



Reading Borough Council Housing Renewal Policy (Private Sector)

Made under The Regulatory Reform (Housing Assistance)
(England and Wales) Order 2002

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Executive Summary

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into effect in July 2003 and led to a major change in the way local authorities can give financial assistance to people to repair and improve private sector homes. The Order set aside the previously prescribed grants (other than the Disabled Facilities Grant, which remains a mandatory grant) and allowed local authorities to adopt a flexible approach to providing financial assistance to reflect local circumstances, needs and resources.

The Council adopted a framework for the provision of grants and loans in the private sector at Cabinet on 9 June 2003 and subsequently the results of the House Conditions Survey carried out in 2006 provided an opportunity to revise the appropriateness of the grant packages and in particular address gaps in provision of grants for areas such as energy efficiency, empty homes and landlord grants. The Council adopted the revised Private Sector Renewal Policy at Cabinet on 29th October 2007

The Private Sector Renewal Policy supports the strategic priorities of the Council and its various strategies. It details the type of assistance available to households living in the private sector, the eligibility criteria and the procedures for accessing assistance.

The Council will offer the following financial assistance:

- Home Repairs Assistance Grants
 - Energy Efficiency Top Up Grant
 - Grant for Urgent Works affecting Health & Safety
 - Grant for Hospital Discharge
 - Flood Resilience Grant
- Decent Homes Grant
- Landlord Grant
- Empty Homes Grant
- Flexible Home Improvement Loans

1. INTRODUCTION

This policy details the types of assistance available from Reading Borough Council to households living in the private sector, the eligibility criteria and the procedures for accessing assistance

1.1 National Context

The Government believes that everyone should have the opportunity of a decent home. Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. The Government's view is that it is primarily the responsibility of private sector owners to maintain their own property, but it recognises that some owners, particularly the elderly and most vulnerable, do not have the necessary resources to repair or improve their homes. Local Authorities therefore, have an important role to play in providing assistance in these cases

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (RRO) on Housing Renewal came into force on 18 July 2002. This Order has important implications for local housing authorities. It repeals much of the existing prescriptive legislation governing the provision of renewal grants to homeowners and replaces it with a new wide-ranging power to provide assistance for housing renewal.

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

If a local authority wishes to use the powers under the RRO it must adopt a policy setting out how it will use these powers. Guidance on the preparation of such a Housing Renewal policy is given in Circular 05/2003 and has been followed in the preparation of this policy.

In January 2005 the Office of the Deputy Prime Minister (ODPM) now Communities and Local Government (CLG) produced its five-year plan entitled 'Sustainable Communities: People Places and Prosperity'. This plan together with its partner strategy 'Sustainable Communities: Homes for All', sets out the Government's programme for the next five years. 'People Places and Prosperity' is wider than housing, and includes plans to revitalise neighbourhoods, strengthen local leadership, and increase regional prosperity.

The aim is to create places in which people want to live and work by helping them to shape their own communities to provide safe, clean and green environments and offer security, opportunity and choice for all. It builds on two key principles: putting people in control, and giving them the tools to shape their future.

The partner strategy 'Homes for All' puts people first and is aimed at offering everyone the opportunity of a decent home at a price they can afford. The strategy sets the target to ensure that 70% of private sector homes are made decent by 2010, and recommends the services of Home Improvement Agencies to assist older, disabled and other vulnerable households in carrying out improvement works and adaptations. It includes measures to deliver new homes while protecting the environment.

1.1.1 Housing Health & Safety Rating System (HHSRS)

The Government has replaced the housing fitness standard with the Housing Health and Safety Rating System (HHSRS). This approach evaluates potential risks to health and safety from any deficiencies identified in dwellings including houses in multiple occupation (HMOs). It is based on threats to health and safety from twenty-nine specified hazards. The HHSRS does not provide a single rating for the whole dwelling. Each hazard is given a Rating Score and this identifies the hazard band for that risk. Hazards are rated in bands from A to J with Category 1 hazards being in bands A, B or C and Category 2 hazards in bands B to D or lower. There is therefore an overlap between Category 1 and 2 hazards.

The Government's guidance on enforcement of the HHSRS states that a decent home is one that is free from any Category 1 hazards. The guidance also says that a local authority should have regard to the decent homes standard when considering financial assistance. (See Appendix 5)

1.1.2 National Fuel Poverty Action Plan

Fuel poverty results from a contribution of low income and poor energy efficiency in homes. The Government's Plan for Action sets out how the government aims to eradicate fuel poverty as far as reasonable practicable by 2016.

The government's main tools to combat fuel poverty is the Warm Front scheme, and Carbon Emission Reduction Target (CERT) funding, which provides funding to private householders to install cavity wall and loft insulation (and in the case of Warm Front, also provides grants for central heating installation/repairs to vulnerable households).

In the context of Reading Borough Council in 2010 9.4% of households in receipt of income related benefits live in fuel poverty compared with 14% in England as a whole.

1.2 REGIONAL CONTEXT

The 'Sustainable Communities: Building for the Future' programme announced new arrangements for giving greater discretion at the regional level to determine priorities for housing expenditure and ensuring a stronger integration of housing and other policies within each region.

The South East Regional Housing Strategy (RHS) sets out the context and priorities for investment in the southeast from 2008 to 2011. The RHS has "adopted a new competitive approach to funding through local authority partnerships that will improve non-decent housing in urban and rural locations and will include developing equity release and loan products, tackling thermal comfort and fuel poverty issues and bringing empty homes back into use". The emphasis is on innovation and the promulgation of good practice across the region.

In the context of private sector renewal in Reading, the Private Sector Stock Condition Survey carried out in 2006 showed that the number of non-decent dwellings in the private sector is 20,500, consisting of 40% of the stock, of which 3,460 are occupied by vulnerable households.

1.3 LOCAL CONTEXT

1.3.1 Sustainable Community Strategy

Reading has established a Local Strategic Partnership, which has prepared the Sustainable Community Strategy (SCS),

The strategy sets out the vision and priorities for Reading

'Our vision is to maintain and improve the quality of life in Reading, embracing the challenges of a dynamic, inclusive urban community of the 21st century. Everyone will have the opportunity to benefit from all that Reading can offer. Everyone has a part to play in shaping our future'.

The SCS is based on 9 key themes:

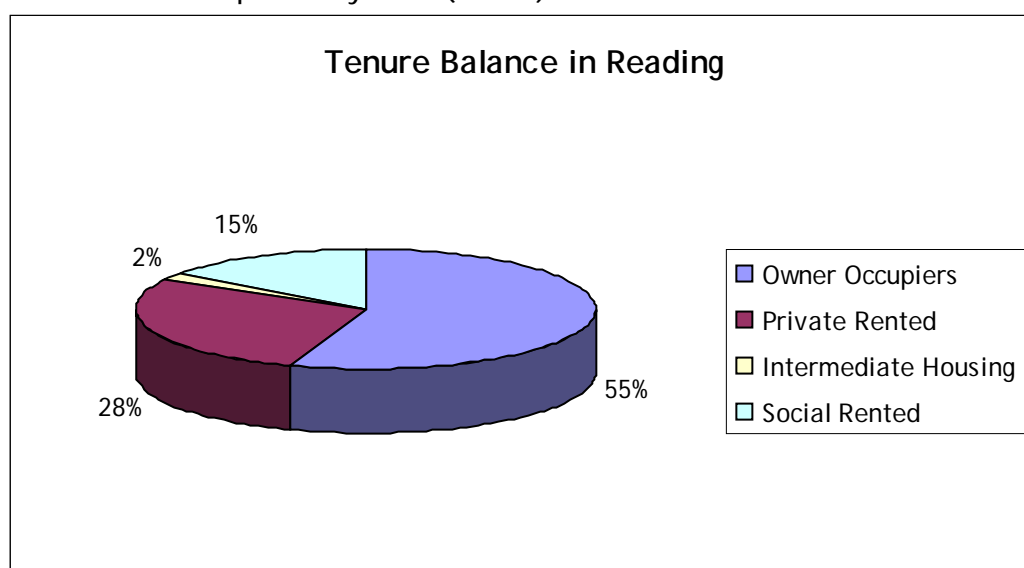
- ◆ A Fairer Reading for All
- ◆ Children and Young People
- ◆ Cleaner and Greener Environments
- ◆ Culture, Leisure and Sport
- ◆ Decent and Affordable Housing
- ◆ Healthy People and Lifestyles
- ◆ Thriving Economy and Skills
- ◆ Safer and Stronger Communities
- ◆ Transport and Accessible Spaces

The SCS recognises the importance of decent housing to deliver this vision, and specifically identifies the 'Decent and Affordable Housing chapter has a specific target to:

'Improve conditions in the existing housing stock across all tenures, to at least the government's Decent Homes standard'

1.3.2 Housing Strategy

As highlighted below within the boundaries of Reading Borough Council, the private sector represents 83.1% of the households. This is in line with the national trend, however, the split between owner-occupiers and private rented sector is unusual with Reading having twice the national average of households that privately rent (27.7%)



In line with the Sustainable Communities Strategy strategic objective 4 of the Housing Strategy 2009-14 is as follows:

'Increase the number of properties meeting the 'Decent Homes Standard' in all tenures and support people to stay safe and comfortable in their homes.'

With expected outcomes that include the following:

- Reduce the number of poor quality properties in the private sector
- Increase the prevention activities to reduce accidents and hazards in the home, with a focus on older or vulnerable residents
- Reduce fuel poverty and carbon emissions from properties in the town

Equally the housing strategy indicates a clear objective to reduce the adverse effect on the amenity of private sector properties.

This is translated into a detailed Housing Strategy action plan which is available on the Reading Borough Council website.

1.3.3 Climate Change Strategy

Reading Borough Council's Climate Change Strategy was formally adopted in January 2009.

Reading Borough Council has been leading the way by actively reducing its carbon emissions. Since signing the Nottingham Declaration on Climate Change in March 2006, the Council has been participating in the Carbon Trust's Local Authority Carbon Management Programme, has carried out a full audit of its own energy use and is currently implementing an action plan to reduce it. The Council is committed to leading by example by reducing the Council's own emissions of greenhouse gases and becoming zero carbon by 2050.

Although the Council is the largest employer in Reading, the impact of council's internal measures taken alone is minimal when compared to the whole borough. There is recognition that the borough's footprint must be reduced by 80% on the 1990 figures. In order to achieve this, the Council is committed to working in partnership with communities and businesses to significantly reduce their emissions.

The domestic sector is estimated to be responsible for over 25% of CO₂ emissions and improving the energy efficiency in the housing stock is critical to achieving overall reductions.

Provision of home insulation and heating schemes

GREENER, WARMER SAFER PROJECT (GWS): this is a Council managed area-based scheme focussed specifically on tackling Fuel Poverty, wider household environment issues i.e. waste, water use and community safety. The scheme is funded through the National Growth Points (NGP) funding and is supplemented by CERT funding.

Measures include replacement, loft and cavity wall insulation, smoke alarms, water butts, compost bins and security lights.

"GWS II" is currently being rolled out into 6 areas that have been identified as 'fuel poverty hotspots' (high in deprivation indices and low thermal comfort scoring) in Reading's House Conditions Survey 2006.

Owner occupiers, private tenants and those living in social housing located in the designated 'fuel poverty hotspot' are entitled to the assistance above regardless of income

COCOON: the helpline is managed by United Services Energy Association and provides an independent comparison service for all known CERT funded insulation schemes running in Reading.

Those residents in the private sector (owner occupied and private tenants) may be entitled to free cavity and loft insulation if they are on income

related/disability benefits or over 70 years of age (the 'Priority Group') and substantially discounted cavity and loft insulation for all other private households (the 'Able to Pay')

WARM FRONT: this scheme will come to an end in autumn 2012 to be replaced with the Green Deal, which will be provided by the householder's energy provider

Community Engagement

Reading Borough Council actively engages with the wider community using a broad range of approaches and initiatives relevant to household energy use and fuel poverty:

- Web pages on energy efficiency
- Web page currently being designed around fuel poverty
- 10:10 Campaign
- Electricity Monitor Loan Service
- Home Energy Efficiency Promotional Events
- Multi Agency Working and cross referrals on fuel poverty issues along with training of front line staff
- Community group and community centre promotional events

Domestic Renewable Projects

Private households are currently encouraged to contact the Energy Savings Trust regarding domestic renewable who can advise on registered suppliers.

1.3.4 The Housing Act 2004

The Council's Environmental Health Officers receive complaints about poor housing conditions in the private rented sector from tenants and also receive referrals from other agencies. These referrals result in an inspection being carried out in the form of an HHSRS assessment. Formal statutory action will be taken for Category 1 hazards with the discretion to take formal action for Category 2 hazards. (See Appendix 5)

The HHSRS assessment applies to houses regardless of tenure or occupation. Existing arrangements for dealing with overcrowding, lack of amenities and poor management of Houses in Multiple Occupation (HMOs) will remain unchanged, and formal statutory action under the relevant Housing Acts will be taken where standards are not met.

The Housing Act 2004 has also introduced a mandatory licensing scheme for all HMOs three storeys or over and comprising 5 or more people.

The objective of this is to raise standards of some of the highest risk properties, housing some of the most vulnerable people, whilst maintaining an adequate supply of rented accommodation.

1.3.5 The Empty Homes Strategy

The South East Regional Housing Strategy states that it expects local authorities to identify and tackle long term empty properties that might help to meet local housing needs.

Reading Borough Council's Empty Homes Strategy identifies the benefits of bringing empty homes back into use to include:

For the owners, they will gain capital if the property is sold; if the property is let they will gain rental income, an increased property value and reduced outgoings.

For local residents, it reduces the opportunities for vandalism, fly-tipping and anti social behaviour in all its forms, including drug taking.

For the local economy, bringing an empty home back into use encourages economic vitality - increasing spending in the local economy and protecting house prices of surrounding properties.

For the wider community, returning properties to use reduces demands on service's such as the Police, Fire and the Council to deal with problems, and means that resources can be used more effectively elsewhere.

Using existing housing reduces the demand for building on Greenfield sites, preserving the environment for current and future generations.

2. Assessment of Housing Needs

Accommodation costs in Reading are amongst the highest in the country and the provision of affordable housing continues to be the key strategic concern. This policy document is based on data obtained from the Reading Private Sector House Condition Survey 2006, the Strategic Housing Market Assessment, the Home Energy Conservation Act (HECA) return for 2009, Census Data and National Indicator 187

2.1 Local Housing Market Conditions

The Council, in conjunction with the other Berkshire authorities, conducted a Strategic Housing Market Assessment (SHMA) in 2007.

The SHMA found that there were two function-housing markets in Berkshire, with Reading falling in the 'Reading M4 west' housing market. The SHMA also states that:

- 10% of the South East population live in Berkshire. Berkshire is also the economic engine of the South East, generating 15% of the region's economic output and 12% of jobs (disproportionate to its share of population). Berkshire has experienced rapid economic growth over the last decade

- Berkshire has high house prices relative to the South East and poor affordability, though it is not as extreme as some parts of South East, largely due to the urban centres of Reading and Slough offering cheaper accommodation to buy or rent.
- Within Reading, the largest growth between now and 2026 will be in single person households, predominantly elderly, but the majority of households will still be couple and family households.

Reading Borough Council's Housing Strategy 2009-14 highlights the fact that in Reading approximately 90% of the developments between 2007 and 2009 have been one and two bed flats. This build has been predominately driven by market forces due to the number of young professionals migrating to the town and the outward migration of families, perpetuating the rise of the buy-to-let market. However the strategy states a clear intention to encourage the increased development of family sized units for both private sale and for social tenures.

2.2 Stock Conditions

In 2006 a Private Sector House Conditions Survey was carried out on a sample of the 51,000 properties in this sector.

Based on the Fitness Standard and the HHSRS the survey gathered information on the general characteristics of the property; condition of the internal and external fabric; provision of amenities; compliance with housing health and safety; energy efficiency measures; compliance with the Decent Homes Standard and socio-economic information about the household.

The key findings of the Private Sector House Conditions Survey 2006 were-:

- a. Higher proportion of older terraced properties and flats than the national average, with pre 1919 properties, private rented sector and converted flats fail the decency standard
- b. 6.9% of properties are Houses in Multiple Occupation which is higher than the national average
- c. 1.8% empty properties (this is the gross figure for empties as estimated by the sample survey it includes newly empty properties and those vacant and for sale). Current council tax records show Reading as having 339 long-term empty properties.
- d. 22.6% of properties do not meet the Decent Homes standard due to poor thermal efficiency
- e. 11% of households live in dwellings with a Standard Assessment Process (SAP) energy rating of 51 on a scale of 1 to 120 (the higher

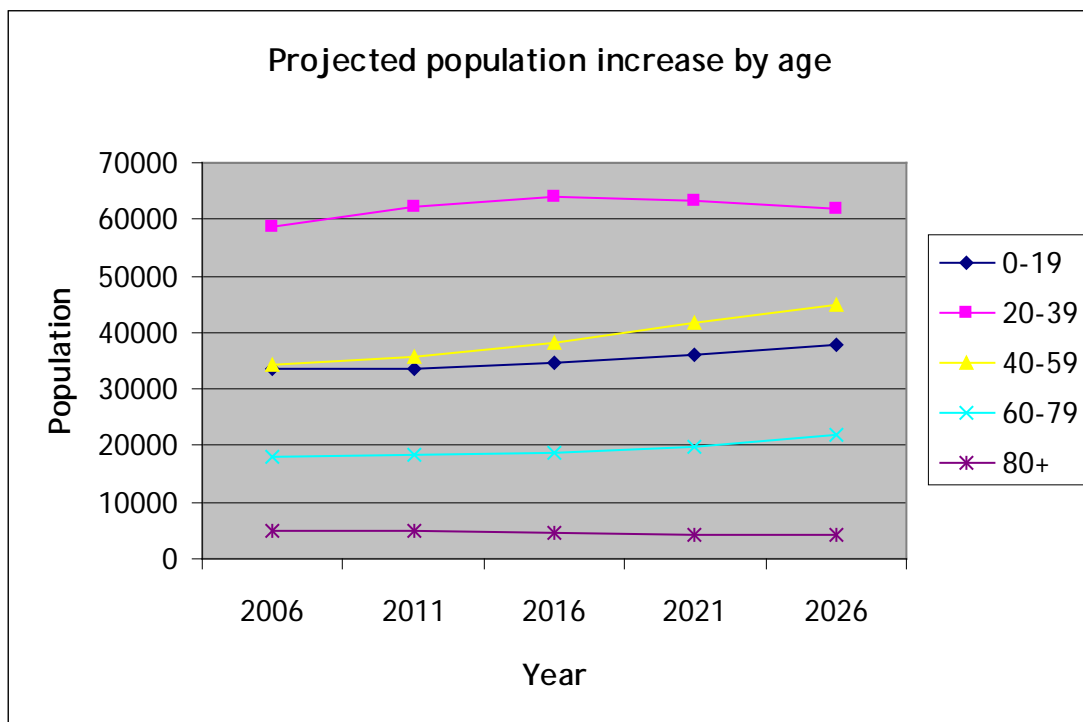
the energy rating the better the energy efficiency). This is an indication of fuel poverty.

- f. Pre 1919 properties, private rented sector and converted flats failed the decency standard with most of the residents in these properties having a low income or in receipt of benefits with the heads of household being less than 24 years of age or those aged 60 or over

2.3 Age, Profile and Deprivation

Within a small geographical area, Reading combines some very affluent communities with more deprived neighbourhoods where poor health, lack of skills, unemployment and poverty are features. On the Government’s Index of Multiple Deprivation (2007) it is ranked 151 out of 354¹ and there are 11 out of 93 Super Output Areas (SOAs) in the 20% most deprived in England. Whilst Reading has seen some significant improvements in performance in some areas, the 2007 indices of deprivation indicates that the gap between the most deprived and the more advantaged is growing. The situation has worsened overall with 11 SOAs in the 20% most deprived in England compared to 8 in 2004. This is in line with the South East trend.

The office for National Statistics estimate an overall projected growth in the population of the borough to 159,776 by 2016. This will not be a universal growth across the different age bands.



¹ Where one is the most deprived

The graph above highlights the trends in population growth that Reading is predicted to experience. The age group 20-39 will continue to be the largest group residing within the town, and it is expected that the numbers of residents falling within this age group will first increase before starting to slightly decrease. Equally, in line with the national trend, the number of older people within the town will show an increase overall, predominantly in the 60-79 year olds.

The Private Sector House Conditions Survey 2006 estimated that 12.6% of dwellings contained someone with a long term illness, health problem or disability which limited their daily activities or the work they could do, including problems with old age.

These indicators have implications for the demand for Private Sector Renewal Grants and Disabled Facilities Grants (DFGs), as well as providing an indicator of potential future care and support needs.

2.4 Energy Efficiency of the Housing Stock

The main cause of fuel poverty in the UK is a combination of poor energy efficiency in homes and low incomes. Where a household experiences fuel poverty and cannot afford to keep warm it may result in damage to health. Living in cold homes also affects quality of life. Elderly people, children, those who are disabled and/or have a long-term illness are especially vulnerable.

The 2006 Reading House Condition Survey found that the mean SAP (continuous English House Conditions data - energy rating on a scale of 0 (poor) to 100 (good)) was 51 compared with just over 51 according to the 2003 English House Conditions Survey (EHCS). Lower SAP ratings were found in pre-1919 properties and excess cold was found to be one of the leading causes of category one hazards, which is particularly hazardous amongst an ageing population.

3. Principles of the Policy

The policy supports the strategic priorities of the Council and its various strategies, and takes into account the condition of the housing stock, the needs of the residents, the Borough demography, the housing market and the resources available.

The Council has therefore adopted a policy that ensures available grant funds are targeted to those residents in the private sector that are in the greatest need

- a. The key priority for this policy will be to target assistance to the most vulnerable residents, this being older people, those on low income or disabled.

- b. The Council will utilise the Housing, Health & Safety Rating System (HHSRS) has a hazard assessment tool to prioritise action, make homes safer and reduce accidents and in this way achieving the Decent Home Standard.
- c. The Council will contribute to the regeneration of the Borough's private housing stock and prevent further deterioration by encouraging improvements and repairs.
- d. The Council will continue to work with the Energy Advice Centre to carry out its duties under the Home Energy Conservation Act 1995 to improve the thermal efficiency and reduce both energy usage and living costs of dwellings throughout the Borough and to remove households from fuel poverty.
- e. The Council will provide grant and loan assistance to enable empty properties to be brought back into use
- f. The Council will provide details of the equity release loans offered by the Flexible Home Improvement Loan Scheme (FHIL).
- g. The Council will work with private sector landlords to ensure a high quality supply of private rented accommodation in the Borough
- h. The Council will provide grant assistance to private landlords where either the Houses in Multiple Occupation Team (HMO) or Public Health Team have issued enforcement, prohibition or emergency remedial notice because the property has category one hazards.
- i. The Council will continue to fund Aster Living along with West Berkshire District Council and Wokingham Borough Council to provide a Home Improvement Agency (HIA) function within the Borough. The HIA provides assistance to clients seeking grant or loan funding and those who wish to pay for work privately.
- j. The Council will continue to fund Aster Living to provide a Handihelp service to improve the security and safety of vulnerable people.
- k. The Council will work in partnership with statutory and voluntary organisation and across council departments to deliver these services and to promote financial assistance outlined in this policy and assistance offered by other organisations.

4. Financial Assistance

Financial assistance is available to owner-occupiers, private tenants, landlords and empty property owners. All discretionary grants are means tested and are subject to budgets being available. The Council will offer the following financial assistance:

- Home Repairs Assistance Grants
- Decent Homes Grant
- Landlord Grant
- Empty Homes Grant
- Flexible Home Improvement Loans

Disabled Facilities Grants

This is the only mandatory grant available and is covered under separate legislation

In addition to the Mandatory Disabled Facilities Grant the Council is not obliged but may consider Discretionary Disabled Facilities Grants depending on funding constraints, legislation and its current housing strategy.

The Council's Cross Tenure Housing Adaptations Policy provides more details on these grants.

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>1. ENERGY EFFICIENCY 'TOP UP' GRANT</p> <p>Anyone wishing to apply for assistance towards energy efficiency works will be referred in the first instance to an appropriate non-council scheme</p>	<p>Where an applicant finds the energy efficiency grant does not cover the cost of all the necessary work.</p> <p>Or where prior to the loft insulation being fitted the loft access needs to be enlarged or created.</p> <p>Or where prior to loft insulation being fitted items stored in the loft need to be removed and put back</p> <p>Applicants must be in receipt of at least one of the principle means tested or disability related benefits listed below:</p> <p>Income Support, Housing Benefit, Disabled Persons Tax Credit, Income based Job Seekers Allowance, Working Families Tax Credit (income limit £16,040), Child Tax Credit (income limit £16,040), Working Tax Credit (income limit £16,040), Guaranteed Pension Credit, Income Based Employment Support Allowance and any other benefits deemed as means tested in the future</p>		<p>A 'top up' grant up to a maximum of £500 will be provided</p>	<p>Where work is for creation or enlargement of the loft hatch then this will be carried out by Aster Living's Handihelp service.</p> <p>Where items in the loft need to be removed and then put back then Aster Living's handihelp service will undertake this but funding for this will only be allowed where it is clear that there is no one else who can assist the applicant.</p> <p>The creation or enlargement of the loft hatch or clearance and then replacing items into the loft is available to owner occupiers and private tenants only that are in receipt of a qualifying benefit</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>2. GRANT FOR URGENT WORKS AFFECTING HEALTH AND SAFETY</p>	<p>This grant is intended for homeowners or private tenants (tenants must have a repairing obligation). Applicants must be in receipt of at least one of the principle means tested or disability related benefits listed below:</p> <p>Income Support, Housing Benefit, Disabled Persons Tax Credit, Income based Job Seekers Allowance, Working Families Tax Credit (income limit £16,040), Child Tax Credit (income limit £16,040), Working Tax Credit (income limit £16,040), Guaranteed Pension Credit, Income Based Employment Support Allowance and any other benefits deemed as means tested in the future.</p> <p>The Housing, Health & Safety Rating System will be used to carry out an assessment of the property and those applicants whose properties fall into the category one or two hazard bands will be invited to</p>	<p>Maintenance work</p> <p>Window replacement</p> <p>Installation of a full heating system</p> <p>Extensive repairs</p> <p>Decorating</p> <p>Energy Efficiency work in isolation</p>	<p>The grant limit is £3,000</p>	<p>Not available for landlords</p> <p>Not available to RSLs. Or private tenants where the property is owned by a family member</p> <p>Owner-occupiers will need to have owned and lived in the property for at least 3 years prior to the date of the application</p> <p>Work must be carried out within 12 months of grant approval.</p> <p>A local land charge will be registered for a period of 5 years.</p> <p>If the grant conditions are breached then the full grant is repayable</p> <p>No further grant within 3 years of completion of previous grant.</p> <p>Aster Living will assist applicants with the grant process</p>

<p>GRANT FOR URGENT WORKS AFFECTING HEALTH AND SAFETY (continued)</p>	<p>make an application for assistance</p> <p>Works must as a minimum ensure that the property is no longer in a Category one or high category two Hazard Band on completion.</p> <p>The type of items that could be grant-aided include:</p> <p>Works to prevent falls, rectify damp problems, provision of basic amenities, repair/replacement of dangerous electrics, provision of hot water (only where the boiler is non-repairable and funding cannot be obtained from Energy Efficiency Schemes)</p> <p>Aster Living will assist applicants with the grant process</p>			
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Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>3. GRANT FOR HOSPITAL DISCHARGE</p>	<p>This grant is for homeowners or private tenants to fund small adaptations to facilitate hospital discharge.</p> <p>Applicants must be in receipt of at least one of the principle means tested or disability related benefits listed below: Income Support, Housing Benefit, Disabled Persons Tax Credit, Income based Job Seekers Allowance, Working Families Tax Credit (income limit £16,040), Child Tax Credit (income limit £16,040), Guaranteed Pension Credit, Income Based Employment Support Allowance, and any other benefits deemed as means tested in the future.</p> <p>An Occupational Therapist will instigate this grant and the type of items that can be grant aided include:</p> <p>Improved access to the property and existing facilities, Essential stairlift repairs or provision of a stairlift, Over bath shower</p>		<p>The grant limit is £3,000</p>	<p>Not available for landlords or RSLs</p> <p>Owner-occupiers will need to have owned and lived in the property for at least 3 years prior to the date of the application</p> <p>There will be no charge registered against the property.</p> <p>No further grant within 3 years of completion of previous grant.</p> <p>Aster Living will assist the applicant through the grant process</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>4. FLOOD RESILLIENCE GRANT</p>	<p>This grant is intended for owner-occupiers who live in the fluvial floodplains as identified in the Environment Agencies flood maps with priority being given to those in the 1 in 100 year flood plains.</p> <p>Applicants must be in receipt of at least one of the principle means tested or disability related benefits listed below: Income Support, Housing Benefit, Disabled Persons Tax Credit, Income based Job Seekers Allowance, Working Families Tax Credit (income limit £16,040), Child Tax Credit (income limit £16,040), Working Tax Credit (income limit £16,040), Guaranteed Pension Credit, Income Based Employment Support Allowance, and any other benefits deemed as means tested in the future.</p> <p>The following will be funded: Manual or automatic air brick closures, Door Dams Dams for Downstairs WC's</p>		<p>The grant limit is £500</p>	<p>This grant is not open to private tenant or RSLs</p> <p>The Environment Agency recommends BSI Kite marked products.</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>5. DECENT HOME GRANT</p>	<p>This grant is intended for homeowners or private tenants (tenants must have a repairing obligation) to bring properties up to the Decent Homes Standard.</p> <p>Applicants are means tested to calculate how much they should contribute to the cost of the work in the same way as the statutory means test for disabled facilities grants.</p> <p>The Housing, Health & Safety Rating System will be used to carry out an assessment of the property and those applicants whose properties fall into the category one or two hazard bands will be invited to make an application for a Decent Homes Grant</p> <p>Works must as a minimum ensure that the property is no longer in a Category one or two Hazard Band on completion</p> <p>Aster Living will assist applicants through the grant process</p>	<p>In order to maximise funding we will not be modernising internal facilities such as kitchen and bathrooms as a matter of course</p> <p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p> <p>Energy Efficiency work that can be funded by an 'Energy Efficiency Scheme'</p>	<p>The grant limit is £20,000.</p>	<p>Not available for landlords or RSLs</p> <p>Property must be over 10 years old and Owner occupiers will need to have owned and lived in the property for at least 3 years prior to the date of the application</p> <p>Tenants must have been in occupation for 3 years, have a repairing obligation and the tenancy must have no less than 5 years to run.</p> <p>Note: where someone is living in a property owned by a family member they are not a tenant, the owner/s needs to make the application</p> <p>Work must be carried out within 12 months of grant approval.</p> <p>A local land charge will be registered for a period of 10 years.</p> <p>If the grant conditions are breached then the full grant is repayable</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>6. LANDLORD GRANT</p>	<p>Grant assistance is open to private landlords for the purposes of remedying items of disrepair that have a direct detrimental effect on the health, safety, security or welfare of the occupants.</p> <p>The HHSR System will be used to assess the hazards and those landlords who are issued with an enforcement, prohibition or emergency remedial notice because their properties have failed due to category one hazards will be invited to make an application for a landlord grant to bring the property up to the Decent Homes Standard.</p> <p>On completion of work the property should:</p> <p>Be free from category 1 hazards as defined by the HHSR System</p> <p>Be in a reasonable state of repair e.g. remedying dampness, have a reasonable degree of thermal comfort. Central heating (gas/oil/solid</p>	<p>Work that has not been specified by an Environmental Health Officer</p> <p>Any non structural works required under S372 of the Housing Act 1985, Management Regulations for e.g. cleaning communal areas, rubbish removal, decoration, servicing of gas or electrical installations</p>	<p>50% of the cost of work will be funded by grant aid with the minimum grant being £1,000 and the maximum grant being £10,000</p>	<p>The landlord must be the freeholder of the property or have a lease with at least five years unexpired term at the time of application</p> <p>A local land charge will be registered for a period of 5 years</p> <p>The grant is repayable should the property be sold or no longer continue to be let within five years of the completion of work.</p>

<p>LANDLORD GRANT (continued)</p>	<p>fuel/electric) with timing and temperature controls, Effective insulation (both cavity and loft insulation). Have reasonable modern facilities.</p> <p>Homes must have three or more of the following:</p> <p>Kitchen with appropriate space and layout,</p> <p>Appropriately located bathrooms and toilets</p> <p>Adequate external noise insulation</p> <p>Kitchens of 20 years old or less</p> <p>Bathrooms of 30 years old or less</p> <p>Have an adequate means of escape and detection system that provides early warning system to occupants in the event of a fire</p> <p>Works to improve the security of the property</p> <p>Have sufficient facilities to comply with the Housing Act 2004 'Amenity Standards'</p>			
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Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
7. Empty Homes Grant	<p>Intended to assist with bringing properties that have been empty for more than six months back into circulation</p> <p>Grant aid is available to assist with the renovations, repairs and/or energy efficiency measures e.g. heating, boilers, insulation and double glazing required to make the property habitable and bring it up to the Decent Homes Standard</p> <p>HMO work: including fire precautions, means of escape and the provision of adequate facilities and amenities for the number of people and households</p> <p>Aster Living will assist applicants with the grant process</p>	<p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p> <p>HMO: any non structural works required under S372 of the Housing Act 1985, Management Regulations for e.g. cleaning communal areas, rubbish removal, decoration, servicing of gas or electrical installations</p>	Grant limit is £10,000 and can be combined with an Empty Homes Loan (FHIL)	<p>Not open to RSLs</p> <p>Property must have been empty for more than six months</p> <p>Not eligible for grant assistance where any form of statutory notice has been served.</p> <p>On completion of work a 5 year charge will with registered against the property and breach of grant conditions will mean full repayment of the grant</p> <p>Must provide nomination rights for 5 years to the Council</p> <p>Aster Living will assist applicants with the grant process</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>Flexible Home Improvement Loan (Empty Homes)</p>	<p>5 year fixed term loan available to empty property owners to bring the property back into use</p> <p>Must have sufficient equity in the property to support the loan</p> <p>Can be used to supplement a Empty Homes Grant</p> <p>The loan is available to assist with the renovations, repairs and/or energy efficiency measures e.g. heating, boilers, insulation and double glazing required to make the property habitable and bring it up to the Decent Homes Standard</p> <p>HMO work: including fire precautions, means of escape and the provision of adequate facilities and amenities for the number of people and households</p> <p>Aster Living will assist applicants with the grant process</p>	<p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p> <p>HMO: any non structural works required under S372 of the Housing Act 1985, Management Regulations for e.g. cleaning communal areas,</p> <p>Rubbish removal, decoration, servicing of gas or electrical installations</p>	<p>The loan must not exceed the lesser of the cost of the works or two-thirds of the value of the property</p> <p>Further advances or stage payments maybe possible if the value of the property increases as the work progresses</p>	<p>The cost of the loan is secured as a charge on the property</p> <p>The loan must be paid in full at the end of the 5 year term if not before, either by re-mortgaging or selling the property</p> <p>The loan must be repaid if the property is sold</p> <p>The loan must be repaid in either of the following ways</p> <ul style="list-style-type: none"> ○ Regular repayments ○ Occasional repayments ○ No payment at all - loan is repaid in full when the property is sold <p>Aster Living will assist applicants with the grant process</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Maximum payable	Summary of Conditions
<p>Flexible Home Improvement Loan (over 60)</p>	<p>Owner Occupiers over the age of 60. If joint owners both must be over the age of 60</p> <p>Must have sufficient equity in the property to support the loan</p> <p>Works relating to the improvement of the warmth, comfort, safety and security of the property.</p> <p>Works include: Essential repairs, Central heating or improvements to heating, Replacement doors and windows, Improvements to insulation, Roof and structural repairs, Replacement bathroom Suites and kitchens, Plumbing and drainage repairs, Rewiring Burglar alarm, Replacement guttering and soffits, Work associated with dampness, wet rot, dry rot and woodworm, Installation of stair lifts, level access showers or other adaptations To fund disabled adaptations in excess of the DFG limit</p>	<p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p>	<p>The loan must not exceed the lesser of the cost of the works or two-thirds of the value of the property</p>	<p>The cost of the loan is secured as a charge on the property</p> <p>The loan must be repaid if the property is sold or the owners cease to occupy it. The loan must be repaid in either of the following ways:</p> <ul style="list-style-type: none"> □ Regular repayments □ Occasional repayments □ No payments at all - loan is repaid in full when the property is sold <p>Aster Living will assist applicants with the grant process</p>

5. IMPLEMENTING THE POLICY

5.1 Applying for Financial Assistance

Reading Borough Council in partnership with West Berkshire District Council and Wokingham Borough Council has contracted Ridgeway Care and Repair to provide a Home Improvement Agency (HIA) service in the borough.

All enquiries for financial assistance for disabled adaptations and repairs will be directed to the HIA with the exception of landlord grants. Ridgeway Care and Repair will assist applicants in applying for grants and loans as well as assisting homeowners ineligible for financial assistance to carry out repairs and improvements to their homes

An application for assistance shall be in a form prescribed by the Council and shall include:

- a. Full particulars including, where relevant, plans of the work, building regulations and planning approval for which grant assistance is sought ("the eligible works")
- b. Two estimates from different contractors of the cost of carrying out of the assisted works under £10,000 and three for works over this amount
- c. Particular of any professional fees and other charges which relate to the preparation for and carrying out of the assisted works
- d. Proof that the applicant is the owner or a tenant of the dwelling
- e. Consent of all owners of the dwelling to the assisted works being carried out.
- f. An undertaking from the applicant to conform to all the applicable conditions of grant approval.

5.2 Charges

The grant approval sum will include the estimated eligible cost, the VAT where applicable and certain other charges known as preliminary or ancillary service charges. These include:

- a. Fees charged by the Home Improvement Agency
- b. Other charges that may be included in the grant approval sum are for such costs as architects and/or surveyors fees, building regulations and/or planning application fees, the cost of specialist inspections such as electrical test inspections, completion of Certificate

of Title form by the applicants bank, building society or solicitor

5.3 Rescindment of Grant

The Head of Environment & Consumer Services has the authority to rescind any housing grant administered by the team and/or to recover monies already paid towards the grant, given the following circumstances:

- a. Where subsequent to approval it is found that the grant application was made fraudulently
- b. Where the work stipulated has not been completed within a year of the date of formal approval
- c. Due to force majeure
- d. Where all parties involved agree to the termination of the grant

A grant applicant has the right of appeal against the Council's intention to rescind a grant and this will be dealt with through the Council's Corporate Complaints procedure.

5.4 Applications that fall outside the policy

There will be instances where this policy does not address a clearly identified need. In such instances the Council has delegated the decision to the Head of Environment and Consumer Services to consider each case on its merits and decide whether a form of financial assistance outside this policy is appropriate. In making any decision regard will be given to the Council's overall priorities and the identified need in relation to the individual case.

In the event that the Head of Environment and Consumer Services determines assistance is not warranted then this will be conveyed in writing with the opportunity of appealing the decision to the Director of Environment, Culture and Sport. The Directors decision will be considered final

5.5 Scope of the Policy

The policy applies to:

- Staff working in the Housing Public Health teams based in Environmental Health (Private Sector Renewal & Adaptations Team, Houses In Multiple Occupation Team, Public Health Team)
- Aster Living staff involved with assisting applicants in Reading

- Any other organisation or individual acting as an agent on behalf of grant applicants in Reading
- Private sector residents, landlords and empty home owners applying for assistance

5.6 Future Policy Review and Changes

This version of the policy will be effective from 1st April 2012. There will be an ongoing process of review and unforeseen budget restrictions may necessitate the re-prioritisation of financial assistance and use of waiting lists.

Minor changes to policy delivery, which do not affect the broad thrust of the policy, can be made by the Director of Environment Culture and Sport in consultation with the Lead Cllr for Housing.

It is a requirement that any significant changes made to the published policy are reported to the Council, and requirements in relation to publication and dissemination will be fulfilled.

Significant changes will include those for eligibility and scope as well as any new forms of assistance, which might be introduced, or changes to or removal of current assistance.

5.7 Local Performance Indicators

The local performance indicators that relate to this policy are:

1. We will improve 50 properties through Private Sector Renewal intervention.
2. Grants will be approved within 21 days on receipt of a valid application

6. GRANT APPLICATIONS AND PROCEDURES

The procedures for administering financial assistance are outlined in the Appendices:

Appendix 1: Procedure for administering Decent Homes Grants and Home Repair Assistance Grants

Appendix 2: Procedure for administering Landlord Grants

Appendix 3: Procedure for administering Empty Homes Grants

Appendix 4: Procedure for administering Flexible Home Improvement Loans

Appendix 5: HHSRS

Appendix 6: Terms and Conditions applicable to financial assistance

Appendix 7: Acronyms

Appendix 8: Contacts

Appendix 9: Equalities Impact Assessment

The test of resources (means test) used by the council is as set out by Communities and Local Government, and further information can be found on their website at www.communities.gov.uk

6.1 Record Management

Record management will be in accordance with the Council's Data Protection Policy. Staff working in Private Sector Renewal & Adaptations Team will keep records.

Ridgeway Care and Repair and other agents acting on behalf of applicants will also maintain records

6.2 Resources

Reading Borough Council has allocated a budget of £500k for 2011/12, from its capital resources. This funding will be used to implement the assistance described in this policy along with discretionary Disabled Facilities Grants described in the Housing Adaptations Policy, salaries and on costs and different budget amounts may apply in later years.

6.3 Appeals and Complaints

The Council has an established corporate complaints procedure for dealing with appeals and complaints. All Council offices have copies of the leaflet explaining how to make a complaint.

A complaint should be linked to the Council's systems and procedures and may be about delay, lack of response, discourtesy or any item that leaves cause for dissatisfaction with the Council' conduct.

Where service users remain unhappy with the outcome of the formal complaint, they may wish to contact the Local Government Ombudsman. Contact details are given in Appendix 8.

If the applicant's concerns are related to the service provided by the Home Improvement Agency, the applicant should contact Ridgeway Care and Repair and follow their complaints procedure.

If the complaint is about any other organisation acting as an agent on behalf of the applicant, then the applicant should go through the organisation's respective complaints procedure.

7. Access to the Policy

Once the council have formerly adopted this policy the public will be informed as follows:

- Publishing the policy on the council's website at www.reading.gov.uk
- Producing posters and leaflets. These will be available at council offices, libraries, Citizens Advice Bureau, Royal Berkshire Hospital, GP surgeries, and through our partner agencies and Occupational Therapists.

A full copy of the policy will be available for inspection, free of charge, at the council's offices. A summary document will also be made available for members of the public on request.

Appendix 1 - Grant Application Process for Discretionary Decent Homes and Home Repair Assistance Grants

Reading Borough Council and their appropriate agent or partner will base the assessments they carry out on this policy. The Council's Private Sector Renewal & Adaptations Team will work together with agents and partners to ensure that the service for applicants is as straightforward and consistent as possible.

Stage 1: Making a preliminary application and assessment

The first stage of the process starts when a potential applicant makes enquiries regarding possible assistance. The initial contact is made either to the Council's Private Sector Renewal & Adaptations Team or the HIA. Enquiries made to the Council will be referred to the HIA.

An assessment will be made as to whether the applicant meets the eligibility criteria and if the work required qualifies for financial assistance. Where applicable the HIA will carry out a Preliminary Test of Resources (PTOR) i.e. means test

Once the initial assessment and/or PTOR have been carried out, applicants will be visited by the HIA to assess the eligibility of the works required. In the case of applications for a Decent Homes Grant or Home Repairs Assistance Grant for urgent works affecting Health and Safety, the HIA will carry out a Housing Health and Safety Rating System (HHSRS) assessment of the property to identify the hazards present and the works required to bring it up to the Decent Homes standard or to prevent it from becoming non-decent.

Stage 2 - Grant application process

Providing the applicant meets the eligibility criteria they will be invited to make an application for grant assistance.

The HIA will draw up a schedule of works, which will be priced by at least two contractors (three for works over £10,000).

The HIA will also assist the applicant in the completion of the application form and accompanying owner's certificates. The HIA will obtain title details of the property and the applicant's financial information required to prove eligibility for the grant.

The HIA will submit the full application to the Council's Private Sector Renewal & Adaptations Team

On receipt of all the information from the HIA, the Council's Private Sector Renewal & Adaptations Team will then assess the application to ensure that it is complete and eligible and carry out the final financial test of resources.

The following fees can be included within the grant application:

- Agents fees (10% of cost of works for Decent Homes Grants, 5% for Home Repair Assistance Grants)
- Planning application fees
- Building Regulation approval fees

Any other fees will be considered on a case-by-case basis. The Council will not unreasonably withhold fees that are deemed necessary for the grant works to go ahead.

The Council will approve discretionary grants, subject to available funding, if all conditions are met, based on the tender quote provided, normally the lowest of the competitive tenders, or according to a schedule of rates, where used.

The level of grant approved may be the total cost of the agreed works (plus fees) subject to the grant maximum, or where the applicant has an assessed contribution, the difference between the value of the applicant's contribution and the total cost of the agreed works, subject to the grant maximum.

The Council will aim to determine all discretionary grant applications within 21 days of receipt of the valid grant application.

No work is to start until the grant approval letter has been issued to either the HIA otherwise the grant will be withdrawn

Stage 3: Payment of Grant

The Council has a responsibility to ensure that all funding is in place before works are commenced. Therefore, where an applicant contribution is payable, the applicant will be expected to pay their contribution before any grant payments will be made.

All payments will be made direct to the relevant contractor, upon satisfactory completion of the work or at interim stages.

Payments will only be made on receipt of acceptable bone fide invoices, stating the name and address of the company, and the property at which the works were carried out, the detail of the works that were carried out and the cost of those works. The invoice will further need to be dated and signed

Where appropriate, electrical or gas safety certificates, warranty certificates building regulation completion certificates and any other relevant certification relating to works completed, must be provided before payment can be made.

All applicants will be expected to sign a form stating that they are satisfied with the work before payments are made. The HIA must also inspect the works and certify that they are satisfied with the quality of the completed work. This is in addition to the applicant's certification.

If the applicant withholds this authorisation and it is deemed by the Council that the work is of a satisfactory level then the Council has the discretion to pay the contractor without the applicants signed certificate.

Any additional or unforeseen works, arising after approval of the grant should only be carried out following authorisation by the Council. Additional or unforeseen works that are carried out without such authorisation will not be paid.

In the event of the cost of unforeseen works exceeding the grant maximum, the applicant will be expected to meet this cost.

Stage 4 - Grant Conditions

Once all works have been satisfactorily completed and signed off a charge will be placed against the property for the duration of the grant condition period.

The grant conditions and period of these conditions are detailed in the financial assistance part of this policy and will be shown on the grant approval letters.

If the grant conditions are breached then the Council will look to re-coup the funding provided.

Appendix 2 - Grant Application Process for Discretionary Landlord Grants

Reading Borough Council and their appropriate agent or partner will base the assessments they carry out on this policy. The Council's Private Sector Renewal & Adaptations Team will work together with colleagues, agents and partners to ensure that the service for applicants is as straightforward and consistent as possible.

Stage 1 - Assessment

The landlord must be the freeholder of the property or have a lease with at least five years unexpired term at the time of application.

The Housing Health & Safety Hazard Rating System (HHSRS) will be used to assess the hazards and those landlords who are issued with an enforcement, prohibition or emergency remedial notice because their properties have category 1 hazards will be invited to make an application for a landlord grant.

Stage 2 - Grant Application Process

The Environmental Health Officer (EHO) will draw up a schedule of works, which will be priced by at least two contractors.

The landlord will need to arrange the quotations, complete the application form and accompanying owner's certificates.

The quotations will need to be accompanied by a covering letter from the contractor on their headed paper, dated, signed, stating the cost of the work and include the VAT registration number. A copy of their Public Liabilities Insurance (PLI) will also be required

The following fees can be included within the grant application:

- Agents fees (10% of cost of works)
- Planning application fees
- Building Regulation approval fees
- Architect fees

Any other fees will be considered on a case-by-case basis. The Council will not unreasonably withhold fees that are deemed necessary for the grant works to go ahead.

The Council will approve discretionary grants, subject to available funding, if all conditions are met, based on the tender quote provided, normally the lowest of the competitive tenders, or according to a schedule of rates, where used.

The level of grant approved will be 50% of the cost of the eligible work with the minimum grant being £1,000 and the maximum grant being £10,000.

The Council will aim to determine all discretionary grant applications within 21 days of receipt of the valid grant application subject to available funding.

No work is to start until the grant approval letter has been issued otherwise the grant will be withdrawn

Stage 3: Payment of Grant

All payments will be made direct to the relevant contractor, upon satisfactory completion of the work or at interim stages.

Payments will only be made on receipt of acceptable bone fide invoices, stating the name and address of the company, and the property at which the works were carried out, the detail of the works that were carried out and the cost of those works. The invoice will further need to be dated and signed

Where appropriate, electrical or gas safety certificates, warranty certificates building regulation completion certificates and any other relevant certification relating to works completed, must be provided before payment can be made.

Before payments are made the EHO will inspect the work and certify they are satisfied with the quality of the work and that the appropriate notice has been complied with.

Stage 4 - Grant Conditions

The grant is repayable should the property be sold or no longer continue to be let within five years of the completion of work. This will be registered as a local land charge.

Appendix 3 - Grant Application Process for Discretionary Empty Homes Grants

Reading Borough Council and their appropriate agent or partner will base the assessments they carry out on this policy. The Council's Private Sector Renewal & Adaptations Team will work together with colleagues, agents and partners to ensure that the service for applicants is as straightforward and consistent as possible.

Stage 1 - Assessment

The first stage of the process starts when the property has been empty for more than six months and where no form of statutory notice has been served

The Empty Homes Officer will make a referral in agreement with the property owner (applicant) for grant assistance.

The applicant has the option of grant assistance, a Flexible Home Improvement Loan or a combination of both

Stage 2 - Grant Application Process

The PSR&A Officer will draw up a schedule of works that will bring the property up to the Decent Homes standard; the schedule will need to be priced by at least two contractors (three quotations for works over £10,000).

The applicant will need to arrange the quotations, complete the application form and accompanying owner's certificates.

The quotations will need to be accompanied by a covering letter from the contractor on their headed paper, dated, signed, stating the cost of the work and include the VAT registration number. A copy of their Public Liabilities Insurance (PLI) will also be required

The following fees can be included within the grant application:

- Agents fees (10% of cost of works)
- Planning application fees
- Building Regulation approval fees
- Architect fees

Any other fees will be considered on a case-by-case basis. The Council will not unreasonably withhold fees that are deemed necessary for the grant works to go ahead.

The Council will approve discretionary grants, subject to available funding, if all conditions are met, based on the tender quote provided, normally the lowest of the competitive tenders, or according to a schedule of rates, where used.

The level of grant approved will be up to a maximum of £10,000.

The Council will aim to determine all discretionary grant applications within 21 days of receipt of the valid grant application subject to available funding.

No work is to start until the grant approval letter has been issued otherwise the grant will be withdrawn

Stage 3: Payment of Grant

All payments will be made direct to the relevant contractor, upon satisfactory completion of the work or at interim stages.

Payments will only be made on receipt of acceptable bone fide invoices, stating the name and address of the company, and the property at which the works were carried out, the detail of the works that were carried out and the cost of those works. The invoice will further need to be dated and signed

Where appropriate, electrical or gas safety certificates, warranty certificates building regulation completion certificates and any other relevant certification relating to works completed, must be provided before payment can be made.

Before payments are made the PSR&A Officer will inspect the work and certify they are satisfied with the quality of the work and that the appropriate notice has been complied with.

Stage 4 - Grant Conditions

The grant is repayable should the property be sold or no longer continue to be let to a nominee from the Council's Housing Register within five years of the completion of work. This will be registered as a local land charge.

Appendix 4 - Application Process for Flexible Home Improvement Loan

Both the Council and their appropriate agent or partner will base the assessments they carry out on this policy. The Council's Housing Service will work together with agents and partners to ensure that the service for applicants is as straightforward and consistent as possible.

Stage 1: Making a preliminary application and assessment

The first stage of the process starts when a potential applicant makes enquiries regarding possible assistance. The initial contact will be made with the Council's Private Sector Renewal & Adaptations Team or the HIA

An assessment will be made to determine whether the applicant meets the eligibility criteria and if work required qualifies for financial assistance. The PSR&A Team or the HIA will provide the applicant a Customer Information Document.

The PSR&A Officer will visit the applicant to discuss the terms of the loan and to obtain the required information to establish whether the applicant has sufficient equity in the property and to provide an illustration of the loan.

The PSR&A Officer will provide the applicant with a preliminary illustration of the loan based on an estimated cost of works and advise the applicant to discuss the loan with family, friends or a financial advisor.

Stage 2: Application process

If the applicant is eligible and wishes to proceed, the HIA Officer will assist the applicant with the schedule of works, which will need to be priced by at least two contractors (three for works over £10,000). The HIA will also assist the applicant with completing the application form and associated documents.

At any time the applicant can request revised illustrations from the PSR&A Team.

The HIA will submit the application, tenders and supporting documents to the Council for a final illustration and approval.

The following fees can be included within the loan application:

- Agents fees (up to 12% of the overall cost of the works)
- Planning application fees
- Building Regulation approval fees
- Architect fees

The PSR&A Team will assess the application to ensure that it is complete and eligible and will provide the applicant with a final illustration.

The Council will approve Flexible Home Improvement Loans, subject to available funding, if all conditions are met, based on the tender quote provided, normally the lowest of the two/three competitive tenders, or according to a schedule of rates, where used.

If the applicant wishes to accept the loan and proceed, the HIA will oversee the work on site.

The Council will aim to determine all Flexible Home Improvement Loan applications within 12 weeks of receipt of the full loan application.

Stage 3: Payment of Loan

The Council has the discretion to decide whether to provide the loan recipient with the full loan and enable the recipient to make payments direct to the contractors, or to retain the loan and request that the contractors invoice the Council for payment.

This discretion is to be exercised on a case-by-case basis. The Council will only retain the loan and make the payments itself if there is significant doubt as to whether the recipient would use the funds for the approved repairs, improvements or adaptation.

Where the loan is paid to the recipient, invoices must be directed to the HIA.

Stage 4 - Conditions

The cost of the loan will be registered as a charge against the property

Appendix 5 - The Housing Health & Safety Rating System (HHSRS)

The Housing Health and Safety Rating System (HHSRS) is a system for assessing the health and safety risks in dwellings, and replaces the fitness standard.

The Principle

The principle of HHSRS is that any dwelling (including the structure, associated out buildings, gardens, yards, amenity space and means of access) should provide a safe and healthy environment for any potential occupier or visitor.

A dwelling includes a house, a self-contained flat, bed-sit, and a room in a hostel or similar residential building.

The assessment judges whether there is a hazard present in the dwelling that is likely to cause harm to an occupier or visitor.

The assessment is based on the most vulnerable potential occupant, but the Council will be able to take account of the vulnerability of the actual occupant when deciding the best course of action to take following an assessment (see Enforcement Guidance).

The rating system can also compare the risks associated with different types of hazards. Some are more long term and chronic in their nature, like dampness and cold, whilst others how their effects quickly, such as falls and trips. It should be borne in mind that all homes contain some inherent hazards such as stairs and electrical equipment. The aim of the rating system is to minimise the risks posed to occupiers, potential occupiers and visitors.

The Hazards

There are 29 hazards and these have been arranged into 4 main groups reflecting the basic health requirements:

PHYSIOLOGICAL REQUIREMENTS

Hydrothermal conditions

1. Damp and mould growth
2. Excess cold
3. Excess heat

Pollutants (non-microbial)

- 4 Asbestos and manufactured mineral fibre
- 5 Biocides
- 6 Carbon Monoxide and fuel combustion products
- 7 Lead
- 8 Radiation
- 9 Uncombusted fuel gas
- 10 Volatile Organic Compounds

PSYCHOLOGICAL REQUIREMENTS

Space, Security, Light and Noise

11. Crowding and space
12. Entry by intruders
13. Lighting
14. Noise

PROTECTION AGAINST INFECTION

Hygiene, Sanitation and Water Supply

15. Domestic hygiene, Pests and Refuse
16. Food safety
17. Personal hygiene, Sanitation and Drainage
18. Water supply

PROTECTION AGAINST ACCIDENTS

Falls

19. Falls associated with baths etc
20. Falling on level surfaces etc
21. Falling on stairs etc
22. Falling between levels

Electric Shocks, Fires, Burns and Scalds

23. Electrical hazards
24. Fire
25. Flames, hot surfaces etc

Collisions, Cuts and Strains

26. Collision and entrapment
27. Explosions
28. Position and operability of amenities etc
29. Structural collapse and falling elements

The Inspection and Risk Assessment.

An appropriately qualified officer from Environmental Health inspects a dwelling and notes down all defects found. Once the inspection is completed the officer judges the hazards present and the likelihood of an incident causing harm to the persons within the property (including potential visitors).

This results in a score representing the degree of risk of any hazard. If the score for a hazard is in excess of 1000, this is known as a **Category 1 hazard**, and there will be a legal duty on the Council to take appropriate enforcement action. For scores less than a 1000, known as **Category 2 hazards**, the Council will have power to take action, but no legal duty.

Meaning of “Category 1 hazard” and “Category 2 Hazard” in the Act

- “category 1 hazard” means a hazard of a prescribed description which falls within a prescribed band as a result of achieving, under a prescribed method for calculating the seriousness of hazards of that description, a numerical score of or above a prescribed amount;
- “category 2 hazard” means a hazard of a prescribed description which falls within a prescribed band as a result of achieving, under a prescribed method for calculating the seriousness of hazards of that description, a numerical score below the minimum amount prescribed for a category 1 hazard of that description; and
- “hazard” means any risk of harm to the health or safety of an actual or potential occupier of a dwelling or HMO which arises from a deficiency in the dwelling or HMO or in any building or land in the vicinity (whether the deficiency arises as a result of the construction of any building, an absence of maintenance or repair, or otherwise).

Dealing with multiple Hazards

Officers should be aware to the cumulative impact that many category 2 hazards may have against one single high scoring hazard. There may be an obvious need to require action on certain hazards even if they are still considered category 2 i.e. Falls on stairs may need more attention than an equal scoring hazard.

Building Regulations

Approval under the building regulations needs to be addressed separately. It can be used as a guide as to the lowest “ideal” standard.

Empty Property

Relationship with the Empty Homes Strategy needs to be considered and the type of empty property and its impacts on adjacent properties.

Appendix 6 - Terms and Conditions Applicable to Financial Assistance

Grant Conditions (General)

Under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 local authorities are obliged to formulate and publish their own policies and conditions for approving housing grants. With the exception of Mandatory Disabled Facilities Grants, which are subject to slightly different legislation, the local authority has discretion as to the grant conditions it imposes. The grant conditions, which have been adopted by Reading Borough Council, are shown in the main policy document and summarised below.

The full conditions, legal definitions and exceptions which applicants will have to agree to will follow the Housing Grants, Construction and Regeneration Act 1996 and will be freely available to all enquirers.

The conditions will be legally binding, and we will be strongly advising all applicants to read the full conditions carefully and ask either their legal advisor or the Private Sector Renewal & Adaptations Team to explain any condition, which they are unsure of, prior to accepting a grant.

In summary, the conditions are as follows.

1. In approving an application for any grant the council may require as a condition of the grant that the eligible works are carried out in accordance with any specification they decide to impose.
2. It is a condition of all grants that the eligible works are carried out within twelve months from the date of approval of the application. This period may, however, be extended by the council if they think fit, particularly where they are satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen when the application was made.
3. The grant conditions remain in force through the period and are binding not only on the person who provides the certificate and/or makes the application, but also on any subsequent owner of the dwelling (except for a housing authority or registered housing association).
4. It is a condition of the grant that if an owner sells the house or part of the house, after any instalment of grant has been paid, and before the grant is complete, he or she is obliged to repay the amount of grant that has been paid.
5. It is a condition of the grant that if, within the grant condition period, an owner sells the whole or part of the house; he or she is obliged to repay the entire amount of the grant.

6. It is a condition of a grant to an owner-occupier that throughout the grant condition period the applicant or a member of his/her family lives in the dwelling as his/her (or that member's) only or main residence. Breach of this condition will result in the full repayment of the grant.
7. It is a condition of a landlord grant that the property is let at a fair rent.
8. Where the applicant has an insurable interest in the grant-aided property, s/he shall arrange and maintain in effect adequate insurance for the property, subject to and with the benefit of the completed works, throughout the grant condition period.
9. Where the applicant has a duty or power to carry out works of repair to the grant-aided property, s/he shall ensure that, to the extent that his/her duty or power allows, the property remains at the Decent Homes Standard, throughout the grant condition period.
10. It is also a condition that a tenanted property meets, and for the duration of the grant conditions continues to meet, the accreditation standard required by the landlord's accreditation scheme or other comparable national accreditation scheme.
11. A grant condition is a local land charge and is binding not only on the person who provides a certificate of future occupation but also on any subsequent owner of the house (except for a housing authority or registered housing association).
12. The grant conditions remain in force throughout except that they shall cease to have effect once a demand for repayment in respect of a breach of conditions has been satisfied.
13. It is a condition that - where the aggregate of the cost of completing the eligible works and the costs of any preliminary or ancillary services and charges are found to be lower than the estimated expense - the council may refuse to pay grant, or any further instalment of grant remaining to be paid, or make a reduction in the grant proportionate to the reduction in the estimated expense.
14. It is a condition that no grant monies shall be paid out for any works, which have been the subject of a successful insurance claim.
15. It is a condition that works that are not eligible for grant assistance may be specified as a condition of the grant.

16. It is a condition of a landlord grant that the improved property continues to be let, or to be offered for let, for five years from completion of the works. Breach of this condition will result in the full repayment of the grant, plus accrued compound interest.

In the event of a breach of the grant conditions, the council may demand the repayment of the grant, but they do have the discretion either not to demand repayment, or to require payment of less than the full amount.

Appendix 7 - Acronyms

CLG	Communities and Local Government
DFG	Disabled Facilities Grant
EPG	Empty Property Grant
FHIL	Flexible Home Improvement Loan
GOSE	Government Office for the South East
HECA	Home Energy Conservation Act
HHSRS	Housing Health and Safety Rating System
HIA	Home Improvement Agency
HMO	House in Multiple Occupation
HRA	Home Repair Assistance
ODPM	Office of the Deputy Prime Minister
OT	Occupational Therapist
PSR&A	Private Sector Renewal & Adaptations Officer
PTOR	Preliminary Test of Resources
RRO	Regulatory Reform Order 2002
RSL	Registered Social Landlord
TVEC	Thames Valley Energy Advice Centre

Glossary

Eligible Works

Works that can be considered for grant assistance

Estimated Cost

The lowest price quoted for the eligible works by a competent tendering contractor

Preliminary or Ancillary Services and Charges

In relation to an application for a grant, this means the cost of services and charges that relate to the application and preparation for and the carrying out of work, this may include:

- Fees charged by architects in the preparation of scaled drawings
- Fees charged by surveyors for the supervision of works
- Building regulation fees
- Planning application fees
- Fees charged by Home Improvement Agencies for undertaking non statutory functions in respect of the grant application

Eligible Expense

The amount of expenses, which in the opinion of Reading Borough Council are to be incurred in the execution of the eligible works and with respect to the preliminary and ancillary services and charges.

Appendix 8 - Contacts

Reading Borough Council

Civic Offices, Bridge Street, Reading, RG1

7LU

Tel: 0118 9372900

Private Sector Housing Team

Email: psra.team@reading.gov.uk

Tel: 0118 9372562

Aster Living - Berkshire West

2 Rivermead, Pipers Way, Thatcham, RG19 4EP

Email: bwcr@ridgewaycommunity.org.uk

Tel: 01635 588811

Enquiries about energy efficiency

Cocoon

Email: www.cocoonyourhome.co.uk

Tel: 0800 40487

Warm Front

Tel: 0800 316 6011

Enquiries about planning permission, building regulations, listed building consent and conservation areas

Planning Applications:

Email: planningcomments@reading.gov.uk

Tel: 0800 626540

Building Control:

Email: buildingcontrol@reading.gov.uk

Tel: 0118 9372449

Enquiries about poor housing conditions in the private rented sector

Houses in Multiple Occupation Team (HMO)

Email: hep@reading.gov.uk

Tel: 0118 9372151

Public Health Team

Email: hep@reading.gov.uk

Tel: 0118 9372473

Complaints

Complaints

Email: complaints@reading.gov.uk

Tel: 0800 626540

Local Government Ombudsman

Millbank Tower, Millbank, London, SW1P 4QP

Tel: 020 7217 4620

Email: enquiries.london@lgo.org.uk