



CREWE AND NANTWICH BOROUGH COUNCIL

ASSISTANCE FOR PRIVATE SECTOR HOUSING RENEWAL

**A POLICY TO PROVIDE ASSISTANCE TO HOME OWNERS, PRIVATE
SECTOR LANDLORDS AND TENANTS FOR THE REPAIR,
IMPROVEMENT AND ADAPTATION OF PRIVATE SECTOR HOUSING
WITHIN THE BOROUGH OF CREWE AND NANTWICH.**

Mr. Paul Ancell
Chief Executive
Crewe and Nantwich Borough Council
Municipal Buildings
Earle Street
Crewe
Cheshire
CW1 2BJ



INVESTOR IN PEOPLE

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Equality & Diversity

**Crewe and Nantwich Borough Council, Municipal Buildings
Earle Street, Crewe, Cheshire, CW1 2JZ**

Tel. 01270 537565

Email. petra.dexterduskova@crewe-nantwich.gov.uk

EXECUTIVE SUMMARY

The Regulatory Reform (Housing Assistance) (England and Wales) Order came into force in July 2002 and repealed much of the existing prescriptive legislation governing the provision of housing renewal grants and assistance to homeowners and was replaced with new flexible and wide-ranging powers to provide assistance for housing renewal based on local circumstances and needs. This authority approved, adopted and published its Private Sector Housing Renewal Policy by the implementation date of the 18th July 2003, as required by the aforementioned Order. A revised policy (Renewal Policy 2006) was adopted on the 1st July 2006, following the introduction of financial assistance from the Regional Housing Board.

This latest revised policy ("Renewal Policy 2008") updates the current Council's policy on Private Sector Housing Renewal ("Renewal Policy 2006") and continues to initiate new initiatives for the provision of improving housing standards within the Borough. This new revised policy is being introduced, due to changes in the financial allocations.

The revised policy continues the linkages, which were introduced with the Housing Act 2004, which brought into force the Housing Health and Safety Rating System, new enforcement regime, HMO Licensing and other tools to assist in bringing the housing stock into a decent condition.

This Renewal Policy 2008 replaces existing housing grants policy and complements local, regional and national strategies relating to housing renewal and regeneration. It also links in with one of the key objectives within the authorities Housing Strategy "to ensure housing conditions do not adversely affect people's health." This document follows on from a borough wide client questionnaire, which was carried out in August 2002; the Housing Needs Survey 2005 and the 2005 Private Sector Housing Stock Condition Survey.

The Government's view is that the responsibility for house maintenance should rest with the homeowner and local authorities should offer support and advice to encourage residents to be less dependent on grants. However, there is still a need to offer assistance to some residents and therefore below is a list of the initiatives which are to be included, along with a brief description, within the Renewal Policy.

During 2006/07 and 2007/08, the Government Office for the North West allocated mainstream housing capital funds of £1,487,000 from the Regional Housing Pot, to assist Crewe and Nantwich Borough Council in increasing the number of decent homes and increased numbers of empty properties brought back into use. All the work undertaken has to be linked to priorities within the North West Regional Housing Strategy.

At this time, the Council is aware that the Council will be awarded approximately £495,000 (subject to ministerial approval) from the Regional Housing Board Pot, which is to be used to provide more affordable housing within the Borough. Bids have been made through the Councils Capital Programme for continued funding for the private sector renewal programme. Depending upon finance, it is the Council's proposal to allocate finance to the following initiatives: -

- Disabled Facilities Grant (Current provision)
- Home Improvement Assistance (New initiative)
- Empty Property Repairs Grant (Current provision)
- Landlords Long Term Empty Grant (Amended current provision)
- CANDI - Heating and Insulation initiative (Current provision)
- Common Water Pipe Replacement (Current provision)

The initiatives are: -

Disabled Facilities Grant

Disabled Facilities Grants are a statutory duty on the authority to be provided and are available for the adaptation of a property to meet the recommended health needs of a disabled occupant. The maximum mandatory grant available is £25,000. These grants are means tested, unless the grant is for a disabled child or a disabled young person, in full time education and under the age of 19 years. The Disabled Facilities Grant is currently being reviewed by central government and therefore may be subject to further changes over the next 12 months. Applicants are referred to the authority from Cheshire County Council Community Occupational Therapists. In the case that the adaptation is not possible at the client's current property, a Disabled Relocation Grant is available. **NB – The Disabled Facilities Grant programme is likely to change in April 2008 and this policy will be amended at that time.**

Home Improvement Assistance

Home Improvement Assistance is discretionary and can be made available for the repair or adaptation of a dwelling and it is only available to homeowners who over 18 years of age or are for the benefit of a disabled occupant, if the works are to assist with the disabled persons independence and are a member of the household. All Home Improvement Assistance will be based on the Housing Health and Safety Rating System and there must be at least one Category One hazard within the property to qualify. The nature of these hazards would likely lead to further damage to the building fabric or cause injury to the occupants if not dealt with. There will be a means test carried out on all applicants, unless they are in receipt of Income Support / Guaranteed Pension Credit/Housing Benefit/Income Based Job Seekers Allowance or Council Tax Benefit. The maximum assistance available is £25,000. Also as part of the application process a property valuation and a mortgage statement (if necessary) must be obtained. Assistance will be granted if the work cost is more than the affordable loan (calculated by the means test) and that there

is sufficient free equity within the property. It should be noted that a full house survey must take place and all works required must be detailed at that time. The assistance will be subject to a secured registered charge being put on the property. The monies will become repayable when the property is either sold, transferred in name, the property no longer becomes the applicants' main residence or the applicant chooses to repay the money. The Head of Housing has the discretion to approve a higher value and also to defer repayments until a future agreed event in time. Repayment will be based either on the market value of the property or the bank of England Bank Lending Rate, whichever provides the least increase.

Empty Property Repairs Grant

The empty property repairs grant is aimed at bringing empty domestic properties back into use by offering a grant to assist with the cost of carrying out essential structural or improvement works, thus making the property suitable for occupation, providing the property has been empty for at least 6 months, before application. There is a maximum grant of £1,000 or the cost of the works whichever is the lowest. This scheme links in with the Empty Property Strategy of the Council.

Landlord Long Term Empty Grant

This is to assist private sector landlords in renovating dwellings that have been empty for at least 12 months and are classed as having at least one Category One Hazard, under the Housing Health and Safety Rating System. A 5 year tenancy must be offered to the local authority and the rent will be determined by the Rent Officer Service and/or the Local Housing Allowance. The amount of assistance offered will be determined by the market demand for the type of accommodation being provided. The property, when completed, must meet the Decent Homes Standard and must be suitable for letting.

CANDI (Crewe and Nantwich Discount Insulation)

The grant is 50% of the cost of the work or a maximum of £100 per measure being paid to the owner of the property and will assist towards the cost of installing loft insulation, cavity wall insulation and/or solid wall insulation. If the owner is in receipt of an income-related benefit, which would attract grant aid from another source e.g. Warm Front or an energy utility, then they would have to go through those schemes first. The Cheshire Energy Efficiency Advice Centre deal with the residents on the CANDI scheme.

Also within the Borough, we will work with the Cheshire Energy Efficiency Advice Centre, energy utilities and energy contractors to provide extra measures including heating, to residents, who are unable to afford to have the work carried out and are also suffering ill-health due to the property being cold and damp (subject to assessment).

If a resident applies for a Warm Front Grant and has a contribution towards the cost of the work, we would allow a maximum of £300 top-up allowance.

Common Water Supply Pipe Replacement Scheme

The Council in conjunction with United Utilities offer grants towards the replacement of common lead water supply pipes to private sector dwellings. The grant is 50% of the cost or £150 whichever is the least. It is only for the lead water supply pipe and does not include any works to the inside of the property past the first stop tap.

Other Assistance.

Additional funding options to assist with the financing of home improvements or adaptations are proposed for the future, with different loans and equity release schemes being considered.

The full policy has been out for full public consultation and any comments have been taken into account in this final document, as necessary. The Policy will also be included on the Crewe and Nantwich Borough Council Web site: -

www.crewe-nantwich.gov.uk

The following timetable for consultation and implementation has been used:

Consultation	Planned Date	Completed
Consultation with internal and external stakeholders and Council Officers.	7 th January 2008	Yes
Press release/website consultation launched.	7 th January 2008	Yes
End of Consultation period.	1 st February 2008	Yes
Final draft policy produced.	15 th February 2008	Yes
Policy presented to Board.	6 th March 2008	Yes
Policy presented to Council	19 th March 2008	Yes
Policy implemented. (Full copy of policy at Council offices).	From 1 st April 2008	Yes

Post Policy Implementation	
Policy Review	Every 3 years
Performance against targets	Yearly in April
Early review of policy	1. Local Government Review 2. Change in Government Policy 3. New major schemes introduced 4. Change in Council Policy

Any further major revisions to the policy will be subject to a further consultation and publicity process, but minor revisions will be at the discretion of the Head of Housing in consultation with the appropriate Council Board Portfolio Holder.