



COTSWOLD
DISTRICT COUNCIL

Private Sector

Housing Renewal Policy (Financial Assistance)

Commencing June 2013

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I. Introduction

This policy was last revised in 2010 in order to better reflect national and local priorities and adjust to the availability of funding. This revision is necessary because of further significant national changes, particularly the cessation of central government funding for private sector housing renewal in 2011.

Government direction for anything other than adaptations eligible for mandatory Disabled Facilities Grants, is to move away from grants toward the provision of affordable loans. The previous renewal policy included a comprehensive interest-free loan that could be used to bring properties up to the national 'Decent Homes Standard'.

Amending the loan policy to remove some of the problems encountered in its operation is not thought to be a straightforward option. In addition, although loans are eventually repaid and the money can be recycled, this can take many years and there is still a requirement for significant upfront funding which is currently limited. Because of these reasons loans will no longer be provided.

The scarcity of funding dictates the availability and scope of discretionary financial assistance. As with the previous policy, there is a need to ensure that limited funds are used as a last resort and focused on the most hazardous housing conditions. The 'Stay Safe' grant for dealing with imminent health safety and security risks, introduced in the previous policy revision, is to be retained but revised in the light of the housing conditions report prepared for the Council by the Building Research Establishment (BRE) in January 2012.

The conditions report was in two parts: Outputs from housing stock models of private housing within the district, and a health impact assessment of the cost of private housing and prospective housing interventions. The information is essential as an evidence base to inform this policy and future housing strategy.

Helping grant applicants is a key part of the role of Grant Officers within the Neighbourhood Services team. Officers ensure public funds are spent in accordance with local policy and statute whilst meeting the needs of residents and delivering value for money. They liaise with external partners such as the Occupational Therapist and the Safe at Home service, a service provided by the Mears Group on a countywide basis to help prepare the documentation required in making a valid grant application. The agency fees charged by Safe at Home are usually covered by the grant. Other surveyors can be used by applicants and the surveyors of Bromford Living the district's largest registered social landlord, provide this service for their tenants.

The scope of this policy is limited to the provision of financial assistance for housing improvements and disabled adaptations, but this is only one part of the Council's response to poor housing conditions. Enforcement action under key legislation such as the Housing Act 2004, or informal advice are important ways in which officers seek to persuade or compel persons responsible to improve the properties under their control. Officers use the Housing Health and Safety Rating System to risk assess the hazards arising from property defects and environmental protection legislation can also be relevant in tackling sources of statutory nuisance adversely affecting the lives of residents. Regulations and licensing rules governing Houses in Multiple Occupation (HMOs) and caravan sites are also applied to help ensure the safety of atypical housing. The Council also takes proactive action to improve standards in the private rented sector through the Gloucestershire

'Fit to Rent' scheme. The scheme aims to encourage good practice in the private rented market by giving approval to landlords and lettings that meet the property standard and a management code of practice.

2. Analysis of the stock conditions report completed by the Building Research Establishment (BRE).

The House Conditions Survey report and Health Impact Assessment set out the basic information concerning private sector housing, which is required by local authorities, in accordance with the Housing Act 2004, to inform their housing policies and strategies and to inform partnership working with other bodies.

The general requirements for housing information are less proscriptive than in the past, but the indicators used within the report follow those previously required as these are still likely to be the areas of interest.

The BRE housing stock models inform most of the requirements for housing stock information. They do this by using complex statistical techniques to extrapolate data from the English Housing Survey (EHS) down to small local area level, based on correlations with census and other data. The information is provided in tabular and map format down to ward and census output area level. A summary of the authority level results, with comparisons to the 2009 EHS national figures for the private sector, is provided below.

Table 1 Modelled data, private sector: authority level summary

	Household indicators (expressed as a proportion of vulnerable households)					
	Non-Decent Homes	HHSRS Cat 1 Hazards	Thermal Comfort	Disrepair	Non-modern facilities	Excess Cold
Cotswold	42%	34%	16%	6%	4%	21%
English House conditions Survey 2009	32%	22	11	6	3	9

	Household indicators (expressed as a proportion of households)			Expressed as a proportion of vulnerable households
	Fuel Poverty	Vulnerable households	Vulnerable households in non-decent homes	Vulnerable households in decent homes (PSA7)
Cotswold	19%	14%	7%	50%
English House conditions Survey 2009	18%	20%	7%	63%

The house condition and energy efficiency indicators suggest the private sector housing stock in Cotswold to be worse than the national average in the areas of thermal comfort, excess cold, number of Cat I hazards (serious hazards where the Council has a duty to act), non-modern facilities and fuel poverty.

To better understand the effect of this data on health the Council requested the Health Impact Assessment (HIA) to be carried out. The HIA considers the impact on health of current housing conditions and the effect of possible interventions to reduce the number of hazards.

This report provided a quantitative HIA of the condition of the private sector housing in the Cotswold District and prospective actions. The HIA report draws on evidence from the health impact of hazards identified in connection with the Housing Health and Safety Rating System (HHSRS) using a methodology developed by the BRE Trust.

HHSRS is the method by which housing condition is now assessed in accordance with the Housing Act 2004. Table 2 below shows potential annual headline costs to the NHS if no attempt is made to mitigate any of the Category I hazards found in the Cotswold District (a dwelling with a Category I hazard fails the minimum statutory standard for housing). Only the costs of 10 of the 29 hazards associated with housing were quantified by the report. The hazards where no costs are shown will still be present within the private sector housing stock but the numbers and background evidence base is too small for the cost impact calculations to be made with any accuracy. The total cost is therefore an underestimate.

Table 2: Potential annual costs to NHS of Category I hazards

Hazard	All stock	Owner-occupied	Private rented
Damp and mould growth	£47,910	£36,600	£11,300
Excess cold	£624,920	£477,440	£147,480
Entry by intruders	£24,010	£18,340	£5,660
Falls associated with baths	£ 44,260	£33,820	£10,440
Falling on level surfaces	£253,810	£193,910	£59,900
Falling on stairs etc.	£442,370	£337,970	£104,400
Falling between levels	£75,520	£57,700	£17,820
Fire	£77,390	£59,120	£18,260
Flames, hot surfaces etc.	£33,160	£25,340	£7,820
Collision and entrapment	£20,690	£1,510	£4,880

The estimated cost to the NHS of treating accidents and ill-health, caused by Category I hazards in Cotswold, during the next 10 years, is £16 million. If the wider costs to society are also considered, the potential costs are even greater at £41 million, as costs to the NHS are estimated to account for only 40% of the whole cost of the effect of Category I hazards on society.

The Council will use the evidence to target resources itself and with partner organisations such as Safe at Home and that same evidence may help secure support and funding from external agencies such as the Health and Wellbeing Board.

Conclusion and Actions

Targeting by area is challenging in a large dispersed rural population, but the areas showing the largest number of Category I hazards will represent some of the worst housing in the District and action to improve these dwellings should be of the greatest benefit. Current resources permit a reactive approach to housing improvement. The stock conditions report gives more information on these areas and combining this with local officer knowledge, will be of assistance for the investigation into the resources required for a proactive area-based approach to renewal.

- **Heating and Insulation**

Energy improvements offer greater scope for proactive work and it is clear from the house conditions report that excess cold is a significant issue within the District's private housing stock, and one with substantial costs to the NHS. This is also an expensive problem to remediate. The government framework, Green Deal, supports energy efficiency improvements and local authorities can play a key role in supporting this.

Action

The Council is a shareholder in "Green Deal Together" a community interest company set up to advise and facilitate the financing of the Green Deal for residents. In addition, it will support the Warm and Well Plus initiative (managed by Severn Wye Energy Agency), aimed at fully utilising the Green Deal and Energy Company Obligation (ECO) funding to priority areas within Gloucestershire (identified by the housing conditions report) concerning vulnerable households in hard to treat properties.

- **Stay Safe Grant**

The evidence indicates that initiatives to reduce the incidence of falls at home should be continued or introduced. The cost benefit scenarios show that the best value initiatives will look to discretionary small scale repair or improvement works to stairs, trip hazards within the home and to uneven paths. Targeting this initiative towards dwellings occupied by persons over 60 is considered most likely to bring the greatest benefit.

Action

A revised Stay Safe grant is to be retained for vulnerable owner-occupiers and can be used for falls prevention measures where there is no other suitable source of funding.

The house conditions report indicates that initiatives to encourage or help occupiers to fit smoke alarms should help reduce the hazard of fire. The fitting of hard wired smoke alarms is considered preferable as it removes the danger of batteries being removed from battery smoke alarms. The reports also highlight that the fitting of improved security measures reduces the hazard of entry by intruders and again the evidence shows that the cheaper actions of fitting additional locks to windows and doors will be more cost effective than complex burglar alarms.

Action

The revised Stay Safe grant for vulnerable owner-occupiers can be used for security measures where there is no other suitable source of funding.

The conditions report and health impact assessment recommends that the Housing Health and Safety Rating System (HHSRS) assessments, the methodology adopted for inspection house conditions under the Housing Act 2004, of the ten 'main' hazards in houses (out of the total of 29) and those listed below, are recorded as they are found to allow future associated health costs to be quantified. The estimated cost of mitigation work should also be recorded. The particular additional hazards considered important are: carbon monoxide, crowding and space, electrical hazards, food safety, personal hygiene, sanitation and drainage.

Action

Given that the hazards prioritised cover the majority of the 29 hazards, it is felt appropriate to retain the feature of Stay Safe whereby any assessed defects posing an imminent risk to health are eligible for assistance under the revised criteria where there is no other suitable source of funding.

- **Disabled Facilities Grant**

There is insufficient evidence to directly quantify the health impact of older persons waiting for adaptations or disabled facilities works. However, the district is characterised by an ageing population and national policy is directed towards supporting vulnerable people in their homes rather than institutions, not only for wellbeing considerations, but also because it is a more efficient and effective use of health resources. There is a high demand for this service.

Action

Disabled Facilities Grants will remain a priority for both the allocation of funding and officer resources.

- **Private Sector Landlords**

The majority of health impact will be felt by owner occupiers but the evidence has shown that the annual cost to the NHS of hazards to dwellings within the private rented sector is £388,000. The annual cost to society of this work is £970,000. Work to reduce this will need to be carried out by landlords in accordance with housing legislation but the Council has a key role in providing landlords with impartial advice and, when and where available, signposting to financial assistance or further support.

Action

The Council will therefore continue the support the County wide Landlord's Forum and the "Fit to Rent" initiative.

The remainder of this policy sets out the criteria for Disabled Facilities Grants and Stay Safe Grants and also outlines Cotswold District Council's approach to the Green Deal

3. Generic requirements for all grant applicants

Unless otherwise stated the following requirements apply to Disabled Facilities Grants and Stay Safe Grants. All references to 'case officer' refer to the appropriate officer from Cotswold District Council's Neighbourhood Services team.

Scope of works

- Applicants can only apply for a grant for those works assessed and agreed by the case officer.
- Works eligible for funding through an insurance claim will not receive assistance.

Age of applicant

- The applicant must be over 18 years. In the case of adaptations for children or young people a parent or legal guardian will be the applicant.

Inclusion of fees

- Reasonable (up to 15% of the cost of works excluding VAT) professional and administrative fees may be included in the grant, where necessary. This includes fees from a chartered architect, chartered surveyor, planning authority or Home Improvement Agency such as Safe at Home.
- The applicant is responsible for any costs incurred in preparing their application, e.g. electrical safety report, however these may be reimbursed if a grant is approved.

Provision of estimates

- Estimates are required, prior to approval, from at least two contractors, or where appropriate, the Council's schedule of rates should be used. In urgent cases, a single estimate may be acceptable at the case officer's discretion.
- Estimates should be on company headed paper, providing the name, address and contact details of the company along with the VAT registration number if applicable. Copies may be accepted at the case officer's discretion.
- Where family members carry out works, payment will be made for materials only and not labour.

Grant approval process

- An application for a grant, must include a properly completed application form, supporting documentation such as proof of title and estimates. Assistance with completing forms is provided.
- The applicant will normally be informed within a few weeks if their application has been approved or refused, but this can take up to six months.
- All assistance is subject to the availability of funding.
- Funding is only available for the cost of works started after the approval of assistance.
- Retrospective applications for assistance will not be considered unless a case officer and Head of Service have agreed that the urgency of the situation requires works to begin pre-approval. A visit by the case officer and/or other suitable professional (Community

Occupational Therapist, Safe at Home surveyor) before the works begin is still a prerequisite for retrospective assistance.

Grant amount

- The total amount of financial assistance will be the amount assessed as reasonable to pay for the works, subject to the maximum amounts. For Disabled Facilities Grants, this is less any capital contribution the client is required to make, as determined through the test of resources.

Unforeseen works

- Unforeseen works will only be considered if agreement for the works was obtained from the case officer. An inspection prior to the works may be required.
- Unforeseen works will be regarded as additional works which could not have been reasonably foreseen at the time of approval of the grant and that are necessary to enable eligible works to be carried out.
- Unforeseen works can be authorised by the case officer up to the maximum amount of grant allowed.

Payments

- Advance payments such as deposits will not be made.
- Interim payments will be paid at the discretion of the case officer and are only made on the submission of acceptable invoices, including any professional fees, and will be paid to a maximum of 90% of the approved amount. Works to the value of the payment being requested must have been completed and inspected by case officer. No interim payments will be made on any approvals below £5,000.
- Payments are normally made direct to the contractor(s) at the applicant's request, subject to the provision of an invoice in the applicant's name.
- All work should be completed within 12 months from the date of approval. If the work is not complete after this date then the assistance may be withdrawn and any interim payments recovered from the applicant. In exceptional circumstances assistance can be paid after the 12 month deadline at the discretion of the case officer.
- Final payments are only made on the submission of an acceptable invoice for the works, including any professional fees. The Council or a representative working on its behalf, will carry out an inspection to satisfy itself the invoiced work has been completed to a satisfactory standard prior to issuing payment. The applicant will normally be asked to sign a Certificate to state that they are satisfied with the work although this is not a prerequisite for payment. Any inspection does not provide any guarantees as to the standard of the work.

4. Assistance for disabled people

- Disabled Facilities Grant (DFG):

This assistance is available to residents who are disabled and have been referred for assistance by a Gloucestershire County Council Occupational Therapist or an Occupational Therapist working for the NHS.

Grants are available to owner-occupiers and tenants (with the landlord's consent).

The eligible works only include those that are deemed mandatory in accordance with the Housing Grants, Construction and Regeneration Act 1996 (and subsequent amendments).

The maximum amount of grant is £30,000.

Requirements and Conditions for Disabled Facilities Grant:

- All applicants will have to be assessed by an Occupational Therapist before being referred to Cotswold District Council.
- The adapted property must be occupied by the applicant following the completion of the work.
- Applicants are subject to a test of financial resources except where the works are for children or young people under 19 years.
- A valid application and specified conditions are detailed in the Housing Grants, Construction and Regeneration Act 1996 (and subsequent amendments). In particular, it should be noted that, at the time of application, an applicant must have the intention to stay in the property for a period of not less than five years.
- Where a DFG has been approved (and completed) and the value of the work exceeds £10,000, where the work must also have increased the habitable floor area of the property and CDC is satisfied that it is reasonable in all circumstances to do so;
 1. Repayment will be required in the event the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date.
 2. The condition to repay will be a legal charge on the property and will apply for 10 years following practical completion. It will be registered as a local land charge.
 3. In the event of the death of the client during the ten year period, the charge will only be reclaimed if the property is disposed of in that period. Within this policy the circumstances of each will be considered with regard to possible hardship and other relevant issues at the time of disposal.
 4. Any charges reclaimed by the Council will be ring-fenced to the DFG budget.
- In the case of an appeal being made by an applicant or other person against a decision to recover grant monies on disposal or transfer of a property, the final decision will be delegated to the relevant service head in consultation with the cabinet member.
- Referrals are normally allocated to a case officer on an area basis and then prioritised in date order. However, referrals defined as 'high priority' by an Occupational Therapist will be processed as soon as possible.

- Moving On Grant

This scheme was included under the previous policy to enable DFG applicants move to a more suitable property. This would be when their existing property either cannot be adapted to meet the disabled person's needs (as recommended by the Occupational Therapist) or where it would prove too expensive to adapt. The scheme is to be retained but merged into the broader DFG criteria – effectively the statutory list of eligible works is expanded to include the following discretionary assistance:

- Buy and sell solicitor's fees
- Packing and Removal costs
- Cost of valuation survey
- Mortgage redemption fees
- Estate agents fees
- Stamp duty fee

This assistance would have to be considered by the case officer to be financially and technically the best option. The applicant would be required to undergo the same process as the one used for Mandatory Disabled Facilities Grants and the generic grant requirements still apply. The moving on assistance can be combined with adaptations to the 'new' property.

5. Stay safe grants

Grants are available to owner-occupiers who are aged 60+, or in receipt of a disability-related benefit¹, and who are also in receipt of a means-tested benefit. Owner occupiers include owners of park homes who rent pitches and tenants with repairing responsibility.

The purpose of the grant is to protect the health, safety and welfare of the occupant and any visitors to the property.

There are two types of circumstance in which a Stay Safe grant may be awarded:

- 1) Fast-track assistance for repairs is available where there is category 1 hazard posing an imminent risk of serious harm (as defined in the Housing Act 2004) to the occupant's health and safety and referral elsewhere (e.g. a Green Deal Provider for heating improvements) is either not an option or would take too long.
- 2) Stay Safe can also be used for falls prevention measures, hard wired smoke alarms and improved security measures such as additional locks to windows and doors where this has been assessed as a category 1 or category 2 hazard. This is only to

¹ Attendance Allowance, Disability Living Allowance, Employment and Support Allowance, Incapacity Benefit, Industrial Injuries Disablement Benefit, Personal Independence Payment, Severe Disablement Allowance, War Disablement Pension.

be used where no other form of assistance is available (e.g. from the Fire Service or other local authority services).

Stay Safe is a non-repayable grant of up to £5,000 per grant. More than one grant can be applied for however the maximum available is £5,000 in any 3 year period. Only one estimate is needed, provided the cost is deemed reasonable by the case officer.

6. Heating and Insulation

The Green Deal arises from the Energy Act 2011 and is a scheme whereby householders and businesses can obtain energy saving measures at no up-front cost. The works are financed through a loan-style system which collects payments via the electricity bill.

The underlying principle of the Green Deal is referred to as the 'Golden Rule'. This states that the amount of financial repayment levied on the electricity meter to pay for the measures installed must be less than, or equal to, the financial saving experienced by the building occupier.

The scheme is supported by an impartial national telephone advice line (0300 123 1234) with actual assessments carried out by a qualified Green Deal Assessor. This is the standardised method which assesses the energy efficiency characteristics of a building and determines which measures are suitable for the building and compliant with the Golden Rule. The method is based upon the Reduced Data Standardised Assessment Procedure 'RDSAP' methodology and is similar to the Energy Performance Certificate already in use in the housing sales and letting market. A Green Deal Plan is then produced – this is the package of measures that are identified as a result of the Assessment, and those which the customer chooses to proceed with.

The Energy Company Obligation (ECO) is designed to complement the domestic Green Deal in a number of areas. For some of the most effective carbon saving measures, Green Deal finance alone will not be able to cover the upfront cost of the measures, ECO will combine with Green Deal finance to make these measures affordable under the Green Deal. ECO will also be used to provide insulation and heating measures to low-income and vulnerable households and insulation measures to local communities.

- Home Energy Conservation Act

The Home Energy Conservation Act (1995) (HECA) created 'Energy Conservation Authorities', including Cotswold District Council. The Act was due to be repealed but has instead been given fresh impetus in the light of the Green Deal. The Council will be required to report by April 2013, and every two years thereafter, detailing the energy conservation measures that the authority considers practicable, cost-effective and likely to result in significant improvement in the energy efficiency of residential accommodation in its area.

- Green Deal

Green Deal is new and because of its complexity only adds to the need to partner with a provider who can offer a trustworthy service that meets the demands and needs of residents while delivering financial security for any Council investment.

In September 2012, Cotswold District Council's Cabinet approved the recommendation to become a shareholder of the "Green Deal Together" Community Interest Company. The business plan set out its case for establishing a Community Interest Company (CIC), "Green Deal Together" to become a Green Deal provider. It sought investors primarily, but not exclusively, from local authorities, to become shareholders in the company and to play an active role in the governance of the company, with the proposition that the enterprise helps fulfil the multiple ambitions of those shareholders.

This model was proposed because it allows the local authority to take a leading role in supporting and stimulating the local economy, ensuring that residents are provided with a quality and trustworthy service, and that opportunities for investment and wealth creation are retained within the locality. The CIC model also offers the structure for financial investment and return for the local authority.

Explicit within the business plan, is the creation of a surplus which can be re-invested by the CIC for future growth and sustainability and allow the payment of dividends to shareholders, and to create a new Community Fund which can be used to fund fuel poverty and other projects which the Green Deal model will not help.

- **Severn Wye Energy Agency (SWEA) and the Warm and Well Plus Programme 2013-2016**

Warm & Well Plus will be governed by a steering group made up of a named representative from each of the partners, the day to day coordination and management of the scheme will be carried out by Severn Wye Energy Agency. The steering group will guide the development of Warm & Well Plus to achieve the following objectives

- Create a mechanism which tackles fuel poverty and in so doing improves health outcomes and lowers household energy bills
- Reducing carbon emissions from the private domestic housing stock
- Developing the local green economy by providing a route to market for SME's, maximising training opportunities and business growth in the energy retrofit and micro renewable energy sector
- Ensuring that householders have access to a comprehensive range of suitable and appropriate measures to improve the energy efficiency of their homes
- Creating a trusted impartial 'brand' which provides appropriate advice, guidance and support to vulnerable households so that they can make informed decisions.
- Develop the ability for households to access alternative low cost finance as well as Green Deal and ECO products

7. Partner organisations working in private sector renewal

In addition to the assistance offered by Cotswold District Council and its partnering work to deliver the Green Deal, a number of other organisations and agencies offer help to residents with improving their housing conditions, health, safety or welfare. The following information is not exhaustive but does highlight some of the complementary assistance available.

- **Safe at Home**

Safe At Home is the Gloucestershire Home Improvement Agency and it works in partnership with Gloucestershire County Council and local authorities together with NHS Gloucestershire. They provide a service that helps older or vulnerable people and people with disabilities to remain living in their homes by ensuring they are in good repair and adapted for their needs. This can be a free or paid for service, depending on which service is being used and individual circumstances.

Their services include: information, signposting and practical help with housing repairs, improvements; renovations and adaptations which support independent living at home; and a small repairs service for minor adaptations to help people to live more safely.

Safe at Home also offer confidential advice, and support to:

- advise on housing options and help people decide which is best for them,
- advise about grants and benefits and funding for works,
- help access other local support services.

Free home visits are available by calling 0800 0323139.

- Gloucestershire County Council Health and Social Care

If residents are having difficulties with day to day living within their home due to a physical disability, sensory impairment or old age, they can request an occupational therapy assessment to make it easier for them to live independently.

Adults should contact the Helpdesk on 01452 426868 to find out what help is available and how to request an assessment. For the assessment of children the telephone number is 01452 426565.

Occupational therapists will work with a person to help them live as independently and safely as possible. Their focus is on re-ablement and they will look at a range of ways to enable independence, including:

1. teaching and practicing different techniques;
2. providing equipment on loan; and
3. referring on for minor and major adaptations.

- Assistance with Home security

Gloucestershire Constabulary's website (www.gloucestershire.police.uk) contains advice on home security and crime prevention. The Local Police Team can offer further advice and can be contacted on the non-emergency telephone number: 101.

- Assistance with Fire Safety

Gloucestershire Fire and Rescue Service will, on request, offer a free Home Safety Check to ensure that households are as safe as possible from the dangers of fire and also install smoke alarms. The Service has three dedicated Community Safety Advisors working across the county carrying out home safety checks and giving advice. The telephone number for this service is 0800 180 41 40.

8. Summary of changes

Type of Aid	General Description	Assistance Limit	Who Can Apply	Status
Mandatory Disabled Facilities Grants	As per the Housing Grants, Construction and Regeneration Act 1996 and subsequent amendments. Adaptations for children are not subject to means testing.	The maximum grant is £30,000.	Owner Occupiers. Tenants.	No change other than incorporating moving on grant (see below)
Moving on Grant	Helping Disabled Facilities Grant applicants move to a more suitable property.	£10,000 + maximum £20,000 DFG.	Owner Occupiers. Tenants. In the case of tenants, only removal costs will be covered.	Merged into Mandatory Disabled Facilities Grant with same criteria and limits as the mandatory grant
CDC Interest Free Loan	Decent Homes Disabled adaptation 'top-ups' Fire Safety (Landlords only)	£15,000 max £1,000 min 50% of cost of works up to £15,000 for landlords	Owners	Deleted
Stay Safe	To address category 1 hazards posing an imminent risk to health and safety and category 2 falls and security hazards where other assistance is unavailable.	Maximum grant of £5,000 Maximum of £5,000 in any 3 year period if multiple grants awarded.	For owner-occupiers and tenants with a repairing responsibility.	Amended to include additional security and fire protection measures.

Type of Aid	General Description	Assistance Limit	Who Can Apply	Status
Heating and Insulation	Warm and Well ceased to operate in its longstanding form in September 2012. Assistance with the cost of heating and insulation improvements will now be via the Green Deal.	Up to Green Deal maximum and subject to 'Golden Rule' and ECO subsidy.	Owner-occupiers. Landlords and tenants (with respective permission).	Warm and Well deleted; Green Deal is new together with Warm and Well Plus.
	Stay Safe may be appropriate for heating disrepair, subject to the Stay Safe criteria.	See Stay Safe.	See Stay Safe.	
	Warm and Well Plus	Improve access of households to alternative low cost finance within the Green Deal and ECO framework	Owner-occupiers. Landlords and tenants (with respective permission).	

9. Glossary and miscellaneous conditions

Definitions within this policy and additional stipulations.

“We/us/our/CDC”	Refers to Cotswold District Council.
“Administration Charge”	Will be imposed by CDC to cover the cost of its officers organising works in default of an owner, e.g. after a statutory notice has not been complied with or when a responsible person requests the us to organise works.
“Agreed Works”	Are those works appearing on a schedule produced or authorised by CDC
“Charge on a Property”	Is where the local authority legally places a debt on the record of a house and recovers the debt, plus interest, upon its sale if not settled beforehand.
“Common Parts”	In relation to a building, includes the structure and exterior of the building and common facilities provided, whether in the building or elsewhere, for persons who include the occupiers of one or more flats in the building.
“Consent of Mortgagee”	Is given by the building society, bank etc with whom the applicant has their mortgage in the case of freeholders and leaseholders.
“Date of final payment of grant/loan monies”	Is the date of the final cheque from CDC that completes payment of the grant/loan assistance.
Decent Homes Standard	The government set out a target in 2000 " to ensure that all social housing meets set standards of decency by 2010, by reducing the number of households living in social housing that does not meet these standards by a third between 2001 and 2004, with most of the improvement taking place in the most deprived local authority areas.

The criteria for the standard are as follows:

1. it must meet the current statutory minimum standard for housing
2. it must be in a reasonable state of repair
3. it must have reasonably modern facilities and services
4. it must provide a reasonable degree of thermal comfort.

The standard was updated in 2006 to take account of the Housing Act 2004, included the implementation of the Housing Health and Safety Rating System (HHSRS).

Health and Safety Hazard Rating System (HHSRS)

The Housing Health and Safety Rating System is a risk assessment tool introduced by the Housing Act 2004, used to assess potential risks to the health and safety of occupants in residential properties in England and Wales.

The assessment method focuses on the hazards that are most likely to be present in housing. Tackling these hazards will make more homes healthier and safer to live in.

“Household Income”

Means the amount of money the financial markets will consider available from a household to fund a loan, but will not include income from children etc residing in the home, but purely from owner/s and any spouse or partner living in the property.

“Mandatory Disabled Facilities Grant”

Is defined in the Housing Grants, Construction & Regeneration Act 1996, as amended, or as in any successor statutory definition.

“Member of the family”

Includes spouses, civil partners, persons who live together as husband and wife or as civil partners, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces.

“Person with a disability/people with disabilities”

She/he is registered as a person with a disability or, in the opinion of the Social Services Authority is registerable as a person with a disability. This definition recognises the fact that the majority of people will not be on a register.

“Persons not related or connected with the owner of a dwelling”

Means not being a member of the owner’s family in accordance with the definition of "Member of the family".

“Preliminary or Ancillary Services, Fees and Charges”

Which may be included in a grant/loan application are:
Technical and structural surveys;
Design and preparation of plans and drawings; and preparation of schedules of works;
Obtaining of estimates and valuations;
Applications for building regulations approval and planning permission;
Supervision of works;
Disconnection and reconnection of electricity, gas, water and drainage utilities made necessary by the works (but no charges arising out of non-payment of bills); and
Advice on contracts and on financing the cost of works.

“Proof of Title”

Is completed by a Solicitor or mortgagee on an applicant’s behalf in the case of freeholders or leaseholders to confirm ownership.

Standardised Assessment
Procedures SAP
&
Reduced Data Standardised
Assessment Procedure (RDSAP)

SAP

This is a Government approved system for assessing the energy efficiency and environmental impact of a new-build dwelling. It has been devised for the government by a number of organisations under the umbrella of FAERO (Federation of Authorised Energy Rating organisations). All new-build dwelling must be built to accord with the UK Building Regulations 2000 Parts L1A for new dwellings. This is the procedure which checks and controls this from architects plans

RDSAP.

This is a sub-set of the SAP and is specifically for existing dwellings where SAP would not be appropriate because of the difficulty in assessing such things as U-Values of insulation etc. RdSAP is designed to comply with the UK Building Regulations 2000 Part L1B for existing dwellings. RdSAP software is devised for use by qualified DEAs (Domestic Energy Assessors) to provide an EPC (Energy Performance Certificate). The certificate will provide the home owner with an accurate assessment of the energy efficiency of their home and its environmental impact. Both of these are assessed on a scale A to G.

“Qualifying Tenant”

Means a tenant or leaseholder under a tenancy or a lease for a term of not less than seven years, who has the responsibility for the repair and/or maintenance of the element of a structure or installation for which they are seeking assistance.

“Reasonable Repair”

Means CDC shall have due regard to the age and character of a dwelling and the locality in which it is situated, but not its state of internal decoration, when considering its condition.

“Statutory Notice”

Is a notice requiring owners/responsible persons to carry out work or some other action with regard to their property. The notice is served using the power of a national law and failure to comply may result in prosecution through the courts or works being carried out at the responsible persons expense.

“Substantial Disrepair”

Means repairs to a single property, being required to put it in reasonable repair that will cost over £4,000.

“Works in Default”

Means works that CDC organise and possibly carry out as a result of the recipient of a statutory notice failing to comply with its requirements within a reasonable period of time.

“Working Days”

Means days excluding Saturday, Sundays, Bank and Public Holidays.

