance available.
- Coldbuster grants but they will form part of the calculation of maximum assistance available. Fees of 8% or £60 for works up to £750 are compulsory with this grant because our partner agency arranges for surveys, sets agreed costs with contractors, runs an approved contractor scheme and arranges documentation for the grant.
- Empty property grants (but only as a percentage of the grant available, therefore a contribution is required by the owner see example below).
- Landlord grants for repairs and HMOs (but only as a percentage of the grant available, therefore a contribution is required by the owner see example below).

**b. Building control fees, planning application fees and party wall agreement fees.**

These fees are available for all forms of assistance but they will form part of the calculation of maximum assistance available.

**c. Valuation fees.**

These may be required for loans for residents under 60 and may be included in the loan but they will form part of the calculation of maximum assistance available.

- d. VAT** is payable on all grants where the contractor is VAT registered and the works are eligible for VAT but it will form part of the calculation of maximum assistance available.

**Note:** With Houseproud loans the Council will make a £500 contribution to the HIT towards the cost of financial advice, solicitor's fees and valuation fees.

## Examples of how fees are applied

**Coldbuster grant**

Total cost of works	£3000
Fees @ 8%	£240
Total	£3240
Total Grant	<b>£3240</b>

**Empty property grant**

Total cost of works as assessed by Council	£15,000
Fees @10%	£ 1,500
Total	16,500
Grant at 60%	<b>£ 9,900</b>

### **Landlord grant for repairs**

Total cost of works as assessed by Council	£37,000.00
Fees @10%	£ 3,700.00
VAT @ 17.5%	£ 7,122.50
Total	£47,822.50
Grant criteria allows 50%	£23,911.25
Maximum grant	<b>£20,000.00</b>

## **10. Application for assistance**

To apply for assistance a customer must submit the following:

- a completed application form
- 2 itemised estimates for the works as agreed by the Occupational Therapist (OT)/ Housing (grant) Surveyor/Environmental Health Officer (EHO) or as listed on a 'minded to' schedule of works
- proof of ownership of the property or
- landlords permission for the works
- details of entitlement to any means-tested benefits
- details of wages or accounts where self employed
- details of savings, shares etc.
- a statement of fees where appropriate

Grant applications may be submitted without reference to an OT (for DFG works) a Housing (Grant) Surveyor or EHO **but** the nature and extent of the works and the suitability for grant aid will have to be assessed by these officers before an application can be considered.

It is therefore advisable for applicants to follow the **pre-application** process as follows.

## Pre-application process

For DFG grants, applicants should contact the Social Services Care Manager or Social Workers as outlined below to arrange an assessment.

Customer	Area	Phone number	Address
Adults	Borough wide	020 8891 77971	44 York Street Twickenham Middlesex TW1 3BW
Children (under 18)	Borough wide	020 8831 6048	The Croft Centre 16 Windham Road Richmond Surrey TW9 2HP

For all other grants and loans, applicants should contact the Residential Team below to

- discuss eligibility for assistance
- arrange for an inspection of the property
- arrange for a preliminary means test
- receive details of conditions that apply to assistance.

### The Residential Team

First Floor , Civic Centre  
44 York Street  
Twickenham  
Middlesex, TW1 3BZ

Telephone 020 8891 7436

Email: [residentialeh@richmond.gov.uk](mailto:residentialeh@richmond.gov.uk)

Web site: [http://www.richmond.gov.uk/housing\\_grants](http://www.richmond.gov.uk/housing_grants)

## 11. Grant conditions

The following conditions will apply for each form of assistance.

### 11.1 Disabled Facilities Grants

The conditions for eligible works are set out in legislation, namely in section 23(1) of The Housing Grants, Construction and Regeneration Act 1996. They are outlined in **APPENDIX 6**. In addition,

- the works must be completed within one year of approval and one of the builders who estimated for the works must carry out the adaptations.
- the works must be completed to the satisfaction of the Council.
- there are no conditions with regard to sale of the property.

### **11.2 Loans through Houseproud**

- The loan will be registered as a charge on the property and all outstanding debt must be repaid on sale of the property.
- The works must be completed to the satisfaction of the Council.
- Contractors on the LBRuT list must carry out the works.

### **11.3 Loans for relocation**

- The loan will be registered as a charge on the property and must be repaid on sale of the property.
- The property must be unsuitable for adaptation.

### **11.4 Loans for repair works to under 60s**

- The loan will be registered as a charge on the property and must be repaid in the agreed time scale or on sale of the dwelling (whichever is earlier).
- The works must be completed to the satisfaction of the Council.

### **11.5 Home repair assistance grants including Coldbusters**

- Applicants must have lived in the property for 3 years prior to approval. This condition may be waived in certain circumstances subject to the discretion of the Joint Assistant Director of Housing.
- The works must be completed within 12 months of approval and to the satisfaction of the Council.
- There are no conditions with regard to resale of the property.

## **Landlord grants**

The conditions of approval are listed below and are enforceable for 5 years.

- The work must be completed within the time scales set out on the 'minded to' notice, or for empty property grants, within 12 months from the date the grant is approved.
- The Council must be satisfied with the work.
- The work must be carried out by one of the contractors who provided an estimate for the work.
- The property must be available for letting for the entire grant condition period (five years from the work being completed).
- The applicant must repay the grant if the property is disposed of within the condition period.
- The applicant must abide by any agreements made for nomination rights under the short term leasing scheme.
- The property must be suitably insured for the 5 year condition period.
- The property must remain fit for occupation throughout the grant condition period.
- The applicant must be free from convictions for non compliance with Housing Act notices in the five years prior to the application and must remain conviction free throughout the five year condition period.
- The applicant must be free from convictions for non compliance with Management Regulations in the five years prior to the application and must remain conviction free throughout the five year condition period.
- The applicant must be free from convictions for tenant harassment or illegal eviction in the five years prior to the application and must remain conviction free throughout the five year condition period.
- An application will not be considered if works in default were undertaken at the property in the five years prior to the application. The grant will be repayable if works in default are undertaken in the five year condition period.
- Members of the landlord accreditation scheme will ensure that any works/improvements/management issues are attended to in order to comply with the conditions of membership for the 5 year condition period.
- If housing benefit claimants currently live at the property the applicant will continue to let to housing benefit claimants for the 5 year condition period.
- The applicant must ensure that there is an efficient heating system and effective insulation at the property.
- Failure to meet the conditions will result in a demand to repay the grant in full.
- Any subsequent owner must follow these conditions.

Full details about landlord grants are available in our booklet 'The Landlord Grant system; A guide for landlords'.

## **12. Responsibilities**

### **12.1. Specification of works**

The overall responsibility lies with the applicant. With owners and tenants the Council will draw up a list of agreed works (this should be sufficient for HRA grant

aid). For Houseproud loans or Council loans up to £10,000, the Council will produce a detailed schedule of works and plans where appropriate. For loans over £10,000, an agent should be appointed to provide a detailed schedule and plans. For DFG grants, it is advisable to appoint an agent.

With landlord grants the Council will issue a 'minded to' notice with a schedule of required works or a schedule of agreed works for empty property grants. An agent may be appointed to provide a detailed schedule and plans.

The Council provides a list of agents and contractors who have passed financial and quality checks.

## **12.2 Supervision**

If an agent is appointed, they become responsible on behalf of the applicant. The Housing (Grant) Surveyor or EHO will visit during the progress of the works when notified that such a visit is required or unforeseen works have arisen, or to inspect prior to payment.

All loans will be paid directly to the contractor. Any grant applicant may agree for the grant to be paid directly to the builder. Payment will not be made until the Council is satisfied with the works and all invoices, certificates, guarantees and warranties are received.

## **12.3 Disputes**

When a dispute arises between the contractor and the applicant the agent should work to resolve the matter. If an agent is not employed the Housing Grant Surveyor or EHO will visit and attempt to resolve the differences. If the matter cannot be resolved the Private Sector Team Leader or Joint Assistant Director (Housing) will investigate the matter and make a decision. Any party dissatisfied with this decision may use the appeal or complaint procedure to dispute the outcome. The Joint Assistant Director of Housing may decide that payment will be made directly to the building contractor. Ongoing maintenance is the responsibility of the owner of the property.

Where disputes arise with landlords as to the nature of the work required they can also (under the 'minded to' notice procedure) make oral or written representations to the Joint Assistant Director (Housing) who will investigate the matter. None of this precludes their statutory right of appeal against notices to the County Court.

# **13. Advice**

## **13.1 Leaflets**

Leaflets about our grants and other forms of assistance are available from

The Residential Team  
First Floor, Civic Centre  
44 York Street  
Twickenham  
Middlesex, TW1 3BZ

Web site: [http://www.richmond.gov.uk/housing\\_grants](http://www.richmond.gov.uk/housing_grants)

Telephone 020 8891 7436, or email at [residentialeh@richmond.gov.uk](mailto:residentialeh@richmond.gov.uk)

## 13.2 Additional services

The advice that we offer includes the following:

- A discussion about grant aid can be carried out by phone or in person by prior arrangement.
- A property inspection may be carried out to assess eligibility for assistance,
- A means-test will be undertaken for eligible residents who are not in receipt of a means-tested benefit.
- In the pre-application stage, the results of any means test will be communicated to potential applicants.
- With Houseproud loans, independent financial advice is given to applicants.
- Where assistance is not available applicants will be referred to the Handyperson service if that is appropriate.
- Residents who do not receive assistance will be offered a list of agents/surveyors and builders who have undergone financial and quality checks.

## 14. Complaints and appeals

### 14.1 Complaints

If a resident has a complaint about our service, they should first contact the officer dealing with the case. If the resident is still not satisfied, they should contact the team leader. If they still feel that the complaint has not been sorted out appropriately, they may then complain to the Joint Joint Assistant Director of Housing. Details of both managers are set below.

If a resident still feels that they want to take the complaint further, they should fill in an official complaint form. This can be found at area offices, libraries and the Civic Centre. It is also available on our website at [www.richmond.gov.uk](http://www.richmond.gov.uk)

If a customer has gone through our complaint procedure but still feels that we have not sorted out the complaint, they can contact the Local Government Ombudsman at 21 Queen Anne's Gate, London, SW1H 9BU (phone 020 7915 3201).

### Managers

**Ken Emerson** is the Head of Housing Operations with overall responsibility for the service.

His phone number is 020 8831 6406.

His e-mail address is [k.emerson@richmond.gov.uk](mailto:k.emerson@richmond.gov.uk)

**Eleanor Dowling** is the team leader with day-to-day responsibility for the service.

Her phone number is 020 8891 7892.

Her e-mail address is [e.dowling@richmond.gov.uk](mailto:e.dowling@richmond.gov.uk)

## 14.2 Appeals

Customers may appeal when dissatisfied with the amount or type of assistance offered, or if assistance was refused. In order to appeal a customer should complete an appeal form. The first stage of the appeal will be investigated by the Joint Assistant Director (Housing). If the customer remains dissatisfied the second and final stage of the appeal will be heard by a sub-committee of the Council's Regulatory Committee set up to determine appeals against any decision made by or on behalf of the Council. The sub-committee will consider written and oral representations from officers and the appellant. It will consist of a chair and two to four other Councillors from the Regulatory Committee. The decision of the Committee is final.

## 14.3 Policy decisions

With applications for grant aid that fall outside the policy, officers will present details to the Overview and Scrutiny Committee for Social Care and Housing. This Committee will make a decision as to where grant aid or a loan should be offered in view of the particular circumstances of the case.

## 15. Key service standards.

Our key service standards, targets and performance indicators are set out below.

<b>Service standards</b>	<b>Target times</b>
Response to telephone calls	Answer within 5 rings
Time from enquiry to visit	10 days
Preliminary means test to communication of contribution	21 days
Application to approval of grant	8 weeks
Payment following receipt of invoice and satisfactory completion of works	4 weeks
Customer satisfaction with the service	85%

<b>National performance indicators</b>	<b>Target</b>
BVPI 62 Average number of unfit properties made fit	0.7%
Actual number of unfit properties to make fit	30
BVPI 63 Number of empty properties to bring back into use	50

<b>Local performance indicators (in financial year)</b>	<b>Target</b>
Number of DFGs completed	100
Number of cases of unfitness and major disrepair completed	50
Number of energy efficiency grants completed	100
Number of HMOs improved	15
Capital spend	95%

## 16. Policy implementation plan

The plan for implementation, publication and review of the policy is set out below.

Policy commencement date	July 2003
Report on performance	May 2004
Report on policy implementation	May 2004
Report on suggestions for policy change	June 2004
Consultation on changes proposed	July 2004
Revised policy document (if appropriate)	September 2004

An early review of the policy may be required if

- following an appeal a major discrepancy in the policy is found
- customer consultation indicates dissatisfaction with the policy
- new issues need to be addressed
- there is a lack of funding from partner organisations, or
- a survey of house condition, or needs indicates that priorities should change.

If an early review is required, it will be subject to member approval and any subsequent policy or policy changes will be published.

## Reference Documents

1. London Borough of Richmond Upon Thames Community Plan 2003- 2006
2. Social Services and Housing Directorate Plan 2003- 2006
3. Housing Service Plan 2003/4
4. The Housing Strategy 2002-2006 for the London Borough of Richmond Upon Thames
5. Housing Investment Programme 2002 (Housing Strategy Statistical Appendix; Housing in Richmond upon Thames, Facts and Figures 2002)
6. London Borough of Richmond Upon Thames Housing Needs Survey, March 2000. (Fordham Research Limited)
7. Projected Local Housing Conditions. Prepared for the London Borough of Richmond Upon Thames by the BRE 2003
8. BME Housing Strategy and Action Plan, London Borough of Richmond Upon Thames 2003
9. Housing Renewal Guidance (Consultative Document), June 2002 (ODPM)
10. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
11. The Housing Act 1985
12. The Housing Grants, Construction and Regeneration Act 1996

### Fitness and Decent Home Standards

(Source <http://www.housing.odpm.gov.uk/information/index08.htm#fitness>)

#### Summary of the current fitness standard

1. The current fitness standard was introduced by the Local Government and Housing Act 1989 which inserted a new s.604 in the Housing Act 1985. A dwelling is unfit if, in the opinion of the authority, it fails to meet one of the requirements set out in paragraphs (a) to (i) of s.604 (1) and, by reason of that failure, is not reasonably suitable for occupation. The requirements constitute the minimum deemed necessary for a dwelling house (including a house in multiple occupation) to be fit for human habitation. They are that a dwelling house should:
  - be free from serious disrepair
  - be structurally stable
  - be free from dampness prejudicial to the health of the occupants
  - have adequate provision for lighting, heating and ventilation
  - have an adequate piped supply of wholesome water
  - have an effective system for the drainage of foul, waste and surface water
  - have a suitably located WC for exclusive use of the occupants
  - have a bath or shower and wash-hand basin, with hot and cold water
  - have satisfactory facilities for the preparation and cooking of food including a sink with hot and cold water.
2. The fitness standard applies to both houses and flats. Flats (including flats in multiple occupation) are assessed under the requirements set out in paragraph 1 above, but the legislation also explicitly states that flats can be assessed as unfit if the building or part of the building outside the flat fails to meet any of the following requirements and by reason of that failure the flat is not suitable for occupation:
  - the building or part is structurally stable
  - it is free from serious disrepair
  - it is free from dampness
  - it has adequate provision for ventilation
  - it has an effective system for the drainage of foul, surface and waste water.
3. The 1989 Act introduced changes to the standard: the addition of new requirements for heating and basic amenities; the extension of lighting to cover artificial lighting; the omission of the previous requirement concerning internal arrangement; and a change to the means by which fitness is judged.
4. Under the current standard a dwelling house is unfit if, in an authority's view, it fails any one of the requirements and because of that failure is not reasonably suitable for occupation. Previously authorities were required to look at the range of requirements and decide whether a property was unfit in respect of any one, or a combination, of the requirements. The rationale for the 1989 Act changes was that of improving the objectivity of the standard and, by covering provision for heating and amenities such as personal

washing facilities, known to be important to health, to better reflect modern expectations.

5. Advisory guidance is provided on interpreting each of the fitness standard requirements. This has been reproduced with minor updating references in Annex A of DOE circular 17/96 which consolidates extant guidance to local authorities on private sector renewal and covers the provisions in Part 1 of the Housing Grants, Construction and Regeneration Act 1996. Annex B of circular 17/96 provides a revised code of statutory guidance for dealing with unfit premises to which local authorities are required to have regard in reaching decisions on fitness enforcement action.

### **Summary of the Decent Home Standard**

(Source <http://www.housing.odpm.gov.uk/information/dhg/definition/02.htm>)

A decent home is one that is wind and weather tight, warm and has modern facilities. It reflects what social landlords spend their money on. To set a national target a common definition of decent is needed so all social landlords can work towards the same goal.

A decent home meets the following four criteria:

**a It meets the current statutory minimum standard for housing**

Dwellings below this standard are those defined as unfit under section 604 of the Housing Act 1985 (as amended by the 1989 Local Government and Housing Act).

**b It is in a reasonable state of repair**

Dwellings which fail to meet this criterion are those where either:

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

**c It has reasonably modern facilities and services**

Dwellings which fail to meet this criterion are those which lack three or more of the following:

- a reasonably modern kitchen (20 years old or less);
- a kitchen with adequate space and layout;
- a reasonably modern bathroom (30 years old or less);
- an appropriately located bathroom and WC;
- adequate insulation against external noise (where external noise is a problem);
- adequate size and layout of common areas for blocks of flats.

**d It provides a reasonable degree of thermal comfort**

This criterion requires dwellings to have both effective insulation and efficient heating.

## APPENDIX 2

### **Objectives of the draft Black and Minority Ethnic (BME) Housing Strategy**

#### **The four main issues addressed in the BME Housing strategy are**

- Identifying and monitoring the needs of BME residents.
- Meeting the identified needs through policy development, partnerships and joint working with BME groups and residents.
- Providing services and customer care to enable BME residents to take-up and benefit from the range of initiatives being undertaken.
- Outlining an action plan to allow time-defined targets in achieving the above.

#### **Objectives of the Strategy**

The following are the main objectives of the strategy

1. To ensure that BME residents have an equal opportunity in obtaining suitable housing in the borough .
2. To identify the different housing needs, preferences and aspirations of the borough's diverse communities in order to develop policies and procedures to meet there needs.
3. Through the provision of suitable housing, to promote the development of safe, sustainable and diverse communities in the borough, thereby eliminating racial discrimination, harassment and anti-social behaviour.
4. To develop effective partnerships with other agencies and the local community to support diversity in the borough and engage in consultation with BME groups and representatives.
5. To promote equality of opportunity in the employment policies and practices of Housing Services.

#### **Achieving the Objectives**

The objectives outlined above will be achieved by developing tactics and procedures around the following:

- Establishing systematic procedures for identifying and monitoring the needs patterns and levels of BME residents and housing applicants.
- Establishing/adopting policies and services to meet the identified housing needs of the various sections of the BME community – young people, older people, refugees and asylum seekers, owner-occupiers, those with special needs, etc. In addition, to overcome any gaps that exist in current provision.
- Engaging in strategic planning, joint working and consultation with associate agencies such as Social Services, the Community Safety Unit, and the Ethnic Minority Advisory Group in meeting emerging wider issues and concerns and also developing co-ordinated approaches to address them.
- Developing and implementing a concise action plan, to include targets, to address the various issues identified and to deliver the policies that have been adopted.

## **APPENDIX 3**

### **Summary of the council's priorities for housing in the London Borough of Richmond upon Thames, 2002-2006**

#### **Managing demand for housing**

- To have in place a Homelessness Strategy by July 2003 that aims to prevent homelessness, secure sufficient accommodation to meet homelessness needs and provide support services to prevent repeat homelessness
- To reduce the use of bed & breakfast accommodation and the associated financial and human costs in line with the Public Sector Agreements and B&B Unit's targets

#### **Delivering affordable housing**

- To increase the supply of social rented housing, particularly family housing, to meet our priority needs
- To complete and implement the review of the Affordable Housing Policy in order to increase the supply of key-worker / shared-ownership housing to help support local services and the local economy

#### **Promoting quality across tenures**

- To encourage all our housing association partners to comply with the decent homes target by 2010
- To develop a new Housing Renewal Policy, pending the enactment of new legislation and the results of the impending stock condition survey

#### **Supporting independent living**

- To bring about by April 2003 a successful transition to the Supporting People regime, with minimum disruption to service users and providers
- To develop and implement the Supporting People Strategy to address the issues identified in the interim Supporting People Strategy

#### **Promoting community well-being**

- To ensure that housing policy and practice in Richmond helps meet wider community objectives, like combating crime and anti-social behaviour, making Richmond a cleaner, healthier and more pleasant place to live, and promoting equalities
- To deliver value-for-money, continuously improving services through the full implementation of the Housing Services Best Value Improvement Plan

### Extracts from 'The Landlord Grant System; A Guide for Landlords'

#### How to apply for a landlord grant

To apply for a grant, you must complete some formal documents. They are listed below for each type of grant.

##### Document check list for grants associated with '**minded to**' notices

- A grant application form
- A certificate of intended letting (an agreement to let the property for five years)
- An agreement to follow the grant conditions for five years
- An accreditation scheme application form (if this applies)
- An agreement to nomination rights
- Details of how your property meets the grant assessment conditions

##### Document check list for grants under the **empty property scheme**

- A grant application form
- A certificate of intended letting (an agreement to let the property for five years)
- An agreement to follow the grant conditions for five years
- An agreement to nomination rights

##### Document check list for grants under the **accreditation scheme**

- A grant application form
- A certificate of intended letting (an agreement to let the property for five years)
- An agreement to follow the grant conditions for five years
- An accreditation scheme application form

We will provide all these forms when we serve a 'minded to' notice or when you contact us about grants under the empty property or accreditation schemes. If you do not receive the forms, or if you have difficulty filling them in, please contact the EHO dealing with your case.

You must also give us **two estimates** on headed paper. The estimates must be fully itemised with a cost against every item on the schedule of works.

#### What grant conditions are set by central government?

A summary of the conditions is set out below. For more details, please ask the EHO dealing with your case or see the Housing Grants, Construction and Regeneration Act 1996.

- The work must be completed within 12 months of the date the grant is approved.
- We must be satisfied with the work that has been done.
- The work must be carried out by one of the contractors who provided an estimate for the work.
- The property must be available for letting for the entire grant condition period (five years from the work being completed).
- You must repay the grant when you get rid of the property (usually if you sell it), and you must tell us if you are planning to get rid of the property.

- Any later owner must follow these conditions.

### **What are the local grant conditions?**

- The property must be suitably insured for the five year condition period.
- The property must be fit for people to live in throughout the grant condition period.
- We will not approve a grant application in the following circumstances.

**a If you have been successfully prosecuted for not following Housing Act Notices**

This condition relates to a five-year period before the date you applied. It includes any property you own in the borough and not just the property that you want a grant for.

If we approve the grant and you are later prosecuted, we will cancel the grant and reclaim any payments.

**b If you have been successfully prosecuted for not following management regulations**

Details as above

**c If you have been successfully prosecuted for tenant harassment or illegal eviction**

Details as above

**d If work in default was carried out at the property**

If we serve a statutory notice and the work is not done, we have the power to do the work and charge the landlord for the cost of the works.

This condition applies if we have had to do work within a five year period before the date of the application. It only relates to the property in question.

**e If the application for a grant was not made within six weeks of the date on a 'minded to' notice**

**f If previous grants have been awarded**

A grant will not be available if the same or similar work has been carried out using a previous grant.

**g If the property is in a poor condition and has been badly maintained in the past**

This relates to properties that have suffered from long-term neglect due to the current landlord. You should be able to provide evidence of regular maintenance at the property.

## When would a grant have to be repaid?

If you have provided false information or you do not follow any of the conditions of the grant, we can demand that you repay the grant.

## How do you work out a landlord grant when a 'minded to' notice has been served?

The EHO will base the grant on the costs of the lower of two estimates. However, each individual cost will be assessed against the residential team's in-house schedule of costs. We will tell you if your estimates are too high and will invite you to send us a third estimate. Our assessment of the costs is known as the 'eligible expense'.

Once we have worked out the eligible expense, we will use the following conditions to assess how much grant is available. If you meet any one condition, you will be entitled to a certain percentage of the grant. This will be up to 80% of the eligible expense. The grant covers costs up to **£20,000** for properties that only one person lives in and **£5,000** for each unit in a HMO.

Condition	Percentage of the grant available if condition is met
<p><b>Are rents lower than the average in the area?</b></p> <p>Properties let to:</p> <ul style="list-style-type: none"> <li>• protected tenants;</li> <li>• housing-association tenants;</li> <li>• people claiming Housing Benefit; and</li> <li>• us through short-term lease arrangements;</li> </ul> <p>will automatically qualify but the landlord must agree to continue letting to these categories of tenants for the five-year condition period. Otherwise, you would have to prove that your rent is lower than the average for the area. We will ask the Rent Officer to advise us on this.</p>	10%
<p><b>Is the work unlikely to result in an increase in rent?</b></p> <p>Properties let to:</p> <ul style="list-style-type: none"> <li>• protected tenants;</li> <li>• housing-association tenants;</li> <li>• people claiming Housing Benefit; and</li> <li>• us through short-term lease arrangements;</li> </ul> <p>will automatically qualify but the landlord must agree to continue letting to these categories of tenants for the five-year condition period. Work to provide fire protection in HMOs will also qualify.</p>	10%

<p><b>Will we receive nomination rights for three to five years?</b></p> <p>This operates on a sliding scale, and would include situations where nomination rights are offered immediately or when existing tenants move out. It usually only applies to assured shorthold tenancies.</p> <p>This could be achieved by offering us single occupancy properties for short-term lease agreements.</p> <p>It could also be used in HMOs if we could nominate tenants when units become available, but this would have to be agreed for most of the units in the property.</p> <p>Housing associations receive the maximum amount available for this condition.</p>	<p>Up to 20%</p> <p>Three years - 10%</p> <p>Four years - 15%</p> <p>Five years - 20%</p>
<p><b>Will we set the maximum rent?</b></p> <p>This would only be considered with the nomination rights outlined above. Housing associations receive the maximum amount available for this condition.</p>	<p>10%</p>
<p><b>Is the landlord meeting his or her duties in managing the property?</b></p> <p>The landlord must prove that:</p> <ul style="list-style-type: none"> <li>• the property is properly insured;</li> <li>• they use suitable tenancy agreements; and</li> <li>• regular repair and maintenance work is carried out.</li> </ul> <p>We will need to see supporting documents to meet this condition. Please see 'The Good Landlord Guide'.</p>	<p>10%</p>
<p><b>Is the work in line with our aims?</b></p> <p>This includes:</p> <ul style="list-style-type: none"> <li>• keeping HMOs;</li> <li>• bringing empty properties back into use;</li> <li>• making unfit properties suitable for people to live in;</li> <li>• dealing with major repairs;</li> <li>• taking part in the rent deposit scheme;</li> <li>• taking part in the short-term lease scheme; and</li> <li>• improving energy efficiency in the private sector.</li> </ul>	<p>10%</p>
<p><b>Is the property part of the accreditation scheme?</b></p> <p>If a property is not in the scheme but the landlord agrees to apply for membership and is willing to meet the conditions, this condition will be met.</p> <p>Properties that do not meet the standards set out in the scheme may be eligible for a specific grant.</p> <p>Please see 'The landlord accreditation scheme'.</p>	<p>10%</p>

## How does this work in practice?

The following examples show how the system would work in two particular situations.

### Example A

An HMO property does not have any fire protection. We serve a notice ordering major fire-protection work to be done. The property contains six units, four let to people who receive Housing Benefit and two let to statutory tenants. We assess the costs at £15,000 (eligible expense).

The landlord agrees that the four units let to people who receive Housing Benefit can be used for nomination rights when the current tenancies end in 12 months.

Meets first condition	- allow 10%	(Housing Benefit and statutory tenants)
Meets second condition	- allow 10%	(Housing Benefit and statutory tenants)
Meets third condition	- allow 15%	(nomination rights for four years for four units)
Meets fourth condition	- allow 0%	(rents controlled by the landlord)
Meets fifth condition	- allow 10%	(meets duties and obligations)
Meets sixth condition	- allow 10%	(property is HMO)
Meets seventh condition	- allow 10%	(agrees to apply and meet conditions)

Total: 65% of £15,000 = **£9750 grant**

### Example B

A single-occupancy property has one statutory tenant. We serve a notice ordering major repairs to be done. We assess the cost of the work as £10,000.

Meets first condition	- allow 10%	(statutory tenant)
Meets second condition	- allow 10%	(statutory tenant)
Meets fifth condition	- allow 10%	(meets duties and obligations)
Meets sixth condition	- allow 10%	(property needs major repairs)
Meets seventh condition	- allow 10%	(agrees to apply and meet conditions)

Total: 50% of £10,000 = **£5000 grant**

## How do you work out a landlord grant for an empty property grant?

The EHO will base the grant on their schedule of works and the lower of your two estimates. We will work out the eligible expense in the same way that we work out the grants linked to 'minded to' notices.

Once we have decided the eligible expense, we will tell you how much grant would be available if you agree to nomination rights for three (50% of the eligible expense), four (60%) or five (70%) years. You should then tell us, in writing, what you would prefer.

## Options for assistance

## APPENDIX 5

Current grant	Options/ changes	Implications	Other LAs	Capital budget	Discussion
<p><b>Disabled Facilities Grant (DFG) (Mandatory)</b> Max. grant £25,000 Means-test set by Government Mandatory works set by legislation <b>Only grant retained by new Order.</b></p>	<p>Now available for adaptations to mobile homes, houseboats etc.</p> <p>New pensioners credit may be 'passport benefit' (replacement for Income Support).</p>	<p>May be increased demand.</p> <p>Increase in demand expected.</p>	N/A.	Ring fenced budget of £882000 with 60% central government subsidy.	
<p><b>Disabled Facilities Grant (Discretionary)</b> Means test as for mandatory grant Used to pay for mandatory facilities above £25k limit.</p>	<p>Retain grant.</p> <p>Process subsequent applications under mandatory scheme.</p> <p><b>Remove grant but use Houseproud (equity release loan see below) for non mandatory works.</b></p>	<p>Budget for mandatory grants ring fenced. No longer includes discretionary DFGs.</p> <p>Legal opinion required (sought 1/4/03).</p> <p>Suitable for owners but not tenants. Some large schemes may not proceed.</p>	<p>Few LAs likely to offer now that Government subsidy removed.</p> <p>LB Kingston following this approach. Under consideration elsewhere.</p> <p>Some LAs do not offer discretionary grant aid.</p>	Use above mentioned £882000 budget until 18/7/03.	<p><b>Preferred option</b></p> <p><b>Preferred option</b></p>

	<p><b>Introduce relocation loans. Where property does not lend itself to adaptation, relocation may be the best option.</b></p> <p>Use to top up contribution required for mandatory grant in hardship cases.</p> <p>Allow grant for non mandatory facilities.</p>	<p>Would have budget implications. Loan would pay towards fees, stamp duty, deposit etc and other costs associated with relocation. Would require repayment on completion.</p> <p>How would hardship be defined? How would means-test be undertaken? Social services gave top up grants for this.</p> <p>Unknown demand. Difficult to set list of agreed facilities/circumstances.</p>			<b>Preferred option</b>
<p><b>Renovation grants for owner-occupiers</b> Property must be unfit for human habitation Applicant must be in receipt of Income Support and 60+ or with children.</p>	<p>Retain grant.</p> <p><b>Remove completely and replace with Houseproud (equity release loan, see below). Scheme aimed at 'cash poor equity rich owners'</b></p>	<p>Financial implications. Issue of whether residents should continue dependence on grants. Should public funds subsidise works where property has very high equity value?</p> <p>Interest in Houseproud (HP) unknown. If HP not taken out property may deteriorate further. Would remove dependency on grants. Only available to residents 60+ and disabled people.</p>	<p>LB Wandsworth propose offering grant of £5000 to residents in receipt of means-tested benefits or on low income. Top up available through Houseproud for 60+ and disabled people.</p> <p>RB Kingston and LB Ealing propose to adopt this policy.</p>	<p>Current budget £50,000.</p>	<b>Preferred option</b>

	<p><b>Offer loans to residents under 60 in receipt of benefits and with children aged 16 and under to a max. of £10,000. No requirement to make fit.</b></p> <p>Offer grants to &lt;60s in receipt of benefits and with children aged 16 and under.</p>	<p>Would reach vulnerable group and prevent properties falling into disrepair. May not make property fit but should enable attention to areas of risk. Residents may find it difficult to repay interest. DWP sometimes pay interest but no guidance available. Budget implications as capital required to fund scheme. Council could recover some costs through interest rates charged.</p> <p>Would reach vulnerable groups and properties in poor condition. However budget implications in funding this.</p>	<p>LB Wandsworth propose offering grants of £5000 and loans to under 60s.</p>		<p><b><i>Preferred option but capital has to be made available to cover loans. However less of a demand than grants.</i></b></p>
<p><b>Houseproud equity release scheme for residents aged 60 and over or disabled.</b></p>	<p><b>Retain loan.</b></p>	<p>Scheme in initial stages but hoped that it will help 'cash poor equity rich' residents to release funds for repairs, improvements and adaptation works to their home. Guarantee of no repossession and loan arranged through the Home Improvement Trust, a not-for-profit organisation</p>	<p>Around 46 LAs in the region are partners in the scheme.</p>	<p>£10,000 p.a. plus £500 per loan.</p>	<p><b><i>Preferred option</i></b></p>

<p><b>Home Repair Assistance Grants under Coldbusters scheme</b> For owners and tenants 60+ subject to a means test and &lt;60 if on certain means-tested benefits Max grant of £4000 in any 5 year period.</p>	<p>Increase max amount.</p> <p>Remove grant availability.</p> <p><b>Retain grants but reduce budget. Make use of Government scheme of Warm Front grants for central heating for 60+s.</b></p> <p><b>Award grants for central heating where residents are ineligible for Warm Front, are 'nearly poor', are disabled or have children aged 16 and under and are in receipt of benefits.</b> <b>Offer grants for 60+ residents who are due for hospital discharge or are ill and where wait under Warm Front would be detrimental to health.</b></p>	<p>Grant seems adequate for majority of works. Would have budget implications.</p> <p>The grants are for preventative works. Energy efficiency has implications for health and well-being as cold and damp conditions affect health. Without works properties are likely to deteriorate. 'Nearly poor' and those who do not claim benefit entitlement would lose out. Grants are very popular.</p> <p>Warm front scheme has had problems with timescales and is limited to certain benefits. Does not reach &lt;60 (inc. disabled people) for central heating.</p> <p>Should meet needs of vulnerable residents not eligible under Warm Front.</p>	<p>LB Wandsworth to offer max of £5000 in 10 year period.</p> <p>LAs have requirements under the Home Energy Conservation Act to improve energy efficiency.</p> <p>LB Kingston offers insulation to those on benefits, and central heating to 60+s and disabled people on benefits.</p> <p>LB Wandsworth proposes to offer grants to a max of £5000 for owners aged 60+ on a low income or &lt; 60 in receipt of means-tested benefits. They propose a tenants grant to a maximum of £3000.</p>	<p>£200,000 current budget.</p>	<p><i>Preferred option</i></p> <p><i>Preferred option</i></p>
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	<p><b>Also offer grants for insulation measures to 60+s not on benefits but subject to means test. All others through Warm Front.</b></p> <p><b>Grants not available to Housing Association (HA) tenants.</b></p> <p><b>Lever in funding from utilities/PCT etc.</b></p> <p><b>Retain 3 year occupancy rule, to a max. of £4000 in 5 years.</b></p>	<p>Should meet needs of vulnerable residents not eligible under Warm Front.</p> <p>Housing Associations should take responsibility for improving energy efficiency of properties.</p> <p>Energy Efficiency Co-ordinator to investigate.</p> <p>May be certain exceptional circumstances where rule is too stringent. Remove rule in exceptional circumstances.</p>			<p><i>Preferred option</i></p> <p><i>Preferred option</i></p> <p><i>Preferred option</i></p> <p><i>Preferred option</i></p>
<p><b>Home Repair Assistance Grants for repairs, security and minor adaptations</b></p> <p>Owners and tenants 60+ subject to a means test and &lt;60 if on certain means-tested benefits. Max. grant of £4000 in any 5 year period.</p>	<p>Increase max. amount.</p> <p>Remove grant availability.</p> <p>Grants to 60+s only.</p>	<p>Would have budget implications.</p> <p>Properties likely to deteriorate and become unfit. Grants are very popular and help with disrepair/health and safety/personal comfort. They are also used for security, which has implications for community safety issues.</p> <p>Same issues as above for vulnerable groups.</p>	<p>LB Wandsworth proposes to offer max. of £5000 in a 10 year period.</p> <p>LAs aware of popularity and importance of this grant. Most aim to retain it.</p> <p>LB Kingston offers grants to residents in receipt of benefits.</p>	<p>Budget as above all inclusive</p>	

	<p>Grants to residents in receipt of benefits only.</p> <p><b>Grants to 60+ on benefits or low income and to &lt;60s in receipt of benefit and either disabled or with children aged 16 and under.</b></p> <p><b>Grants not available to Housing Association (HA) tenants.</b></p> <p>Retain 3 year occupancy. Max. £4000 in 5 year period.</p>	<p>Would miss vulnerable group of 'nearly poor' older residents.</p> <p>Should reach most vulnerable groups.</p> <p>Housing Associations should take responsibility for repairs/security measures.</p> <p>May be certain exceptional circumstances where rule is too stringent. Remove rule in exceptional circumstances.</p>	<p>LB Wandsworth proposes to offer grants to a max of £5000 for owners aged 60 and over on a low income or &lt; 60 in receipt of means-tested benefits. The proposal for tenants grants is to a maximum of £3000.</p> <p>LB Wandsworth proposes to offer max of £5000 in a 10 year period.</p>		<p><b><i>Preferred option</i></b></p> <p><b><i>Preferred option</i></b></p>
<p><b>Renovation grants for landlords</b> Linked to strategic aims and good landlord principles Max. £20,000 . 5 year condition period.</p>	<p>Remove grant.</p>	<p>Policy recently revised and now ties grant to Council objectives and good landlord principles. Worst housing conditions are in private rented sector. Removal of grant would take away incentive for landlords to do works. Landlords may appeal against notices and delay the process. Officers have powers</p>		<p>Current budget £64,000.</p>	

	<p>Retain grant for unfit properties only.</p> <p>Reduce max amount.</p>	<p>to force work through prosecution and or work in default. However, both are lengthy and time consuming therefore resulting in revenue costs. The work in default budget of £4000 is inadequate for large scale works. Reclaiming costs can be protracted and in the interim the Council has to deal with the debt. Landlords may resort to evictions, which would increase levels of homelessness.</p> <p>This would ensure that the worst properties were dealt with but 12% of private properties are in disrepair. Properties in disrepair likely to fall into unfitness.</p> <p>The max amount payable is 80% of the cost of the works, which is capped at £20,000. This appears to be a reasonable amount and if it was not available landlords may be unable or unwilling to fund the works above a set amount and the consequences would be as outlined above.</p>	<p>LB Kingston are proposing to grant aid works to unfit properties only and link this to nomination rights.</p> <p>LB Wandsworth propose a max of £10,000 linked to good landlord principles and nomination rights.</p> <p>LB Croydon link their grant to good landlord principles. LB Ealing propose no renovation grant aid for landlords.</p>		
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	<p><b>Retain grant but reduce amount in budget.</b></p> <p><b>Set new condition that landlord should join and retain membership of accreditation scheme.</b></p> <p><b>Retain conditions.</b></p>	<p>Budget implications but improved private sector housing conditions and grant aid limited to meet Council objectives and for 'good' landlords only.</p> <p>Would encourage membership and the monitoring of certain standards.</p> <p>5 year period. Grant repayment on sale. Other specific conditions. Require completion of works to notice timescale.</p>			<p><i>Preferred option</i></p> <p><i>Preferred option</i></p> <p><i>Preferred option</i></p>
<p><b>Landlord grant for Houses in Multiple Occupation (HMOs)</b> Linked to strategic aims and good landlord principles. Max. £5,000 per unit.</p>	<p>Remove grant.</p>	<p>Policy recently revised and now ties grant to Council objectives and good landlord principles. The worst housing conditions are in the private rented sector, especially in HMOs. HMOs often have very poor repairs and inadequate require fire protection measures. Removal of grant would take away incentive for landlord to do works. Landlords may appeal against notices and delay the process. Officers have powers to force work through prosecution and or work in default. However, both are lengthy and time consuming therefore resulting in revenue</p>		<p>Current budget £120,000.</p>	

		<p>costs. The work in default budget is inadequate for large scale works. Reclaiming costs can be protracted and in the interim the Council has to deal with the debt. Landlords may resort to evictions, which would increase levels of homelessness.</p>			
	Retain grant for fire protection works only.	<p>This would ensure that the worst properties were dealt with but for unfitness and disrepair, the consequences are as outlined above. Properties would be likely to deteriorate.</p>	<p>LB Kingston and Ealing are proposing to grant aid works for fire protection to high risk properties only and link this to nomination rights.</p>		
	Reduce max. amount.	<p>The max. amount payable is 80% of the cost of the works, which is capped at £5,000 per unit. This appears to be a reasonable amount and if it was not available landlords may be unable or unwilling to fund the works above a set amount and the consequences would be as outlined above.</p>	<p>LB Wandsworth propose a max. of £10,000 linked to good landlord principles and nomination rights LB Croydon link their grant to good landlord principles.</p>		
	<b>Retain grant but reduce budget.</b>	<p>Budget implications but improved private rented housing and reduced risk in the event of a fire. Grant aid limited to meet Council objectives and for 'good' landlords only.</p>			<b>Preferred option</b>

	<p><b>Include grant aid for fire protection works to ‘duty’ HMOs.</b></p>	<p>Current policy prevents grant aid to HMOs where there is no sharing of facilities. However, we have a ‘duty’ to consider fire protection in flats where the majority are tenanted. Notices requiring fire protection to such flats do not currently attract grant aid, resulting in the problems outlined above. This would streamline the grant policy in line with the enforcement requirements.</p>			<p><b><i>Preferred option</i></b></p>
	<p><b>Include grant aid for empty HMOs on condition that property is used as HMO for 5 years.</b></p>	<p>Currently no incentive for landlords to bring empty HMOs into use. Empty property grant not relevant as short term leasing have no clients for HMO properties.</p>			<p><b><i>Preferred option</i></b></p>
	<p><b>Set new condition that landlord must join and retain membership of accreditation scheme.</b></p>	<p>Would encourage membership and the monitoring of certain standards.</p>			<p><b><i>Preferred option</i></b></p>
	<p><b>Retain conditions.</b></p>	<p>5 year period. Grant repayment on sale. Other specific conditions. Require completion of works to notice timescale.</p>			<p><b><i>Preferred option</i></b></p>

<p><b>Accreditation scheme grants</b> Grant to encourage landlords to join the scheme. 100% grant.</p>	<p><b>Remove grant</b></p> <p>Retain grant and reduce to 80% of cost of the works.</p>	<p>Low take up of grant. Little interest in scheme. Tie to grant condition to encourage membership.</p> <p>Budget implications.</p>		<p>Budget incorporated in renovation grant budget.</p>	<p><b>Preferred option</b></p>
<p><b>Empty property grants for landlords</b> Tied to nomination rights for 3 to 5 years. Grant from 50% to 70% as per nomination rights.</p>	<p>Remove grant.</p> <p><b>Retain grant but reduce amount available for scheme.</b></p> <p><b>Set max amount of grant at £20,000 per unit achieved.</b></p>	<p>Grant is an incentive for owners to bring properties back into use. Short term leasing take on property and reduce use of bed and breakfast accommodation. Grant only available if property meets requirements for short-term leasing. Amount spent on B&amp;B considerably more than grant.</p> <p>Should cover most schemes, but may limit large/extensive schemes to property required by Housing Needs team.</p>	<p>LB Wandsworth propose to set max limit of £10,000 and limit to properties empty for &gt;24 months. Grant to be linked to nomination rights with LA or HA.</p>	<p>Current budget £80,000.</p>	<p><b>Preferred option</b></p> <p><b>Preferred option</b></p>

	<p><b>Private Landlords Energy Award Scheme (PLEASE)</b> Grants for landlords to improve energy efficiency.</p> <p><b>Link to landlord grants instead of accreditation. Attach conditions re good landlord principles and 5 year repayment period.</b></p>	<p>Grant up to 50% of cost of works and remainder funded by no interest loan from the Greater London Energy Efficiency Network (GLEEN) Take up may be low, as landlords may be uninterested.</p> <p>Need to improve energy efficiency in private rented sector as it contains worst conditions. Landlords need an incentive as no direct benefit for them.</p>	<p>LB Wandsworth, Croydon and others participate in this scheme.</p>		<p><i><b>Preferred option</b></i></p>
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**Disabled Facilities Grants  
Purposes for which grant must or may be given**

(Source S.23 Housing Grants, Construction and Regeneration Act 1996)

1. The purposes for which an application for a disabled facilities grant must be approved, subject to the provisions of this Chapter, are the following:-
  - (a) facilitating access by the disabled occupant to and from the dwelling or the building in which the dwelling or, as the case may be, flat is situated;
  - (b) making the dwelling or building safe for the disabled occupant and other persons residing with him;
  - (c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
  - (d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
  - (e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
  - (f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
  - (g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a washhand basin, or facilitating the use by the disabled occupant of such a facility;
  - (h) facilitating the preparation and cooking of food by the disabled occupant;
  - (i) improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system in the dwelling or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
  - (j) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
  - (k) facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident in the dwelling and is in need of such care;
  - (l) such other purposes as may be specified by order of the Secretary of State.

## Glossary of terms

**Anti-social behaviour** – Has been defined by the Chartered Institute of Housing as “behaviour that unreasonably interferes with other people’s rights to the use and enjoyment of their home and community”.

**Best Value** – The legal duty that requires councils to secure continuous improvements to the quality, efficiency and effectiveness of all services to the public.

**Best Value Performance Indicators (BVPIs)** – Statistics that councils are required by government to produce about key areas of their service. They are also used to compare performance with other local authorities.

**BME – Black and Minority Ethnic.** An expression used to refer to people from visible ethnic backgrounds. It also denotes that the people in question are ‘non-white’ or non-European in origin.

**Capital Receipts** – Money paid by the buyers of council owned properties or land, for example through the Large Scale Voluntary Transfer and households exercising the Right-to-Buy their properties.

**House in Multiple Occupation** – A house / flat occupied by unrelated people who usually share a bathroom or W.C. or kitchen.

**Housing Association** – A non-profit making organisation that provides affordable housing for those who cannot afford to buy a home.

**Housing Corporation** – A government body which allocates public funds to Housing Associations and monitors their performance.

**Housing Inspectorate** – The government body that inspects the housing services provided by councils to check whether they are providing Best Value to their residents.

**Large scale voluntary transfer (LSVT)** – the permanent transfer of ownership of the council housing stock to another landlord, normally a housing association, by majority agreement of tenants.

**Officer of the Deputy Prime Minister (ODPM)** – the government department which had overall responsibility for housing policy and finance.

**Registered Social Landlord** – A housing association registered with the Housing Corporation (see above).

**Social Housing** – Rented housing provided by councils and registered social landlords.

**Standard Assessment Procedure (SAP)** - The Government’s recommended system for home energy rating. The SAP energy cost rating is based on energy costs for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area of the dwelling, and a standard heating pattern. The energy cost rating is adjusted for floor area so that the size of the dwelling does not affect the results, which are expressed on a scale of SAP rating 1 to 120 the higher numbers indicate better energy efficiency.

**Supporting People** – a new funding arrangement for housing related support services for those living in either specialist supported housing or in their own homes. This will be in place from April 2003.

**Unitary Development Plan (UDP)** – A statutory plan which provides the framework for development control, setting out policies and proposals for the development and / or use of land and buildings over the next 15 years.

## Appendix 8

### Contact details & further information

Area	Contact	Telephone	e-mail address
Assistant Director, community Services	<b>Brian Castle</b>	<b>020 8891 7482</b>	<a href="mailto:b.castle@richmond.gov.uk">b.castle@richmond.gov.uk</a>
Private Sector Renewal	<b>Eleanor Dowling</b>	<b>020 8891 7892</b>	<a href="mailto:e.dowling@richmond.gov.uk">e.dowling@richmond.gov.uk</a>
Housing Strategy	<b>Dan Butler</b>	<b>020 8831 6017</b>	<a href="mailto:d.butler@richmond.gov.uk">d.butler@richmond.gov.uk</a>
Handyperson Scheme	<b>Age Concern Richmond</b>	<b>020 8876 0620</b>	<a href="mailto:handyperson@acrut.org.uk">handyperson@acrut.org.uk</a>
Home Loans	<b>Frances Kavanagh</b>	<b>020 8891 7942</b>	<a href="mailto:f.kavanagh@richmond.gov.uk">f.kavanagh@richmond.gov.uk</a>
Supporting People	<b>Graham Freeland-Bright</b>	<b>020 8891 7627</b>	<a href="mailto:g.freeland-bright@richmond.gov.uk">g.freeland-bright@richmond.gov.uk</a>
Private Sector Forum	<b>Jane McInerney</b>	<b>020 8891 7833</b>	<a href="mailto:j.mcinerney@richmond.gov.uk">j.mcinerney@richmond.gov.uk</a>
Empty Properties	<b>Nick Hancock</b>	<b>020 8891 7857</b>	<a href="mailto:n.hancock@richmond.gov.uk">n.hancock@richmond.gov.uk</a>
BME Housing Strategy	<b>Tracy Stanley</b>	<b>020 8891 7762</b>	<a href="mailto:tracy.stanley@richmond.gov.uk">tracy.stanley@richmond.gov.uk</a>
Community Plan	<b>Anne Lawtey</b>	<b>020 8831 6195</b>	<a href="mailto:A.lawtey@richmond.gov.uk">A.lawtey@richmond.gov.uk</a>
Community Safety Strategy	<b>Community Safety Partnership</b>	<b>020 8891 7777</b>	<a href="mailto:community.safety@richmond.gov.uk">community.safety@richmond.gov.uk</a>

Further information on Richmond Housing Services is available on the Council website at: [www.richmond.gov.uk/housing](http://www.richmond.gov.uk/housing)