

BABERGH DISTRICT COUNCIL and MID SUFFOLK DISTRICT COUNCIL

From: Head of Housing	Report Number: P102
To: Executive Committee Strategy Committee	Date of meeting: 9 February 2015 12 February 2015

JOINT PRIVATE SECTOR HOUSING RENEWAL POLICY

1. Purpose of Report

- 1.1 To provide an integrated joint Policy which sets out the basis on which the two Councils will provide assistance for improving housing conditions in the private sector.

2. Recommendation

- 2.1 That the Joint Private Sector Housing Renewal Policy (Appendix (a)) be approved and implemented with immediate effect.

The Committee is able to resolve this matter.

3. Financial Implications

- 3.1 Mandatory disabled facilities grants are funded from central government. In addition both Babergh and Mid Suffolk contribute towards this budget. This has been included in the Budget for 2015/16.
- 3.2 Funding for discretionary financial assistance forms part of the Capital Programme. This has been included in the Budget for 2015/16.

4. Risk Management

- 4.1 There are no direct links with any of the Council's Corporate/Significant Business Risks.

5. Consultations

- 5.1 The National Landlords Association has been consulted. A response had not been received at the time of writing the report.

6. Equality Analysis

- 6.1 This report has no direct equality and diversity issues.

7. Shared Service / Partnership Implications

- 7.1 The joint Policy replaces the two existing policies at Babergh and Mid Suffolk. It represents a step in the integration of the two Councils by aligning our approach to tackling poor housing standards within the private sector.

7.2 Suffolk County Council together with all seven District and Borough partners are in the process of re-commissioning the Home Improvement Agency service. This will form an effective, integrated and standardised approach to the delivery of housing advice and adaptations support across Suffolk. The start of this new way of working is likely to be July 2015.

8. Key Information

8.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) requires the Councils to have a Private Sector Renewal Policy.

8.2 The RRO provides local authorities with powers to offer grants, loans and other forms of assistance to support private sector renewal and meet the needs of people with disabilities. The policy sets out the details of the assistance the Councils have available.

8.3 The Disabled Facilities Grant allocation from central government is now part of the integration with health agenda and as such is now included within the Better Care Fund.

8.4 Housing is described as a 'health related' service in the Care Act 2014. The provision of safe and appropriate housing is set out as one of the aspects of the wellbeing principle that sits at the heart of the Act.

8.5 The policy contributes towards achieving the outcomes needed to deliver the strategic priorities related to housing supply and quality within the private sector.

9. Appendices

Title	Location
(a) Joint Private Sector Renewal Policy	Attached

Authorship:
Heather Worton 01473 825702
Interim Corporate Manager – Private Sector Housing heather.worton@babergh.gov.uk

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JOINT PRIVATE SECTOR HOUSING RENEWAL POLICY

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Heather Worton

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1.0 Background

1.1 Introduction

Babergh District Council and Mid Suffolk District Council (the Councils) have statutory duties and discretionary powers to offer help and assistance to improve private sector housing conditions across the respective districts. This includes privately rented and owner occupied properties.

Although it is acknowledged that it is an owners' responsibility to maintain their own home, some homeowners such as the elderly or vulnerable do not have access to resources to keep their property in good repair.

Poor quality housing has an adverse impact on the health and safety of occupiers and this in turn impacts on other services provided throughout the districts.

The Marmot Review, Fair Society, Health Lives published in 2010 looked at strategies for reducing health inequalities in England. The detailed report contains some very important findings but some key issues were:

- Health inequalities arise from a complex interaction between housing, income, education, social isolation and disability.
- Health inequalities are largely preventable. It is estimated that the annual cost of health inequalities is between £36 billion and £40 billion through lost taxes, welfare payments and the NHS.
- Action on health inequalities requires action across health, income, home and community.

The full report can be found on www.local.gov.uk/web/guest/health/-/journal_content/56/10180/...

Table 1 shows some of the health costs associated with housing defects.

TABLE 1

HAZARD	HEALTH OUTCOME	HEALTH OUTCOME (SEVERE)	COST TO NHS IN YEAR 1
Damp and Mould	Allergy/asthma	Severe asthma	£2,000
Excess Cold	Respiratory Condition	Heart Attack/Death	£519/£22,295
Falls On The Level	Bone Fracture	Quadriplegic	£800/£59,246
Falls On The Stairs	Head Injury	Quadriplegic	£6,464/£59,246

Extracted from Housing Defects and Their Potential Health Risks (CIEH 2013)

By improving housing conditions the policy supports the priorities identified in the Joint Health and Wellbeing Strategy for Suffolk. This can be found on www.transformingsuffolk.co.uk. The four key outcomes are:

- Every child in Suffolk has the best start in life.
- Suffolk residents have access to a healthy environment and take responsibility for their own health and wellbeing.
- Older people in Suffolk have a good quality of life.
- People in Suffolk have the opportunity to improve their mental health and wellbeing.

The policy supports and contributes to the commitments set out in the Housing and Health Charter for Suffolk. The ambition is the increased integration of housing, health and social care services to improve the health and wellbeing of Suffolk's residents.

In December 2014 a Memorandum of Understanding to support joint action in improving health through the home has been signed by a number of key partners. Details can found on:

[A Memorandum of Understanding MoU to support joint action on improving heat through the home.pdf](#)

This policy also contributes to priorities and visions identified in the Joint Strategic Plan 2014 – 2019 for Babergh and Mid Suffolk District Councils.

Babergh Priority 2 Housing: Shape, influence and provide the leadership to achieve the right mix and supply of housing

Mid Suffolk Priority 2 Housing: Ensure there is enough good quality, environmentally efficient and cost effective homes with the appropriate tenures and in the right locations.

Improving the private sector housing stock will help the Councils achieve the desired outcomes.

The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 (RRO) requires the Councils to have a Private Sector Renewal Policy. This joint policy sets out the basis on which the Councils will provide assistance for improving housing conditions. It aims to address local needs and support the achievement of the strategic objectives of both Babergh and Mid Suffolk District Councils.

It replaces the current RRO policy at each Council and ensures consistency across the two districts.

1.2 Legislation

1.2.1 The Regulatory Reform Order (Housing Assistance)(England and Wales) Order 2002 provides local authorities with power to offer grants, loans and other forms of assistance to support private sector renewal and meet the needs of people with disabilities.

1.2.2 The Housing Act 2004 places a duty on local authorities to review housing conditions. The most significant provisions of this Act are:

A) Housing Health and Safety Rating System (HHSRS)

This is a method of assessing potential hazards in a property. Category 1 hazards are the most serious and require formal action by the Council. If Category 2 hazards are found the Councils have the power to take action but are under no legal obligation to do so.

The underlying principle of the HHSRS is that:

Any residential property should provide a safe and healthy environment for any potential occupier or visitor.

There are 29 hazards which are sub-divided into four groups. These are:

1. Physiological

This group includes damp and mould growth and excess cold or heat.

2. Psychological

This group includes space, security, light and noise.

3. Protection against Infection.

This group includes hygiene, sanitation and water supply.

4. Protection against Accidents

This group includes falls, electric shock, fire and building related entrapment and collision (examples include low headroom or trapped limbs)

B) Licensing Of Houses In Multiple Occupation (HMO's)

It is mandatory for HMO's with three storeys or more and occupied by more than five people who form two or more households to be licensed.

1.2.3 The Management of Houses in Multiple Occupation (England) Regulations 2006 apply to both licensable and non-licensable HMO's. They exist to ensure that HMO owners and managers control a range of health and safety risks which are greater in HMO's than other residential homes. These include:

- Ensure fire safety equipment is maintained and there are safe routes of escape in the event of a fire.
- Property should be adequately maintained and repairs are carried out.
- Provision of services such as water, drainage, electricity and gas.
- Provision and management of waste disposal facilities.
- Maintain the common parts.

HHSRS applies to all residential properties therefore this legislation can also be used when dealing with issues in HMO's.

1.2.4 Decent Home Standard

The definition of a 'decent home' was refined following the implementation of the HHSRS. A decent home is defined as a dwelling that meets the following criteria:

- No Category 1 hazards under HHSRS
- Is in a reasonable state of repair
- Has reasonably modern facilities and services
- Provides a reasonable degree of thermal comfort.

1.2.5 Energy Efficiency

The Energy Performance of Buildings (England and Wales) Regulations 2012 covers the requirements for energy efficiency of residential properties and requires the use of the Energy Performance Certificate (EPC). Currently these are only required where properties are being sold. However it is proposed that from April 2018 the Government will make it unlawful to rent a property with less than an 'E' rating.

The Energy Efficiency Rating is a banding system A – G. The most efficient properties with the lowest energy costs being an A.

According to the English Housing Survey 2014 it is estimated that around 17% of all privately rented property (500,000 properties) do not meet this standard.

The Green Deal is a Government programme to allow people access to finance for the upfront cost of energy efficiency improvement work. The money can be paid back over a period of up to 25 years via fuel bills.

Energy efficiency measures include loft, cavity or solid wall insulation, boiler upgrades and provision of central heating.

However private tenants may not be able to afford higher fuel bills to repay a loan taken out by the landlord. In addition as landlords do not directly benefit from energy efficiency measures (e.g. reduced heating bills, no rent increases due to thermal efficiency) we need to incentivise landlords to invest in these measures.

1.2.6 Empty Dwelling Management Order (EDMO)

EDMO's deal with properties that have been long term vacant. The Council has to prove to a Residential Property Tribunal that there is little or no likelihood of the property being returned to use. These are seen as a last resort. The EDMO allows the Council to take over management of the property. The cost of any work required to bring the property up to a habitable standard is paid for by the Council and recouped from the rent payments. For this reason the use of an EDMO is likely to be restricted to properties that are in a habitable condition.

1.2.7 Compulsory Purchase

The Council will consider the compulsory purchase of a property where it is satisfied that the property is unlikely to be brought back into use or the owner cannot be traced and a clear public benefit would be achieved. Benefits include provision of additional units of accommodation, reducing anti-social behaviour and improvement of a neighbourhood.

2.0 Key Policy Objectives

- To improve the standards of properties within the private sector.
- To enable the elderly, vulnerable and disabled to live in the comfort and security of their home
- Increase the number of private sector houses which meet the Decent Homes Standard
- Reduce fuel poverty
- Reduce the number of empty properties

3.0 Assistance Available

3.1 Mandatory Disabled Facilities Grants

A Disabled Facilities Grant (DFG) is available to adapt the home of a disabled occupant to meet their needs. The assessment to determine need is carried out by an Occupational Therapist at Suffolk County Council and a referral for a DFG is sent to either Babergh or Mid Suffolk District Council. An assessment is then made to determine whether the work is reasonable and practicable having regard to factors such as condition of the property or long term suitability of the property for the disabled person.

Occupiers of any tenure are eligible to apply for a DFG.

A DFG is a mandatory grant and the maximum amount is currently £30,000.

DFG's are subject to a means test to determine how much the applicant has to contribute towards the cost of the works.

Where a DFG exceeding £5,000 has been paid to an owner occupier a local land charge is imposed. If the property is sold or ownership transferred within 10 years of completion of the works the grant will be repayable. However the maximum amount repayable is £10,000. This does not apply to Registered Social Landlords or private landlords where a tenant has needed adaptations.

3.2 Discretionary Assistance

The policy takes into account the responsibility of owner occupiers and landlords to maintain their own properties. However it also takes into consideration their ability to do so.

The availability of discretionary financial assistance will be subject to Council resources and may be withdrawn at any time.

i) Renovation Grants and Loans

With the aim of improving the condition of private properties within the two districts grants and loans will be available to carry out repairs to the homes of vulnerable owner occupiers.

On completion of the work there should be no Category 1 hazards and the property should meet the Decent Homes Standard.

Applicants will be subject to a means test to determine how much they are able to pay towards the cost of the work required. Where the assessed contribution exceeds the cost of work there will be no financial assistance available.

Where the cost of the work required exceeds the grant/loan available and the applicant is unable to contribute the shortfall, no financial assistance will be available.

Financial assistance will not be available where it is deemed that repairing the property is not the most suitable course of action having regard to other factors.

Eligibility criteria can be found on page 9 of this document and terms and conditions are on page 14.

ii) Empty Property Loans

Empty properties are a wasted resource especially in Babergh and Mid Suffolk where housing demand exceeds supply. They can have a negative impact on neighbouring properties and be a magnet for criminal activity such as vandalism or arson.

Long term empty properties can often fallen into disrepair and become uninhabitable. The financial assistance available acts as an incentive for owners to carry out the necessary work in order to bring the property back into use. This supports the Joint Empty Homes Policy and the strategic priority outcomes.

All other funding opportunities for bringing empty properties back into use will be explored when and if they become available. Potential funding sources include grants available from the Homes and Communities Agency.

There are some Registered Social Landlords who deliver schemes which bring empty properties back into use and provide affordable housing in the two districts. These options will be explored fully prior to financial assistance being made available from Babergh or Mid Suffolk.

On completion of the work there should be no Category 1 hazards and the property should meet the Decent Homes Standard. In addition the property should be available for occupation once the work has been completed.

Loans will be available for owners of properties which have been empty for more than 6 months. Following the financial assistance the property must be available to sell, rent or owner occupy. Applications will be assessed for likelihood of delivery and realistic timescales.

Financial assistance is also available where owners of empty buildings wish to convert the building into residential properties. This is subject to Planning Permission consents.

Alternatively consideration will also be given where an owner wishes to convert a large property into a number of smaller units of accommodation where a need has been identified.

Financial assistance will not be available where it is deemed that repairing the property is not the most suitable course of action having regard to other factors. An example might be a large detached property in need of renovation occupying a large plot. It may be more appropriate to consider demolition and construction of smaller properties to not only increase the number of homes available but also the right type of property.

Eligibility criteria can be found on page 11 on this document and terms and conditions are on page 15.

iii) Landlord Grants

The growth in the private rented sector is arguably the most significant change in the housing market in the last decade. According to figures from the English Housing Survey 2014 for the first time the number of households privately renting exceeds the number who rent from a council or housing association.

However the survey also revealed that the sector also has the highest proportion of non-decent homes, 33% compared to 20% for owner occupied and 15% for social rented.

Damp and mould growth is the most common problem in privately rented homes. In Babergh and Mid Suffolk District Councils 90% of the complaints received from private tenants regarding their property involves condensation dampness and lack of adequate or affordable heating. The two factors are intrinsically linked.

Damp and subsequent mould growth has serious health implications for occupants. (Table 1) Respiratory problems are extremely common as mould spores get into the lungs. This is especially serious for vulnerable groups such as young children and the elderly. Excessive mould is a Category 1 hazard.

Lack of affordable heating and fuel poverty is a huge issue in this sector. In both Babergh and Mid Suffolk over 9% of households (taken from the Annual Fuel Poverty Statistics Report 2014, Dept. of Energy and Climate Change) are in fuel poverty and the majority of these are in the private rented sector. This has been the case since 2003.

Under the Housing Act 2004 enforcement powers are available to councils where a landlord is refusing to carry out work to rectify Category 1 excess cold or damp hazards.

However in order to incentivise landlords to improve the affordability and efficiency of heating in their properties and improve overall energy performance, a grant will be available. For the provision of a controllable efficient heating system a grant of 50% of the cost of the works will be available. Insulation measures such as loft, cavity or solid wall insulation will also attract 50% grant.

The Councils will explore all other funding opportunities available to landlords, including utility companies and the Green Deal (www.suffolkenergyaction.org), to deliver schemes which improve the energy efficiency of the private rented stock across the two districts.

3.3 Summary of Eligibility Criteria

TYPE OF FINANCIAL ASSISTANCE	MEANS TESTED	MAXIMUM AMOUNT	REPAYABLE	TYPE OF WORK	CONDITIONS
<i>Renovation Grant and loan</i>	<i>Yes</i>	<i>Up to £5,000 grant. Up to £15,000 interest free loan. Maximum amount is £20,000 Owners of park homes will only be eligible for up to £5,000 grant*</i>	<i>£5,000 grant is not repayable. The loan element is repayable upon sale or transfer of the property. Local land charge will be applied.</i>	<i>Work to carry out repairs to owner occupied properties to achieve the Decent Homes Standard and remedy Category 1 hazards</i>	<i>Property must be Council tax band A- E. No more than £5,000 grant in a 3 year period.</i>

TYPE OF FINANCIAL ASSISTANCE	MEANS TESTED	MAXIMUM AMOUNT	REPAYABLE	TYPE OF WORK	CONDITIONS
<i>Empty Homes Loan.</i>	<i>No</i>	<i>Up to £20,000 interest free loan</i>	<i>Repayable upon sale or transfer of the property. Local land charge will be applied.</i>	<i>Work to bring long term (6 months or longer) empty properties back into use. Or convert empty buildings into residential dwellings. Or convert long term empty properties into smaller units of accommodation.</i>	<i>Property must have been empty for more than 6 months. The applicant must have an owner's interest in the property.</i>
<i>Landlord Grant</i>	<i>No</i>	<i>50% of eligible expense.</i>	<i>No</i>	<i>Provision of energy efficient and controllable heating systems. Also includes other insulation measures when carried out with a heating installation.</i>	<i>Property to be privately rented or available for rent. Property to be in Council tax band A - E</i>

*Park home owners will not be eligible for the loan element as we are unable to secure a Local Land Charge on these types of homes. Occupiers typically own the park home but not the land it sits on.

For comparison Appendix 1 on page 19 details the current discretionary assistance available at Babergh and Mid Suffolk.

4.0 Resourcing the Policy

The Councils recognise the needs and benefits of supporting the private sector in a targeted and effective manner.

The allocation of capital funding for private sector renewal forms part of the Capital Programme and is managed through that process. This is split between mandatory and discretionary grants.

Capital funding assistance for approved works comes from the Councils own resources.

Mandatory disabled facilities grants are funded from central government with a contribution from the two Councils. Figures for 2014/15 are detailed in Table 2.

At the time of writing this policy the funding from central government was expected to be the same for 2015/16. However the contribution from Babergh and Mid Suffolk District Council will be reduced by 50%. Amount for 2015/16 is in brackets.

TABLE 2

Babergh District Council Disabled Facilities Capital Grant Allocation = £357,000. Contribution = £130,000 (2015/16 = £65,000)

Mid Suffolk District Council Disabled Facilities Capital Grant Allocation = £288,000. Contribution = £85,000 (2015/16 = £42,500)

In 2009 local authorities across Suffolk (with the exception of Suffolk Coastal District Council) commissioned a contract led by Suffolk County Council to provide a Home Improvement Agency (HIA) service. The contract was awarded to Orbit East Homeworks. Predominantly this was to deliver DFG's on behalf of the participating authorities.

Current annual contributions to this contract are shown in Table 3 below.

Table 3

PARTNERS	ANNUAL CONTRIBUTIONS
BABERGH	£15,979
MID SUFFOLK	£13,316
FOREST HEATH	£13,316
IPSWICH	£26,632
ST EDS	£15,979
WAVENEY	£21,305
SUFFOLK COASTAL	N/A
SUFFOLK COUNTY COUNCIL (Supporting People Budget)	£287,766

As this contract neared its lifespan (following a period of derogation) it was agreed by all the partners that a completely redesigned service was necessary. The old DFG-centred approach will be replaced by an integrated service which offers a wide suite of options and adaptations advice for maintaining people’s independence. Stakeholders, now including Suffolk Coastal District Council, are currently preparing the details for recommissioning the contract to ensure we are able to implement this new model of working.

The Care Act 2014 sets out the framework for the future provision of adult social care. The Act places a duty on local authorities to integrate services with those provided by the NHS or other health related services. One way to achieve this is through jointly commissioned services that can provide a range of preventative interventions. This is what we are hoping can be achieved across Suffolk through the new contract.

It is proposed that each partner will contribute 15% less to the new contract in year 1 and 30% less in year 2.

Table 4 shows the levels of funding allocated for discretionary financial assistance for 2015/16. However this may be subject to change depending on corporate priorities.

TABLE 4

	BABERGH COUNCIL FUNDING (£)	MID SUFFOLK COUNCIL FUNDING (£)
RENOVATION GRANTS/LOANS AND LANDLORD GRANTS	162,000	100,000
EMPTY HOMES LOANS	100,000	150,000

The policy is formulated so that in the long term discretionary grants/loans and mandatory grants will be repaid (subject to the various conditions) to the Councils and become a re-circulating fund.

Discretionary grants will not be approved when the spending allocation from the Capital Programme has been exhausted.

5.0 Delivering the Policy Objectives

A) Advice and Education.

General advice regarding maintaining and improving properties will be offered to owners, landlords and tenants within the private sector.

Specific targeted campaigns will also be undertaken to achieve strategic priorities, e.g. Suffolk Green Deal Fund, Energy Company Obligation (ECO) funding for cavity wall and loft insulation.

B) Enforcement

Formal enforcement action will be undertaken in accordance with the Joint Enforcement Policy.

The Councils will always strive to obtain improvements within the private sector through education and promotional work on the importance and benefits of good quality homes.

However in severe cases where properties are in serious disrepair and the problem cannot be resolved through education or through our discretionary financial assistance, enforcement powers are available under the various Housing Acts detailed in 1.2 of this policy. This may include carrying out works in default, prosecution or prohibition notices.

C) Financial Assistance.

The financial assistance offered by the Councils is detailed in 3.2 of this policy.

Property owners will also be signposted to other external funding sources as and when they are available.

6.0 Applying For Financial Assistance

6.1 The Application Process

Stage 1

The initial contact will be recorded on the electronic system. For DFG's this will be a referral from Social Services. The relevant application pack will be sent out to the applicant. Where the applicant has requested assistance from the Home Improvement Agency (HIA), the application pack will be sent to the HIA who will arrange to visit the applicant and complete the forms on their behalf.

Stage 2

On receipt of the application form a preliminary assessment of the applicants' entitlement to assistance will be made. This includes eligibility based on the financial information provided (where applicable) and the type of work required to the property.

A letter detailing how much an applicant will have to contribute towards any work will be sent.

Stage 3

An officer will arrange to visit the property to determine the extent of the works and eligibility of the work. In the case of a DFG this visit may include an Occupational Therapist and/or an architect or HIA surveyor.

Stage 4

Following the survey the applicant and/or HIA (if applicable) will be sent a schedule of qualifying works. This schedule should be used to obtain at least two competitive quotations. The applicant must ensure that all necessary permissions are obtained for the work. This could include Planning Permission, Building Regulations approval, Listed Building Consent, or written consent from a landlord in the case of a tenant's application.

Stage 5

Prior to formal approval of the grant/loan a valid application must be submitted to the council. This includes a complete application form, at least two quotations for the qualifying works and proof of ownership and future occupation. The Council must also be satisfied that the cost of the works is reasonable and that all relevant permissions have been obtained. In making an application for financial assistance the applicant agrees to the terms and conditions attached to the provision of that assistance.

General terms and conditions can be found in 6.2 of this policy.

A written approval will be sent to the applicant detailing the type and value of assistance. Details of the terms and conditions will also be attached.

Stage 6

On satisfactory completion of the work the applicant must notify the Council. An officer will visit the property to inspect the works before arranging payment. All relevant approvals must be obtained prior to payment.

Unless otherwise specified, payment will normally be made direct to the contractor.

6.2 Terms and Conditions

Written approvals for financial assistance will contain the terms and conditions which are attached to the particular type of grant/loan applied for.

Mandatory Disabled Facilities Grants have conditions attached under the Housing Grants Construction and Regeneration Act 1996. [generalconsent2008.pdf](#)

1. Information provided to the Council by applicants as part of the application process will be thoroughly checked and verified. Applicants will be required to sign a declaration as to the accuracy of the information provided.
2. Applicants will normally be expected to submit at least two quotations for the eligible work. However additional quotations may be requested. A single quotation may be acceptable where the Council deems that the work is of a specialist nature.

3. Where fraudulent applications are received the Council may put forward a case for prosecution.
4. All applicants must provide a valid National Insurance number.
5. Discretionary financial assistance can be withdrawn at any time or approvals deferred subject to budget provision.
6. Applicants must be 18 years old or older.
7. Prior to approval of any financial assistance proof of ownership will be required. This will usually be through a Land Registry proof of title.
8. Applications from qualifying tenants must provide proof that according to the terms of their lease they are responsible for the work for which assistance is being sought.
9. Application from a qualifying tenant must also provide a tenants certificate stating they are a qualifying tenant. In addition the written consent of the owner will be required prior to approval.
10. Applications will not be accepted for works that have already started or have been completed.
11. The cost of preliminary or ancillary services, fees and charges can be included in the calculation for assistance. However costs will be considered on an individual basis and considered for reasonableness. Any payment is conditional on the grant/loan being approved and the completion of the specified works.
12. Where there are alternative external sources of funding available applicants may be referred to these schemes.
13. The eligible work must be carried out by one of the contractors who provided a quotation. Where none of the contractors who submitted quotes are able to carry out the work further quotations will be sought.
14. Except in exceptional circumstances the lowest priced quotation will be used to determine the financial assistance approved.
15. Where work is carried out by someone who is related to the applicant financial assistance will only be available for the cost of the materials, not labour costs.
16. Upon completion of any work it will be expected that the property will meet the minimum statutory standards (see page 5, Decent Homes Standard).

17. The costs of unforeseen work will only be considered where it is considered that it is essential for the completion of the eligible works. Payment will only be made where written approval for the additional costs have been obtained from the Council.
18. All payments shall be conditional upon receipt of an acceptable invoice and will be made direct to the contractor following agreement from the applicant and the Council that the work has been satisfactorily completed. Where the applicant has paid the contractor payment will be paid to the applicant upon receipt of proof of payment.
19. Where an applicant has an assessed financial contribution, upon satisfactory completion of the work, this must be paid to the contractor prior to payment of any grant/loan.
20. If the Council considers that incorrect or incomplete information was received prior to approval and that approval would not be given if the applicant re-applied the approval will be cancelled with immediate effect. If payment has been made the Council may demand repayment together with administrative costs and any other costs which the Council determine.
21. The applicant employs the contractor to undertake the eligible work and the Council have no contractual liabilities in that relationship. The role of the Council is to administer the financial assistance process.
22. The applicant has ultimate responsibility for ensuring the quality of the completed works. Applicants will be advised to engage a professional agent e.g. architect or Home Improvement Agency to supervise the works on their behalf if necessary.
23. Interim payments to a single contractor will be considered if they are requested before works commence. However the payment must not exceed 90% of the total cost of the completed work.
24. Work must be completed within 12 months of approval.
25. It is the applicants' responsibility to obtain all necessary approvals for the work being undertaken. This includes Planning Permission, Building Regulations and Listed Building Consent.
26. Where repayment of a grant/loan is required and the applicant fails to make the necessary arrangements the Council will seek to recover the money through the courts which may involve obtaining a charging order.

27. The Council may require the return of equipment under the conditions as specified under the Housing Grants Construction and Regeneration Act 1996 and the disabled facilities grant application.
28. Applicants will not be entitled to financial assistance if they have deliberately or unreasonably worsened the condition of their property or their financial circumstances.

7.0 Further Information

Name	Heather Worton
Job Title	Interim Corporate Manager – Private Sector Housing
Head Of Service	Martin King
Telephone Number	01473 825702
Postal Address	Council Offices Corks Lane Hadleigh IP7 6SJ
E-mail	heather.worton@babergh.gov.uk

8.0 Complaints and Compliments

If you feel you have a reason to complain or compliments please refer to our Compliments, Comments or Complaints Procedure which can be found on either www.babergh.gov.uk or www.midsuffolk.gov.uk.

Babergh District Council Discretionary Financial Assistance

- Renovation Loans
- Decent Homes Grants
- Landlord Energy Efficiency Grants.

Mid Suffolk District Council Discretionary Financial Assistance

- Disabled Facilities Grant Discretionary Top-Up
- Renovation Grants
- Renovation Grants for Landlords (must be registered charity)
- Empty Homes Grants for Landlords
- Minor Works assistance
- Safe and Secure Grants*
- Energy Efficiency Assistance*

*These grants were suspended early in 2014. Potential applicants are now directed to external sources of funding.