



AGENDA ITEM: 11

SUMMARY

Report for:	Housing & Community Overview & Scrutiny Committee
Date of meeting:	13 March 2013
PART:	1
If Part II, reason:	

Title of report:	Environmental Health - Housing Assistance Policy
Contact:	Councillor Neil Harden - Portfolio Holder for Residents and Regulatory Services Rita McGinlay - Group Manager Regulatory Services Nicholas Egerton - Team Leader Environmental Protection & Housing
Purpose of report:	<ol style="list-style-type: none"> 1. To provide an opportunity for Members to provide comments on the Draft Private Sector Housing Assistance Policy before it is submitted to Cabinet. 2. To consider whether the Council should recharge for costs incurred and whether these should be added to the loan for successful applications. 3. To consider whether the Council should recover costs paid to external agencies/companies for applications that are unsuccessful.
Recommendations	<ol style="list-style-type: none"> 1. To consider and comment as appropriate on the draft Private Sector Housing Assistance Policy as set out in Appendix 1 of this report. 2. To consider and comment on the proposal in Appendices 2 and 3 that the Council should recover the costs incurred by adding these costs to the loan for successful applications. 3. To consider and comment on the recommendation that the Council should recover the costs incurred from external agencies/companies for applications that are

	<p>unsuccessful.</p> <p>(It is recommended that internal costs are not recoverable except for any fees for Planning Permission and Building Regulations (if required)).</p>
<p>Corporate objectives:</p>	<p>To produce a robust and sustainable Housing Assistance Policy in line with current best practice and one that provides value for money and most economical use of resources.</p> <p>Affordable Housing</p> <p>Loans will be targeted at those most in need. All the loans require upon completion that the properties are adequately insulated and free from any significant identified hazard(s) as required by the Housing Act 2004. This will have the potential to improve health through improved standards of living. The work on energy efficiency not only helps improve living standards but also helps to reduce fuel poverty which particularly affects low income households.</p> <p>Safe and Clean Environment</p> <p>Improvements made to improve the energy efficiency in homes will help deliver a high quality, low carbon environment, helping to make homes warmer and healthier. Empty properties left vacant for a long period of time are wasteful as well as being a potential problem for residents in nearby properties, either from possible vandalism, the property falling in to disrepair, gardens becoming overgrown or used for dumping rubbish, etc. Assistance will help remove these properties and therefore improve and maintain a clean and safe environment.</p> <p>Building Community Capacity</p> <p>To work with local communities, partnerships and other agencies to improve the standard of private sector housing within the borough. Housing assistance should lead to improvements in all wards and particularly wards in the lowest quartile of the indices of deprivation.</p> <p>To support the local economy by providing employment opportunities from improvement measures carried out within the Borough.</p> <p>Regeneration</p> <p>Financial assistance for Empty Properties and Landlords alongside Health Homes Loans should improve the standard of housing within the borough and remove unused buildings attracting investment into the borough.</p>
<p>Implications:</p>	<p><u>Financial</u></p>

<p>'Value For Money Implications'</p>	<p>There are limited financial implications relating to this report. If the cost of applications where the person has not taken the loan are recovered as detailed in Appendix 2 & 3 then the financial risks to this authority are reduced.</p> <p>All capital expenditure for loans will be from the existing capital grant budgets. All officers costs associated with processing the application would be similar to those currently incurred for processing grant applications</p> <p><u>Value for Money</u></p> <p>The Private Sector Housing Assistance Policy will replace the Private Sector Housing Renewal Strategy. This policy will be a move away from grant based assistance (except for disabled facilities grants) towards a loan based approach. This approach should ensure better value for money and help ensure that the assistance policy is more sustainable.</p>
<p>Risk Implications</p>	<p>See Appendix 2 & 3</p>
<p>Equalities Implications</p>	<p>The aim of this policy includes improvements to all private sector housing, and specifically offers assistance for those with disabilities</p>
<p>Health And Safety Implications</p>	<p>There are no additional health and safety implications associated with this report.</p>
<p>Consultees:</p>	<p>Councillor Neil Harden, Portfolio Holder for Residents and Regulatory Services</p> <p>Mark Gaynor, Corporate Director (Housing and Regeneration)</p> <p>Sally Marshall, Corporate Director (Finance and Governance)</p> <p>James Doe, Assistant Director (Planning, Development and Regeneration)</p> <p>Steven Baker - Assistant Director (Legal, Democratic & Regulatory)</p>
<p>Background papers:</p>	<p>Private Sector Housing Renewal Strategy 2003.</p>
<p>Glossary of acronyms and any other abbreviations used in this report:</p>	

Background

1. The Council currently has a Private Sector Housing Renewal Strategy which was approved by Cabinet on the 4th March 2004. This policy aims to replace the existing policy and considers changes to the legislation and guidance.
2. It has long been accepted that poor quality housing has an impact on the health of occupants and on the quality of life in the area. Responsibility for maintaining privately owned homes rests first and foremost with their owners but some targeted assistance may be available from local authorities and agencies, such as home improvement agencies, for the elderly and less well off, to pay or contribute to carrying out essential maintenance/improvement work.
3. Up until July 2003 local authorities had a range of powers at their disposal to give grants or loans, or provide labour and materials to help homeowners, private sector landlords and tenants to repair or renovate their homes. The main grant giving powers for home improvement were contained in the *Housing Grants, Construction and Regeneration Act 1996*. This Act also governs mandatory disabled facilities grants which remain unaffected (i.e. they are still mandatory).
4. Part I of the 1996 Act provided for authorities to issue discretionary grants (subject to a test of resources) for specific purposes. Home repair assistance (also under Part I of the 1996 Act) allowed authorities to provide assistance for smaller repairs and improvements without having to follow the more detailed procedures required for other grants. These grants were targeted at the elderly, disabled and those in receipt of income-related benefits.

Problems with the old system and existing Policy

5. In March 2001 the Department of Environment, Transport and the Regions (DETR) published a consultation paper, *Private sector housing renewal: reform of the Housing Construction and Regeneration Act 1996, Local Government and Housing Act 1989 and Housing Act 1985*, chapter 5 of this paper set out perceived problems with the private sector renewal system.

(Note: Housing matters are now the responsibility of Communities and Local Government (CLG))

Grants

6. The very detailed controls that governed local authorities' powers to give grants under the 1996 Act were viewed as inconsistent with the discretionary regime and the legislation governing loans, which contained far fewer restrictions. The controls, the aim of which was to ensure the effective targeting of public resources, were identified as a factor that actually inhibited authorities' ability to address local needs.
7. The paper also suggested that the widespread use of grants as part of area based renewal work might actually discourage homeowners with resources from carrying out the work themselves.

Loans

8. The restrictions on the use of home improvement loans were far fewer, but nonetheless, it was thought that they prevented authorities from being able to use them effectively. As the rate and terms of interest under which loans were given were linked to those for commercial loans, authorities could not offer preferential loans for home repair, except in very limited circumstances.
9. The regime had prevented authorities from helping to develop “equity release” schemes, in which capital in the home, rather than income, is used to repay a loan. Equity release loans avoid the need for the borrower to make repayments from income and can provide access to capital without reducing people’s living standards.

The ‘new’ approach to private sector renewal

10. In April 2000 the Government published *Quality and Choice: a decent home for all* in which it proposed a new approach to private sector renewal. In place of detailed regulation the then Government set out proposals to use a combination of guidance, local public service agreements and Best Value to set key principles and targets, monitor activity and reward good performance.
11. On 13 December 2001 the Government laid before Parliament a proposal for a draft Regulatory Reform Order under the *Regulatory Reform Act 2001*. This Order proposed a number of changes to the detailed provisions that prescribed how authorities could offer assistance to home-owners and others for the renovation of their properties (see below). The Order was subject to detailed simultaneous scrutiny by the Deregulation and Regulatory Reform Committee in the Commons and the Delegated Powers and Regulatory Reform Committee in the Lords.

The Regulatory Reform Order 2002

12. *The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002*, which was made under the *Regulatory Reform Act 2001* came into force in July 2002. Authorities’ powers to provide renovation grants and home repair assistance were revoked and replaced with a system under which authorities are enabled to provide a wide variety of assistance to home owners.

Grants and loans

13. Authorities now have a general power to give financial assistance for home repair, improvement and adaptation. This power is not restricted aside from the fact that authorities must have regard to guidance which sets out overarching principles such as the need to be fair and to:
 - give priority to the most vulnerable households;
 - ensure that applicants for loans are properly advised; and
 - take realistic account of people’s ability to contribute, including to equity release loans.

14. Authorities are required to give assistance under these powers in accordance with a published policy. To ensure that the assistance given is targeted effectively, authorities have the power to carry out means testing and to charge for any labour or materials they provide, should they wish to do so. They have the power to set the conditions under which any financial assistance should be repaid and the period over which those conditions should apply. Where they chose to give a loan or to attach conditions to a grant or loan, authorities have the power to waive any requirement to repay it or to reduce the amount they require to be repaid.



Private Sector Housing Assistance Policy

Regulatory Services

Version Control	Version 1
Status of Policy	Draft
Sponsor	Steven Baker, Assistant Director (Legal, Democratic and Regulatory) (Monitoring Officer)
Author/Reviewer	Nicholas Egerton, Team Leader for Environmental Protection and Housing
Approved	
Review Date	

Dacorum Borough Council

Regulatory Services Private Sector Housing Assistance Policy

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1. Introduction

- 1.1 This policy sets out the Council's commitment to and role in private sector housing assistance within the Borough. It sets out how the Council will both help and influence private sector housing with the aim of improving living conditions for residents by improving and maintaining the quality of the residential stock.
- 1.2 This is a broad area of work that covers many different housing related issues. This policy is in line with the Council's Corporate Plan and the objectives set out with the Council's Housing Strategy 2013 – 2018, as well as linking to a number of other strategies & policies, outlined in Appendix A.
- 1.3 This policy reflects the local housing conditions and the housing market in Dacorum as well as reflecting influences from national and regional policies and housing market trends.

2. Commencement

- 2.1 This policy replaces and updates the original Private Sector Housing Renewal Policy that came in to effect on 1 April 2003. This Private Sector Housing Assistance Policy will be effective from 1 April 2013.
- 2.2 Implementation, monitoring and reviews of this policy will be undertaken by the Team Leader for Environmental Protection and Housing with the Group Manager (Regulatory Services). The relevant Portfolio Holder will be consulted if significant amendments to the policy are proposed, while minor changes will be agreed by the Group Manager (Regulatory Services). Where legislation dictates that elements of the policy must be changed, these changes will be implemented as soon as practicable following the notification of the changes.

3. Resources

- 3.1 Funding to meet the commitments of this policy will come from the existing capital budgets allocated for private sector assistance, as well as Central Government grants in the case of specific forms of assistance.
- 3.2 It is likely that, over a period of time, levels of capital expenditure will fluctuate. Changing demographics within the Borough have caused changes to local levels of need, demand and expectation. The Council is committed to monitoring these changes and the take up of the different forms of assistance to inform long term planning. Government policy and new legislation will also affect levels of spending and resources in specific areas covered by this policy.
- 3.3 The Private Sector Housing function is one aspect of the role of an Environmental Health Officer. The work of the team is prioritised to address the housing issues that are likely to have the greatest impact on the health and safety of residents of the Borough. Staff resource is not expected to alter significantly as a direct result of the adoption of this policy.
- 3.4 The Council is committed to focusing on giving loans to those in financial need. In some cases eligibility for grants and loans is measured by the receipt of certain means-tested benefits. It is likely that during the life of this policy, the way that some or all of these benefits are administered, or the names of the

benefits, may change. If this is the case, the replacement or re-named benefits will be considered under this policy.

- 3.5 In the case of certain benefits there is a specified maximum income level that will qualify an applicant for loan or grant assistance. This maximum level is likely to alter over the life of this policy. To check if these levels have changed, or what the current qualifying benefits are, please contact the Environmental Health Division.
- 3.6 Where Central Government approves external funding such as through the Green Deal, the Energy Companies Obligation (ECO) Order, or National Empty Homes Loan these will be used in the first instance, before making use of the Council's capital budgets allocated for private sector assistance.
- 3.7 No financial assistance is guaranteed to any resident until a formal written approval has been issued in each individual case. If demand is greater than the existing allocated budgets, then applications will be prioritised by the Team Leader, in relation to housing conditions, to ensure that resources are allocated to have the greatest impact on the health and safety of residents of the Borough.
- 3.8 The Council's Environmental Health Enforcement Policy is consistent with the Government's Better Regulation Agenda, which requires that local authorities apply the principles of good regulation. Sometimes this will require the Council to take firm action, including the service of notices and prosecution where appropriate, against those who flout the law or act irresponsibly. This authority considers that where formal action has become necessary, loan assistance will not be available to the person or persons that action has been taken against.

4. Further Information and the Council Contact for Assistance

- 4.1 This Policy is administered by the Council's Environmental Health Division.
- 4.2 Anyone needing further information or wishing to apply for any of the forms of assistance available should contact the Environmental Health Division, who will arrange for someone to follow up the enquiry. This could be through a telephone call, a visit or by sending out appropriate forms in the first instance.
- 4.3 Initial enquiries can be made:
 - **Web link (web link will be created and updated to reflect the approved policy)**
 - By telephone, on (01442) 228000
 - In writing, to the Group Manager (Regulatory Services), Civic Centre, Marlowes, Hemel Hempstead, Herts, HP1 1HH.
 - By e-mail, to environmental.health@dacorum.gov.uk

5. Background

- 5.1 The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 set a requirement for a Private Sector Housing Assistance Policy. It gives local authorities wide powers for providing assistance for repairs, improvements and adaptations, as well as to demolish and re-construct homes. The assistance may take the form of a grant, loan, equity release, or more practical methods of assistance. The assistance cannot be given unless a policy for the provision of the assistance has been adopted and published.
- 5.2 As well as providing assistance themselves, authorities may provide it through other organisations, such as Home Improvement Agencies or community development finance initiatives. Local authorities are required to make summaries of their policies available and should publish them on their websites.
- 5.3 The Housing Act 2004 is the main piece of legislation that covers housing standards and conditions and the enforcement regime relating to these issues. Relevant to this policy the Act:
- Introduced the Housing Health and Safety Rating System (HHSRS), which replaced the former Fitness Standard that had been in use since early in the 20th Century;
 - Changed the definition of a House in Multiple Occupation (HMO) and introduced mandatory licensing for specified types of HMO. Powers were given to introduce selective licensing and additional licensing of other properties, where appropriate;
 - Brought in powers to allow local authorities to take over the management of HMOs and empty properties in appropriate circumstances; and
 - Introduced Energy Performance Certificates for all homes bought, sold, or rented.
- 5.4 The Housing Health and Safety Rating System (HHSRS) is the risk assessment procedure for residential properties introduced by the Housing Act 2004. A risk assessment is carried out under the system, which looks at the likelihood of an incident arising from the condition of the property and the likely harmful outcome. For example, an investigating officer must consider how likely it is that a fire could break out, and what the impact would be if one did.
- 5.5 The HHSRS assessment will show the presence of any serious (Category 1) hazards and other less serious (Category 2) hazards. There are 29 potential hazards that can be assessed in dwellings, as necessary. Guidance issued by the Government is followed when assessing these hazards.
- 5.6 The HHSRS is now an element of the Decent Homes Standard, which states that a home is decent if it:
- Meets the current statutory minimum standard, i.e. contains no Category 1 Hazards under the Housing Health and Safety Rating System;
 - Is in a reasonable state of repair;
 - Has reasonably modern facilities and services; and
 - Provides a reasonable degree of thermal comfort.
- 5.7 The Government's target for vulnerable households in the private sector, including families with children, is to increase the proportion who live in

homes that are in a decent condition. The Government's Department for Communities and Local Government states:

The English House Condition Survey estimated that at April 2001, 1.6 million, or 57 per cent of vulnerable households in the private sector, lived in decent homes. This had already increased to 65 per cent by 2006 (meeting our first milestone) and we are on course to deliver 70 per cent by 2010 and 75 per cent by 2015-20.

- 5.8 Using powers under the Home Energy Conservation Act 1995 (HECA), the Secretary of State for Energy and Climate Change requires all English authorities to prepare a report by 31st March 2013, setting out 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, ("The HECA report"). A further progress report will be required at two yearly intervals. These reports must be published on the Council's website. Guidance issued by DECC in July this year, on preparing the reports, states that local authorities should have regard to:
- Measures that take advantage of financial assistance and other benefits offered from Central Government initiatives, such as the Green Deal, ECO, Renewable Heat Incentive or other initiatives, to help result in significant energy efficiency improvements of residential accommodation; and
 - Measures which an authority has developed to implement energy efficiency improvements cost-effectively in residential accommodation, by using area based/street by street roll out involving local communities and partnerships (e.g. social housing partners, voluntary organisations and town/parish councils).
- 5.9 The UK Fuel Poverty Strategy was introduced by the Government in 2001. Consequently the Government's aim in England, is to eliminate fuel poverty in vulnerable households by 2010 and to eliminate it in all households by 2016.
- 5.10 Further Acts of Parliament and strategies have also been introduced or proposed, which aim to increase the national emphasis on energy efficiency and achieving a reduction in carbon emissions. These include, the Sustainable Energy Act 2003, the Energy Act 2004, The Climate Change and Sustainable Energy Act 2006, the Stern Review and the Energy Review 2006. The Climate Change Act 2008 was introduced more recently along with the Town and Country Planning (General Permitted Development) (Amendment) (No 2) (England) Order 2008. The Heat and Energy Saving Strategy and Warm Homes, Greener Homes: A Strategy for Household Energy Management, have also been introduced, along with the creation of a new Government Department – The Department of Energy and Climate Change (DECC).

6. General Considerations

6.1 Maintenance

Property ownership includes the responsibility of maintaining that property. The existence of this policy does not reduce the homeowner's responsibility to maintain their property and keep it in good repair. Proper maintenance will usually prevent a property from falling into serious disrepair or becoming unsuitable for occupation. It will also protect the owner's investment in the property. The Council will promote home maintenance within the Borough and will look to develop practical ways of assisting owners to maintain their homes.

6.2 Insurance

Owners of all buildings should have adequate insurance to ensure that, should damage occur to their property, they are in a position to make a claim through their insurance and ensure that the necessary repairs are carried out.

6.3 Gas Safety

All gas appliances should be serviced regularly to ensure they operate safely and efficiently. Landlords who rent out homes with gas appliances in them are under a legal duty to have the appliances checked for safety every year. By law only suitably qualified and registered engineers (Gas Safe) are permitted to carry out work on gas appliances and installations. A badly installed or un-serviced gas appliance could cause Carbon Monoxide poisoning, which can be fatal.

6.4 Electrical Safety

An unsafe electrical installation could lead to an electric shock or electrocution as well as resulting in a property fire. It is recommended that wiring installations are checked at least every five years, to ensure they are safe and in good condition. A reputable electrician should be used to carry out any works, preferably one who is NICEIC registered. New installations or alterations to existing installations must be carried out and certified by a 'competent person' (i.e. a registered electrician), otherwise a Building Regulations application must be made for the works.

6.5 Planning Applications

Many extensions and some repairs or improvements may need planning consent, particularly if the property is located in a conservation area or if it is a listed building. The Planning Department should be contacted before works start where there is any doubt. Failure to obtain planning consent where it is needed could result in enforcement action being taken. It could also result in problems relating to the sale of a property at a later date if the correct permissions are not in place. To contact the Planning Department ring 01442 228000 or e-mail planning@dacorum.gov.uk.

6.6 Building Regulations

Extensions and some repair or improvements may need Building Regulations Approval. This can include electrical works and window replacement. The Building Control Division should be contacted before works start where there is any doubt. Failure to obtain Building Regulations Approval where it is needed

could result in enforcement action being taken. It could also result in problems relating to the sale of a property at a later date, if the correct approvals are not in place. To contact the Building Control Division ring 01442 228000 or e-mail building.control@dacorum.gov.uk.

6.7 Sustainability

All elements of repair and improvement of buildings have an effect on the environment, through the production of the materials involved and the actual process of carrying out the repair or improvement. It is now more important than ever that we all keep this effect to a minimum. Energy efficiency and water saving measures should be incorporated wherever possible. Consideration should be given to ensure (where possible and cost effective) that installations are future proofed, so that they can be adapted to use new technologies as and when they become more affordable. Energy and water efficiency improvements will reduce the running cost of the home and additional energy savings will improve the home's rating for its Energy Performance Certificate.

6.8 Waste disposal

Householders are responsible for the waste produced on their property. They should ask for documentation to ensure that any waste taken from their property, even if it is a 'building site', is taken to an authorised disposal site, through a registered waste carrier.

6.9 Nuisance

Building works can cause a lot of noise and create dust and other nuisances to neighbours. Householders should consider neighbours and the local environment during any building project, keeping noise and dust to a minimum. Householders should warn neighbours in advance of any particularly noisy operations. The guide for building work hours is 7.30am to 6.30pm Monday to Saturday, with no noisy work on Sundays or Bank Holidays.

7. Loan rules and agency service

7.1 The Council asks applicants to note that:

- This authority is not a financial institution and therefore financial advice and/or recommendation for the loans detailed in this policy will not be provided. Independent financial advice on the effect of these loans should be sought by the applicant.
- Loans will not be available where this authority has started prosecution proceedings against the owner of the property.
- No loan will be offered whilst the applicant has any outstanding Council Tax arrears or any other debt owing to the Council. All such debts must be declared on the application form and must be paid off in full before a loan application can proceed.
- No application will be accepted if the home has been built or provided by conversion within the last 10 years.
- No assistance will be available if the defects were reasonably known at the time of purchase.
- No loans will be available for a value of less than £1000

7.2 An agency service is available to assist applicants with all stages of the loan process, from completing the forms, obtaining quotes, checking the works and making payments to the builder. There is a charge for this service. See Appendix B for more details of the service.

8 Loans for owner-occupiers

8.1 Neglect resulting in a lack of maintenance will, over a period of time, lead to a property falling in to disrepair or becoming unsuitable for occupation. Some older properties that have never been properly modernised may also be unsuitable for occupation. The responsibility for carrying the necessary repairs or improvements rests with the homeowner. Due to the high property values in the area, many homeowners, particularly the elderly, have a large amount of equity in their property, even those with a low income. Therefore, where owners are able to pay for necessary works from their own resources, they will be expected to do so.

8.2 In cases where owners are not able to fund these works, assistance may be needed to remedy poor or unsafe housing conditions, and to prevent an overall decline in housing conditions within the Borough.

8.3 The availability of assistance from the Council does not take the responsibility for the care and upkeep of a property away from the owner of that property. The availability of funding can vary. No loan can be guaranteed until a formal approval has been issued in each individual case.

8.4 Where any assistance is given by the Council (except mandatory assistance), it is expected that, upon completion of those assisted works, the property in question will be free of Category 1 Hazards under the Housing Health and Safety Rating System, and it will be adequately insulated.

8.5 Healthy Homes Loan

This loan is available for essential repairs and improvements for owner/occupiers (including those of permanent residential mobile homes and house-boats), who have equity in their property and are in receipt of one or more specified income-related benefits.

Repairs and improvements will not be considered for properties less than 10 years old. See Appendix C for full details of the type of work that can be loan aided. Works of repair in privately rented properties are the responsibility of the landlord and the Healthy Homes Loans is not available for such works in tenanted properties where a lack of either insulation or security measures creates a Category 1 Hazard.

The essential qualification criteria are as follows:

- The applicant(s) must have owned and lived in the property for at least two years prior to application, except for works of 'energy efficiency insulation' and 'improved security';
- In the case of a mobile home the home must be on a Licensed Caravan Site and the applicant must have owned and lived in the mobile home in question, on that site, for at least two years.
- In the case of a house-boat, the boat must be on an authorised residential mooring and the applicant must have owned and lived in the boat in question, on that mooring, for at least two years.
- In the case of both mobile homes and house boats, these must have been registered for Council Tax for at least two years in the location specified in any application, prior to that application.
- The qualifying benefits include, Income Support, Guarantee Pension Credit, Council Tax Benefit, Housing Benefit, Income-Based Job-Seeker's Allowance, Disabled Person's Tax Credit, Working Tax Credit*, and Child Tax Credit*

* *In some cases there is a maximum income level that will qualify an applicant for loan assistance. This maximum level is likely to alter over the life of this policy. To check what the current qualifying benefits are, please contact the Environmental Health Division.*

The essential qualification criteria ensure that these loans are targeted at those in financial need. It is likely that during the life of this policy, the way that some or all of these benefits are administered, or the names of the benefits may change. If this is the case the replacement or re-named benefits shall become the qualifying benefits for Healthy Homes Loans.

The maximum loan is up to £20,000 or a maximum of 50% of the available equity in the property; whichever is the lesser.

The loan will not be available for works that would usually be covered by a buildings or contents insurance policy, or that are matters of routine maintenance. In addition, this loan will not be available for works to gardens, outbuildings, or conservatories without Building Regulation approval except to remove Category 1 Hazards.

Only one loan will be given to the same owner(s) in the same property in any three-year period and any additional loans will have to meet the essential qualifying criteria.

Upon completion of the works the property must be suitable for occupation, with any significant identified hazard(s) reduced as much as reasonably practicable and be 'Adequately Insulated'. Final payment will not be made until all works are completed and checked as satisfactory. All quotes will require costs to be itemised in accordance with the Schedule of Works relating to each individual loan. Interim payments may be made in accordance with these itemised costs. In the event of a dispute over the release of payment prior to the completion of the works the Group Manager (Regulatory Services) will make the final decision.

To enable the loan scheme to provide flexibility and to meet as many residents' needs as possible there are three different loan options available for repayment.

Option 1:

This is an interest free loan which must be paid back by monthly direct debit payments. The payback period for these loans is as follows:

£2500 - £5000 = 5 years

£5001 - £10,000 = 10 years

£10,001 - £20,000 = 20 years

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being transferred over to an interest based loan attached as a charge against the property (Option 2). There are no early repayment charges if you choose to repay this loan early.

Option 2:

Interest paid at the 15 years fixed Public Works Loan Board Rate*. The full amount of the loan and interest will be recoverable when the property is sold or upon death (unless the loan is transferred to a partner or spouse who still reside at the same premises). A cash payment/settlement may be made prior to property sale or death. There are no early repayment charges if you choose to repay this loan early. Interest will be calculated based on the period for which the loan was held.

The loan will be at a fixed rate set at the time the loan was offered.

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Option 3:

Interest only payment based on the 15 years fixed Public Works Loan Board Rate*. With this option, the interest only will be paid for the duration of the loan, via monthly direct debit. The full amount of the original loan only will be recoverable when the property is sold or upon death (unless the loan is transferred to a partner or spouse who still resides at the same premises). A cash payment/settlement may be made prior to property sale or death. There are no early repayment charges if you choose to repay this loan early.

The loan will be at a fixed rate set at the time the loan was offered.

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being transferred over to an interest based loan, attached as a charge against the property (Option 2).

* *The Board's interest rates are determined by HM Treasury in accordance with section 5 of the National Loans Act 1968. In practice, rates are set by the Debt Management Office on HM Treasury's behalf in accordance with agreed procedures and methodologies which are described in [Circular 151](#) issued on 1 May 2012.*

8.6 Discretionary Healthy Homes Loan

This loan is only available for those with no equity or negative property equity.

The loan is available to owner-occupiers (including those of permanent residential mobile homes) who meet the essential qualifying criteria (see 8.3).

The maximum loan is £3,000.

A charge will be placed against the property and interest charged at Interest paid at the 15 years fixed Public Works Loan Board Rate. The full amount of the loan and interest will be recoverable when the property is sold or upon death (unless the loan is transferred to a partner or spouse who still reside at the same premises). A cash payment/settlement may be made prior to property sale or death. There are no early repayment charges if you choose to repay this Loan early. Interest will be calculated based on the period for which the loan was held. The Council at its discretion may consider non collection of this debt if at the time of sale of the property or upon death the owner of the property has no equity and or is still in negative equity. The final decision will be at the discretion of the Group Manager (Regulatory Services).

The loan will be at a fixed rate set at the time the loan was offered.

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

9. Loans to Landlords

- 9.1 Landlords are property owners and as a result have the usual responsibility for maintaining their property. Their properties are an asset and as such, good repair and maintenance protects that asset.
- 9.2 These properties are rented to other people to occupy as their home, and therefore additional responsibilities and obligations have to also be taken into account. Landlords have a duty of care to their tenants as well as additional contractual duties relating to the good repair and safety of their property.
- 9.3 Landlords are responsible for the condition of the properties they rent out and legislation is available to take enforcement action where a property fails the Housing Health and Safety Rating System assessment (see Enforcement). Tenants also have rights and the power to take their own action against a landlord where certain criteria are not met regarding the condition of the property.
- 9.4 Private landlords play an important role in the local housing market, providing rented accommodation as an alternative to social housing and owner-occupation. This is a commercial activity and as such assistance from public funds will not normally be necessary for the maintenance and improvement of tenanted properties. While this policy recognises that the Council will not be supporting landlords with assistance in the normal course, the Council also recognises the findings of a stock condition survey, which identified a long-term trend for housing in the private rented sector to be the most likely of all tenures to contain hazards and fail the decent homes standards. Assistance may be required to ensure that all residents have the ability to live in a decent home. See Appendix E for full details of the type of work that can be loan aided and the type of property that will not be considered.

9.5 Eligibility

This loan is available to existing landlords who own their property and for owners that intend to let their property for a minimum of five years.

Applicants can apply for a loan up to a maximum of £20,000 (or a maximum of 50% of the available equity in the property whichever is the lesser). The loan is aimed to cover up to half the cost of improvements to the accommodation. Applications will not be accepted if there are any outstanding mortgage arrears.

The loan will be conditional on the installation of energy efficiency measures and basic home security measures to improve the comfort of the occupying tenant.

The loan will be provided on the condition that:

- The property will be available for letting for the entire period of the loan; and
- The Council will have nomination rights for the period of the loan via its Deposit Guarantee Scheme (DGS).

The property cannot be let at a higher rent than the level that would be agreed by the Rent Officer for Housing Benefit purposes throughout the loan period.

Only one loan will be given to the same owner(s) in the same property in any five-year period. Any additional loans will have to meet the essential qualifying criteria.

Upon completion of the works the property must be suitable for occupation, with any significant identified hazard(s) reduced as much as reasonably practicable and be adequately insulated (see the definition in paragraph 18). Final payment will not be made until all works are completed and checked as satisfactory. All quotes will require costs to be itemised in accordance with the Schedule of Works relating to each individual loan. Interim payments may be made in accordance with these itemised costs. In the event of a dispute over the release of payment prior to the completion of the works the Group Manager (Regulatory Services) will make the final decision.

This is a fixed interest loan paid at the 5 years fixed Public Works Loan Board Rate which must be paid back by monthly direct debit payments. The payback period for these loans is as follows:

£2500 - £5000 = 1 year

£5001 - £10,000 = 3 years

£10,001 - £20,000 = 5 years

The loan will be at a fixed rate set at the time the loan was offered.

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being immediately repayable. The full amount of the loan and all the calculated interest for the entire loan period will be recoverable if the property is sold, rented at above agreed rent level, or upon death (unless the loan is transferred to a partner or spouse), prior to the end of the loan period.

10. Empty Property Loans

- 10.1 Due to the high demand for properties, and the resulting high local property values, there is currently not a significant problem with empty properties within the Borough. However, any property that is left vacant for a long period of time is wasteful, as well as being a potential problem for residents in nearby properties, whether from possible vandalism, the property falling in to disrepair, gardens becoming overgrown or used for dumping rubbish, etc. With the increasing need for additional housing, both nationally and locally, every vacant home increases the need for new homes to be built. The Council will be setting long-term

strategic objectives to address and bring empty homes back into use in its Private Sector Housing Strategy to be drafted in 2013.

10.2 The responsibility for the maintenance and repair of an empty property is with the owner of that property. The Council recognises that there are many reasons why a property may be left vacant for a long period of time.

10.3 The Council is committed to making loans available to encourage owners to bring empty properties back in to use and to make them available for letting to those in housing need. These loans therefore have conditions attached regarding nomination rights and the level of rent that can be charged.

10.4 Eligibility

This loan is available for residential properties (including flats over shops), which have been empty for over two years and are in need of substantial repair, or that are assessed as containing a Category 1 Hazard under the Housing Health and Safety Rating System (HHSRS) (see Appendix F for eligible works).

Applicants can apply for a loan up to a maximum of £20,000 (or a maximum of 50% of the available equity in the property whichever is the lesser).

Where any assistance is given by the Council (except mandatory assistance), it is expected that, upon completion of those assisted works, the property in question will be free of Category 1 Hazards under the HHSRS, and it will be 'adequately insulated' (see definition in paragraph 18). The necessary works will be itemised on the Schedule of Works relating to each individual loan.

A loan will not be available where the works required are necessary as a result of the property being intentionally damaged or having items removed that subsequently need replacement, repair or improvement. The loan will also not be available for works that would usually be covered by a buildings or contents insurance policy.

To enable the loan scheme to provide flexibility and to meet as many residents' needs as possible there are two different loan options available

Option 1 - Interest Free Loan

The property must be available for letting for a period of at least five years from the certified date of completion of the works.

The Council will have nomination rights via the Deposit Guarantee Scheme (DGS) for the initial five-year period from the certified date of completion of the works.

The property cannot be let at a higher rent than the level that would be agreed by the Rent Officer for Housing Benefit purposes or the Local Housing Allowance rate, for the initial five-year period.

If so requested by the Council in writing at any time during the initial five-year period, the loan recipient must provide to the Council, in writing, with information relating to the ownership and occupation of the property, within 14 days of the request.

This is an interest free loan which must be paid back by monthly direct debit payments. The payback period for these loans is as follows:

£2500 - £20,000 = 5 years

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being immediately repayable. The full amount of the loan will be recoverable if the property is sold, rented at above agreed rent level, or upon death (unless the loan is transferred to a partner or spouse), prior to the end of the loan period. A cash payment/settlement may be made prior to property sale or death. There are no early repayment charges if an applicant chooses to repay this loan early.

Option 2 - Fixed Interest Loan

The loan will provided on the condition that the property will be available for letting for the entire period of the loan, starting from the certified date of completion of the works.

This is a fixed interest loan paid at the 5 years fixed Public Works Loan Board Rate which must be paid back by monthly direct debit payments. The payback period for these loans is as follows:

£2500 – £5000 = 1 year

£5001 - £10,000 = 3 years

£10,001- £20,000= 5 years

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being immediately repayable. The full

amount of the loan and all the calculated interest for the entire loan period will be recoverable if the property is sold, rented at above agreed rent level, or upon death (unless the loan is transferred to a partner or spouse) prior to the end of the loan period. There are no early repayment charges if an applicant chooses to repay this loan early. Interest will be calculated based on the period for which the loan was held.

10.5 Alternative funding

Alternative funding options may be available depending on the condition of the property and the amount of work required for the property to be brought up to a condition that is considered decent. The Council's Private Sector Housing Strategy will include further details.

11. Contaminated Land Loan

- 11.1 It is possible that, in unusual circumstances, a home-owner could find that the land, or a part of it, that forms their residential property is formally determined as 'contaminated', or able to be determined as such, under the definitions prescribed in Part 2A of the Environmental Protection Act 1990. This would most likely be due to historic industrial or commercial uses of the site, probably before the property was built or used for residential purposes. In such cases, remediation will be necessary to 'clean up' or make safe the contamination.
- 11.2 The contaminated land legislation utilises the 'polluter pays' principle to ensure that those responsible for polluting are liable for the financial costs of remediation. In reality there is a highly complex series of scientific and legal tests that need to be fulfilled before the 'polluter' can be pursued. For the purposes of the legislation, the polluter is the person that caused or knowingly permitted the contamination (known as the Class A appropriate person). Where no Class A person can be found, liability falls upon the current owner or occupier of the site (known as the Class B appropriate person).
- 11.3 The legislation states that, in recovering the costs of remediation, regard should be made to any hardship that the recovery might cause to the person from whom the cost is recoverable. Where a Class B person is liable to remediation costs, assistance may be available to help with the necessary costs of remediation. These loans will be means-tested.

11.4 Eligibility

The following eligibility conditions apply to any application by a homeowner (Class B person) for a contaminated land loan:

- The emphasis for proving the need for financial assistance rests with the Class B person.
- The Class B person must satisfy the Council that, at the time the person purchased the property, they did not know, and could not reasonably have been expected to have known, that the land was adversely affected by the presence of a pollutant.
- Evidence will be required to show that reasonable precautions/investigations were taken by the Class B person in respect of

the possibility of the existence of contaminated land prior to acquisition of the land, (e.g. solicitor's or conveyance company's environmental search).

- Inherited property will be treated as though the property was purchased.
- Where the contaminated land in question extends beyond the dwelling and its curtilage, and is owned or occupied by the same appropriate person, the loan will only be applicable to remediation works associated with the dwelling and its curtilage.
- The upper limit for a loan payable for remediation of contaminated land through a contaminated land loan is £20,000 or a maximum of 50% of the available equity in the property, whichever is the lesser.

To enable the loan scheme to provide flexibility and to meet as many residents' needs as possible there are three different loan options available for repayment.

Option 1:

This is an interest free loan which must be paid back by monthly direct debit payments. The payback period for these loans is as follows:

£2500 - £5000 = 5 years

£5001 - £10,000 = 10 years

£10,001 - £20,000 = 20 years

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being transferred over to an interest based loan attached as a charge against the property (Option 2). There are no early repayment charges if an applicant chooses to repay this loan early.

Option 2:

Interest paid at the 15 years fixed Public Works Loan Board Rate. The full amount of the loan and interest will be recoverable when the property is sold or upon death (unless the loan is transferred to a partner or spouse who still reside at the same premises). A cash payment/settlement may be made prior to property sale or death. There are no early repayment charges if an applicant chooses to repay this Loan early. Interest will be calculated based on the period for which the loan was held.

The loan will be at a fixed rate set at the time the loan was offered.

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Option 3:

Interest only payment based on the 15 years fixed Public Works Loan Board Rate. With this option, the interest only will be paid for the duration of the loan via monthly direct debit. The full amount of the original loan only will be recoverable when the property is sold or upon death (unless the loan is transferred to a partner or spouse who still resides at the same premises). A cash payment/settlement may be made prior to property sale or death. There are no early repayment charges if an applicant chooses to repay this loan early.

The loan will be at a fixed rate set at the time the loan was offered.

Payment of the loan will be registered as a Local Land Charge until the conditions attached to the loan no longer apply.

Failure to make payment on two occasions without prior written approval will result in any outstanding payments being transferred over to an interest based loan attached as a charge against the property (Option 2).

12. Radon

- 12.1 Radon is a naturally occurring, colourless gas that escapes from below the earth's surface. In some areas of the country, the concentration of radon is higher than in others. Like all forms of ionising radiation, it can have negative health effects.
- 12.2 Radon Affected Areas are designated by the Health Protection Agency (HPA). The HPA has produced an Indicative Atlas of Radon in England and Wales. This shows that the entire Borough, except some very small areas, is designated as a Radon Affected Area. Statistics show that in this area, the probability of any individual property exceeding the action level of 200Bqm-3 in air, is in a band between either 1% and 3% or 3% and 5%.
- 12.3 The HPA recommends that the level of radon gas should be measured in all properties within Radon Affected Areas. Radon concentrations at or above the Action Level of 200Bqm-3 should be reduced to as low a level as reasonably practicable. Where Radon levels are measured to be at or above the specified action level, then the homeowner may be eligible for assistance to install the appropriate radon protection measures.
- 12.4 The Council is not aware of any individual results for properties within the Borough or whether any of the measurements taken to date exceed this action level. The scale of the maps produced by the HPA and the level of detail

provided in the Indicative Atlas do not allow specific addresses and their banding to be identified. A search for a valid address with a Post Code can be carried out for a fee on-line at www.ukradon.org. For properties without a valid postal address, contact the British Geological Survey (BGS) on 01159 363143. Further information can be obtained from the Health Protection Agency on 01235 822622, or www.hpa.org.uk

- 12.5 Where a property is identified as meeting or exceeding the action level of 200Bqm-3 in air, a Contaminated Land Loan may be available to help with the necessary costs of protection measures subject to similar eligibility criteria and conditions. It will be the homeowner's responsibility to demonstrate that radon levels do actually meet or exceed the action level within the property in question.

13. Grants and agency service

- 13.1 Where grants are given conditions will be attached so that, in many cases, the grant, or a part of it, will be repaid to the Council when the property is sold, allowing this funding to be re-used to help other owners who are unable to carry out necessary works without such assistance.
- 13.2 An agency service is available to assist applicants with all stages of the grant process, from completing the forms, obtaining quotes, checking the works and making payments to the builder. There is a charge of 10% plus VAT added to the cost of the works for this service. See Appendix B for more details of the service.

14. Grants for people with disabilities

- 14.1 There are more and more people living within the community who have a disability that makes everyday living in an un-adapted house very difficult, if not impossible. This means that either they cannot perform some necessary basic everyday tasks around their home, including getting around or in and out of their home, or they can only do so with the assistance of others. As a result assistance needs to be available to help those in need to carry out the necessary adaptations to their homes to enable them to live as independently as possible, with access to as many of the necessary facilities in the home as possible.
- 14.2 Some grant aid is available, some of which is mandatory, which means that providing the qualifying criteria is met, a grant must be given. In many cases these grants are 'means-tested' to ensure that public funding is directed to those in the most financial need. In addition to the mandatory grant aid, further discretionary grant aid is also available to assist where the mandatory grant is either insufficient or is not available for the necessary works. Discretionary grants are all subject to some form of 'means-test'. Loans are also available to assist in situations where grant funding is not able to help.
- 14.3 Any assisted adaptation works will only be agreed following consultation by the Council with the relevant Occupational Health team at Hertfordshire County Council. This will ensure that any adaptation works will best suit the needs of the disabled person and that public money will be spent in such a way that is cost effective. The wishes of the disabled person, other members of the household

and any carer will also be taken into account in determining the scope of the works to be included in any assistance offered.

14.4 As with all grants given by the Council, the cost of the agreed works is assessed to ensure that the amount of grant given is reasonable for the amount and nature of the work involved.

14.5 The Mandatory Disabled Facilities Grant/Accessible Homes Grant

This grant is available to owners or tenants of properties (including those of permanent residential mobile homes) that are, or will be, occupied by a person with a disability, who requires adaptation work to the property. There are specific types of adaptation works that can be included within the scope of this grant that generally will allow the disabled person safe access into and around the property, to be able to get to the main rooms, and to be able to use the essential facilities where necessary (see Appendix H for further details). The rules relating to these grants are set by legislation and guidance issued by the Government. Any changes in this legislation or guidance will be incorporated as a part of this strategy at the relevant time, without the need to formally adopt the amendments.

The applicant(s) must own or be a qualifying tenant of the property and must sign a Certificate confirming their intention to live in the property for a period of at least five years.

A 'means-test' is applied to the disabled person (and any partner) to determine how much, if any, grant is awarded. This ensures that grant money is paid to those in financial need. A preliminary 'means-test' will be carried out at an early stage to indicate to any prospective applicants their potential for obtaining assistance. There is no 'means-test' for these grants where the works are specifically for the benefit of a disabled child living in the property. People who are already in receipt of certain income related benefits, such as Pension Credit Guarantee, Housing Benefit and Council Tax Benefit, will be 'passported' through the means-test.

The maximum grant is set by the Government and is currently £30,000, less any contribution that is required by the applicant(s). This may alter during the life of this policy.

Upon completion of the works and before final payment is made, the property should be more suitable for more independent occupation by the disabled person. The necessary works will be itemised on the Schedule of Works relating to each individual grant.

Where a property has been extended as a part of the grant-aided works (including converting garages or outbuildings into living accommodation) and the grant payment exceeds £5,100, conditions will be attached to the grant requiring repayment of any grant above £5,000. The maximum repayment amount will be £10,000 for work of £15,000 or above, and the repayment amount will reduce

accordingly for grant amounts from £14,999 to £5,000. Repayment will be required where the grant recipient disposes of the property (by sale, assignment, transfer, etc.) within ten years of the certified date of the completion of the works. This will allow grant funding to be re-cycled and used to assist others in need of adaptations.

There are situations where the repayment will not be required. These are:

- Where the recipient can demonstrate that in repaying the grant they would suffer financial hardship, e.g. the proceeds of the sale of the property would be insufficient to repay both any outstanding mortgage on the property and the grant repayment;
- Where the disposal of the property is to enable the grant recipient/disabled person to take up employment in another area or to change the location of their employment;
- Where the recipient can demonstrate that the disposal is made for reasons connected with their physical or mental health or well-being, or that of the disabled person; or
- Where the recipient can demonstrate that the disposal is made in order to enable them/the disabled person to live with or near a person to whom they must give care to or receive care from on the grounds of disability or infirmity.

After ten years have elapsed from the certified date of completion of the works, none of the grant is repayable.

14.6 Relocation Grants

A relocation grant may be available in agreed circumstances. These grants are intended to help disabled occupiers move to a more suitable home where the home they currently occupy cannot be practically adapted or improved to make it suitable for their accommodation, or where the costs of any improvements would be excessive.

These grants will only be available in exceptional circumstances and as such, will be assessed on an individual basis, with each case being judged on its own merits. The Group Manager (Regulatory Services) will make the decision following a review of all of the information available on the case. The property to which the person in question is relocating does not have to be within the Borough but must meet or be more readily adaptable to suit the person's needs.

The maximum grant will be £20,000. However, where a relocation grant is paid, the Council will not pay any further discretionary grant in relation to the property that this grant has facilitated the move in to. The grant will be paid at the time the property purchase is completed and there will be no repayment conditions attached to this payment, providing the disabled person in question takes up residence in the property in question.

14.7 Alternative housing solutions – the disability housing register

An increasing number of properties are being adapted to meet the needs of disabled occupiers. However, the number of properties that have actually been adapted or that have been specifically designed and built to meet the needs of a disabled person, only account for a very small percentage of all properties. In addition to this, due to changing demographics, longer life expectancy, improved medical treatments, etc., more disabled people are living in traditional housing that may not fully suit their needs.

One way of addressing this imbalance is to try to match up people in need of an adapted property to the properties that have previously been adapted, but the occupants may no longer benefit from those adaptations. This would typically be where the occupants now want to move away from the adapted property, for whatever reason.

The Council (in its role as a landlord), Housing Associations and private landlords should be able to contribute to a Disability Housing Register as a part of their normal management process of the properties. Private sector landlords will be encouraged to participate in any such register, along with the social landlords (who are likely to be the drivers behind any such scheme), if and when this is developed.

Owner/occupied properties that have been adapted are not so easy to include in any Disability Housing Register, as the control over who will move in to such a property when the existing occupiers move out, is in the hands of the private vendor. As a result, it is likely that, in most cases, these properties will be sold to the person who will pay the right price at the right time, rather than the vendor waiting for a suitable purchaser in need of, or who will benefit from, the specific adaptations in that property to come along. It is, however, possible that there may be situations where a vendor of such a property sees the value of selling the property on to a household who will benefit from the adaptations that have previously taken place. As a result, opportunities to include such properties in any Disability Housing Register, whether local, regional or national will be investigated and encouraged.

15. Appeals and Complaints

- 15.1 Where any individual circumstances do not fit in to any of the above criteria for assistance or where any individual claims they will suffer extreme hardship or are being discriminated against as a result of this policy, they may make a representation to the Group Manager (Regulatory Services). On receipt of the representation a review of the case will be carried out and the Group Manager will decide what assistance, if any, will be given. Where any such decision is likely to have a significant impact on the Council's financial position (current or future) for this area of work, or on the sustainability of this policy, the relevant Portfolio Holder will be consulted prior to a formal decision.
- 15.2 Complaints about this policy or the way it is implemented should be made through the Council's complaints procedure (see Appendix i for further details).

16. Transitional arrangements

- 16.1 Where a complete and valid application for a grant has been received before the commencement date of the new strategy, that application will be dealt with under the Council's policies in place at the time of the application. A complete application must include all relevant paperwork and forms required, properly signed, with the required estimates, etc. All applications for assistance received on or after the commencement date of this policy will be dealt with in line with this policy.

17. Alterations to the policy

- 17.1 This policy has been agreed and adopted by the Council. Any significant changes to the policy will also have to be agreed and adopted by the Council prior to taking effect. Minor amendments which do not significantly change the policy may be made with the agreement of the relevant Portfolio Holder. Any such changes will be kept to a minimum and any information material affected by these changes will be amended accordingly. Where legislation dictates that elements of the Policy must be changed, these changes will be implemented as soon as practicable following the notification of the changes.

18. Definitions

Adequately Insulated – Where present, lofts must be insulated to a minimum depth of 200mm. Where present, cavity walls must be fully insulated. Older style windows and doors must be fully draught-proofed. Hot water tanks must be suitably insulated or fitted with an insulating jacket.

Certified date – The date the final inspection of the works are carried out by the Council and works are confirmed to have been completed to a satisfactory standard.

Energy Efficiency Insulation – Loft insulation, cavity wall insulation, hot water cylinder, water tank and pipe lagging, plus draught-proofing windows and doors.

Nomination rights – When a tenanted property to which loan conditions apply becomes vacant, the Council's Housing Service must have the first opportunity to nominate a family or individual to take on the tenancy under its Deposit Guarantee Scheme. Where there is no suitable tenant the property owner may then find his or her own tenant. This process will be repeated each time the property becomes vacant during the initial five-year period following the certified date of completion of the works.

Security measures – High security locks to external doors. Window locks to opening windows on the ground floor, door chain and viewer to main entrance door, hard wired smoke alarms to halls and landings (not communal areas).

Deposit Guarantee Scheme - The Council's Deposit Guarantee Scheme ('DGS') has been running successfully since 2000 and during this time the Council has found tenants for over 300 landlords. The deposit guarantee is a guarantee underwritten by the Council and given to a landlord in place of a cash deposit. By accepting the Council's deposit guarantee landlords do not need to join a statutory Tenancy Deposit Protection Scheme. The value of the guarantee is equivalent to the monthly rent of a property and covers landlords against possible losses for damage or excessive wear and tear. DGS provides a range of services to landlords including a standard tenancy agreement, deposit guarantee certificate, and advice and assistance on tenancy matters.

Links with other Council strategies and policies

The Dacorum Sustainable Community Strategy

This strategy, 'towards 2021', was produced by the Dacorum Partnership and contains a number of ambitions and cross-cutting themes that are particularly relevant to housing conditions and renewal within the Borough.

Cross-Cutting Themes:

Promoting healthy and caring lifestyles

Good housing has a significant role to play in good health

Rejuvenating Dacorum

Improving and repairing homes can bring new life to older neglected homes, improving the local and general environment and street scene

Acting on climate change

Incorporating energy efficient measures in to residential properties can have a significant impact on energy use and carbon emissions

Ambitions:

Reducing Crime and Creating a Safer Dacorum

Homes in good repair protect the occupiers from the elements and from crime and intruders. Security measures reduce the fear of crime. Housing in poor condition or empty properties can encourage anti social behaviour.

Creating a Cleaner and Healthier Environment

Housing conditions affect the local environment, visually and socially. Poor housing and empty properties can encourage environmental crimes. Energy efficient and sustainable homes reduce domestic energy use, so reducing their impact on climate change and other negative impacts on the environment in general.

Improving Social Care and Health

Improving insulation and reducing energy costs helps reduce fuel poverty and the risk of cold related illness, including excess winter deaths. Improved living conditions in general, reducing hazards within homes, reduces the risk of injury or illness as a result of housing conditions, which all help in Improving Social Care and Health. Disabled Facilities Grants help reduce inequalities, improve care, increase independence and reduce the risks of accidents to disabled people and their carers.

Encouraging Business and Local Employment

Most repair, adaptation or improvement work to housing and the installation work relating to security measures, energy efficiency and renewable energy will be carried out by local trades people, so helping access to local employment. Domestic renewable energy is still an emerging field and it is likely that new companies will be formed to tackle this growing market.

Meeting Housing Need

Energy efficient homes are more affordable to live in. Facilitating homes that are in good repair and that are free from significant hazards improves the quality of existing homes within the Borough.

Meeting the needs of Children and Young People

Housing conditions can affect the health of young people and their ability to study and develop. Hazard assessments in housing often specifically take account of risks to children.

Meeting the needs of older People

Housing conditions can affect the health and well-being of older people. Facilitating homes that are in good repair, that are free from significant hazards and have appropriate adaptations carried out can allow people to remain in their own homes for longer. Hazard assessments in housing often specifically take account of risks to older people.

The Housing Strategy 2013 - 2018

The Council is currently drafting its Housing Strategy 2013 - 2018. The Housing Strategy for Dacorum Borough Council aims to provide a long-term strategic plan for how the Council's services will evolve to meet the challenges of the local housing market over the next five years. The Council will need to identify and respond to changing housing needs across all demographic groups, tenures, types of accommodation, and residential areas.

The Council is committed to providing good quality housing and support to its local communities. The Housing Strategy sets out the Housing Principles and Strategic Objectives, which underpin the Council's work.

This policy will assist the strategic objectives of the Housing Strategy by:

- Improving the quality of housing in Dacorum
- Fostering the private sector as a housing option

Cross-Tenure Housing Energy Strategy

The Council is in the process of drafting a Cross-Tenure Housing Energy Strategy. To date, the Council has had separate initiatives for funding energy conservation measures for private sector housing and for its own stock. Recent changes in legislation, Government policy, and new funding streams, have all encouraged a more strategic approach to the implementation of energy efficiency measures across all tenures, using an area-based roll out. This will enable improved inter-

departmental working. It provides the opportunity for home energy conservation measures to be installed in all tenures at lower cost through bulk purchasing, and make the best use of external funding. Green Deal providers will be looking to invest in areas with this joined up approach across different housing tenures in order to make economies of scale.

The Climate Change Act 2008 set specific targets for reductions in carbon emissions. The Carbon Plan (December 2011) set out how the Government aimed to achieve these reductions. To support the ambitions in the Carbon Plan there are several significant drivers for action in the residential sector, including the Green Deal, the new Energy Company Obligation (ECO), Renewable Heat Incentive and other initiatives. The Renewable Heat Incentive is a proposed tariff for domestic properties that produce renewable heat using technologies such as solar thermal panels. The tariff is expected to be introduced by Government in summer 2013. A Renewable Heat Premium Payment is available for domestic properties in the interim.

There is also an opportunity to set up a Carbon Offset Fund for Developers to pay into through the Community Infrastructure Levy. This option is currently being explored with Planning Officers.

Using powers under the Home Energy Conservation Act 1995 (HECA), the Secretary of State for Energy and Climate Change requires all English authorities to prepare a report by 31st March 2013, setting out 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 ("The HECA report"). A further progress report will be required at two yearly intervals. These reports must be published on the Council's website.

It is intended that the Council's HECA report will form the basis of the Cross-Tenure Housing Energy Strategy. The Council draw on the expertise of different departments to deliver a cohesive corporate strategy for all tenures within the housing sector. It will address all current and known future statutory requirements in relation to energy conservation and carbon reduction and fuel poverty.

The Private Sector Housing Strategy

The Private Sector Housing Strategy will provide the more detailed long-term strategic objectives in line with those of the Housing Strategy 2013 – 2018. This strategy will cover improving the quality of stock across tenures in the private sector as well as bringing empty homes back into use.

The Homelessness Strategy

The Council's Homelessness Strategy focuses on early intervention and preventing homelessness through engagement with and empowerment of our customers, in line with national and local objectives. It incorporates other strategies developed by the Council, which have links to meeting local housing need and the well-being of our community. The ten objectives of the strategy are listed below. These include matters relating to the private sector, which has a contribution to make in preventing homelessness:

- Early intervention and prevention of homelessness
- Improving accessibility to the private rented sector

- Help and support for people to sustain tenancies
- Domestic violence support
- Assisting ex-offenders via our prison programme
- Mental health and drug and alcohol misuse
- Young people
- Work and lifelong learning
- Health and wellbeing of homeless households
- Performance and continuous improvements

The Anti-Poverty Strategy

"... seeks to combat the exclusion of the poorest in our community, from what most people would regard as a minimum acceptable way of life".

All of the grants that are available as a part of The Private Sector Housing Renewal Strategy are 'means-tested', so that grant aid goes to those in the most financial need. All of the works covered by these grants are to help improve living conditions of residents of the Borough, where they are not considered to be of a suitable standard.

Community Safety Strategic Assessment

This identifies strategic objectives to:

- *Reduce and prevent burglary*
- *Reduce the fear of crime*

Security and safety measures can be included in Health Homes Loans and repairs and improvements to the fabric of properties can improve security and reduce the fear of crime

Agency Service for Loans

The Council provides an agency service for owner/occupiers who qualify for works of repair, improvement or adaptation to their home. This is a comprehensive service, to help the homeowner deal with paperwork, contractors, and payments, from start to finish. There will be a charge for this service of 10% plus VAT added to the cost of the works. For loans this contribution will be capped to a maximum contribution of £500. However, this limit excludes specialist reports or plans produced by external consultants or architects. Where the agency service is used and/or specialist reports are required, this can be included as a part of the loan offered. Details of the service are set out below.

As a part of the agency service the Council's officers will:

- 1* Help the homeowner with filling in the necessary paperwork.
- 2* Advise on the best way to remedy the problem.
- 3* Act as agent for any necessary Planning or Building Regulations approvals
- 4* Arrange for contractors from the Council's approved list to visit and provide estimates for the work.
- 5* Arrange for the contractor to carry out the work(s).
- 6* Inspect and check the work is of a satisfactory standard.
- 7* Agree payment to the contractor upon satisfactory completion of the work.

The Agency Service will not be available in certain situations.

These can include where the applicant wishes to use a specific builder for the works, or where the works requested are not remedying unsatisfactory housing conditions. If the Agency Service is not available, we will tell the homeowner as soon as we can, so that they can make other arrangements, as necessary.

If the Agency Service is not used the homeowner will be responsible for all aspects of arranging the works, including drawing up the scheme of works to the approval of the Environmental Health Division. This could also include having plans drawn and applying for Building Regulations and Planning Approval. It will include obtaining quotes for the work and subsequent dealings with the selected builder. The homeowner can also employ his or her own surveyor or architect to oversee the project. The reasonable costs of this can also be included in the loan.

Caution should be exercised at this stage, so that homeowners do not commit themselves to costs that cannot be recovered if eventually the loan does not proceed. If a dispute arises as a result of the contractor failing to complete the works satisfactorily in accordance with the schedule of works, this authority may seek to recover all reasonable costs up to the value of 10% plus VAT. This cost will be added to the total value of the Loan.

General

The Agency Service will only use contractors who are on the Council's Approved List of Contractors.

Contractors will be expected to visit in order to provide a quotation for the works as soon as possible, and at least within four weeks of a request to do so. A minimum of two quotations will be required.

Once the loan is approved, it is expected that the appointed contractor will contact the homeowner as soon as possible to make an appointment to carry out the work. It is also expected that, normally, the works will be completed within a reasonable time from the approval of the agreement (unless there is good reason not to). Council officers will liaise with contractors and the homeowner and seek to find a satisfactory solution where contractors have difficulty meeting expected timescales.

List of Essential Works Healthy Homes Loan

The following are the type of works, based on the hazard assessment, that may be included in a Healthy Homes Loan in order to make a property suitable for occupation. This loan is available to owner-occupiers (including those of permanent residential mobile homes and house-boats) who have equity in their property and are in receipt of a specified income-related benefit, for essential repairs and improvements. Repairs and improvements will not be considered for properties less than 10 years old. Works of repair in privately rented properties are the responsibility of the landlord. As a result, Healthy Home Loans will not be available for such works in tenanted properties or where the lack of insulation or security measures create a Category 1 Hazard.

Physiological Requirements, examples:

- Roofing repair or replacement
- Installation of a damp proof course or membrane
- Re-rendering or re-pointing external walls
- Installing an efficient and controllable heating system
- Providing additional natural or mechanical ventilation
- Installing additional thermal insulation

Psychological Requirements, examples:

- Installing adequate security measures
- Installation of additional lighting points or provision of natural lighting

Protection Against Infection, examples:

- Installation of a suitable kitchen work surface
- Installation of a kitchen sink with hot and cold water
- Installation of a suitable hot water supply
- Installation of a suitably located WC
- Connection to the mains water supply

Protection Against Accidents, examples:

- Electrical re-wiring
- Replacement of defective flooring
- Renewing defective or dangerous staircases
- Structural repairs to, or rebuilding of, defective load bearing walls
- Rebuilding chimney stacks
- Renewing ceiling plaster
- Installing adequate handrails and balustrade

General

This is an indicative list, not definitive, of the types of works that grant aid is available to help with in order to remedy serious hazards. The Group Manager (Regulatory Services) has the discretion to include additional works in a loan where appropriate, providing that such works follow the spirit of the purpose of these loans.

Works of energy efficiency and insulation that are considered to be necessary to the property in question, in addition to items that affect the hazards in the property, will also be included as works that are 'essential' as a part of the loan. As a result, the loan will not be Certified as complete and final payment of the loan will not be made until these works have also been completed.

The necessary works will be itemised on the Schedule of Works relating to each individual loan. It is a requirement that the property will not contain any serious hazards, will generally be in a reasonable state of repair and will meet the Decent Homes Standard upon completion of the loan.

In the event of a dispute over the nature of works that will, or will not be included in a loan, the Team Leader (Environmental Protection & Housing) will make the final decision.

List of Optional Works for Healthy Homes Loan

The following are works that can be included in a Healthy Homes Loan, in addition to the essential works providing the applicant chooses to include them at the time of application.

Energy efficiency works, including

- Loft, tank and pipe insulation, including hot water cylinder jackets
- Cavity wall insulation
- Draught-proofing windows and doors
- Replacement of inefficient boilers over 20 years old
- Replacement of "Crittall" windows in habitable rooms in homes where the loft and cavity walls are adequately insulated.

Safety and security measures, including

- Security locks to external doors
- Window locks to ground floor opening windows
- Window restrictors or safety catches to high level windows
- Door chain and viewer to main entrance door
- Hard-wired smoke alarms to hallways and landings (not communal areas)

Repair work, including

- Walls or ceilings repair or re-plastering
- Re-pointing or re-rendering
- Repair or replacement windows or doors
- Replacement of damaged sanitary appliances or fittings
- Replacement of defective rainwater goods
- Roofing repair or replacement
- Fascia and soffit repair or replacement

Improvements, including

- Additional socket outlets or lighting points
- Improved or additional ventilation
- Installation of a suitable kitchen work-surface
- Additional fixed heating appliances

General

This is an indicative list, not definitive, of the types of works that a loan may be available to help with. The Group Manager (Regulatory Services) has the discretion to include additional works in a loan where appropriate, providing that such works follow the spirit of the purpose of these loans.

Works of energy efficiency and insulation that are considered to be needed to the property in question will be included as works that are 'essential' as a part of the loan. Some security measures and other works listed here may also be include as works that are 'essential'. As a result, the loan will not be certified as complete and final payment of the loan will not be made until these works have also been completed.

The specific works will be itemised on the Schedule of Works relating to each individual loan. It is a requirement that the property will not contain any serious hazards, will generally be in a reasonable state of repair and will meet the Decent Homes Standard upon completion of the Loan.

In the event of a dispute over the nature of works that will, or will not be included in a loan, the Group Manager (Regulatory Services) will make the final decision.

List of Essential Works – Loans to Landlords

These loans can only be used to remove category 1 hazards and for properties that do not meet the Council's Decent Homes Standard.

The loan could be used for:

- Improvements to houses in Multiple Occupation for existing kitchen and bathroom facilities and fire precaution/escape works, where fire escape/precaution works are statutorily required.
- Installing central heating where none is present.
- Energy efficiency works to insulate lofts, hot water tanks, pipes and cavity walls, and other energy efficiency works as appropriate.
- Bringing a property up to a condition of reasonable repair and to meet the Council's Decent Home Standard.

Work may be considered for loan assistance as part of a larger scheme which may be undertaken in partnership with the Councils Housing Department for example, to allow external wall insulation in terrace housing.

The following types of building are excluded:

- Properties built or provided through conversion less than 10 years ago.
- A property in shared ownership with a Registered Social Landlord.
- Properties that are subject to a Closing Order or Demolition Order
- Commercial properties.
- Mobile homes (including fixed homes covered by the Mobile Homes Act 1983), caravans and houseboats.
- A property owned by a limited company.

Works excluded:

Work that should have been covered by the applicant's own building insurance will not be covered by this loan scheme.

List of Essential Works - Empty Property Loans

The following are the type of works that may be included in a Empty Property Loan in order to make a property suitable for occupation. This loan is available to owner-occupiers who have equity in their property.

Physiological Requirements, examples:

- Roofing repair or replacement
- Installation of a damp proof course or membrane
- Re-rendering or re-pointing external walls
- Installing an efficient and controllable heating system
- Providing additional natural or mechanical ventilation
- Installing additional thermal insulation

Psychological Requirements, examples:

- Installing adequate security measures
- Installation of additional lighting points or provision of natural lighting

Protection Against Infection, examples:

- Installation of a suitable kitchen work surface
- Installation of a kitchen sink with hot and cold water
- Installation of a suitable hot water supply
- Installation of a suitably located WC
- Connection to the mains water supply

Protection Against Accidents, examples:

- Electrical re-wiring
- Replacement of defective flooring
- Renewing defective or dangerous staircases
- Structural repairs to, or rebuilding of, defective load bearing walls
- Rebuilding chimney stacks
- Renewing ceiling plaster
- Installing adequate handrails and balustrade

The following types of building are excluded:

- Properties built or provided through conversion less than 10 years ago.
- A property in shared ownership with a Registered Social Landlord.
- Properties that are subject to a Closing Order or Demolition Order
- Commercial properties.
- Mobile homes (including fixed homes covered by the Mobile Homes Act 1983), caravans and houseboats.
- A property owned by a limited company.

Works excluded:

Work that should have been covered by the applicant's own building insurance will not be covered by this loan scheme.

General

This is an indicative list, not definitive, of the types of works that loan assistance is available to help with in order to remedy serious hazards. The Group Manager (Regulatory Services) has the discretion to include additional works in a loan where appropriate, providing that such works follow the spirit of the purpose of these loans.

Works of energy efficiency and insulation that are considered to be necessary to the property in question, in addition to items that affect the hazards in the property, will also be included as works that are 'essential' as a part of the loan. As a result, the loan will not be Certified as complete and final payment of the loan will not be made until these works have also been completed.

The necessary works will be itemised on the Schedule of Works relating to each individual loan. It is a requirement that the property will not contain any serious hazards, will generally be in a reasonable state of repair and will meet the Decent Homes Standard upon completion of the loan.

In the event of a dispute over the nature of works that will, or will not be included in a loan, the Group Manager (Regulatory Services) will make the final decision.

List of Optional Works for Empty Property Loan

The following are works that can be included in a Empty Property Loan, in addition to the essential works providing the applicant chooses to include them at the time of application.

Energy efficiency works, including:

- Loft, tank and pipe insulation, including hot water cylinder jackets
- Cavity wall insulation
- Draught-proofing windows and doors
- Replacement of inefficient boilers over 20 years old
- Replacement of "Crittall" windows in habitable rooms in homes where the loft and cavity walls are adequately insulated.

Safety and security measures, including:

- Security locks to external doors
- Window locks to ground floor opening windows
- Window restrictors or safety catches to high level windows
- Door chain and viewer to main entrance door
- Hard-wired smoke alarms to hallways and landings (not communal areas)

Repair work, including:

- Walls or ceilings repair or re-plastering
- Re-pointing or re-rendering
- Repair or replacement windows or doors
- Replacement of damaged sanitary appliances or fittings
- Replacement of defective rainwater goods
- Roofing repair or replacement
- Fascia and soffit repair or replacement

Improvements, including:

- Additional socket outlets or lighting points
- Improved or additional ventilation
- Installation of a suitable kitchen work-surface
- Additional fixed heating appliances

The following types of building are excluded:

- Properties built or provided through conversion less than 10 years ago.
- A property in shared ownership with a Registered Social Landlord.
- Properties that are subject to a Closing Order or Demolition Order
- Commercial properties.
- Mobile homes (including fixed homes covered by the Mobile Homes Act 1983), caravans and houseboats.
- A property owned by a limited company.

Works excluded:

Work that should have been covered by the applicant's own building insurance will not be covered by this loan scheme.

General

This is an indicative list, not definitive, of the types of works that a loan maybe available to help with. The Group Manager (Regulatory Services) has the discretion to include additional works in a loan where appropriate, providing that such works follow the spirit of the purpose of these loans.

Works of energy efficiency and insulation that are considered to be needed to the property in question will be included as works that are 'essential' as a part of the loan. Some security measures and other works listed here may also be included as works that are 'essential'. As a result, the loan will not be certified as complete and final payment of the loan will not be made until these works have also been completed.

The specific works will be itemised on the Schedule of Works relating to each individual loan. It is a requirement that the property will not contain any serious hazards, will generally be in a reasonable state of repair and will meet the Decent Homes Standard upon completion of the Loan.

In the event of a dispute over the nature of works that will, or will not be included in a loan, the Group Manager (Regulatory Services) will make the final decision.

List of works for Mandatory Disabled Facilities Grants

In general, works of adaptation to a property to make it more suitable for a disabled occupant will be dealt with through a Mandatory Disabled Facilities Grant. Where works are not eligible for a Mandatory Disabled Facilities Grant a Discretionary Disabled Facilities Grant may be available. The following are the types of work that could qualify for mandatory grant aid:

- Works to allow a disabled resident get in and out of their home, such as ramps, lower steps, rails, etc.
- Works to allow a disabled resident access a room suitable as a bedroom, such as a stair-lift or through-floor lift
- Works to allow a disabled resident access to bathroom and toilet facilities, including level access showers or specialist WCs
- Works to allow a disabled resident access the main living room, such as widened doorways
- Works to make a property safe for a disabled resident, such as installing toughened safety glass
- Works to allow a disabled resident prepare and cook food, where appropriate, such as lowering work-tops
- Works to allow a disabled resident access to care for a dependent relative, such as installing a stair-lift or a through-floor lift
- Works to allow a disabled resident use the power, heating and lighting in their home, such as raising electric socket outlets, lowering lighting switches or changing heating appliances

General

In all cases of works of adaptation for the benefit of a disabled person the works must be agreed as being necessary and appropriate for the person concerned by an Occupational Therapist from Hertfordshire County Council. The works must also be considered to be reasonable and practicable, considering the property in question, by this Council.

The above is an indicative list, not definitive, of the types of works that grant aid is available to help with. The Group Manager (Regulatory Services) has the discretion to include additional works in a grant where appropriate, providing that such works follow the spirit of the purpose of these grants and comply with the legislative restrictions governing these grants. The necessary works will be itemised on the Schedule of Works relating to each individual grant.

In the event of a dispute over the nature of works that will, or will not be included in a grant, the Group Manager (Regulatory Services) will make the final decision.

How to Complain About a Council Service

Make your Complaint

We will aim to resolve any complaints the first time you contact us.

You can make your complaint using our online complaints form at:

<http://www.dacorum.gov.uk/default.aspx?page=4916>

Telephone us on: 01442 867869 from 9 am to 4 pm, Monday to Friday.

MINICOM: 01442 867877

As part of our continuing commitment to improving the quality of service provided, calls to the call centre may be recorded for training and service development purposes.

Write to us at:

Customer Complaints Team
Dacorum Borough Council
Civic Centre
Hemel Hempstead
HP1 1HH

Visit us in person at our Customer Service Centres:

Hemel Hempstead Civic Centre

Marlowes
Hemel Hempstead
HP1 1HH
Opening Hours:
Monday to Thursday: 8.45am to 5.15pm. Fridays: 8.45am to 4.45pm

Berkhamsted Civic Centre

161 High Street
Berkhamsted
HP4 3HD
Opening Hours:
Monday: 9am to 12:30pm, 1:30pm to 5pm.
Tuesday, Thursday and Friday: 9:30am to 2pm. Wednesday: Closed

Victoria Hall, Tring

Victoria Hall
Akeman Street
Tring
HP23 6AA
Opening Hours:
Monday: 9am to 12:30pm, 1:30pm to 5pm
Wednesday and Friday: 9:30am to 2pm. Tuesday and Thursday: Closed

Fees/Costs

Any loan agreement will contain a full breakdown of all the costs involved in processing the application. The costs involved will vary according to the type of building work being carried out. Examples of the costs that may be included in the loans include:

- The cost of the building work.
- Fees for the Land Registry search to establish ownership (currently £8.00).
- Fees charged by solicitors or mortgage providers (if any) to show proof of title, where your property is not registered at the land registry.
- Fees charged by banks/building societies and other lenders to provide information regarding secured loans or other charges on the property.
- Fees for Planning Permission and Building Regulations (if required).
- Fees for any specialist reports. This includes electrical reports, structural engineer's reports, gas safety reports and timber/dampness survey reports.
- Fees for medical reports (if required).
- The Land Registry fee to register the loan (currently £120.00).
- A fee charged by the Council for legal costs and the costs of organising the finance associated with processing your loan agreement (currently £100.00).
- A fee for a formal valuation of your property (only required where there may not be enough equity in your property to cover the cost of the loan).
- Any agency fee charged by Dacorum Borough Council (10% plus VAT), or a private agent to help complete the application forms or offer a full agency service.
- Any other fee reasonably incurred to obtain information or permissions necessary to provide the loan.
- A 10% contingency sum. During the course of the building work, there may be unforeseen or unexpected additional work that needs to be carried out, or the cost of the work may increase due to increases in the cost of materials. Additional unforeseen fees may also be incurred.

For example Building Regulations approval may be required or a specialist report needed. To allow for these situations, a 10% (or more at discretion of the grant surveyor) contingency will be built into the loan agreement to provide additional flexibility. If part or the whole contingency sum is not required, the remaining amount will be deducted from the loan and so the final loan received could be for less than the amount specified in the original offer. If the unforeseen or unexpected cost exceeds the contingency sum, the Council will ask applicants to sign an agreement authorising an increase in the overall loan.

These are examples of the type of costs that may be included in the loan. It does not mean that all these costs will be included in every loan. The loan agreement will contain a full breakdown of all the costs involved.

The costs involved will vary according to the type of building work being carried out.

Appendix 3

Example Showing Existing Process and Fees/Costs:

The costs involved and the amount of work required will obviously vary according to the type of building work being carried out. Examples of the existing process and costs (Cost calculated excluding on costs) compared to the proposed process and costs is shown below:

Activity	Current Process	Proposed Process	Cost Difference	£10,000 example (before)	£10,000 Example (Proposed)
Application form	Yes	Yes	Nil	15mins (inc a,b below) £3.70	15mins (inc a, below) £3.70
a) Agency Service Form	Yes	Yes	Nil		
b)Certificate of Future Occupancy	Yes	No	Low		
Fees for Land Registry Search	Yes	Yes	Nil	£8.00	£8,00
Fees charged by solicitors or mortgage providers (if any) to show proof of title, where your property is not registered at the land registry.	Yes	Yes	Nil	Incurred by applicant	Incurred by applicant
Benefits/eligibility check	Yes	Yes	Nil	15mins £3.70	15mins £3.70
Initial Officer inspection of property	Yes	Yes	Nil	2hrs £29.60	2hrs £29.60
Specialist Reports if Required	Yes	Yes	Nil	0 (assumed not required)	0 (assumed not required)

Draft Schedule of Works	Yes	Yes	Nil	2hrs £29.60	2hrs £29.60
If acting as Agent source quotes; If not await return of quote	Yes	Yes	Nil	Approx 10% value of the work undertaken	Approx 10% value of the work undertaken
Quotes & Specification reviewed to establish successful contractor	Yes	Yes	Nil	30mins £7.40	30mins £7.40
Fees charged by banks/building societies and other lenders to provide information regarding secured loans or other charges on the property.	No	Yes	This depends on the bank, can range from £0 -£200	0	£200 worse case
Fees for Planning Permission and Building Regulations (if required).	Yes	Yes	Nil	0 (assumed not required)	0 (assumed not required)
The Land Registry fee to register the loan (currently £120.00)	No?	Yes	£120.00	£0.00	£120.00

A fee charged by the Council for legal costs and the costs of organising the finance associated with processing your loan agreement	No	Yes	£100 - estimated	0	£100.00
A fee for a formal valuation of your property (only required where there may not be enough equity in your property to cover the cost of the loan).	No	Yes	£200 estimated	0	£200 Estimated
Any agency fee charged by Dacorum Borough Council (10% plus VAT), or a private agent to help complete the application forms or offer a full agency service.	No	Yes	-ve 10% + Vat (cost recovered for additional services offered)	0	-£1,200.00
Any other fee reasonably incurred to obtain information or permissions necessary to provide the loan.	No	Yes	Cost recovery only	0 (assumed none)	0 (assumed none)
Inspection for Interim Payments	Yes	Yes	Nil	1.5 hrs £22.20	1.5 hrs £22.20

Inspection for Final Payment	Yes	Yes	Nil	1.5 hrs £22.20	1.5 hrs £22.20
Cost of the building works	Yes	Yes	Cost of agreed works	£10,000.00	£10,000.00
Cost of recovering grant if conditions not complied with	Yes	No	-ve cost recovery for grants where people move out before prescribed time period.	Monitoring Costs (low) Legal costs may be required	0
Cost of recovering loan	No	Yes	Monthly Direct Debits = Collection upon sale/death etc =	0	Monitoring Costs (low) Legal costs may be required
Recoverable costs to be added to loan				0	£628 (inc valuation fee)
Money paid back to the council	No	Yes	-ve full recovery of loan amount	0	- £10,628.00
Total Cost (excluding Admin costs and time spent Acting as the Agent)				£10126.40	£118.00