Housing Renewals Policy

Private Sector Housing
Families and Wellbeing

Last Revision July 2012
# Renewals Policy 2003

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- **Annex A** – Renewals Assistance Conditions
- **Annex B** – Elderly and Vulnerable Household Strategy
- **Annex C** – Vacant Homes Strategy
- **Annex D** – Private Sector Housing Fire Safety Strategy
- **Annex E** – Affordable Warmth Strategy [Revised 2003]

**Revision dates:**

- 4th July 2012
- 16th January 2009  5th June 2009
- 21st September 2007 11th January 2008
- 9th August 2005  17th January 2006
- 14th December 2004  12th July 2005
- 9th December 2003  11th August 2004
1. Introduction

1.1 On the 18th July 2002 the Government introduced proposals to reform the current legislation for the private sector. The Regulatory Reform Order has important implications for the Council because it repeals most of the existing prescriptive legislation governing the provision of renewal grants to homeowners and replaces it with a new wide ranging duty to provide assistance for housing renewal.

1.2 The implementation of these changes will provide the Council with the freedom and flexibility to challenge and totally rethink our approach to housing renewal. The Renewals Policy 2003 addresses this process of change and opportunity and provides the mechanisms to deliver relevant key priorities of the Council’s Housing Strategy 2003-05.

1.3 The number of households in England is likely to increase by 4.3 million by 2021. This large increase implies a high demand for new housing throughout the country. However, this demand is offset by the current out-migration trends from the North of England to the South. According to the Office of National Statistics, on the whole, people are leaving the North West region.

1.4 It is thought that this trend could partly be due to the sudden increase in job opportunities in the South of England following the economic recession at the start of the 1990s. This, however, has not been the case within Warrington. The population has increased by 3.4% between 1991 and 2001, compared to a national average of 2.5% across England and Wales (Census, 2001). This population increase has taken place alongside rapid economic growth with almost 16,000 jobs being created within Warrington between 1991 and 1997 (a 20% increase). This trend looks set to continue with Warrington maintaining considerable locational advantages in comparison with the North West region as a whole. It offers a good quality business infrastructure, good communications, and accessibility to markets and higher skilled staff.

1.5 This growth has resulted in increased demand for local housing leading to relatively high house prices (31% higher than the average for the North West – HM Land Registry), and low vacancy levels (just 1.6% of private sector stock compared to 3.2% nationally – House Condition Survey [HCS] 2002), despite the fact that 38% of private sector housing in low demand is found in the North West. The age profile of the stock (predominantly post-1964 houses) is also likely to contribute to the low levels of unfitness and vacancy within Warrington.
2. Helping Owners of Poor Quality Housing

2.1 Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. It is a view that it is primarily the responsibility of homeowners to maintain their own property. However, the Council has an ongoing commitment, and important role, in assisting the improvement of housing quality across all tenures. This includes the owner-occupied sector where it is accepted that some householders, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes safe and in good repair.

2.2 Elderly and the Vulnerable
Older people and those on low incomes are least aware of the main problems with their properties. Owners often miss more complex technical problems or hidden problems or delay too long before tackling problems. There is widespread misapprehension about likely costs.

2.3 More commonly, owners identified repair needs but did not believe that repairs were urgent and so delayed works on which a surveyor would recommend prompt action to save money or to avoid the problem becoming worse. Owners are often poorly informed about the long-term costs of neglecting or delaying some types of work.

2.4 Cross-Tenure Poverty
Research\(^2\) indicates that half of all adults in poverty are homeowners. Among Britain’s poor, 32 per cent are mortgage holders and 18 per cent outright owners. A further 41 per cent live in social housing and 9 per cent are in the private rented sector. But while a significant amount of poverty is concentrated among mortgage holders, they receive only 8 per cent of state assistance with housing costs. Furthermore, homeowners who are poor tend not to be concentrated in particular estates, with the result that current initiatives mostly fail to reach them.

\(^2\) Poverty and home ownership in contemporary Britain – University of York 2003

2.5 Housing - Social Exclusion
Some people on very low incomes find ways of paying for work, for example by saving for a specific purpose. For others, other spending takes priority over repairs. People are reluctant to borrow money for building work, especially repairs. For low-income households without savings, emergency repairs pose special problems.

Key strategic aims of the Social Inclusion Strategy include for regenerating disadvantaged communities, improving the living conditions and health and well being of disadvantaged groups.

2.6 Housing Grant Policy
However, it is clear that there is an ongoing investment being made by homeowners in their properties within Warrington. This has been particularly evident within the Borough’s 3 Renewal Areas, where such investment is
monitored and reviewed every two years. In many cases, owners are financing these works by home improvement loan or even equity release.

2.7 The former Housing Grants Policy did not displace this investment but provided assistance to those in most need. Demand inevitably exceeds the available resources resulting in the need to keep an enquiry waiting list. For Renovation Grants, enquiries have been processed in accordance with the Council's Grant Enquiry Priority Scheme. The purpose of the scheme is to prioritise, on housing need, the order in which enquiries are processed to the benefit of people within the Borough who are in most need.

The Enquiry Scheme has been revised for the purposes of this policy and provides the entry point for residents and other stakeholders to access renewals assistance.

2.8 The Council's Vision and Corporate Pledges

A community where people’s quality of life is improved now in a responsible way which takes account of the effects on future generations.

Corporate Pledges

The seven pledges have been established within the overall context of a vision to create a sustainable and socially inclusive community achieved through working in partnership with other organisations.

Council Priority Issues

Fourteen priority objectives were identified and agreed by elected members in June 2000. Of these, for Economic Prosperity, the regenerating of the urban area; Community Safety for reducing crime and fear of crime; and for Value for Money, the maximising of local authority resources.

2.9 Local Strategic Partnership

A Local Strategic Partnership (LSP) is being formed to bring together a range of interested groups to develop a long term vision for Warrington. This vision will be written down in a Community Strategy and the partners will work towards its achievement. The Council’s approach to the development of the LSP is to build upon existing partnerships wherever this is possible. This has led to the creation of a core group and 5 thematic groups, which are as follows:

- Environment, regeneration and housing
- Learning, skills and inward investment
- Health and well being
- Community safety
- Transportation
2.10 **Regeneration Strategy**
Furthermore, the Council, under the proposed Community Strategy, and working together through the Local Strategic Partnership, will be commencing the delivery of the new Regeneration Strategy during 2003. A strategic assessment of the Borough’s neighbourhoods has recently been effected [HCS 2002] by the Urban Renewal Section. This will be developed into an action plan for any neighbourhoods, which are failing to be self-sustaining, and subsequently integrated to within the Renewal Area Strategy.

2.11 **Race Equality**
The Council has taken a strategic approach, through the Race Equality Scheme [RES], for monitoring functions and policies, and the likely impact of policies, on race equality. According to the 2001 Census the overall size of the minority ethnic population has increased from 1.86% to 2.13%. The groups where there has been the largest rise are Chinese and Pakistani.

2.12 The Urban Renewal Section’s Customer Contact Programme has due regard to the BME [black and minority ethnic] residents with positive staff participation in order to work closely with all hard to reach groups. This includes officer representation at the Multi-cultural Forum. The largest ethnic population resides within the Bank Quay and Lovely Lane areas of the Borough. The Bewsey and Whitecross Ward is also in the top 10% of the most deprived 20% in the Indices of Deprivation. In the Community Legal Service Partnership analysis of needs for housing advice this ward came out as in the “High” category.

2.13 **Supporting People**
The Supporting People strategy has effected much closer links between all sectors involved in the provision of support services to people living in their own homes. This Renewals Policy supports this strategy by introducing key priorities which go towards improving the living conditions of vulnerable individuals by repairing, adapting or improving their homes, thus enabling them to remain living within the community.

The following sections of this policy will contribute to improving the quality of life for vulnerable people by providing direct housing assistance, which will have the benefits of promoting independence and choice -

- Elderly and Vulnerable Households Policy
- Disabled Adaptations Policy
- Affordable Warmth Policy

2.14 **Housing and Health**
Urban Renewal is one of a number of stakeholders working with the North Cheshire Hospitals [NHS Trust] and the Warrington Primary Care Trust in addressing Respiratory Health in Warrington.

2.15 The death rate from respiratory disease in both Halton and Warrington [at over 35%] is above the National average. The Health & Surveillance System [HESS] report on respiratory disease in North Cheshire identified the main issues which result in over 500 deaths each year. Included within this is the targeting for action of cold and damp housing due to the close association of respiratory and bronchial disease and unsatisfactory housing conditions.
2.16 Targeting smoking cessation has also direct benefits in reducing the risk of incident of injury from fire –

Households with a resident smoker are nearly one and a half times more likely to have a fire than non-smoking homes. Fires started by cigarettes account for one third of all fatal fires in the home and kill more people than any other kind of fire.
2.17 Related Council Strategies

- Local Strategic Partnership
- Regeneration Strategy
- Community Plan / Strategy
- Community Safety Strategy
- Social Inclusion Strategy

Housing Strategy

- RENEWALS POLICY
- Partnerships, Police, PCT, Fire, Health
- Housing Community Safety
- Housing Fire Safety Strategy

- Housing – Elderly Persons Strategy
- Housing – Vulnerable Persons Strategy
- Disabled Adaptations Policy
- UR Customer Contact Programme
- Home Improvement Agency

- Vacant Homes Strategy
- Energy Efficiency Strategy
- Area Initiatives/Renewal Areas

- ERG
- GGH Stock Energy Eff. Strategy
- Affordable Warmth Strategy
- Energy House 21

- Renewals Advice
- Housing Enforcement
- Enforcement Policy
- Enforcement Concordat

- Landlord Assistance
- HMO Registration
- Accreditation Scheme 2003
- Landlord Forum
3. Informing the Methodology

3.1 Understanding local housing market conditions is critical to the development of an effective Renewals Strategy. Identifying local issues, needs and expectations within the Borough has been a vital step in establishing robust policies. The availability of contemporary and accurate information is crucial to this process.

3.2 This Renewals Policy has been informed from the following surveys and consultations:

3.2.1 Private Sector House Condition Survey 2002
Undertaken using external consultants, this survey, covered all three tenures, [private rented, owner-occupier and RSLs] and has provided up to date statistical information for the whole Borough:

- Detailed information on both the level of unfitness and disrepair based on both the current fitness standard and the proposed Housing Health and Safety Hazard Rating System and the extent to which the stock is likely to provide acceptable housing in the longer term, based on the Government’s Decent Homes Standard.
- An estimate of the expenditure needed to bring the stock up to a satisfactory level of repair.
- An energy efficiency profile of the stock to assist in the development of the Council’s energy conservation strategy.
- Levels of fuel poverty.
- Socio-economic information to enable the Council to make more informed decisions about the targeting of housing resources.

3.2.3 Vacant Dwellings Survey
In addition, MSC was commissioned to carry out an independent survey of the vacant dwellings within the Borough. It was recognised that it would be more pertinent and cost effective to carry out this survey in conjunction with and at the same time as the main 2002 HCS Survey.

3.2.4 Domestic Energy Efficiency Database
Introduced in 2001, the MVM Starpoint MAXIM Energy Efficiency Database has been populated from data collection exercises and is being used to address fuel poverty and poor energy efficiency geographic hot-spots.

3.2.5 Housing Needs Survey 2002
Key findings from the Housing Needs Study 2002 included for assessment of:
- Number of households who considered themselves to be in housing need
- Under occupation and over occupation
- Households which have a member of their household who has a disability or long term illness
- Assessment of disability or long term illness
- Private sector rent levels
- Owner occupiers mortgage levels
- Households in receipt of financial support and housing benefit

3.2.6 Grant Enquiry Priority Scheme
Introduced in April 2001 in order to prioritise the grant waiting list, the scheme
has provided data which can be used to analyse the housing need of potential service uses, information collated includes:

- Property conditions
- Risks to health and safety
- Vulnerability and disability
- Financial standing

3.2.7 **Analysis of Customer Contact Programme**

Through a formalised annual Customer Contact Programme, planned contact is made with our customers to take account of:

**Consultation** -
- Disabled Facilities Grants Corporate Consultations - 2001 and 2002

**Information provision** –
Inform residents, landlords and other stakeholders of the decisions that have been made, and the options chosen, and why, and use any feedback to further hone the strategic approach.

**Involvement** –
Involve residents and stakeholders in priority setting.

3.3 **Loans Provision**

Since 2002, the Urban Renewal Section has been operating, an interest free Revolving Loan scheme for installing energy efficiency measures. This scheme, administered through an appointed agent, Warrington Housing Association, has been an effective pilot for the Borough of alternative assistance to grant provision. It has provided an invaluable knowledge and experience base for the preparation of the loan based policy tools.

3.4 **Renewal Area Initiatives**

The Council has made a long-term commitment, through the Housing Strategy, to tackle concentrations of poor housing in the private sector. During the 1970's and 1980's the Council used area based regeneration strategies through the General Improvement Areas (GIA) mechanism. This methodology of urban renewal was refined when Statutory Renewal Areas were introduced under the Local Government & Housing Act 1989.

3.5 In accordance with the Neighbourhood Renewal Assessment (NRA) process 3 areas were evaluated and a programme of urban renewal has been implemented starting with the declaration of Fairfield I in July 1996. The success of this was built upon with the declaration of Fairfield II in December 1997 and Latchford Renewal Area in February 2001. Through these 3 Renewal Areas over 3,000 properties in the private sector fall within areas where a holistic regeneration strategy is successfully employed.
4. Private Sector Housing Profile

4.1 Housing Needs
Warrington exhibits very different housing needs to those throughout the North West where it is estimated that 10% of homes are unfit (ODPM), compared to just 3% of houses in Warrington (HCS, 2002). Unemployment is actually lower in Warrington than the rest of the country, with a rate of 2.9% compared to 3.4%. Crime rates are also lower in Warrington than nationally. It is estimated that over 350,000 houses in the region will be needed to house the predicted increase to take place by 2021. It is suggested that 30% of this new housing needs to be affordable (North West Regional Assembly).

The key findings from the Housing Needs Study 2002 were as follows:
• 9.4% or 7,652 households considered themselves to be in housing need
• Underoccupation affects 18% of all households and overoccupation occurs in 2.6% of households
• 21.6% of households have a member of their household who has a disability or long term illness
• Of those with a disability or long term illness 47.7% had a walking difficulty and 17.1% had a visual or hearing impairment
• 6.2% had a mental health problem and 5.8% a learning disability
• Nearly 49% of tenant households pay less than £50 per week in rent
• Almost 36% of owner occupiers with a mortgage pay less than £400 per month
• 23.9% of households were in receipt of financial support of whom 36.1% were in receipt of housing benefit.

4.2 General character of the stock
There are significantly marked differences between the national figures in terms of age and building type profiles and those found in the Warrington area. At the national level, problems of dwelling disrepair and unfitness are associated with a range of issues. Of all the physical factors, the age of the stock has the strongest association with dwellings in poor condition. In general the stock in Warrington is more modern, which normally leads to less problems of disrepair and unfitness.

4.2.1 The proportion of pre-1919 stock, which usually accounts for the worst conditions, is lower than the national average; Warrington has a larger percentage of Post 1964 stock. The proportion of the stock accounted for by semi-detached houses would lead to expectations of better conditions as these are stock types usually associated with low rates of unfitness and disrepair. The influence of tenure on the expected rate of unfitness and disrepair would be expected to be fairly neutral as the tenure most associated with poor conditions, the private rented sector, is present in lower proportions than are found nationally.
4.2.2 There is no evidence of a significant pool of vacant dwellings which could be brought back into use and less than 0.5% of the dwellings surveyed were found to be long-term vacant.

4.2.3 Dwellings are generally larger than the national average for mean floor space and tend to have a lower occupancy. There is a strong association between advancing dwelling age and repair costs with the pre-1919 stock returning the highest costs.

4.3 House Prices
The table below details the average house prices and sales volumes in Warrington, and the North West between October and December 2002, as derived from the HM Land Registry.

<table>
<thead>
<tr>
<th>Region/Area</th>
<th>Detached</th>
<th>Semi-Detached</th>
<th>Terraced</th>
<th>Flat/Maisonette</th>
<th>Overall</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Av Price £</td>
<td>Sales</td>
<td>Av Price £</td>
<td>Sales</td>
<td>Av Price £</td>
</tr>
<tr>
<td>Warrington</td>
<td>208938</td>
<td>246</td>
<td>107925</td>
<td>451</td>
<td>77358</td>
</tr>
<tr>
<td>North West</td>
<td>179390</td>
<td>6036</td>
<td>92432</td>
<td>11704</td>
<td>54356</td>
</tr>
<tr>
<td>Cheshire</td>
<td>212008</td>
<td>1280</td>
<td>110783</td>
<td>1355</td>
<td>85523</td>
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4.3.1 There is some disparity between house prices across the North West region. The average house price in Warrington is 31% higher than that within the North West as a whole, indicating that Warrington is a wealthy area with good quality housing stock that is in reasonably high demand, therefore keeping house prices up.

4.3.2 They are, however, 12% lower than the average house prices in Cheshire. These statistics could be representative of the fact that the majority of houses sold within the North West were terraced houses, the cheapest housing type, whereas this was not the case within Warrington or Cheshire.
4.3.3 The comparatively high house prices within Warrington would suggest that it would not be a popular destination for others within the North West area to move to. However, it is just as possible that it will attract people from outside the region, maintaining high demand for housing, and pushing prices up, out of reach of the local residents. It is therefore important to ensure that housing within Warrington does provide for existing residents, corresponding with average earnings within the town.

4.4 Tenure

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Number of dwellings</th>
<th>Warrington</th>
<th>England</th>
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<tr>
<td>Owner occupied</td>
<td>62029</td>
<td>87%</td>
<td>83%</td>
</tr>
<tr>
<td>Housing association</td>
<td>5830</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>Privately rented</td>
<td>3003</td>
<td>4%</td>
<td>11%</td>
</tr>
<tr>
<td>Other</td>
<td>592</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>71454</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.4.1 Nationally, 53% of private rented dwellings originate from the pre 1919 period making it the tenure with the oldest dwelling age profile. The position in Warrington is less pronounced with only 37% of dwellings dating from before 1919. A further 20% date between 1919 and 1944 and the largest proportion (43%) have been constructed after the Second World War.

4.4.2 The private rented sector clearly has the oldest profile of the three main tenures (1,122) with the majority of dwellings being built post 1964 and being owner occupied (31,639).

4.5 Unfit dwellings

Unfit dwellings in Warrington occur at a rate of 3%, which is below the national figure of 7% determined by the English House Condition Survey [EHCS] in 1996. The type of failure is broadly in line with the national figures. Multiple fitness failures occur at a lower rate than the national average, which suggests that those dwellings that are unfit are unlikely to suffer intractable problems. The most frequently occurring unfit building type is the terrace; however, the terrace type only constitutes 26% of the stock, which reflects the large proportion of unfitness in this type of dwelling.

At the basic level Warrington is well provided for in that nearly all of its properties have the necessary basic amenities. When it comes to age of facilities, kitchens and bathrooms Warrington tends to have more modern facilities than are found nationally with the exception of those mentioned and identified within the report.

4.6 Borderline Unfitness

The stock survey indicated that Borderline Unfitness is predominant within the 1944 - 1964 age group and this age group will be contribute heavily to future unfitness. The overall findings would indicate that 5,146 dwellings are likely to become unfit in the next 5 years.
4.7 **Unfitness and Borderline Unfitness Costs**  
The estimated cost of carrying out works to remedy unfitness and bring the 2,012 unfit properties up to a 30 year standard is £42 million at an average cost of £20,883 per dwelling. The survey also identified a considerable demand for home repair assistance grants.

4.8 **Cost of repair**  
The total cost of repair for private sector dwellings in Warrington over the next ten years is an estimated £14 million, with an average of approximately £192.08 per dwelling. Over the next thirty years the total Renewal Costs are £771 million, an average of £10,789 per dwelling. These figures exclude the cost of normal maintenance such as external decoration. The owners of the dwellings will meet the majority of these repair costs but not all will be able to afford them and these may result in a demand for grant and other financial assistance.

4.9 **Housing Health and Safety Rating System**  
In conjunction with the current fitness standard, this new system will be adopted as a key assessment tool for policy delivery. The system is based upon the calculation of risk of harm to persons using the dwelling. During the stock survey the eight most common categories were utilised. A hazard score of 1,000 or more implies that there is a risk of death equivalent to 1 in 1,000. A score of over 1,000 is considered unacceptable.

4.9.1 Approximately 1.1% of those dwellings identified as having hazards had a score in excess of 1,000. Those dwellings identified as having hazards were concentrated within owner occupied dwellings and predominantly within the pre 1919 age band.

Priorities for action will be those dwellings where serious hazards were found and were occupied by members of the group most vulnerable to the particular hazard. These are mainly the elderly as most of these hazards are associated with excessive cold, falls on stairs and falls on the level.

4.9.2 % **Occurrence of types of Serious Hazard**  
In 11% (8,107) of the housing stock atypical hazards were noted and scored in excess of 100, of these only 1.1% (963) yielded scores of over 1,000 (which will hereafter be referred to as serious hazards). The table below shows the total number of dwellings identified as having serious hazards.

4.9.3 **Table - Occurrence of hazard scores greater than 1,000 (serious hazards)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
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<tbody>
<tr>
<td>Falls on stairs</td>
<td>58</td>
</tr>
<tr>
<td>Fire</td>
<td>57</td>
</tr>
<tr>
<td>Sap 10 &amp; Below</td>
<td>848</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>963</td>
</tr>
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</table>

4.9.4 The most frequently occurring serious hazards as a proportion of all atypical hazards are excessive cold (SAP<10) (88%), Falls on stairs (6%) and Fire (6%).

4.10 **Non Decent Homes by Vulnerable Groups**  
In line with the Government's Housing Policy, it is a key priority of the Renewals Policy to work towards ensuring that the vulnerable have the opportunity of a
decent home. It should be noted that this is a stringent standard originally developed for social housing and when applied to the private sector there is a high failure rate on the thermal comfort criterion. However, due regard should be given to the fact that this failure could be due to certain matters of a technical nature relating to heating control systems.

4.10.1 **Disability** - The stock survey has revealed that 4,118 non-decent dwellings are occupied with a person within the household having any type of disability. This would equate to 8% of the total number of non-decent dwellings.

4.10.2 **Low Income** – The annual income of those households residing in non-decent housing indicates that there are 13,975 non-decent dwellings being occupied by people with an income of less than £200 per week.

4.10.3 **People over age of 60** – The survey results indicate that 17,784 non-decent dwellings are occupied by people over the age of 60.

4.11 **Home Energy Efficiency**
The Council through the Affordable Warmth Strategy has already made significant inroads in improving energy efficiency and reducing fuel poverty throughout the borough. The average SAP at 57 is greater than the national average of 44. This higher SAP will mainly be a result of a much higher provision of insulation and modern efficient heating systems due to the large numbers of Post 1964 properties.

4.11.1 **Potential for improvement**
There is potential for improving the energy efficiency of the stock through loft and cavity wall insulation. Cavity wall fill could still be added to around 52% of the stock within the district and loft insulation could be added to over 89% of the stock to bring the thickness up to 200mm. There is still potential for improving heating systems.

Statistics indicated that improving energy efficiency in the Warrington District to a SAP level of 65 could be achieved without any significant financial investment and will depend on maximising the opportunity to top up loft insulation to 200mm and install cavity wall insulation.

4.11.2 **Fuel Poverty**
Fuel poverty is defined as any household that needs to spend more than 10% of its GROSS Income on fuel use to achieve a satisfactory standard of warmth (16 degrees centigrade for 9 hours per day). The definition is concerned with what the household needs to spend on heating and not what is actually spent on heating.

Severe fuel poverty is defined as any household that needs to spend more than 20% of its income on heating to achieve a satisfactory standard of warmth.

![Note](image)

Data collected during the survey would indicate that 11.7% (8,381) of households need to spend more than 10% of its gross income on heating to maintain 16 degree centigrade for 9 hours per day. This compares to 22% of households that had fuel costs in excess of 10% in the 1996 EHCS.

![Note](image)

Of the 8,381 some 3% of the total population (2,119) of those households need to spend more than 20% of its gross income on heating. These would be classified as “severe fuel poor”.
4.12 Vacant Dwellings

4.12.1 The weighted HCS 2002 survey results estimate that 1,150 dwellings are vacant:

<table>
<thead>
<tr>
<th>Vacant status</th>
<th>Warrington number</th>
<th>Warrington percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacant: awaiting sale</td>
<td>268</td>
<td>23</td>
</tr>
<tr>
<td>Vacant being modernised</td>
<td>115</td>
<td>10</td>
</tr>
<tr>
<td>Newly vacant</td>
<td>307</td>
<td>27</td>
</tr>
<tr>
<td>Mid-term vacant (1 - 6 months)</td>
<td>153</td>
<td>13</td>
</tr>
<tr>
<td>Long term vacant (more than 6 months)</td>
<td>307</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>1,150</td>
<td>100</td>
</tr>
</tbody>
</table>

4.12.2 Vacant dwellings in the first three categories are of less concern as they are associated with periodic changes in occupancy, which are part of normal turnover in the housing stock. Of greater importance are dwellings thought to have been vacant for more than 6 months. Although 27% are estimated to have been vacant for this amount of time it is worth noting that on an overall basis there are only 1.6% of dwellings vacant compared to 2.4% nationally.

4.12.3 Vacant Dwelling Survey

In addition, MSC was commissioned to carry out an independent survey of the vacant dwellings within the Borough. It was recognised that it would be more pertinent and cost effective to carry out this survey in conjunction with and at the same time as the main 2002 HSC Survey.

4.12.4 It is known that in excess of 700 dwellings at any given time are classified as being “vacant” within the district based upon the council tax database. However it is recognised that this figure does fluctuate and change on an ongoing basis from day to day as housing trends and markets fluctuate. The survey results reflect the position as at December 2002 when the surveys were carried out and provide a snap shot of the circumstances prevailing at that time.

4.12.5 Whilst the vacancy rate is well below the national average, addressing vacant dwellings is a key priority of the Renewals Policy.
5. Renewals Policy Key Priorities

5.1 Housing Strategy 2003 - 05
This strategy provides the framework for the direction of action by the Council and other agencies in addressing local housing problems. However, we also recognise the wider corporate planning context within which the strategy plays a key role in contributing to the pledges of the Community Plan. Our overall vision is to achieve sustainable communities by ensuring a better quality of life for everyone, now and for future generations. Within this context we have to consider how to balance and integrate the conflicting economic, social and environmental impacts on the community.

5.1.1 Thus this strategy does not confine itself merely to the provision of housing, but concerns itself with how housing policies can improve the local environment and quality of life for the benefit of all residents. Within this context we recognise that housing professionals need to work with other colleagues, for example in the alleviation of crime and poverty, health inequalities, to input into economic development and transport policies and in the planning and provision of recreation.

The overarching requirements of the Housing Strategy are to:

- To provide a choice of good standard, affordable housing which meets the needs of residents
- To assess and analyse local housing needs, demand and supply issues
- To use all the means and resources at our disposal to improve the standard of the Borough’s housing stock both public and private
- To empower tenants in the management of their homes through effective consultation and real participation
- To provide services at the price that residents are prepared to pay and which are efficient and effective in accordance with the principles of Best Value
- To raise awareness and engage the community in safety initiatives, which reduce crime, help people feel safer and tackle anti-social behaviour
- To promote effective partnerships with other agencies and the voluntary sector
- To tackle the material, cultural and social resources of individuals, families and communities that are socially excluded from the minimum acceptable way of life
- To consult with all stakeholders in the provision and review of services provided
- To tackle fuel poverty across all tenures within the Borough

5.1.2 Private Sector
Accordingly, for the Private Sector, the Council has already exhibited a long-term commitment to addressing housing related issues:

- Tackling concentrations of poor housing by prioritising investment in the three Renewal Areas.
- Providing effective help to owners of poor quality housing
- Promotion of a healthy private rented sector by using financial incentives.
- Proactive houses in multiple occupation (HMO) inspection programme as well as enforcement action as a last resort.
An HMO registration scheme and a Borough-wide Private Rented Sector Property accreditation.

Provision of support and advice to those in housing need, including disabled adaptations.

Despite the low vacancy ratio of empty properties the Council has had a policy of intervention including discretionary renovation grant and liaison with Registered Social Landlords to tackle empty properties.

Addressing Home Energy Conservation through the Council’s Energy House 21 partnership.

Tackling Fuel Poverty.

6. Key Priorities for Action

6.1 In the section “Private Sector Housing Profile” issues of concern, which have been identified by a combination of surveys, and housing need have been quantified. The resulting policy priorities are a combination of:

<table>
<thead>
<tr>
<th>Client based</th>
<th>– to afford protection of the elderly and vulnerable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area-based</td>
<td>– to continue to support the Renewal Area initiatives</td>
</tr>
<tr>
<td>Sector-based</td>
<td>– to address the private rented sector</td>
</tr>
<tr>
<td>Theme-based</td>
<td>– to tackle issues such as fuel poverty, home health</td>
</tr>
</tbody>
</table>

6.2 The Renewals Policy identifies the following Key Priorities -

- Unfit houses
- Decent Homes for Vulnerable
- Assisting the Elderly and Vulnerable Households
- Disabled Person Adaptations
- Addressing Major Hazards in the Homes of the Vulnerable
- Private Rented Sector
- Renewal Areas – Area Initiatives
- Affordable Warmth and Fuel Poverty
- Empty Homes
- Fire safety in private sector housing
7. Resources

7.1 The Urban Renewal Section of the Environment and Regeneration Dept will deliver the services necessary in order to effect the Renewals Policy. The nature of the services is cross-cutting:

- Directly or indirectly consequential to delivering the Statutory Housing Regulatory function.
- Non-statutory support services for which a fee can be charged

7.2 Budgets

**Revenue Implications**
In order to deliver the new Renewals Policy, a staffing review and a restructure of the Urban Renewal Section was effected in Spring 2003 in order to make improvement efficiencies.

**HIP Private Sector Housing Budget**
Delivery of the new Renewals Assistance Tools is subject to funding under the Council’s HIP processes.

7.3 The Housing Strategy 2003 – 05 helps to inform the choices and the way that resources targeted for housing are used. The financial resources available for the Council to directly invest or enable other housing organisations to invest in housing within the Borough are as follows:

- **Borrowing Approvals**
  The Council is able to borrow to fund housing investment up to a limit determined by the Government.

- **Capital Receipts**
  Resources from the sale of land or Council properties under the Right to Buy scheme.

- **Disabled Facilities Grant**
  The Government provides a 60% grant subsidy towards Disabled Facilities Grants for adaptations to properties for people who are disabled.

7.4 The Capital Strategy determines the level of resources available for housing investment after taking into account the priorities contained within the Council’s Community Plan, Asset Management Plan and the various strategies such as the Housing Strategy. A Capital and Asset Management Working Group evaluates the level of resources and considers these against an agreed criteria. The overall investment programme is then reviewed and approved by the Corporate Management Team and the Executive Board.

7.5 Within the constraints of the overall level of resources allocated for housing the Council then aims to implement a balanced strategy of housing investment to address the competing needs of both the public and private sector. In order to achieve this at present approximately three-quarters of borrowing approvals are used to fund the private sector programme, which is equal to just over £1 million. In addition all of the capital receipts from the sale of Council properties under the
Right to Buy scheme are used to fund the private sector programme, which is equal to £1.1 million.

7.6 The ageing population within Warrington continues to increase the level of demand for Disabled Facilities Grants and resources have been increased to reflect this.

7.7 **Role of Home Improvement Agencies**

The Government recognises that Home Improvement Agencies [HIAs] have an increasing role to play in assisting the vulnerable with their housing conditions. A major advantage of HIAs is their perceived independence from any statutory body and their sole focus is on meeting the needs and aspirations of their client groups.

7.7.1 Working within Warrington Housing Association, Whia Care and Repair is already a major player within the Borough working with Social Services and Urban Renewal in assisting the elderly, disabled and vulnerable people to remain independent in their home. Assisting by running the “Handy-person” scheme; identifying necessary repairs and improvements, finding suitable contractors, and helping people access public resources for housing renewal, including disabled facilities grants. Their excellence in customer care has been recognised and they achieved Charter Mark status in December 2002.

7.7.2 It is a statutory requirement that where the Council offers financial assistance to any person, it must be satisfied that the recipient has received appropriate advice or information on any obligations arising from that assistance. Care and Repair already has experience in giving independent financial advice including providing assistance in the form of loans and equity release and accordingly will be able to deliver this key requirement.

7.7.3 In order to build upon these existing strengths, it is a condition of this policy that Care & Repair Warrington is adopted by qualifying applicants to be their managing agent. This requirement is restricted to owner-occupiers and tenants and the managing fee [currently 7.5%] will be eligible for assistance under this policy.

7.8 **Role of External Fund Administrator**

Assisting residents in the Borough, by giving interest free loans towards energy efficiency measures, has been successfully operating for over two years. Funded by a Government HECAction grant, the WHEELS interest free revolving loan scheme has been successfully managed by Warrington Housing Association who receive receives an annual fee for it’s administration. This partnership working with an RSL has formed the basis to develop similar interest free loans towards renewals assistance under this policy.
8. Provision of Assistance to Home Owners

8.1 Introduction
The Government’s view is that it is primarily the responsibility of homeowners to maintain their own property. However, the Council has an ongoing commitment, and important role, in assisting the improvement of housing quality across all tenures. This includes the owner-occupied sector where it is accepted that some households, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes safe and in good repair.

8.2 Former Renovation Grant Assistance
Analysis of assistance given for the financial year post introduction of the Grant Enquiry Priority Scheme indicates that 38% of grants were given to residents within the three Renewal Areas and 62% throughout the rest of the Borough.

<table>
<thead>
<tr>
<th>Vulnerability needs</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single parents</td>
<td>20.69%</td>
</tr>
<tr>
<td>Families on low income</td>
<td>15.52%</td>
</tr>
<tr>
<td>In receipt of benefit</td>
<td>56.90%</td>
</tr>
<tr>
<td>Over 60 years</td>
<td>24.14%</td>
</tr>
<tr>
<td>Over 70 years</td>
<td>10.34%</td>
</tr>
<tr>
<td>Disabled occupant</td>
<td>18.96%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nature of works</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serious disrepair</td>
<td>70.69%</td>
</tr>
<tr>
<td>Serious disrepair and Dampness</td>
<td>24.14%</td>
</tr>
<tr>
<td>Unsat kitchen and bathroom</td>
<td>1.72%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>White British</td>
<td>94.83%</td>
</tr>
<tr>
<td>Indian British</td>
<td>3.45%</td>
</tr>
<tr>
<td>Black African</td>
<td>1.72%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cost of works</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £10,000</td>
<td>18.96%</td>
</tr>
<tr>
<td>£10,000 - £15,000</td>
<td>13.79%</td>
</tr>
<tr>
<td>£15,000 - £20,000</td>
<td>34.48%</td>
</tr>
<tr>
<td>Over £20,000</td>
<td>24.14%</td>
</tr>
</tbody>
</table>

8.3 New Policy Tools
Formerly Urban Renewal assistance was restricted to grant which was means tested and/or related to receipt of certain income based benefit and this will continue to be the case for mandatory DFG assistance. Whilst there will always be a need to give assistance in the form of grant, alternative forms of assistance will be developed under this policy to make best effect of the resources available.

8.4 The policy will include for Renewals Assistance in the short term and preferential loans in the longer term, which will enable accrued property equity to be reinvested back into the home. There is also scope for equity release schemes when suitable products become available nationally.
8.5 A number of these types of scheme are currently being developed nationally with financial institutions and this policy will be reviewed and updated as these products become available.

8.6 The HCS Survey indicated that the average free equity across the Borough is £62,656 and for those dwellings classified as being unfit it is £32,880. In the table above, it is evident that over 75% of Renovation Grants given during 2001 – 2002 were towards schemes costing less than £20,000.

8.7 **Prioritising Support to Assist Owners of Poor Quality Housing**

Introduction of the Grants Enquiry Priority Scheme in April 2001 enhanced the Council’s grant and Renewal Area policies at that time. This progressed away from a simple desire to assist homeowners to preserve their properties, to that of a focus on protecting the health safety and welfare of vulnerable people, and strategically, effecting area renewal.

The Grant Enquiry Scheme gave priority to those cases:

- Where the household is most at risk from poor housing and the owner cannot afford to repair the house.
- Where the poor condition of a house or group of houses is having a negative impact on the wider area.
- Where the property is situated in a declared Renewal Area\(^1\) and the Council proposes to improve the area as a whole.

\(^1\)Currently the Council has three area initiatives: Fairfield I, Fairfield II and Latchford Renewal Areas.

8.8 **Waiting List Position update – April 2003**

Evaluation of the grant enquiry scheme reveals that it has been successful in focusing assistance to those in most need. Both the transparency of the scheme, together with the built-in review mechanisms, has resulted in high satisfaction levels.

Outstanding enquiries on the waiting list will be processed under the Renewals Policy, subject to the receipt of additional information from the enquirer, necessary in order to apply this policy.

8.9 **Current Enquirer’s Vulnerability**

- Out of a waiting list of 289 enquiries, 45% [129] are vulnerable in some way.
- Approximately 50% of those who are vulnerable are elderly (over 60 years), 9% over the age of 75 years.
- 25% are lone parents.
- 25% have a disabled member of the household.

8.9 **Requests for Assistance** under this policy must be made in writing on the appropriate enquiry form, which is available from the Urban Renewal Section of the Council. All completed enquiries received will then be proritised under the Renewals Assistance Enquiry Priority Scheme. [see section 9]
9. Implications for Private Sector Renewal Assistance

9.1 Introduction
The HCS survey indicates that the total cost of repair for private sector dwellings in Warrington over the next ten years to be an estimated £14 million, with an average of approximately £192.08 per dwelling. Over the next thirty years the total Renewal Costs are £771 million - an average of £10,789 per dwelling.

These figures exclude the cost of normal maintenance such as external decoration. The owners of these dwellings will meet the majority of these repair costs but not all will be able to afford them and these may result in a demand for renovation grants assistance.

For suitable applicants, equity release could be the mechanism whereby the owner-occupier has the potential to fund any works themselves rather than call on the resources of the Council. The results of the survey would indicate that the average equity across the Borough is £62,656 and for those dwellings classified as being unfit is £32,880.

9.2 Potential demand for assistance
The following table from the HCS Survey illustrates the potential cost of assistance in the owner occupied stock. The costs are based on: (i) a minimalist approach of making the dwelling just fit, (ii) the cost of dealing with all repairs and replacements linked to an unfit dwelling within 10 years and (iii) renewals linked to unfit dwellings likely to be required within 30 years. The table also shows the number of unfit dwellings by income bands.

<table>
<thead>
<tr>
<th>Income bands</th>
<th>Unfit dwellings</th>
<th>Total Unfit costs</th>
<th>Unfitness linked 10 year repair</th>
<th>Unfitness linked 30 year renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td>£10,000 or less</td>
<td>807</td>
<td>11,881,821</td>
<td>181,899</td>
<td>29,954,376</td>
</tr>
<tr>
<td>£10-25,000</td>
<td>516</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt; £25,000</td>
<td>115</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not known</td>
<td>573</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2011</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9.3 The three different costs can be a guide to the effect of applying three different standards. The combined costs are probably the closest to former renovation grant standards that have been applied. The implications of adopting this standard are very clear with a potential grant demand of £42 million compared to £12 million for a ‘just fit’ approach to standards.

9.4 Renovation grants in the past have been subject to an average contribution of £1,569 from the householder. The estimated value of works that could attract grant assistance is £42 million. Allowing for a 22% take up and an average £1,569 contribution from the applicants, the potential grant demand on the Council could equate to £6.04 million.

9.5 Free Equity Levels

9.5.1 Unfitness - The HCS survey indications are that out of the 2,012 dwellings classified as being unfit, 699 have no equity. This would equate to 34% of the
total number of unfit dwellings. Conversely, 976 dwellings, 48.5%, have free equity of £20,000 and above.

9.5.2 **Borderline Unfitness** - Out of a total of 5,146 dwellings likely to become unfit in the next 5 years, 1,538 of these dwellings have no free equity, which equates to 29% of the total number of borderline unfit dwellings.

9.5.3 **Non Decent Homes** - The indications are that 12,623 dwellings classified as being non-decent have no equity this would equate to 26% of the total number of non-decent dwellings.

9.6 **Benefits**

9.6.1 **Unfitness** – The HCS survey indications are that the number of unfit dwellings containing households on benefit is 805.

9.6.2 **Borderline Unfitness** - The number of borderline unfit dwellings containing households on benefit is 2,518.

9.6.3 **Non Decent Homes** – the number of non decent dwellings containing households on benefit is 12,348.

9.7 **Renewals Assistance Enquiry Priority Scheme**

9.7.1 The Renewals Assistance Enquiry Priority Scheme builds upon the strengths of the former Grant Enquiry Priority Scheme, and is the first step in attaining any type of assistance under this policy in order to meet the key policy objectives.

Accordingly, all applications for assistance under this Renewals Policy including pending enquiries prioritised under the former scheme and landlord enquiries, will be processed in accordance with the **Renewals Assistance Enquiry Priority Scheme**. The purpose of this is to focus resources in accordance with the **Key Priorities** of the Renewals Policy.

9.7.2 Requests for Safe and Secure Assistance will also be processed within the scheme. Identified issues relating to energy efficiency or fuel poverty will be processed concurrently under the Affordable Warmth Grant programme.

10. **Renewals Assistance**

10.1 **Assistance with Renovation Works**

Renewals Assistance is intended to address support provision in order to deliver the following **Key Priorities** of the Renewals Policy 2003:

- Unfit housing
- Decent Homes for the vulnerable
- Elderly and Vulnerable Households
- Private Rented Sector
- Renewal Areas - Area Initiatives
- Vacant Homes Policy
10.2 Types of Renewals Assistance

- Renewals Assistance – Owner-occupiers and tenants
- Renewals Assistance – Vacant Houses - Owner-occupiers
- Renewals Assistance – Relocation Assistance
- Renewals Assistance – Group Repair [see Section 21]
- Landlord Renewals Assistance – Tenanted Properties [see Section 20]
- Landlord Renewals Assistance – HMOs
- Landlord Renewals Assistance – Vacant Houses

10.3 Renewals Assistance - Conditions

Whilst conditions pertaining to all types of Renewals Assistance are contained within section 11 and Annex A, additional requirements in respect of Landlord Renewals Assistance and Renewals Assistance Group Repair are contained in sections 20 and 21 respectively. This section addresses Renewals Assistance for owner-occupiers and tenants.

10.4 Renewals Assistance – Owner-occupiers and tenants

Suitable equity release products are presently only available for older people, the minimum age typically being between the ages of 60 and 70 years for single applicants and joint ages of 145 years for couples. When these have been developed for the wider market it is proposed that equity release products be incorporated within the Renewals Policy.

Mortgage Sales Guidance

The Mortgage Sales Guidance issued in November 2005 sets out the procedures that LAs and RSLs must follow when providing mortgage finance under Regulatory Reform powers. The Council wishes owner-occupiers and tenants to have access to the most appropriate advice available when considering a Renewals Assistance equity loan product.

Northern Counties Housing Association

In January 2006, the Council entered into a partnership arrangement with Northern Counties Housing Association who will undertake to visit and arrange the loan formalities and necessary documentation with the client. Compliance with the Mortgage Sales Guidance is paramount and the client will have access to an independent financial adviser if they wish. [Although this cost would be initially borne by the client, it will be an eligible fee for the purposes of the loan].

10.4.1 Formerly, Renovation Grants were means tested on a national system based upon the Housing Benefits system, which determined the applicant’s contribution projected as an affordable loan. The system was unpopular, being complex and difficult to understand and did not reflect local needs as in certain circumstances it failed to have particular regard to the applicant’s actual financial situation and ability to pay.

10.4.2 Qualifying Criteria - Under this policy the level and type of Renewals Assistance will be subject to a simplified means test based upon three elements:

- **Council Tax Band** - Statistically 80% of the Borough’s unfit properties are within the Council Tax Bands A – C.
- **Receipt of an Income related benefit** – for applicants to receive any benefit they will have already been subject to a means test.
- **Gross Annual Income** – less than £15,050 [last revision 12-07-05]
10.4.3 Utilising this criteria simplifies and streamlines the application process and is more equitable and transparent to enquirers, who will be able to ascertain the level of assistance they are likely to qualify for, unlike the former system.

<table>
<thead>
<tr>
<th>HCS Survey 2002: Levels of Unfitness by Council Tax Banding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Band A</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td>54.3%</td>
</tr>
</tbody>
</table>

Total A+B+C = 80%

10.4.4 Analysis of Renovation Grants given during 2001-02 and 2002-03 against Council Tax banding is given in the table below:

<table>
<thead>
<tr>
<th></th>
<th>Band A</th>
<th>Band B</th>
<th>Band C</th>
<th>Band D</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001 – 2002</td>
<td>38</td>
<td>11</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>67%</td>
<td>19%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>57</td>
<td></td>
<td></td>
<td>[100%]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Band A</th>
<th>Band B</th>
<th>Band C</th>
<th>Band D</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002 – 2003</td>
<td>27</td>
<td>15</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>55%</td>
<td>31%</td>
<td>10%</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>48</td>
<td></td>
<td></td>
<td>[98%]</td>
</tr>
</tbody>
</table>

10.4.5 Analysis of Renovation Grants given during 2001-02 and 2002-03 against benefit receipt is given in the table below:

<table>
<thead>
<tr>
<th></th>
<th>Band A</th>
<th>Band B</th>
<th>Band C</th>
<th>Band D</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001 – 2002</td>
<td>8</td>
<td>19</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>I/S 7</td>
<td>MTB 23</td>
<td>O</td>
<td>I/S 0</td>
</tr>
<tr>
<td>2002 – 2003</td>
<td>10</td>
<td>5</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>I/S 1</td>
<td>MTB 6</td>
<td>O</td>
<td>I/S 0</td>
</tr>
</tbody>
</table>

Key – I/S Income Support, MTB – Means Tested Benefit, O – Other Renovation Grants

10.5 Repayment on Disposal
The key purpose of Renewals Assistance is to assist owners in need, who are the subject of bad housing conditions. Once granted, this assistance will remain for the duration of their occupancy, however should the beneficiary of this assistance choose to relinquish occupation, it will be a requirement that the award is repaid on disposal of the property. Monies recovered accordingly could be recycled back into further assistance under the Renewals Policy.

10.5.1 Clearly with the passing of time, and aging of the property, dilapidation is inevitable as the house comes towards the end of its useful life. A taper should therefore be applied to sum repayable to reflect this, for clarity, unlike a loan this will be achieved through inflation and not by levying any interest on the capital sum for the period, which would be seen as a disincentive to renovate.

10.5.2 Should any other breach of conditions, such as change of occupancy, occur during the 5 year period following the certified date of completion of the work, then repayment would be demanded and compound interest on the original sum awarded would also be repayable. [see Annex A]
10.6 **Eligible Works**
The necessary works to make a dwelling fit under the provisions of the existing legislation, together with any specified works to bring the property into a reasonable standard of repair and be provided with satisfactory basic amenities.

As a condition of renewals assistance, owners will be required to provide satisfactory thermal insulation and a suitable space heating system within the property, for which additional Affordable Warmth Grant maybe available.

10.6.1 Renewals Assistance is available towards the cost of works up to a maximum eligible expense of £25,000* + approved fees + additional assistance with energy efficiency works [see Affordable Warmth Grant – section 12 and 22], as appropriate.

*In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, this limit may be increased to £35,000 plus fees, plus Affordable Warmth Grant [where appropriate].

*Formerly £20,000; revised on 14/12/04

10.6.2 **Elderly and Vulnerable Households** living in unfit housing in Council Tax Bands A, B or C and in receipt of:

A. In receipt Income Support or equivalent – assistance at 100% of the eligible expense

B. In receipt or otherwise of Council Tax Benefit, Working Tax Credit, Housing Benefit or Income-based Jobseeker’s Allowance [or their equivalent] where gross annual income is £15,460² or less – assistance at up to 90%* of the eligible expense

C. In receipt Council Tax Benefit, Working Tax Credit, Housing Benefit and Income-based Jobseeker’s Allowance [or their equivalent] where gross annual income is more than £15,460² – assistance at up to 75%* of the eligible expense

D. Elderly and Vulnerable Persons not in receipt of one of the above qualifying benefits and with a gross annual income in excess of £15,460² would qualify for up to 50% of the eligible expense as Top-up Renewals Assistance.

²Last revision 11-01-08

10.6.3 **Top-up Interest Free Loan**
Applicants who are unable to raise a loan towards the remaining cost of the works in B and C above, may be offered an interest free loan, repayable by installments over an agreed period [see section 13]. Applicants, with the assistance of the HIA, would be obliged to prove that they were unable to obtain a suitable loan or re-mortgage their properties from reputable high street or other financial institutions.

10.6.4 **Elderly and Vulnerable Households** on low income and living in unfit housing in Council Tax Bands D or above – will be offered:

Assistance, administered the Home Improvement Agency, with accessing suitable equity release products (sign-posting) or with - **Relocation Assistance** to assist with the cost of moving to a more suitable property. This assistance would be repayable either on the sale of the existing property, or where there is no free equity, would be put as a charge on the new property.
10.6.5 **Renewals Assistance - Relocation Assistance**
Eligible applicants under 10.6.4 above will have access to Relocation Assistance, subject to a maximum eligible expense of £10,000 to cover the cost of:

- local authority search
- solicitor’s fees
- estate agent’s fees
- removal expenses
- connection of telephone or other specialist equipment
- re-fitting of carpets, cooker and other domestic appliances
- and any other reasonable expenses, as appropriate.

10.6.6 **Applicants not classified as vulnerable** living in unfit housing in Council Tax Bands A, B and C – and who are unable to raise a loan for the full cost of remedial works to make the property fit, will be offered:

**“Top up” Renewals Assistance** [50% of eligible expense up to maximum of £10,000] - where this is necessary in order to bridge the difference between the cost of the eligible works [subject to maximum eligible expense set out in 10.6.1 above] and the amount of loan or re-mortgage they can procure from reputable high street or other financial institutions. Such applicants would be obliged to prove that they were unable to obtain a suitable loan to cover the full cost of the eligible works. [see section 13]

10.7 **Renewals Assistance - Vacant houses – Owner-occupiers**
10.7.1 Assistance maybe available in accordance with priorities determined by Vacant Homes Policy [see section 23] and may be offered to first time buyers towards the renovation of properties, which have been vacant for more than 12 months and are a high priority on the Council’s Vacant Homes Register.

10.7.2 Assistance will be in the form of “Top up” Renewals Assistance, where this is necessary, in order to bridge the difference between the cost of the eligible works [subject to maximum of 75% of the eligible expense set out in 10.6.1 above] and the amount of loan or re-mortgage they can procure from reputable high street or other financial institutions.

Such applicants would be obliged to prove that they were unable to obtain a suitable loan to cover the full cost of the eligible works.

10.7.3 As a condition of Renewals Assistance, owners will be required to provide satisfactory thermal insulation and a suitable space heating system within the property, for which additional Affordable Warmth Grant maybe available.

**11. Preliminary Conditions for all Applicants**

11.1 Applicants must prove title to the dwelling before the Council will consider an application for assistance.

11.2 Owner-occupiers and tenants with repairing leases must have lived in and, if applicable, owned the property for 3 years prior to the date of application for assistance, except in Renewal Areas and other special areas designated by the
Council. (N.B. There are very few tenancies with repairing leases, if any, within the Borough)

11.3 All applications for assistance from owner-occupiers and tenants with repairing leases must be made through the Council’s appointed Home Improvement Agency (HIA).

11.4 Renewals Assistance for owner-occupiers and tenants will be targeted towards the vulnerable. This includes the elderly (of retirement age and above); the disabled; lone parent families with children under the age of 16 years, or 19 years if in full time education; low income families and the chronically infirm who are in receipt of income support or equivalent or other specified means tested benefits.

12. Safe and Secure Assistance & Affordable Warmth Grant

12.1 Assistance with Small Works
Certain types of disrepair, internal arrangement and housing design can create serious Housing Health and Safety Hazards for the occupants, particularly if they are from certain vulnerable groups. For these people, there is a measurable risk of the class of harm, including fatality, which these hazards can present.

12.2 Two types of small works assistance are introduced under this policy, Safe and Secure Assistance and for energy efficiency, Affordable Warmth Grant. Both types of assistance build upon, and replace the repealed Home Repairs Assistance Grant.

12.3 Housing Health and Safety Rating System
In line with ODPM guidance, the Government’s Housing Health and Safety Rating [HHSR] System has been used to gather statistical information as part of the Private Sector Stock Condition Survey. Accordingly, this Housing Health and Safety Rating System will be utilised to identify respective major hazards [classed as category 1 or category 2] in the vulnerable persons dwelling and as a result, who qualifies for assistance [subject to means testing] under this policy tool.

12.4 Maxima/Social Services Handyperson Scheme
Already established within the Borough, is assistance under the Maxima/Social Services Handyperson scheme, funded by the Council’s Social Services Department and managed and operated by the Home Improvement Agency, Care and Repair Warrington. Assistance under this scheme is limited to jobs, which can be completed within 2 hours. The purpose of Safe and Secure assistance is to address works of a more extensive nature which present a category 1 or category 2 hazard to the vulnerable occupier.

12.5 Safe and Secure and Affordable Warmth Grant
This assistance is available to owner-occupiers and private tenants. Assistance is not available to Local Authority tenants. Affordable Warmth Grant is limited to a maximum of £5,000 and certain assistance may also be available to landlords. However, in most circumstances where the property is tenanted, the landlord will be expected to fulfill his statutory repairing obligations, before assistance can be considered.
12.6 Safe and Secure Assistance is limited to works costing no more than £5,000, with a limit of 2 applications amounting to a maximum of £7,000 in any three year period. The following types of assistance are available to deal with eligible works in the home or within the curtilage of the dwelling, a mobile home or a house-boat:

- **Safe and Secure Assistance**
  1) Atypical and serious hazards [Category 1 and 2 hazards]
  2) Minor Disabled Facilities adaptations, where this is considered to be more appropriate than through the more usual Mandatory Disabled Facilities Grant process [See section 14]

- **Affordable Warmth Grant**

12.7 **Nature of Assistance**
Rather than delivering financial assistance to the applicant [as was the case under the former grant system], under this policy tool, remedial works may be executed and delivered directly, with the applicants consent, through the Council’s appointed Home Improvement Agency. Delivery tools will be developed as appropriate and may include, direct labour and materials provision, use of a select contractor, or provision of materials only.

12.8 **Safe and Secure Assistance** is intended to address support provision in order to deliver the following **Key Priorities** of the Renewals Policy 2003:

- Elderly and Vulnerable Households Policy
- Disabled Person Adaptations [minor]
- Fire Safety in Private Sector Housing Policy

These key priorities identify the vulnerable at most risk from harm and the defects, which present the respective hazards.

12.9 All applications for assistance to remedy atypical [category 2] and serious hazards [category 1] must be made through the Council’s appointed Home Improvement Agency (HIA). All requests for assistance will assessed using the HHSR system, having regard to the nature of the occupier's vulnerability.

12.10 Works eligible for Safe and Secure Assistance will address hazards including:

**Urgent Staying-Put Repairs**
- Hazards from structural failure/serious disrepair of all building elements
- Hazards associated with damp and mould growth
- Electrical Hazards

**Safety and Security**
- Fall Hazards
- Hazards From Fire
- Hazard of scalds or burns
- Hazards from Carbon Monoxide, and other gaseous pollutants
- Hazards from inadequate lighting
- Hazards associated with entry of intruders

**Other Hazards**
- Inadequate lighting
- Inadequate provision for personal hygiene
- Hazard from contaminated domestic water
- Hazards from asbestos
12.11 **Affordable Warmth Grant** is intended to address support provision in order to deliver the following *Key Priorities* of the Renewals Policy 2003:

- Tackling Fuel Poverty
- Affordable Warmth Strategy
- HECA targets

12.12 Works eligible for Affordable Warmth Grant will address the following:

**Affordable Warmth**
- Hazards from Excessive Cold
- Tackling Fuel Poverty
- Energy Efficiency measures under the Affordable Warmth Strategy.

12.13 Affordable Warmth Grant is intended to complement other local and national grant initiatives such as Warm Front, not to replace them. The Urban Renewal Section’s Home Energy Efficiency officer will assess all applications for Affordable Warmth Grant, and will signpost applicants to other schemes or grants, where appropriate. Landlords may qualify for certain Affordable Warmth Grant.

12.14 **Qualifying Criteria**

Subject to 12.13 above, for qualifying cases, this assistance replaces the former Home Repairs Assistance Grant and is targeted towards the elderly (of retirement age and above), and the vulnerable (including the disabled, lone parent families with children under the age of 16 years, or 19 years if in full time education, low income families and the chronically infirm) who are in receipt of certain specified means tested benefits, or their equivalents below:

- Income Support
- Council Tax Benefit
- Income-based Job Seekers Allowance
- Working Tax Credit
- Disabled Person’s Tax Credit [or equivalent]
- Housing Benefit

Other than a Landlord application for Affordable Warmth Grant, the qualifying person must live in the dwelling as his/her only or main residence.

12.15 **Renewals Assistance with accompanying Affordable Warmth Grant**

It is a condition of all offers of Renewals Assistance that the property meets the relevant adopted housing standards, including provision of satisfactory heating and energy efficiency measures. Where alternative funding is deemed inappropriate, subject to funds, Affordable Warmth Grant will be granted at 100% [subject to eligibility], or the appropriate percentage rate to the relevant Renewals Assistance.

12.16 Consideration will be given to an application made by a person who does not satisfy the definition of an owner-occupier or a tenant, but who occupies the dwelling under a right of exclusive occupation granted for life or for a period of more than 5 years.
12.17 Consideration will be given to extending Safe and Secure Assistance to any person lawfully in occupation of a house-boat or mobile home, provided that the applicant has occupied the structure as his/her only or main residence for at least 3 years immediately prior to the date of application for assistance. In the case of a mobile home, it must have been on land forming part of the same protected site within the meaning of the Mobile Homes Act 1983 and the applicant has occupied the property either under an agreement to which that Act applies or under a gratuitous licence. In the case of a houseboat, the boat has for that period had its only or main mooring in the same locality on an inland waterway or in marine waters within the Council’s boundary and that the applicant has a right to moor the boat there. No assistance will be given to carry out works, which should rightly be undertaken by another person or organisation.

12.18 Applicants must satisfy the preliminary conditions in section 11 of this policy. In all cases, the 3 year residency rule will not apply to works to adapt the dwelling, mobile home or house-boat where the works involved are to enable a disabled person to be cared for, who lives, or proposes to live there as his/her only or main residence, or relate to the provision of means of escape in case of fire or other fire precautions.

12.19 Where an offer of Renewals Assistance is conditional on provision of satisfactory heating and energy efficiency measures funded by an external provider, payment of Renewals Assistance will be conditional to this work being undertaken.

12.20 Other conditions related to this assistance are contained in Annex A.

13. **Supporting Assistance**

13. **Loan Funding**

The Urban Renewal Section has been operating, since 2002, an interest free Revolving Loan scheme called “WHEELS” for energy efficiency measures. This scheme, administered through an appointed agent, Warrington Housing Association, has been an effective pilot for the Borough of alternative assistance to grant provision. It has provided an invaluable knowledge and experience base for the preparation of this loan based policy tool.

13.1 Similarly, a revolving loan fund operated under this policy will be administered on behalf of the Council via a loan provider, selected having regard to the Competition Act and the Council’s Financial Regulations. The provider will be required to be aware of and compliant with, all aspects of consumer credit regulation and guidance. This is in order to discharge the responsibility of ensuring that recipients have received appropriate advice or information on any obligations arising from the assistance.

13.2 An interest-free loan of up to £5,000 repayable over up to 60 months, may be considered, subject to availability of funding, to assist eligible owner-occupiers and tenants with repairing leases, as follows:
• **Renewals Assistance**, where the applicant is required to fund a proportion of the cost of the work and is unable to re-mortgage or obtain a loan from a high street bank or other reputable lender,

• **To assist elderly and vulnerable persons** who do not qualify for Safe and Secure Assistance administered through the Home Improvement Agency, and who are unable to fund such works from savings, to undertake smaller repairs such as guttering, and who wish to keep their property in a reasonable state of repair,

• **To assist elderly and vulnerable persons** who do not qualify for Affordable Warmth Grant administered through Energy House 21, and who are unable to fund such works from savings, to meet their costs towards undertaking recommended energy efficiency measures in their properties.

13.3 Loans in excess of £1000
In cases where the applicant defaults on re-payment of the loan, the outstanding balance, plus an administrative charge of £500 will be recorded as a charge against the property, repayable on the sale of the property. [See Annex A]

13.4 Fees and Charges
The Council will consider providing assistance towards preliminary and ancillary fees and charges, which it considers relevant and necessary to the provision of assistance under the Renewals Policy. Assistance for these specific purposes will generally only be given where the relevant assistance has been formally agreed, in writing, by the Council and will be payable following completion of the specified works or other purpose for which assistance was agreed, as appropriate. [See Annex A]

13.5 In all instances the Council will only consider assistance with fees where it considers such fees to be fair, reasonable and properly incurred. All requests for assistance with fees must be made prior to formal approval of assistance. Exceptions will be made where additional charges are incurred by the applicant as a result of unforeseen works, which have arisen after formal approval of assistance.

14. Disabled Facilities Assistance

14.1 Introduction
The Regulatory Reform order makes two changes to disabled facilities grants from 18 July 2003:

• It extends mandatory DFG eligibility to those occupying park homes and houseboats, and

• It removes the power to give discretionary DFG

Whilst it has only been necessary to grant a limited number of discretionary DFGs provision will be made under this policy to provide alternative assistance where recommended by the Officer’s Adaptation Liaison Group.
14.3 The Council’s Social Services Department provides additional support to owner-occupiers and private tenants to enable the provision of the required adaptations, for example, by drawing plans and obtaining tenders on behalf of the client. This service is undertaken in partnership between officers from Social Services and Environment & Regeneration. For local authority and RSL tenants, this service is carried out by the relevant landlord on the tenants’ behalf.

14.4 **Disabled Facilities Grants**

Mandatory Disabled Facilities Grant assistance is determined in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996, as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The local housing authority, whose functions are discharged for the Council by the Urban Renewal Section, must consult with Social Services and then take the responsibility for determining whether a DFG application should be approved, taking into account:

- whether the works are necessary and appropriate to the needs of the disabled occupant, and
- whether it is reasonable and practicable to carry out the works, having regard to the age and condition of the dwelling.

14.5 Compensatory works cannot be considered for mandatory Disabled Facilities Grant, as these fail to meet basic grant criteria and the Council would be unable to make the relevant claim for Specified Capital Grant towards the cost of the works.

14.6 The works, which are eligible for mandatory DFG assistance, are set out in Section 23(1) of the 1996 Act. They fall into a number of categories:

- Facilitating access to the dwelling and main rooms and facilities within it
- Making a dwelling or building safe
- Provision of sleeping facilities
- Provision of bathroom facilities
- Facilitating preparation and cooking of food
- Heating, lighting and power
- Dependent residents, which provides for works to a dwelling to enable a disabled person better access and movement around a dwelling to care for another person who normally lives there.

14.7 The maximum amount of mandatory Disabled Facilities Grant payable is £25,000. This grant is subject to the statutory means test under the ‘96 Act and will therefore continue to be targeted towards those applicants in greatest financial need.
14.7.1 The Council advised all Registered Providers [RPs] operating in the Warrington area that, with effect from April 1\textsuperscript{st} 2009, any applications for mandatory Disabled Facilities Grant that were received from their tenants will be approved at 50\% of the eligible expense, up to a maximum of £30,000.

Funding for the remaining 50\% is expected to come from the RP. In such cases the tenant will not be required to undertake the formal means test. If the RP appoints WHiA [the Council’s nominated home improvement agency] to obtain estimates for the work and monitor the work on behalf of the client, then the 15\% agency fees will also be covered by the grant.

14.7.2 In assessing the needs of clients who live in sheltered accommodation, the Council will take into account any communal bathing facilities provided on site. When considering whether it is reasonable and practicable to carry out the relevant works to the dwelling, by means of a Disabled Facilities Grant [DFG] and having regard to the age and condition of the dwelling, the Council will also take into consideration any future plans the RP may have for the complex, to ensure that public monies are appropriately spent.

In addition, the RP will be required to offer the client alternative, suitably adapted accommodation. Where the client unreasonably refuses the offer of such alternative accommodation, then the Council’s duty towards the client will have been considered to have been met and the option of a DFG will not be considered.

14.7.3 The Council operates a priority scoring system which categorises the needs of applicants into high, medium and low priority in accordance with their needs, and ensures a consistent approach to prioritising applications based on a risk assessment framework that also recognises available support and quality of life issues. This does not override the Council’s statutory duty to approve a valid application within 6 months of receipt, but it does allow the Council to better prioritise its resources so adaptations are completed more quickly for those in greatest need.

14.7.4 For owner occupiers and the parents or guardians of children who are in receipt of a mandatory DFG and who need to make a contribution towards the eligible costs of the work, the Council will consider offering a low cost loan [up to £5,000 plus fees, repayable in monthly instalments over a period of up to 60 months] or an Adaptations loan [where the amount required is greater than £5,000 or the client has been assessed as being unable to repay a low cost loan]. Clients will need to demonstrate that they are unable to access alternative funding streams. In both cases the loan will be registered against the title of the property at the Land Registry.

14.8 Discretionary Assistance
Discretionary assistance includes:
\begin{itemize}
  \item[i)] Assistance with adaptations which are set out in section 23(1) of the 1996 Act:
    \begin{itemize}
      \item Safe and Secure Assistance
      \item Disabled Facilities - Relocation Assistance
    \end{itemize}
  \item[ii)] Assistance with discretionary works
    \begin{itemize}
      \item Discretionary Disabled Facilities Assistance
    \end{itemize}
\end{itemize}
14.9 Any such assistance with disabled adaptations accordingly provided, is subject to available funding, and at the discretion of the local housing authority, as follows:

14.9.1 **Safe and Secure Assistance**
Safe and Secure Assistance [see section 12] for applicants, up to a maximum of £5,000, for provision of smaller adaptations such as stairlifts or provision or improvement of heating systems, to provide these facilities more urgently than would be the case if an application was made for a DFG. Applicants must be in receipt of certain specified means tested benefits, or their equivalents below:
- Income Support
- Council Tax Benefit
- Income-based Job Seekers Allowance
- Working Families Credit
- Disabled Person’s Tax Credit [or equivalent]
- Housing Benefit

14.9.2 **Relocation Assistance**
Relocation Assistance may be considered, for owner-occupiers, up to a maximum of £10,000 to assist the disabled person and his/her family, where appropriate, to move to a more suitable property in cases where the cost of works is excessive or the property cannot be suitably adapted. In such cases, the Council must be satisfied that this will benefit the disabled person at least as much as improving or adapting his/her existing accommodation. This assistance would be repayable on the subsequent sale of the property.

For the purpose of this policy, Relocation Assistance is subject to the statutory DFG means test under the ‘96 Act and will be targeted towards those applicants in greatest financial need.

14.9.3 **Discretionary Disabled Facilities Assistance**
Discretionary Disabled Facilities Assistance may be considered up to a maximum of £5,000 to provide additional adaptations for the benefit of the disabled person, which would not be eligible for mandatory Disabled Facilities Grant. Such assistance would be at the discretion of the Council and would be determined by the Adaptation Liaison Group which meets on a regular basis and comprises senior officers from Social Services, Urban Renewal Section and the Architectural Design Unit. Such assistance would be repayable on the sale of the property.

For the purpose of this policy, Discretionary Disabled Facilities Assistance is subject to the statutory DFG means test under the ‘96 Act and will be targeted towards those applicants in greatest financial need.
15. Assisting the Elderly and Vulnerable Households

15.1 Introduction
Poor housing can be a barrier for older and disabled people contributing to immobility, social exclusion, ill health and depression. Addressing Elderly and Vulnerable Households is a key priority of the Renewals Policy 2003. Some home owners particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. The Council therefore has an important role to provide assistance in these cases.

15.2 The Elderly and Vulnerable Households Strategy 2003 is attached in Annex B to this policy. For the purposes of this policy, households who are vulnerable include the elderly, the disabled and people with long-standing illness, lone parents with young children, and those on certain income related benefits.

15.3 This policy builds on the work already being done by the Urban Renewal Section in dealing with essential and urgent repairs. It also complements the work with Social Services in the provisions of adaptations for the disabled, facilitating hospital discharge and other assistance provided by the Social Services and Care and Repair partnership to provide a handy person service. As a component of an Older Persons Strategy in respect of private sector housing, it also paves the way forward for closer health alliances, through partnership working, with the health authorities, local GPs, Home Improvement Agencies, and the Primary Care Trust.

15.4 Households with Disabled Occupants
Adaptations for disabled persons will be delivered in accordance with the Disabled Facilities Grant policy [see section 14]. Reference in this policy to unsatisfactory housing and disability were derived from the Borough’s Housing Condition Survey 2002 [HCS] and included for wheelchair users, those with walking difficulties and those with visual/hearing impairment.

15.5 Housing and Health

15.5.1 National Service Framework
The National Service Framework for Older People refers to key links with housing across 8 standards and offers the bridge for housing and health staff to develop joint working and common agendas. Particularly:

**Standard 3** – Intermediate Care – Housing Components:
Assessing & actioning changes in the home – adaptations, safety checks, damp

**Standard 6** – Falls - Making property safer – lighting, stairs, hazardous floors, inaccessible lights or windows. Assessment on risk factors to trigger interventions around equipment to improve safety, repairs or improvements.
**Standard 8** – Promotion of health and active life in older age
Initiatives to reduce fuel poverty and improve housing conditions, improve quality of homes to reduce fuel poverty, prevent ill health and accidents

15.5.2 **Respiratory Action Plan**
The Council’s Urban Renewal Section is one of a number of stakeholders working with the North Cheshire Hospitals [NHS Trust] and the Warrington Primary Care Trust in addressing Respiratory Health in Warrington. Targeted for action is cold and damp housing due to the close association of respiratory and bronchial disease and unsatisfactory housing conditions.

### 16. Vulnerable Households in Unfit Housing

16.1 The Fitness Standard is currently the basis for determining unfitness, and is defined in section 604 of the Housing Act 1985. The Borough’s House Condition Survey 2002 was primarily designed to identify those dwellings, which are "unfit", in the poorest condition and lacking basic amenities.

#### 16.2 Unfitness by Vulnerable Groups

**Disability** - The survey has revealed that 289 unfit dwellings are occupied by a person within the household residing at that address with any type of disability. This would equate to 14% of the total number of unfit dwellings.

**Low Income** – Indications are that 808 unfit dwellings (40% of all the unfit dwellings) are occupied by people with an income of less than £200 per week.

**Age** – The survey results would indicate that 803 (40%) unfit dwellings are occupied by people over the age of 60.

16.3 In addition, dwellings which are categorised as being “borderline unfit” were also identified which are currently only just fit for habitation but are exhibiting some defect, which if left untended, will result in the dwelling becoming “unfit” at some point in the near future.

#### 16.4 Borderline unfitness by Vulnerable Groups

**Disability** - The survey has revealed that 510 borderline unfit dwellings are occupied by persons with any type of disability. This equates to 9% of the total number of borderline unfit dwellings.

**Low Income** – Indications are that 1,660 borderline unfit dwellings (32% of all the unfit dwellings) are occupied by people with an income of less than £200 per week.

**Age** – The survey results indicate that 2,066 borderline unfit dwellings are occupied by people over the age of 60. This equates to 39% of all borderline unfit dwellings.
16.5 **Decent Homes Target**
In line with the Government’s commitment to ensure that everyone has the opportunity of a decent home, a key objective of the Council’s Housing Strategy is to *increase the proportion of private housing in decent condition occupied by vulnerable groups.*

16.6 **Decent Home Standard** requires a dwelling to satisfy the following standard:
- **Criterion A** - meet the current statutory minimum standard for housing;
- **Criterion B** - is in a reasonable state of repair;
- **Criterion C** - has reasonably modern facilities and services; and
- **Criterion D** - provides a reasonable degree of thermal comfort.

16.7 A decent home also promotes social cohesion, well-being and self-dependence. In order to develop a strategy to work towards the Government’s Decent Home target of 2010, data was obtained from the Borough’s HCS 2002 to statistically quantify the level of non-decent housing within the Borough’s private sector stock.

16.8 The total number of dwellings classed as non-decent, [excluding those failing on criterion D] is 29,066 borough-wide. Of these, the following are occupied by vulnerable groups:

<table>
<thead>
<tr>
<th>Vulnerable Group</th>
<th>Number of Dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability</td>
<td>2,581</td>
</tr>
<tr>
<td>Low Income</td>
<td>9,651</td>
</tr>
<tr>
<td>Age</td>
<td>11,874</td>
</tr>
</tbody>
</table>

16.9 **Non Decent Homes by Vulnerable Groups [Failing criterion A – C]**

- **Disability** - The survey has revealed that 2,581 otherwise non-decent dwellings are occupied by a person within the household residing at that address with any type of disability. This would equate to 9% of the total number of non-decent dwellings.

- **Low Income** – Indications are that 9,651 non-decent dwellings are occupied by people with an income of less than £200 per week.

- **Age** - 11,874 non-decent dwellings are occupied by people over the age of 60. This equates to 41% of those living in non-decent homes.

16.10 **Criterion D - Thermal Comfort**
This standard considers:
- Efficiency of the heating
- Effectiveness of the insulation

This is a very stringent standard, for which the survey indicates 39,101 dwellings borough wide would fail on, one way or the other. In order to address energy efficiency and fuel poverty, the Council adopted the Affordable Warmth Strategy in October 2000.

17. **Hazards in the Home**

17.1 Certain types of housing defect can create serious health and safety hazards to the occupants. Around 2.8 million non-fatal accidents occur in the home each year, many caused by falls, others by fires. The cost to society of home accidents in the UK was estimated in 1996 as £25bn pa. There were some
4,000 accidental deaths in the home in 1999. Half were adults of working age (15–64 years) who make up two thirds of the UK population in contrast to older people who account for 47% of deaths and 16% of the population.

17.2 Assessing the Hazard
The vulnerable are likely to be at greater risk of harm where potential hazards exist and this will be assessed by Urban Renewal Officers using the Government’s proposed replacement for the current fitness standard, the Housing Health and Safety Rating System.

17.3 The Housing Health and Safety Rating System is a means of identifying faults in dwellings and of evaluating the potential effect of any faults on the health and safety of occupants. The system grades the severity of any dangers present in a dwelling. It also provides a means of differentiating between dwellings that pose a low risk to health and safety and those which pose a higher risk such as imminent threat of a serious injury or death.

17.4 Nationally, it is estimated that the three most frequent hazards (excessive cold, falls on the level or between levels and falls on stairs) account for more than 67% of all the serious cases. Typically, the most frequent ten hazards account for 95% of cases. The burden of injury is greatest in - falls by older people, road accidents, and dwelling fires, in that order.

17.5 Overall Borough Statistics

% Occurrence of types of Serious Hazard: 1.1% [963 homes] yielded scores over 1,000

% Occurrence of types of Atypical Hazard: 11% [8,107 homes] yielded scores in excess of 100

17.6 Hazards and Vulnerable Households

Disability -
15% of those houses with Atypical Hazards have a disabled member in the household.
12% of those houses with Serious Hazards have a disabled member in the household.

Low Income -
A total of 2,688 [38%] of those dwelling with Atypical Hazards have a weekly income less than £200
A total of 339 [35% of households at risk] of those dwelling with Serious Hazards have a weekly income less than £200

Age -
42% of those households at risk from Atypical Hazards house residents over the age of 60 years.
30% of those households at risk from Serious Hazards house residents over the age of 60 years.
17.7 There are various categories of potential health and safety hazards in dwellings, including:

◊ **Hazards from excessive cold**
   Vulnerable Groups – Age related, both elderly and young persons, and the infirm. Addressed under the Affordable Warmth and Fuel Poverty Policy.

◊ **Hazards from Fire**
   Vulnerable Groups – The young 0 – 4 years and the elderly 70 years and over have the highest risk. Those with limited physical mobility. People living alone, those living in rented accommodation and houses in multiple occupation. Addressed under the *Fire safety in Private Sector Housing Strategy 2003* [see Annex D].

◊ **Hazards from hot surfaces**
   Vulnerable Groups – Risk greater for those over 65 years old, where health outcome is usually more serious, and children.

◊ **Hazards associated by damp and mould growth**
   Vulnerable Groups – Elderly, those in poor health, with a disability or where there are young children, allergy and asthma sufferers.

◊ **Hazards from carbon monoxide**
   Vulnerable Groups – those with angina, children, foetuses and those with cerebrovascular disease. However most of the deaths caused by carbon monoxide are amongst adults.

◊ **Hazards from falls**
   Due to bad house ergonomics, including steep and winding stairs, ill-defined changes in floor levels, broken and uneven floors, yards and paths, falls from windows.

17.8 **Borough Statistics – Falls**

**Occurrence of a Serious Hazard:**

**Falls on stairs**
   Identified in 6% of dwellings where a serious hazard exists

**Occurrence of a Atypical Hazard:**

**Falls on the level**
   398 dwellings house residents over 60 years of age
   225 dwellings house a disabled person.
   514 of households have a weekly income less than £200

**Falls on stairs**
   688 dwellings house residents over 60 years of age
   346 dwellings house a disabled person.
   519 of households have a weekly income less than £200

**Falls between levels**
   458 dwellings house residents over 60 years of age
   174 dwellings house a disabled person.
   689 of households have a weekly income less than £200
Vulnerable Groups – highest rates of accidents are found among the elderly where risk of falling increases with age, and young children.

17.9 National Statistics - Fall Hazards:
- 62% of accidental injury deaths in older people are caused by falls.
- Each year there are about 2.7 million accidents in the home which necessitate a visit to hospital. Of these accidents almost 4,000 are fatal. By far the biggest cause of these accidents is falls, which account for 40% of the non-fatal injuries and 46% of all deaths.
- Most deaths from falls involve the older age groups with nearly 80% of the victims aged over 65 and only 5% under the age of 40.
- Every five hours an older person is killed by an accidental fall in the home – this is the equivalent to 1,500 people dying every year. Over 300,000 pensioners are so seriously injured by a fall in their home that they require hospital treatment.

◊ Electrical Hazards
Vulnerable Groups – Children under 3 years old are involved in more electrical accidents than other groups. Of adults, men have more accidents than women.

18. Essential and Urgent Repairs

◊ Hazards due to essential and urgent repairs

18.1 National Statistics: In 1996, in England, 18.7% of single older people (over 60) lived in poor housing. Of people aged 75 and over, 19.9% of households lived in poor housing. The homes of 365,000 (12%) older lone persons (over 60) required essential modernisation, compared to a figure of 6% for all households.

18.2 Older people and those on low incomes are least aware of the main problems with their properties. Owners often miss more complex technical problems or delay too long before tackling problems. There is widespread misapprehension about likely costs. Some people on very low incomes find ways of paying for work, for example by saving for a specific purpose. For others, other spending takes priority over repairs.

18.3 People are reluctant to borrow money for building work, especially repairs. For low-income households without savings, emergency repairs pose special problems.

19. Prioritising Renewals Assistance to the Elderly and Vulnerable Households

19.1 In the majority of dwellings the health and safety hazards are either rare, or very unlikely to cause an acute serious health or safety outcome. Eligibility for Safe and Secure Assistance under this policy is determined by Urban Renewal Officers using the Housing Health and Safety Hazard Rating System. Subject to
the qualifying criteria, assistance will be given to vulnerable persons where either category 1 or category 2 risks exist.

19.2 New tools to deliver assistance to vulnerable households have been introduced within this policy and will continue to be developed in order to tailor the assistance to the housing needs and financial circumstances of the occupier. Requests for assistance will be prioritised under the Renewals Assistance Enquiry Priority Scheme which focuses on protecting the health, safety and welfare of vulnerable people who are the subject to the worst housing conditions.

19.3 Assisting in the Delivery of Support
Prior to this policy, assisting the elderly and vulnerable with essential and urgent repairs was undertaken using Home Repairs Assistance grants which was delivered in partnership with Care and Repair. The delivery of Renewals Assistance will continue to be in partnership with the Home Improvement Agency, Warrington Care & Repair, who are able to provide extra care and support to vulnerable clients.

19.4 Partnerships
This policy paves the way forward for closer health alliances, through partnership working, with the health authorities, local GPs, Home Improvement Agencies, and the Primary Care Trust.
20. Encouraging a Healthy Private Rented Sector

20.1 Introduction
A healthy private rented sector provides additional housing choices for people who do not want to, or are not ready to, buy their own home. Most private landlords are basically well intentioned and anxious to do a good job. Furthermore we are aware that in order for landlords to raise their standards they need encouragement, support and education on best practice.

Both the national trade bodies and locally based landlord’s associations provide invaluable support and information for their members. Urban Renewal actively encourages landlord self-regulation and have facilitated various initiatives to support and promote their good work.

20.2 Overall 4% of the private sector housing stock is privately rented [3,003 dwellings] this compares to 11% nationally. Nationally, 53% of private rented dwellings originate from the pre 1919 period making it the tenure with the oldest dwelling age profile. The position in Warrington is less pronounced with only 37% of dwellings dating from before 1919. A further 20% date between 1919 and 1944 and the largest proportion (43%) have been constructed after the Second World War.

20.3 The private rented sector clearly has the oldest profile of the three main tenures (1,122) with the majority of dwellings being built post 1964 and being owner occupied (31,639).

20.4 For social housing, both Council and registered social landlords [RSLs] stock, the Government has introduced the Decent Homes Standard. The decent home standard is a minimum standard that all social housing should achieve by 2010. For the private sector, the government intends to reduce the number of vulnerable households living in non-decent homes.

20.5 Currently, the fitness standard is the statutory standard enforceable in the private sector and to attain a higher standard, like the Decent Homes Standard, will be down to a mixture of encouragement to self-regulate and financial incentive. To this effect, RSLs will be excluded from obtaining Landlord Renewals Assistance, or any other assistance under this Renewals Policy.
20.6 Encouraging Self-regulation
A number of initiatives have been introduced by the Urban Renewal Section intended specifically to raise the standards in the private rented sector:
► Landlord Forum - inaugural meeting in January 2002
► Private Rented Sector Accreditation Scheme - due to be launched Summer 2003
► HMO Registration Scheme - became operative on 5th April 1999

20.7 Enforcement
The Urban Renewal Section discharges the Council’s statutory duty to enforce a wide range of housing, building and public health related legislation, and to secure its efficient compliance, whilst minimising the burden to the Council, individuals, landlords, organisations and businesses.
► Enforcement Concordat - adopted in December 1998
► Urban Renewal Enforcement Policy – formalised by the Council in March 2002

20.8 Landlord Renewals Assistance
There are three types of Landlord Renewals Assistance under this policy:
► Landlord Renewals Assistance – Tenanted Properties
► Landlord Renewals Assistance – HMOs
► Landlord Renewals Assistance – Vacant Properties

20.8.1 To encourage landlords to raise standards, financial assistance was given to landlords under the former grant policy. There were conditions attached such as nomination rights and the property being let at an affordable rent. This policy has been reviewed in order for the appropriate level of assistance to be determined having regard to the role of the private rented sector meeting housing need, the ability to provide accommodation to an acceptable standard and the landlord's management performance.

20.8.2 Conditions
All applicants for Renewals Assistance must meet the preliminary qualifying conditions detailed in Section 11 previously. Other conditions relating to Renewals Assistance are detailed in Annex A to this policy.

20.8.3 Energy Efficiency Measures – subject to the availability of a suitable utility company discounted insulation scheme, and where appropriate, assistance based upon 50% of the eligible cost will be offered to encourage landlords to provide cavity wall insulation to tenanted properties. [see section 22]

20.9 Landlord’s Management Performance
Renewals Assistance should not undermine the responsibilities of the landlord in maintaining their property. To this effect, where enforcement action is considered necessary by the Council:

20.9.1 Any applications for Renewals Assistance by the landlord must be made prior to the service of a notice to enforce the relevant fitness standard, otherwise no assistance will be available under this policy and the statutory charge* will be made for service of notice.

This effects an incentive for the landlord to work with the Council from the onset, in order to attain both the desired standard and have due regard to the tenant’s circumstances.
20.9.2 *The Council will make a charge for service of notices to ensure the fitness of the property to the relevant standard where the owner has failed to respond to an informal request to carry out the necessary works (up to the statutory limit of £300 per notice). Under such circumstances, Renewals Assistance will no longer be available.

Landlord Renewals Assistance – Tenanted Properties

20.10.1 Qualifying Criteria
Tenanted property unfit or in serious disrepair in accordance with the current fitness standard. Eligible works will be specified by the Council's inspecting officer and may be of a higher standard than those required to satisfy the provisions of any enforcement notice served.

20.10.2 No assistance offered (with exception of Group Repair) where the property commands a market rent. Rent charged must be substantially less than market rent (charging less than 80% of the current market rent for a period of at least 6 months prior to any application for renewals assistance).

20.10.3 Should the property become vacant during the 5 year period of the grant conditions, the Council will have nomination rights for the outstanding period of the grant conditions.

20.10.4 Eligible Works
Necessary works to make a dwelling fit under the provisions of the existing legislation, together with any specified works to bring the property into a reasonable standard of repair and be provided with satisfactory basic amenities.
As a condition of renewals assistance, owners will be required to provide satisfactory thermal insulation and a suitable space heating system within the property, for which additional Affordable Warmth Grant maybe available. In certain “higher risk” cases, installation of domestic sprinkler systems will be encouraged, by means of assistance at 75% of the eligible expense, in appropriate dwellings in accordance with the Private Sector Housing Fire Safety Strategy.

20.10.5 Renewals Assistance will be offered at 50% of the eligible expense, up to a maximum of £25,000 plus approved fees plus Affordable Warmth Grant.

1In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, this limit may be increased to £35,000 plus fees, plus Affordable Warmth Grant [where appropriate].

*Formerly £20,000; revised on 14/12/04

Landlord Renewals Assistance – HMOs

20.11.1 Qualifying Criteria
The property is let in multiple occupation and is unfit or in serious disrepair and fails to meet the provisions of the existing fitness standard, excluding those works required for HMO Registration or Licensing purposes.
20.11.2 Eligible Works
Works to make a dwelling fit under the provisions of the existing legislation. This includes the necessary means of escape in case of fire and fire precautions, together with any specified works to bring the property into a reasonable standard of repair, including provision of satisfactory and sufficient basic amenities, in accordance with the Council’s Standards for HMOs.

As a condition of renewals assistance, owners will be required to provide satisfactory thermal insulation and a suitable space heating system within the property, for which additional Affordable Warmth Grant maybe available.

In certain “higher risk” cases, installation of domestic sprinkler systems will be encouraged, by means of assistance at 75% of the eligible expense, in appropriate dwellings in accordance with the Housing Fire Safety Strategy.

20.11.3 Renewals Assistance will be offered at 60% of the eligible expense, up to a maximum of £25,000* plus approved fees plus Affordable Warmth Grant.

1In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, this limit may be increased to £35,000 plus fees, plus Affordable Warmth Grant [where appropriate].

Landlord Renewals Assistance – Vacant Properties

20.12 Introduction
The Council has supported the policy of offering grant assistance to owners of vacant, unfit properties to encourage them to renovate and bring the properties back into the private rented sector. This enhanced landlord grant policy was introduced in February 1993 and during the 3 year period to March 1996, some 26 houses and 3 flats were improved and let.

20.13 Following the implementation of the Housing Grants, Construction and Regeneration Act 1996, the Council undertook a major revision of its Private Sector Housing Policy. The Enhanced Landlord Grant Scheme was further developed to assist with the Urban Renewal Section’s Empty Property policy.

20.14 This former policy offered grant assistance of 75% of the eligible expense up to a maximum of £20k (£25k in Renewal Areas). Owners were obliged to enter into a formal agreement with the Council to let the property at an “Affordable Rent” (i.e. linked into Housing Benefit levels) and provide Council nomination rights for the 5 year period of the grant conditions.

20.15 Some 64 units of accommodation, both flats and houses, have been renovated under this scheme. Landlords and tenancies are monitored on an annual basis, to ensure compliance with the scheme. However, a small minority of landlords have abused the scheme and, on 2 occasions, repayment of grant monies has been demanded.

20.16 Qualifying Criteria
Assistance may be available in accordance with priorities determined by Vacant Homes Policy.
20.16.1 Assistance amounting to 50% of the eligible expense will be offered in return for nomination rights in qualifying properties only. Being those which are in demand for private lets as agreed with the Council’s Advice Services Manager.

20.16.2 The property must be included within the Vacant Properties Register and have been vacant in excess of 12 months. In cases where the property has not been recorded on the register and the owner believes it has been vacant for more than 12 months, the onus of proof is on the owner to satisfy the Council that it meets this criteria. The property must, however, be in such a condition to be classified as a high priority case before assistance can be considered.

20.16.3 Landlords who have received any assistance under the Enhanced Landlord Renovation Grant Scheme or Renewals Assistance within the 5 year period preceding the current request for assistance and who have significantly breached the terms and conditions of this grant/assistance will not normally be considered for Renewals Assistance.

20.17 Eligible Works
The necessary works to make a dwelling fit under the provisions of the existing legislation, together with any specified works to bring the property into a reasonable standard of repair and be provided with satisfactory basic amenities.

As a condition of renewals assistance, owners will be required to provide satisfactory thermal insulation and a suitable space heating system within the property, for which additional Affordable Warmth Grant may be available.

In certain “higher risk” cases, installation of domestic sprinkler systems will be encouraged, by means of assistance at 75% of the eligible expense, in appropriate dwellings in accordance with the Housing Fire Safety Strategy.

20.18 Renewals Assistance will be offered at 50% of the eligible expense, up to a maximum of £25,000* plus approved fees plus Affordable Warmth Grant.

*Formerly £20,000; revised on 14/12/04

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, this limit may be increased to £35,000 plus fees, plus Affordable Warmth Grant [where appropriate].

20.19 All dwellings, which have been improved by means of Renewals Assistance, will be eligible for inclusion within the Council’s Private Rented Sector Accreditation Scheme. The star rating given will be dependent on the standard of the property and its furnishings, if appropriate, in accordance with the provisions of the scheme.

20.20 Vacant Homes Grant will be offered for eligible expenses up to £5,000 plus approved fees. The type of works covered by this grant includes repairs to make the property wind and weather proof, eliminate hazards [e.g. dangerous electrics], gas and electrical safety checks, installation of energy efficiency and heating measures, decoration and security measures [e.g. window & door locks, replacement external doors] and will aim to reach the Decent Homes
Standard. Fees may include the first year’s insurance fees against willful damage by the tenant or non payment of rent and Care and Repair fees.

To be considered for this grant the property must have been vacant for at least 6 months and be recorded as low or medium priority on the Vacant Property Register. In cases where the property is not recorded and the owner believes it has been vacant for more than 6 months, the onus is on the owner to satisfy the Council that it meets this criterion.

Grant will be offered in return for nomination rights in qualifying properties only, being those which are in demand for private let as agreed with the Council’s Homelessness and Housing Advice Manager. In addition, the rent must be set at an affordable level [i.e. linked to Housing Benefit levels]. These conditions apply for the 5 year period of the grant conditions.
21. Tackling Concentrations of Poor Housing

21.1 Introduction
The Council has made a long term commitment, through the Housing Strategy, to tackle concentrations of poor housing in the private sector. During the 1970’s and 1980’s the Council used area based regeneration strategies through the General Improvement Areas (GIA) mechanism. This methodology of urban renewal was refined when Statutory Renewal Areas were introduced under the Local Government & Housing Act 1989.

21.2 Position Statement
In accordance with the Neighbourhood Renewal Assessment (NRA) process 3 areas were evaluated and a programme of urban renewal has been implemented starting with the declaration of Fairfield I in July 1996. The success of this was built upon with the declaration of Fairfield II in December 1997 and Latchford Renewal Area in February 2001. Through these 3 Renewal Areas over 3,000 properties in the private sector fall within areas where a holistic regeneration strategy is successfully employed.

21.3 Regeneration Strategy
The Council, under the proposed Community Strategy, and working together through the Local Strategic Partnership, will be commencing the delivery of the new Regeneration Strategy during 2003. A strategic assessment of the Borough’s neighbourhoods has recently been effected [HCS 2002] by the Urban Renewal Section. This will be developed into an action plan for any neighbourhoods, which are failing to be self-sustaining, and subsequently integrated to within the Renewal Area Strategy.

21.4 The draft Regeneration Strategy will corporately address any ensuing neighbourhood issues:
- Westy, Bewsey and Whitecross wards are within the 10% most deprived wards in England
- Orford, Hulme, Poplars and Poulton North wards are within the 20% most deprived wards in England

21.5 Informing the Area Initiative Strategies
The HSC survey 2002 provided information on the following:
- Number and distribution of unfit properties including the impact of the Housing Health & Safety Hazard Rating System and the Decent Homes Standard
- Number and type of Houses in Multiple Occupation
- Number of vacant properties and an estimate of the length of time vacant
- Indication of the relationship between concentrations of unfit housing and the signs of market decline
• Energy efficiency profile of the stock
• Identification of vulnerable groups including the elderly, disabled and families with dependent children whose property does not meet the Decent Homes Standard

This survey information will be maintained and will be used to ascertain any areas of poorer housing within the Borough.

21.6 Strategy for dealing with identified problems
Informed by a clear understanding of stock condition, housing needs and the operation of the local housing market, any identified hot-spots of poor housing can be addressed in order to determine:

• The nature and extent of the problem
• The best course of action to tackle the problems
• How intervention should be prioritised and targeted for action
• The effectiveness of past expenditure can be evaluated.

21.7 Neighbourhood Renewal Assessment
To declare a Renewal Area, the Local Authority must undertake a systematic appraisal of renewal options using a methodology known as a Neighbourhood Renewal Assessment. From this assessment, aims and attainable objectives are set for delivering a program of urban regeneration in that area.

Options include:
• Declaring a Clearance Area
• Declaring a Renewal Area
• Block Repair
• Prioritising for Renewals Assistance

21.8 Renewal Areas
Renewal Areas are a format for tackling physical, social, and economic problems within a given area.

• Renewal Areas normally last for ten years. (Long-term commitment)
• They provide local authorities with real scope to improve the housing and general amenities of an area in which social and environmental problems are combined with poor housing.
• They encourage the development of effective partnerships between local authorities, residents and private sector interests.
• They secure maximum impact by increasing confidence in an area and help to reverse the process of decline.

There is a statutory requirement for 2-Year Reviews to be conducted for each Renewal Area and accordingly publicised.

21.8.1 Fairfield I Renewal Area
The geographical area of the Fairfield I Renewal Area is predominantly contained within King Edward Street/Manchester Road/Padgate Lane – Gorsey Lane and the railway line.

There are 604 dwellings and 42 commercial properties that make up the area and resident/stakeholder involvement in Renewal Area activities has been and remains high.
21.8.2 Fairfield II Renewal Area
This second phase of Renewal Area declaration in Fairfield contains those properties within Gorsey Lane – Padgate Lane/Manchester Road/Helsby Street/Glazebrook Street/School Brow and the Railway line.

There are 1,045 dwellings and 68 commercial properties in Fairfield II and research revealed that the main concerns of the stakeholders related to traffic speed, parking and residential road safety. These issues have been addressed and a combined Traffic-Calming and 20 mph Scheme was completed in April 2002.

21.8.3 Latchford Renewal Area: Now in its 2nd Year
The youngest of the borough's three Renewal Area's is also the largest containing 1,362 dwellings and 57 commercial premises. The area boundary lies between the A50 (Knutsford Road), the former Warrington – Lymm railway line and Black Bear Park (Linear walkway).

This area of Warrington contains some of the oldest housing (85% of the Renewal Area is pre-1940). Consequently, the promotion of grants has been a major aim of this initiative and already, this mechanism has delivered over £900,000 of Grant assistance in the first 12 months.

21.9 Environmental Works
The declaration of a Renewal Area enables a programme of environmental improvements to be implemented in the area. NRA research demonstrates that many of the stakeholders' criticisms of their area revolve around their environment. A number of the issues tend to refer to statutory obligations of the council such as street lighting, highway maintenance and street cleaning. The environmental works programme however is not used to contribute to these existing budgets, but is put to use to develop far more constructive and creative schemes.

21.10 Implementation of Environmental Work projects in the earlier years of a Renewal Area demonstrates the Council's commitment to the area. If instigated effectively, it also acts as a catalyst for future private investment and starts the process of improving the image of the area, raising confidence.

21.11 Environmental Safety
Environmental works to reduce vehicle speeds, packaged with other urban safety measures, including traffic calming and traffic management, have now been carried out within all of the declared Renewal Areas. Reducing vehicle speed directly reduces injuries to vulnerable pedestrians.

An evaluation of the benefits of 20 mph zones has shown a 61% reduction in total injuries and a 70% reduction in child pedestrian road injuries. They also allow children to be more independently mobile on streets in their own locality. This is expected to have positive effects on children's road safety.

21.12 Group Repair

21.12 Group repair schemes seek to achieve renovation of whole blocks or terraces of housing and are a valuable tool for use in an area based strategy – both within and outside Renewal Areas.
21.13 **Group Repair Renewals Assistance – All Tenures**

Introduced under this policy Group Repair Renewals Assistance replaces the former statutory provision under the ‘96 Act. The eligible works will include the repair or replacement to all external elements of the fabric and to the curtilage of the dwelling, where appropriate and at the discretion of the local authority.

21.14 For owner-occupiers / tenants with repairing leases, renewals assistance will be offered at 100% of the eligible expense, which will be repayable in full in the case of owner-occupiers on the sale of the property.

21.15 Applications will also be considered concurrently for Renewals Assistance to undertake substantial internal repairs to the property. [see sections 10 and 20]

21.16 For tenanted properties assistance will be offered at 100% of the eligible expense. As a condition of the grant, Landlords will be required to bring the interior of the property up to a reasonable standard of repair and thermal efficiency and will be considered for both Renewals Assistance in accordance with Landlords Renewals Assistance – Tenanted Properties and Affordable Warmth Grant.
22. Addressing Energy Efficiency & Fuel Poverty

22.1 Background
In November 1996 the Council published its strategy for Home Energy Conservation which included the following main policy objectives:

- To raise awareness of energy efficiency throughout the borough
- To reduce energy consumption and consequently reduce CO₂ emissions
- To alleviate fuel poverty through the development of an Affordable Warmth Strategy

22.2 Affordable Warmth Strategy
In order to encourage all sectors of the community to embrace energy efficiency, the Council, partnered by Warrington Housing Association and the University of Salford developed a domestic energy efficiency centre known as “Energy House 21”. The Council adopted its Affordable Warmth Strategy in October 2000 and this was followed in July 2001 by the Stock Energy Efficiency Strategy 2001 – 2010 to address energy efficiency in Council Homes. The Affordable Warmth Strategy has been reviewed and updated in the light of HECA progress already made and this policy. [see Annex E]

22.3 The improvement target, of saving 30% of energy over ten years, was set in 1996 by the Home Energy Conservation Act (HECA), and some significant progress has already been made towards achieving this target. Similarly, a reduction in the number of households in fuel poverty has also been effected by former grant initiatives, such as Affordable Warmth and WHEELS, the interest free revolving loan scheme set up with HECAction grant funding.

22.4 The Energy House 21 has been delivering energy efficiency advice on behalf of the Council for a few years. Indications from the HCS survey are that dwellings have and are being "topped up" with insulation, which reflects an awareness in the population of the advantages of loft insulation and the availability of grant schemes including the “Warm Front” scheme.

Informing the Policy

22.5 Energy Assessment
Undertaken using external consultants, the HCS survey covered all three tenures, [private rented, owner-occupier and RSLs] and has provided up to date statistical information on the energy assessment of the Borough’s housing stock:
22.6 The average SAP rating for a dwelling within the Borough is 57 [NHER rating is 6.0] this compares to a national SAP average for all dwellings of 44 and a NHER national average of 4.8. [see paragraphs 22.34 and 22.35 for definitions]

<table>
<thead>
<tr>
<th>Age Band</th>
<th>Mean Average SAP</th>
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<tr>
<td>Pre-1919</td>
<td>50</td>
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<tr>
<td>1919-1944</td>
<td>51</td>
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<td>1945-1964</td>
<td>55</td>
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<tr>
<td>Post 1964</td>
<td>62</td>
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22.6.1 Average SAP by property age

<table>
<thead>
<tr>
<th>Built Form (Property Type)</th>
<th>Mean Average SAP</th>
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<tbody>
<tr>
<td>Houses – Detached</td>
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<tr>
<td>Houses – Semi-Detached</td>
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<tr>
<td>Houses – End Terrace</td>
<td>54</td>
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<tr>
<td>Houses – Mid Terrace</td>
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<tr>
<td>Houses – Mid Terrace with Passage</td>
<td>60</td>
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<tr>
<td>Flats</td>
<td>57</td>
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</table>

22.6.2 Average SAP by property type

**Decent Home Standard**

22.7 **Decent Homes Target**
In line with the Government’s commitment to ensure that everyone has the opportunity of a decent home, a key objective of the Council’s Housing Strategy is to increase the proportion of private housing in decent condition occupied by vulnerable groups.

**Decent Home Standard and Energy Efficiency**

**Criterion D** – house provides a reasonable degree of thermal comfort.

This standard considers:
- Efficiency of the heating
- Effectiveness of the insulation

This is a very stringent standard, for which the survey indicates 39,101 dwellings borough wide would fail on, one way or the other.

**Fuel Poverty**

22.8 The HCS Survey indicated that 11.7% (8,381) of households are in fuel poverty and need to spend more than 10% of their gross income on heating. [Which compares nationally with 22% of households - EHCS survey 1996]

“To alleviate fuel poverty by effecting improvements in energy efficiency so that affordable warmth is available to all residents within the Borough”

**Affordable Warmth Strategy [Revised 2003]**
22.9 Of the 8,381, some 3% of the total population (2,119) of those households need to spend more than 20% of its gross income on heating. These would be classified as "severe fuel poor".

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Pre-1919</th>
<th>1919-1944</th>
<th>1945-1964</th>
<th>Post-1964</th>
<th>Total</th>
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<tbody>
<tr>
<td>Housing Association</td>
<td>57</td>
<td>52</td>
<td>787</td>
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<tr>
<td>Council Houses</td>
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<td>597</td>
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<td>Owner Occupied</td>
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<td>1,987</td>
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<td>Private Landlord</td>
<td>288</td>
<td>104</td>
<td>57</td>
<td>57</td>
<td>506</td>
</tr>
</tbody>
</table>

22.9.1 - Fuel Poverty by Tenure and Age of the Property

22.10 The HSC survey indicated that 36% (3,003) of households in fuel poverty are to be found in the Central area and 27% in the West area. 83% (6,974) of households are in the owner occupied tenure type, with no property age group in particular containing a predominance of fuel poor.

22.11 Fuel Poverty and Vulnerable Groups

Breaking the data down further into potential vulnerable groups of people, including older households, families with children and households that include someone with a disability or that suffer from a long-term illness, reveals the following:

- 65% (5,428) of those households needing to spend more than 10% of their gross income on heating are 60 years of age or over compared to 52% found in the 1996 EHCS.
- 9.5% (798) of households classified as fuel poor are families with children aged 16 or younger. There is no comparable data from the 1996 EHCS.
- 31% (2,575) of households have an occupant with a disability or long-term illness. There is no comparable data from the 1996 EHCS.

Housing Health and Safety Rating System

22.12 Identified in the draft Housing Bill [April 2003] as a replacement for the current fitness standard [s604] the Housing Health and Safety Rating System is a means of identifying faults in dwellings and of evaluating the potential effect of any faults on the health and safety of occupants. The HCS survey indicated that a serious hazard existed in 1.1% [963 homes] of homes, of these, 76% were due to risk of Excessive Cold.

22.13 For excessive cold, the degree and severity of the hazard was assessed from the energy ratings. The measure of energy efficiency, the SAP rating has been used to model this information in line with the guidance, and all dwellings with a SAP below 10 are assumed to have a hazard rating of equal to or greater than 1,000.

<table>
<thead>
<tr>
<th>Property Type</th>
<th>No. of properties with SAP &lt;10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-detached</td>
<td>518</td>
</tr>
<tr>
<td>Detached</td>
<td>104</td>
</tr>
<tr>
<td>Mid-Terrace</td>
<td>180</td>
</tr>
</tbody>
</table>

22.13 SAP < 10 by Property Type
22.14 **Impact of cold conditions and poor housing**
For the fuel poor, living in cold, damp homes can contribute to a massive burden of preventable illness such as respiratory illness, premature heart disease, asthma and stroke. The most striking aspect is the excess of winter mortality in the UK which is on average 40,000 per year, much higher than colder countries, for example Scandinavia, where fuel poverty is virtually unknown.

22.15 **Vulnerable Groups at risk from Hazard from excessive cold** – Age related, both elderly and young persons, and the infirm.

**Statistics** – Where an occurrence of a Serious Hazard from excessive cold -
▷ 114 dwellings house a disabled person.
▷ 289 dwellings house residents over 60 years of age
▷ 341 households have a weekly income less than £200

22.16 **Partnership Working**
The role of other health professionals is significant – they have direct day to day contact with ill and vulnerable people who are the subject of fuel poverty. Through partnership working, referral from appropriate health officials, including the Primary Care Trust and other Health Visitors, will be fast-tracked for the most vulnerable who are in acute risk from cold. For these cases, being where the EH21 Team consider external assistance is inappropriate, or subject to unreasonable delay, wherever possible direct, assistance will be made available under this policy.

22.17 There is potential for improving the energy efficiency of the stock through loft and cavity wall insulation. Cavity wall fill could still be added to around 52% of the stock within the district and loft insulation could be added to over 89% of the stock to bring the thickness up to 200mm. There is still potential for improving heating systems.

22.18 Using the MAXIM database software system, an exercise was carried out by MSC consultants to examine the effect of improving Loft Insulation [to a level of 200mm] in isolation, however the effect was only to improve the SAP rating to 59. As the target was to achieve a SAP of 65 the next stage was to add cavity wall insulation where the opportunity existed.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Current levels</th>
<th>Add Loft insulation to 200mm plus 50mm cavity wall insulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAP</td>
<td>57</td>
<td>69</td>
</tr>
<tr>
<td>NHER</td>
<td>6.0</td>
<td>7.3</td>
</tr>
<tr>
<td>CO2</td>
<td>6.6</td>
<td>5.2</td>
</tr>
<tr>
<td>Average Running Costs</td>
<td>535.88</td>
<td>450.16</td>
</tr>
<tr>
<td>Average Energy use Gj/Yr</td>
<td>83.13</td>
<td>63.20</td>
</tr>
</tbody>
</table>

22.19 **This improvement option would result in an improvement of 21% in the SAP energy rating increasing it from 57 to 69. A reduction of £85.72 per dwelling in running costs will be achieved (16%) and a total energy saving of 19.93 Gigajoules per annum (Gj/Yr) equating to a 24% saving.**
22.20 **Policy Priorities for Action**
Delivered from the Energy House 21, the priority for this policy is to apply basic improvements to energy efficiency measures to dwellings on a “low cost improvement option first” basis. This will then be enhanced with a more comprehensive package, such as improved heating systems and fuel change, whereby it will be possible to continue to contribute to improvements in energy efficiency, and secure future savings directly for the occupiers and thus indirectly for the authority.

**Loft Insulation**
22.21 A total of 14,037 (19%) dwellings have between 25mm and 75mm of insulation and these are an obvious target group for low cost improvement measures to improve energy efficiency.

**Cavity Wall Insulation**
22.22 As with loft insulation, cavity fill is not something that can be added to all dwellings. For the purpose of this policy, it is assumed that all pre-1982 dwellings which have cavity construction will be without any form of fill unless there is evidence of this having taken place.

22.23 In the 1976–1982 age band there may, depending on construction type, be some insulation originally built into the cavity, but in most instances this will not be the case. This age band has therefore been assumed to be capable of retrofitting with cavity insulation. It is estimated that there may be as many as 37,540 dwellings which have a cavity wall but have no insulation.

**Hot Water Cylinders**
22.24 Statistics indicate that of dwellings with hot water cylinders, 1,492 (4%) had no insulation cover at all. Provision of loose jackets, replacing faulty or incorrectly fitted jackets and EH21 energy advice and education would have an impact on improving energy efficiency.

22.25 Improving energy efficiency in the private sector housing stock to a SAP level of 65 is achievable under this policy by maximising the opportunity to top up loft insulation to 200mm and to install cavity wall insulation.
22.26 Delivered from the Energy House 21, with the assistance of other stakeholders by sign-posting where appropriate, the Renewals Policy allows for the concurrent integration of energy efficiency measures within all types of Renewals Assistance.

- **Energy Advice**
- **Direction to external agency**
- **Affordable Warmth Grant** [see also section 12]

This approach is intended to maximise resources by ensuring the appropriate funding mechanism is effected e.g. Warm Front, WHEELS interest free loan scheme, bulk purchase schemes etc.

22.27 **Energy House 21 – Affordable Warmth Grant**

Introduced under this policy, Affordable Warmth Grant builds upon, and replaces the repealed Home Repairs Assistance Grant [Affordable Warmth]. Affordable Warmth Grant is intended to address support provision in order to deliver the following **Key Priorities** of the Renewals Policy 2003:

- # Tackling Fuel Poverty
- # Affordable Warmth Strategy
- # HECA targets

22.28 **Energy Advice**

Energy efficiency advice is available to all members of the public.

An *Information Pack*, with the option of verbal support, which will cover measures from “no cost – low cost”, encompassing changes in behavioral patterns through to information on savings that can be made by implementing changes to lighting, efficient operation of heating systems etc.

22.29 **Direction to External Grants**

The Energy House 21 team stays abreast of external grants and other financially supported schemes available nationally, whether they be means tested or not, in order to give a selection of subsidised options to the householder. Following initial assessment, there will be relevant sign-posting to such grants or externally financially supported schemes as individual circumstances deem appropriate.

22.29.1 External assistance currently includes:

- **Warm Front** – administered by EAGA, grants up to £1,500 are available to eligible households for insulation measures, installation of gas room heaters and energy advice.
- **Warm Front Plus** – grants up to £2,500 are available to those aged 60+ who are in receipt of certain income related benefits towards insulation measures and gas or electric central heating.
- **Utility Company Supported Schemes** – installation of insulation measures at pre-arranged discounted price through subsidy from utility companies.
22.30 **Affordable Warmth Grant**
Where energy efficiency measures have been deemed to be needed, but are not available to a householder or landlord via any of the currently supported national schemes, Affordable Warmth Grant [see section 12] under this policy may be available. Affordable Warmth Grant is discretionary and availability is subject to assessment under this Policy by the Home Energy Efficiency Officer, or an Urban Renewal Officer.

**Areas for Action**
A key aim of reducing fuel poverty and tackling cold homes is to maintain and increase health and well-being, furthermore the number of people now falling into fuel poverty will inevitably increase as energy prices rise. An area for action is “Healthy Adult Households” who may be in fuel poverty but are regarded as non-vulnerable. Assistance under the (Cavity Wall & Loft Insulation) Affordable Warmth Grant Scheme is focused on improving the energy efficiency of homes for these residents, particularly:

- **Owner-occupiers situated within the PCT WHIZ area:**
  The eight wards within the centre of Warrington have both high deprivation and ill health and were given the PCT designation of “Warrington Health Improvement Zone” [WHIZ]. These Wards also contain the highest percentage of unfit housing and borderline unfit housing and it is estimated that this area has over a third of the cases of fuel poverty in the borough.

- **Owner-occupiers aged 60 or over who are excluded from Warm Front grants:**
  Excess winter deaths are higher in older people and pensioners living alone are at most risk. Overall it is estimated that more than 20,000 older people will die as a result of the cold this year. Within Warrington*, over the period January 2000 to December 2001, there was an average of 21% more deaths in winter compared with other months. Over the year this equated to approximately 120 ‘extra’ deaths during December to March based on death rates for other months.

  *PCT – “AN EQUITY AUDIT FOR WARRINGTON 2003”

- **Within the private rented sector:**
  The highest percentage of unfit [8%] and non-decent dwellings is within the private rented sector. Furthermore, dwellings in the private rented sector are the least likely of all sectors to have cavity wall insulation.

Paradoxically, given the label ascribed to them, Healthy Adult Households report poorer health than other groups.

22.31 The assistance towards the provision of measures, where deemed appropriate, could be by direct installation by Council nominated contractor, WHEELS loan, Top-Up Loan [see section 13] or grant assistance, and will include for some or all the following -

- **Cavity Wall Insulation**
- **Loft Insulation**
- **Heating improvements or a basic central Heating system**

**Basic central Heating system** - covers the main living area of the house with up to five radiators as specified by the Council’s Home Energy Efficiency Officer, heated by means of a condensing combination boiler.
22.32 **Council Select Contractor** – in order to attain Best Value the Council may provide assistance by direct installation of measures. In accordance with the Competitions Act and the Council’s Financial Regulations, the Council may use select contractors to undertake the works directly. Similarly, this process may be used to obtain the benefit of using existing Utility company Bulk Insulation Schemes, which on average allows for installation to be carried out at 50% of the cost of an unsupported scheme.

22.33 **Landlord Energy Efficiency Assistance** – Where appropriate, tenants will be sign-posted to suitable external grant for energy efficiency measures. Where this is inappropriate, assistance will be provided to landlords [excluding RSLs] accordingly:

22.33.1 **Where a landlord qualifies for Renewals Assistance:**
Subject to the availability of a suitable utility company discounted insulation scheme, where appropriate, assistance based upon 50% of the eligible cost will be offered to landlords to provide cavity wall insulation and loft insulation, including top-ups, to tenanted properties. Similarly, assistance will be given towards the installation of central heating if required, at the relevant qualifying Renewals Assistance percentage.

22.33.2 **Tenanted Properties:**
Subject to the availability of a suitable utility company discounted insulation scheme, where appropriate, assistance based upon 50% of the eligible cost will be offered to encourage landlords to provide cavity wall insulation to tenanted properties.

**31st March 2007**
The availability of assistance towards (Cavity Wall and Loft Insulation) Affordable Warmth Grant under these proposals is subject to funding, and for applications submitted from the date of adoption [17th January 2006] until 31st March 2007, after which the scheme will be reviewed.
**Assistance under the (Cavity Wall & Loft Insulation) Affordable Warmth Grant Scheme**

**Tenanted Properties**
For tenanted properties in the private rented sector, Landlord (Cavity Wall and Loft Insulation) Affordable Warmth Grant for cavity wall and loft insulation will be increased to 100% grant [up to a maximum grant of £200/measure] for the duration of the scheme. For homes built with cavity walls, loft insulation will only be grant aided if installed concurrent to cavity wall Insulation, unless cavity wall insulation is already installed.

**31st March 2007**
The availability of assistance towards (Cavity Wall and Loft Insulation) Affordable Warmth Grant under these proposals is subject to funding, and for applications submitted from the date of adoption [17th January 2006] until 31st March 2007, after which the scheme will be reviewed.

22.33.3 The following table gives examples of costs and savings. Offering this assistance meets key objectives of the Affordable Warmth Strategy. For example, installation of cavity wall insulation to a 3 bed semi-detached house would reduce the tenant’s heating bills by £70.00 per year, for a one-off cost to the Council of £77. Greater utility discounts are available for properties heated by Electric or Solid Fuel.

**Table - Example costs and percentage savings - Gas, Oil or LPG heated properties**

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>Measure</th>
<th>Installer Cost</th>
<th>Utility Grant</th>
<th>50% Assistance</th>
<th>Cost to Landlord</th>
<th>Landlord Saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>2/3 Bed Semi</td>
<td>Cavity Wall Insulation</td>
<td>£308.00</td>
<td>£154.00</td>
<td>£77.00</td>
<td>£77.00</td>
<td>75%</td>
</tr>
<tr>
<td></td>
<td>Virgin Loft 250mm</td>
<td>£260.00</td>
<td>£130.00</td>
<td>£65.00</td>
<td>£65.00</td>
<td>75%</td>
</tr>
<tr>
<td></td>
<td>Loft topup 50-250</td>
<td>£260.00</td>
<td>£70.00</td>
<td>£95.00</td>
<td>£95.00</td>
<td>63%</td>
</tr>
<tr>
<td></td>
<td>Loft Topup 100-250</td>
<td>£260.00</td>
<td>£45.00</td>
<td>£107.50</td>
<td>£107.50</td>
<td>58%</td>
</tr>
<tr>
<td>1/3 Bed Flat</td>
<td>Cavity Wall Insulation</td>
<td>£236.00</td>
<td>£118.00</td>
<td>£59.00</td>
<td>£59.00</td>
<td>75%</td>
</tr>
<tr>
<td></td>
<td>Virgin Loft 250mm</td>
<td>£260.00</td>
<td>£130.00</td>
<td>£65.00</td>
<td>£65.00</td>
<td>75%</td>
</tr>
<tr>
<td></td>
<td>Loft topup 50-250</td>
<td>£260.00</td>
<td>£75.00</td>
<td>£92.50</td>
<td>£92.50</td>
<td>64%</td>
</tr>
<tr>
<td></td>
<td>Loft Topup 100-250</td>
<td>£260.00</td>
<td>£55.00</td>
<td>£102.50</td>
<td>£102.50</td>
<td>60%</td>
</tr>
</tbody>
</table>

22.34 **Definition of SAP**
SAP – Standard Assessment Procedure is a Government-specified energy rating for a dwelling. It is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1 – 100 scale. The higher the number the better the standard.

22.35 **Definition of NHER rating**
The NHER measures the energy efficiency of all homes in terms of energy running costs. The rating takes into account the design and form of construction, the efficiency of the heating system and controls, the fuel used, the lighting system and appliances. The rating is applicable to both new and existing homes and enables real comparisons of energy efficiency to be made between homes of all ages and types. The Rating is expressed on a scale from 0 to 10, with 10 being the most energy efficient. Ratings are provided to one decimal point. New homes which meet the 1990 Building Regulations are typically rated about 7, but the exact Rating depends upon the method used to meet the Regulations.

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1-Housing-Renewals-Policy + annex A 04-07-12.doc
23. Addressing Vacant Homes

23.1 On an overall basis there are only 1.6% of dwellings vacant within the whole private sector stock for the Borough as compared to 3.2% nationally (1996 EHSCS). This would indicate that Warrington overall does not have a vacancy problem in terms of numbers compared with the national average.

23.2 The HCS Survey 2002 indicated the number of vacant properties in Warrington to be 1,150 which is below the movement threshold, hence theoretically these houses cannot contribute to the potential supply of accommodation.

The Vacant Homes Strategy 2003 [see Annex C] targets the most problematic houses in order to implement appropriate schemes to bring them back into occupation.

23.3 Database of Vacant Dwellings

In order to report on Best Value Performance Indicator [BVPI 64] a database of Empty Houses has been established and maintained within the Urban Renewal Section. This is regularly updated from the Council Tax data held.

23.4 Whilst the HCS Survey 2002 indicated there to be 1,150 vacant dwellings, based upon the council tax database there is only in excess of 700 dwellings within the district classified as being “vacant” at any given time.

23.5 However it is recognised that this figure does fluctuate and change on an ongoing basis from day to day as housing trends and markets fluctuate. The survey results that follow reflect the position as at December 2002 when the surveys were carried out and provide a snap shot of the circumstances prevailing at that time.

23.6 Vacant Homes Survey

MSC was commissioned to carry out an independent survey of the vacant dwellings within the Borough:

**Aim** – was to establish the current status of vacant dwellings, assess the condition, calculate the cost of remedying any defects, both in the short and long term, and comment on any effects the vacancy levels may have on the Borough.

**Objective** – was to establish the extent that vacant dwellings are a problem, and to identify any problematic vacant. In order to ascertain whether a separate
policy or strategy should be formulated to address the issues identified from the survey.

23.7 Vacant Homes Profile
The weighted survey results from the HCS survey estimate that in total 1,150 dwellings were vacant at the time of survey. It should be noted that these include vacants awaiting sale [268] and vacants being modernised [115]. There were 307 long term vacant (more than 6 months).

23.7.1 The 1986 and 1991 EHCS analysis has distinguished two types of private sector vacancies.

23.7.2 **Transactional vacants** are active in the market and might be expected to be re-occupied relatively quickly; they are necessary for mobility in the housing market.

23.7.2 **Problematic vacants** are often in poor condition and vacancy is likely to be prolonged. It is problematic vacants which may require policy action in order to bring them back into use more quickly.

23.8 Of greater importance and concern are dwellings thought to have been truly vacated and those that have been vacant for 1 to 6 months, and 6 months and over (Problematic). Accordingly it is estimated that true vacancy levels amount to 767 dwellings. This figure would be in line with the estimated levels as of 1st Oct 2002 provided by the Council Tax database of 700 plus.

23.9 Vacancy and Unfitness
Vacant dwellings are four times more likely to be unfit than occupied dwellings. This is due to the fact that run down un-modernised dwellings are less likely to find an occupier than the better stock. Being vacant causes unfitness itself as any building left unoccupied for a period of time will deteriorate either through neglect or vandalism.

▶ 8.7% [61 dwellings] of the vacant properties surveyed were found to be unfit for habitation. [Borough average is 3%]
▶ The cost of making good the defect contributing to or causing the unfitness of these 61 unfit properties would be £282,936.00, an average of £4,563.00 per dwelling.
▶ Majority are pre-1919 semi detached and terraced housing, and the remainder 1945 to 1964 end terrace.
▶ 98 dwellings were classified as being “borderline unfit”
▶ Decent Homes Standard - 528 vacant dwellings were found to be “Non Decent”

Policy Objectives

23.10 Vacancy in the private sector allows the housing system to function. However, some vacants do present a problem. The former policy was one of pro-active involvement, to turn around problematic long-term vacants within Renewal Areas, and to be reactive in respect of voids throughout the rest of the Borough.
23.11 Intervention of any kind is resource intensive, both in officer time, and capital implications where negotiations fail and works are undertaken in default, or the property is procured by voluntary agreement, or in the absence of this, compulsory purchase.

23.12 **Proportionality**
Any action to intervene, by effecting enforcement, in respect of a problematic empty house should be proportionate to the risk, and in response to matters where there is a compelling case in the public interest. A balanced view should be taken between the intentions of the authority and the concerns of those whose land is to be expropriated.

23.13 **Vacant Dwellings Register**
Work has already been undertaken by the Urban Renewal Section to develop an efficient system and procedure for monitoring empty private housing, particularly problematic vacants across the Borough. This database will be used to determine how long a house has been vacant, and why it remains vacant.

23.14 **Intervention**
Combinations of various types of Enforcement Action have already been implemented with some success. Where such action is initiated it will continue to be effected in accordance with the Enforcement Concordat and Urban Renewal Enforcement Policy.

Whether responding reactively to complaint or proactively to address problematic houses on the Empty House Register, the first stage will be to secure against imminent risk of danger to the public.

The next stage will be to return the property back into a fit state, good repair and re-occupation. Wherever possible this is undertaken by negotiation with the owners with statutory intervention being the last resort.

23.15 Policy Tools available include:

**Housing Acts** - a combination of statutory notice intervention and financial incentive by offering financial assistance.

**Partnerships** - work with funding partners such as the Housing Corporation and RSLs on initiatives to procure and improve properties situated within Renewal Areas.

**Local Authority Acquisition** – by negotiation, or as a last resort Compulsory Purchase.

**Compulsory Leasing Schemes** – Out to consultation by the Government [May 2003] and actively promoted by the Empty Homes Agency (EHA) and the National Association of Empty Property Practitioners (NAEPP), there is a growing campaign in support of compulsory leasing of empty homes.

**Empty Homes Management Orders** – Out to consultation by the Government [May 2003] An alternative approach to compulsory leasing, would give local authorities power to take temporary management control of certain empty homes.
23.16 **Renewals Assistance – Incentives**

The Council has already supported the policy of offering grant assistance to owners of vacant, unfit properties to encourage them to renovate and bring the properties back into the private rented sector. There is provision under this policy to provide Renewals Assistance where the Council deem this to be appropriate. This can be in the form of:

- **Landlord Renewals Assistance – Vacant Houses**
  [see section 20]
- **Renewals Assistance – Vacant Houses - Owner-occupiers**
  [see section 10]

23.17 **Local Authority Acquisition**

In some circumstances, utilising Repairs Notices under the Housing Acts to address problematic empty homes can be inappropriate, an example being, where the home owner is themselves elderly or otherwise vulnerable. Intervention by acquisition can then be deemed appropriate, in the first instance this is always approached as a voluntary acquisition by negotiation, with the property procured at it’s market value. Where dialogue with the owner breaks down, compulsory acquisition may be the next course of action. A compulsory purchase order should only be made where there is a compelling case in the public interest [ODPM Circular 02/03]

23.17.1 **Compulsory Acquisition for Housing Purposes**

There is currently a broad power, under the section 17 of the Housing Act 1985, by which a local housing authority can acquire houses for resale, repair or improvement. Authorities may acquire by agreement, or compulsorily with the consent of the secretary of state. The use of Compulsory Purchase will ultimately be constrained by the availability of capital resources

23.17.2 **Acquiring by negotiation**

Compulsory purchase powers should be used as last resort, when attempts to acquire by agreement fail, and as a contingency measure, a compulsory purchase timetable will be planned at the same time as conducting negotiations. The initiating of formal procedures in parallel with such negotiations can be deemed appropriate given the amount of time which needs to be allowed to complete the compulsory purchase process. This will also help to make the seriousness of the Council’s intentions clear from the outset, which in turn might encourage those whose house is affected to enter more readily into meaningful negotiations.

23.17.3 **Resource Implications - Compensation**

The compensation payable for the compulsory acquisition of land is based on the principle that the owner should be paid neither less nor more than his loss. It thus represents the value of the land to the owner, which is regarded as consisting of:

- the amount which the land might be expected to realise if sold on the open market by a willing seller (open market value)
- compensation for severance and/or injurious affection and
- compensation for disturbance and other losses not directly based on the value of the land
23.18 **Post Acquisition**
For the purpose of the CPO process, the Council must have a clear idea of how it intends to use the house and be able to show that all the necessary resources are likely to be available to achieve that end within a reasonable time-scale.
Options available are:

23.18.1 **Purchase and in-house Renovation**
1) Council purchases the property, effects renovation and sells the house on the open market.
2) Council purchases the property effects renovation and passes it to GGH or a RSL to manage and attain rental income.

**Disadvantage** – a loss is likely to be incurred against the capital budget.

23.18.2 **Purchase and resale**
1) Council purchases the property and sells the house on the open market.
2) Council purchases the property and sells the house on the open market with offer of financial assistance to renovate.
3) Council purchases the property and passes the house to a RSL to renovate and manage.

**Disadvantages** – vacant house could remain problematic until renovated/occupied
-a loss is likely to be incurred against the capital budget.

23.19 **Compulsory Leasing**
The Government is currently consulting\(^1\) on giving local authorities powers to lease long-term empty properties to improve them and bring them back into use. The proposal is supported by the Local Government Association and The Empty Homes Agency.

\(^1\) *Empty Homes: Temporary Management, Lasting Solutions A Consultation Paper – May 2003*

23.20 As a policy this would enable the council to facilitate the capital works needed to allow the property to be leased and use the house, possibly in conjunction with a housing association, to accommodate people in housing need (eg: homeless people or key workers). The rent income would pay for the cost of the improvements to the property.

23.21 When the full amount had been recovered, the property would revert back to the owner in a fit state to continue to allow the property to be rented out. During the intervening period the council would offer the owner training on becoming a landlord or advice on lettings agencies to allow the property to stay in use.

23.22 To make the scheme more attractive to landlords, the Council may be able to offer a longer lease, but during that period the owner of the property would also receive some small rental income. This might make the scheme easier to promote and ensures that the owner’s property is improved. In addition, the council would have the nomination rights to the property for a longer period.
23.23 Empty Homes Management Orders

Currently under consultation [May 2003], Management Orders are an alternative approach to compulsory leasing and if introduced by statute² would give local authority powers to take temporary management control of certain empty homes through an instrument which may be described as a “Management Order”.

There would be general constraints on the use of management orders:
- Property must be a residential property.
- Property is not a second home or occupied on an infrequent basis.
- Property is not vacant for transactional reasons
- Property has been vacant for a specified period of time.

Use of management orders may be restricted to the physical condition of the vacant home. It is envisaged that the orders would remain in place for less than seven years in line with the general repairing requirements applicable to short leases under the Landlord and Tenants Act 1985.

²Compulsory Leasing and Empty Homes Management Orders will require the introduction of primary legislation to become law.
24. Policy Implementation

24.1 Administration and review
Implementation of the Housing Renewals Policy will be effected from the 1st September 2003. Availability of some policy tools, such as certain types of Safe and Secure Assistance and Affordable Warmth Grant and the interest free Top-up Loan [see section 13] will be phased in after that date and made available when select contractors and/or a managing agent has been appointed by the Council.

24.2 The policy will be subject to:
- Availability of suitable funding
- Annual review and performance monitoring to coincide with the allocation of funding under the Housing Investment Programme process.
- Other reviews as deemed necessary to meet the urban renewal needs of the Borough.

24.3 Complaints and Appeals
Requests, or where appropriate applications for Renewals Assistance, will be considered under this policy. Any complaints or appeals against a decision made under this policy should be addressed to:

**Urban Renewal Manager, Environment & Regeneration Department, 86 Sankey Street, Warrington, WA1 1RH**

where they will be recorded and referred to the respective Portfolio/Appeals Body of the Council. The decision of this review body will be final.

24.4 National Performance Indicators:

**BVPI 62 - 2002/03 Out-turn: Summary of background data**

<table>
<thead>
<tr>
<th>INDICATOR</th>
<th>Number</th>
<th>Description</th>
<th>Target 2002/03</th>
<th>2002/2003 full year estimate</th>
<th>2002/2003 Out-turn</th>
</tr>
</thead>
<tbody>
<tr>
<td>BV 62</td>
<td></td>
<td>The proportion of unfit private sector dwellings made fit or demolished as a direct result of action by the local authority</td>
<td>1.82%</td>
<td>1.22%</td>
<td>6.51%</td>
</tr>
</tbody>
</table>

**Comparative data**

<table>
<thead>
<tr>
<th>1999/00</th>
<th>2000/01</th>
<th>2001/02</th>
<th>Benchmark – Based on 2001/02 Actuals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>75th Percentile</strong></td>
</tr>
<tr>
<td>new indicator</td>
<td>1.32%</td>
<td>1.65%</td>
<td>5.00%</td>
</tr>
</tbody>
</table>
BVPI 64 - 2002/03 Out-turn: Summary of background data

**INDICATOR**

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
<th>Target 2002/03</th>
<th>2002/2003 full year estimate</th>
<th>2002/2003 Out-turn</th>
</tr>
</thead>
<tbody>
<tr>
<td>BV 64</td>
<td>The number of private sector vacant dwellings that are returned into occupation or demolished during 2002/03 as a direct result of action by the local authority</td>
<td>10</td>
<td>12</td>
<td>12</td>
</tr>
</tbody>
</table>

**Comparative Data**

<table>
<thead>
<tr>
<th>1999/00</th>
<th>2000/01</th>
<th>2001/02</th>
<th>Benchmark – Based on 2001/02 Actuals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>75&lt;sup&gt;th&lt;/sup&gt; Percentile</td>
</tr>
<tr>
<td>new indicator</td>
<td>1.67%</td>
<td>0.53%</td>
<td>5.50%</td>
</tr>
</tbody>
</table>

24.5 **Local Performance Indicators and Targets**

Local performance indicators and targets that will be used to measure the progress being made to effect policy implementation are as follows:

<table>
<thead>
<tr>
<th>Ref</th>
<th>Assistance Type</th>
<th>Initial Response – in working days</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>3 WD 15 WD</td>
<td></td>
</tr>
<tr>
<td>H06</td>
<td>Landlord Renewals Assistance Enquiry</td>
<td>✓</td>
<td>95%</td>
</tr>
<tr>
<td>H20</td>
<td>Owner Occupier Renewals Assistance Enquiry</td>
<td>✓</td>
<td>95%</td>
</tr>
<tr>
<td>H21</td>
<td>Private Tenants Renewals Assistance Enquiry</td>
<td>✓</td>
<td>95%</td>
</tr>
<tr>
<td>H22</td>
<td>RSL Tenants Renewals Assistance Enquiry</td>
<td>✓</td>
<td>95%</td>
</tr>
<tr>
<td>C</td>
<td>Process financial payment claim</td>
<td>✓</td>
<td>95%</td>
</tr>
</tbody>
</table>
25. Housing Standards

25.1 For the purposes of this policy, the relevant housing standard will be the statutory standard, which is in force at that time.

25.2 In addition, for the purposes of Renewals Assistance the following standards are adopted:

**Fitness Standard**
A property (including an HMO) is fit for human habitation unless in the opinion of the Council, it fails to meet one or more of the following requirements and because of that failure is not reasonably suitable for occupation:

(a) it is structurally stable;
(b) it is free from serious disrepair;
(c) it is free from dampness prejudicial to the health of the occupants (if any);
(d) it has adequate provision for lighting, heating and ventilation;
(e) it has an adequate piped supply of wholesome water;
(f) there are satisfactory facilities in the dwelling-house for the preparation and cooking of food, including a sink with a satisfactory supply of hot and cold water;
(g) it has a suitably located water-closet for the exclusive use of the occupants (if any);
(h) it has, for the exclusive use of the occupants (if any), a suitably located fixed bath or shower and a wash-hand basin each of which is provided with a satisfactory supply of hot and cold water; and
(i) it has an effective system for the draining of foul, waste and surface water.

If the property is a flat and it meets all the above requirements, it can still be unfit for human habitation if, in the opinion of the Council, the building or a part of the building outside the flat fails to meet certain requirements similar to items (a), (b), (c), (d) and (i) above.

25.3 **Fitness for the number of occupants (HMO)**

Additional requirements in respect of Houses in Multiple Occupation (HMOs):

Those standards adopted by the Council, “A Guide to Standards Adopted for Houses in Multiple Occupation (HMOs)” relating to the provision of basic amenities, means of escape in case of fire and fire precautions.

25.4 **Decent Homes Standard - Summary**

A decent home meets the following four criteria:

**a – It meets the current statutory minimum standard for housing**
Dwellings below this standard are those defined as a Category 1 hazard under the the Housing Health and Safety Hazard Rating System [HHSRS], introduced under Part 1 of the Housing Act 2006 and replacing the definition of “unfitness” under section 604 of the Housing Act 1985 (as amended by the 1989 Local Government and Housing Act) - see 25.2 above.
b – It is in a reasonable state of repair
Dwellings which fail to meet this criterion are those where either:

- One or more of the key building components are old and, because of their condition, need replacing or major repair; or
- Two or more of the other building components are old and, because of their condition, need replacing or major repair.

c – It has reasonably modern facilities and services
Dwellings which fail to meet this criterion are those which lack three or more of the following:

- A reasonably modern kitchen (20 years old or less);
- A kitchen with adequate space and layout;
- A reasonably modern bathroom (30 years old or less);
- An appropriately located bathroom and WC;
- Adequate insulation against external noise (where external noise is a problem);

d – It provides a reasonable degree of thermal comfort
This criterion requires dwellings to have both effective insulation and efficient heating.

25.5 Lifetime Homes

For the purposes of Renewals Assistance schemes, “the eligible works” will also include alterations and improvements deemed necessary where the applicant wishes to meet one or all of the following Lifetime Homes standards:

Summary of Standards
1. Parking space capable of enlargement to 3.3m
2. Minimum distance from parking space; level or gently sloping
3. Approach to the entrance to be level or gently sloping
4. Entrances illuminated; level access over thresholds and a covered main entrance
5. Where homes are reached by a lift it should be wheelchair accessible
6. Widths of doorways/hallways in accordance with Part M of the Building Regulations [subject to certain exceptions]
7. Wheelchair turning circle [1500 mm width] in dining and living rooms and adequate circulation space for wheelchair users elsewhere
8. Living room at entrance level
9. In houses of two or more storeys there should be space on the entrance level that could be used as a convenient bed-space
10. Wheelchair accessible downstairs toilet, plus opportunity for shower unit later
11. Walls in bathrooms and toilets able to take hand-rails
12. Provision for future stair / chairlift; joists trimmed for through-the-floor lift
13. Bath/bedroom ceiling strong enough for hoist; removable door panel between bath/bedroom
14. Accessible basin, WC and bath
15. Window-sills usually 800 mm or lower and windows easy to open / operate
16. Switches, sockets, controls etc at a height of between 450 -1200 mm

[NB. These criteria were developed by a group of housing experts who came together in the Joseph Rowntree Foundation Lifetime Homes Group.]
26. Consultations

26.1 Urban Renewal’s Customer Contact Programme provides the process and methodology for on-going consultation with service users and potential users. But specifically, consultations on this policy were focused towards:

- Elected Members
- Money Advice Service
- Social Services
- Homelessness, Housing and Money Advice Service
- Consultation with Urban Renewal Service Users [former and potential]
- Landlords Forum
- Age Concern
- Care and Repair
- Council for Voluntary Services
- Energy House 21 Partnership
- Cheshire Home Energy Efficiency Advice Centre
- Fire Service
- Registered Social Landlords
- Carers’ Centre
- Law centre
- Citizens Advice Bureau
- Primary Care Trust
- Older Peoples’ Forum
- Fairfield I Residents Association
- West Fairfield Residents and Tenants Association
- Vipra
- Community Development Workers for Fairfield and Latchford
- Multi-cultural Forum
- Warrington Housing Association – WHEELS Administration Section

26.2 Background Documentation

- Warrington Borough Council’s Housing Strategy 2003 – 2005
- Warrington Respiratory Action Plan
- Health & Surveillance System [HESS] report on Respiratory Disease in North Cheshire – Dr Brian Staples [2001]
- Housing Grants, Construction and Regeneration Act 1996
- Housing Green Paper – A decent home for all – April 2000 - DETR
- Housing Renewal Guidance - June 2002 – ODPM
- Home Improvement Agencies – Development and Reform - September 2002 - ODPM
- Empty Homes: Temporary Management, Lasting Solutions – ODPM May 2003
- Private Sector Stock Condition Survey Report - December 2002
- Housing Needs Survey 2002
- Joseph Rowntree Foundation Research/Briefings:
  - Home-owners and housing repair: behaviours and attitudes – May 1998
  - Helping owners to repair and maintain their homes – March 2000
  - Local maintenance initiatives for home-owners
  - Poverty and home ownership in contemporary Britain – University of York 2003
  - Client Satisfaction Surveys
  - DoH: Preventing Accidental Injury – Priorities for Action: Report to the Chief Medical Officer from The Accidental Injury Task Force [2002]

Loans and Equity Release:

- Housing Renewal Guidance June 2002 – ODPM
- Joseph Rowntree Foundation Research/Briefings:
  - Accessible Loans for Home Repair and Improvement – September 2002
  - Extending social landlords’ repair service to home-owners – April 1999
  - “Failure: Equity release” – December 1998
- Mortgage lender’s contribution to repair and maintenance
ANNEX A

Renewals Policy – Conditions for Assistance

1. Renewals Assistance Scheme

1.1 General

1.1.1 Renewals Assistance may be available from the Council towards the cost of works (“the eligible works”) which in accordance with the provisions of the Scheme and in the view of the Council are needed to improve or repair any building, dwelling or House in Multiple Occupation (“HMO”).

There are 4 types of Renewals Assistance available:

- for the improvement or repair of a dwelling (“Owner-Occupiers and Tenants Renewals Assistance”);
- for the improvement or repair of a dwelling for rent (“Landlords Renewals Assistance”);
- for the improvement or repair of an HMO (“HMO Renewals Assistance”).
- for the improvement or repair of buildings which are blocks or terraces of dwellings (“Group Repair Renewals Assistance”).

1.1.2 Assistance may also be available to cover the cost of preliminary or ancillary fees and charges that relate to the Application for assistance and the preparation for and the carrying out of the eligible works. [100% of eligible fees for owner-occupiers and tenants and 50% or 60% for landlords relating to the Renewals Assistance offered.] They must be fair, reasonable and properly incurred in the view of the Council and may include, but are not limited to, the costs of the following:

- fees chargeable by the Council’s appointed Home Improvement Agency,
- applications for Building Regulations approval,
- applications for planning consents,
- applications for conservation area consent,
- surveys by structural engineers where required,
- design and preparation of plans and drawings where required,
- the Council’s administration fee for processing the application for assistance or the fee for Disabled Facilities Grant supplementary support services,
- specified reports relating to electrical installations from suitably qualified N.I.C.I.E.C. or E.C.A. registered installers,
- specified reports relating to the safety of gas installations from suitably qualified CORGI registered installers, or other suitable organisations specified by the Health and Safety Executive,
- assistance with obtaining relevant advice relating to both the financial assistance offered by the Council and the financing of works which are not met by that assistance,
- loan administration costs, including the registering of charges against properties at the Land Registry, assistance with registering property titles at the Land Registry in instances where the title is unregistered,
- other fees associated with Equity Release products, as appropriate.
furniture removal costs and temporary storage costs for household contents for up to a maximum of 8 weeks [unless there are exceptional circumstances] where Renewals Assistance works are so extensive so as to require all or part of the house to be vacated. Any costs for insurance of contents whilst in transit or storage will not be considered eligible.

1.1.3 Where the term "eligible expense" is used in this Annex it includes the cost of the eligible works together with the cost of preliminary or ancillary fees and charges as described in this paragraph.

1.1.4 Where the term “certified date” is used in this Annex it means the date upon which the Council certifies that the eligible works are completed to the Council’s satisfaction.

1.1.5 Assistance is only available in accordance with the provisions of this Annex and where the Council considers that the provision of such assistance is the most appropriate course of action to take in relation to a particular dwelling or HMO.

1.2 Applications for Assistance

1.2.1 A valid application must be in a form prescribed and approved by the Council from time to time, and must be accompanied by such estimates and other documents as the Council may require.

1.2.2 Where applicants for assistance are owner-occupiers or tenants, the Council will employ the services of a nominated Home Improvement Agency (“HIA”) to administer the Renewals Assistance Scheme. Initial enquiries as to assistance may be made in the first instance directly to the Council or through the HIA.

1.2.3 Following receipt of an enquiry as to assistance, the Council will make an initial determination as to the eligibility of the dwelling and of the applicant for assistance. If eligibility is established the Council will provide to the applicant an invitation to apply for assistance, schedule of works and supporting documentation for completion by the applicant through the services of the nominated HIA.

1.2.4 The application for assistance must be submitted to the Council within 4 months of the date of the invitation to apply for assistance otherwise the Council will issue a notice of refusal of assistance.

1.2.5 No applications for assistance from Owner-Occupiers or Tenants will be valid unless dealt with in the manner prescribed by this paragraph.

1.3 Preliminary Conditions for all types of assistance

1.3.1 The applicant must be aged 18 years or over on the date of the application. In the case of a joint application, any applicant under the age of 18 years on the date of the application will be disregarded.
1.3.2 No assistance will be given where an application for assistance is made by any of the following bodies or any other body as determined by the Council from time to time:

(a) A Local Authority;
(b) A New Town Corporation;
(c) An Urban Development Corporation;
(d) A Housing Action Trust;
(e) A Health Authority, Special Health Authority or NHS Trust;
(f) A Police Authority;
(g) A joint Authority or residuary body established under the Local Government Act 1985;
(h) An Authority established under Section 10 (1) of that Act (Waste Disposal);
(i) A Registered Social Landlord.

1.3.3 Assistance will not be given where the property is or forms part of a property which is of a class designated under Section 528 or Section 559 of the Housing Act 1985 (Defective Dwellings).

1.3.4 No assistance will be given if the eligible works have been begun before the application for assistance is approved, unless the Council is satisfied that there were good reasons for beginning the eligible works before the application was approved. In that event the Council may treat the application as varied so that the eligible works do not include any that are completed. Assistance will not be given if the eligible works have been completed before the application is approved.

1.3.5 The Council may refuse assistance where there is reason to believe that the application contains inaccurate or misleading information or is fraudulent. Additionally in such cases the Council may refuse to accept further applications for assistance from that applicant or associated bodies or persons.

1.3.6 The dwelling in relation to which assistance is sought must be at least 10 years old or have been provided by conversion at least 10 years prior to the date of the application for assistance, except in the case of HMO Renewals Assistance where assistance is requested specifically for the improvement of means of escape in case of fire and fire precautions.

1.3.7 Assistance is only available where the eligible works are to be carried out by a Contractor on the Council's list of registered contractors, nominated through the Council's appointed HIA or as otherwise approved by the Council.

2. Owner-Occupiers and Tenants Renewals Assistance

2.1 General

2.1.1 It is the combination of vulnerability with low income which is central to targeting Renewals Assistance to those households who otherwise do not have the necessary resources to keep their homes safe and in good repair.
2.1.2 Renewals Assistance will therefore be targeted towards qualifying owner-occupiers and qualifying tenants in receipt of a low income who in the view of the Council are vulnerable whether by reason of age, health or other reason including but not limited to those who are:

- in receipt of income support or equivalent benefits;
- elderly (of state retirement age or above);
- disabled or chronically infirm;
- lone parent families with children under 16 years of age (or 19 years of age if in full time education);
- low income families.

2.1.3 For the purposes of this policy, “income” is defined in accordance with the provisions of the Housing Renewal Grant Regulations 1996, as amended, and includes earned income, bursary awards, student grants and income from capital.

2.1.4 For the purposes of this policy, “low income” is defined as a gross annual income of less than £15,460\(^1\). This will be changed, when necessary, in order to keep in pace with the relevant benefits legislation. \(^1\)Last revision 11-01-08

2.2 Preliminary Conditions for Assistance

2.2.1 The applicant must be a qualifying owner or a qualifying tenant. A qualifying owner is someone who (alone or jointly with others) holds an estate in fee simple absolute in possession in the dwelling in respect of which the assistance is sought or a term of years absolute with at least 5 years left to run from the date of the application. A qualifying tenant is a tenant or licensee who is not a qualifying owner but who is (alone or jointly with others) a tenant of the dwelling to which the application relates and who is required to carry out the eligible works under the terms of his tenancy.

2.2.2 An applicant must certify, in a form prescribed by the Council, that he: -

(a) has a qualifying owner’s or tenant’s interest in the dwelling (“Interest Certificate”);

(b) intends to remain living in the dwelling as his only or main home for a period of 5 years from the certified date (“Occupancy Certificate”)

2.2.3 Where the applicant is a qualifying tenant, the tenant’s landlord must certify, in a form prescribed by the Council, that he intends that the dwelling will be let or available for letting as a residence (and not for a holiday) on a tenancy which is not a long tenancy to a person who is not a member of the landlord’s family for a period of five years from the certified date (“Letting Certificate”)

2.2.4 An applicant must certify, in a form prescribed by the Council, that he has been a qualifying tenant or owner of the dwelling and has lived in the dwelling as his only or main home for at least 3 years prior to the date of the application for assistance. This condition does not apply to applications for assistance in relation to dwellings in Renewal Areas or other areas designated by the Council.

2.2.5 Assistance is only available where the dwelling: -
(a) Is unfit for human habitation by virtue of Section 604 of the Housing Act 1985 or any amendment to or substitution for that provision; or

(b) Fails to meet such standard of fitness as may be prescribed by the Council or relevant legislation or guidance in force at the date of the application for assistance.

2.3 Levels of Assistance

2.3.1 Elderly and vulnerable applicants who are in receipt of Income Support, or equivalent benefit as determined by the Council from time to time, and where the dwelling is in Council Tax Bands A, B or C will be offered assistance at 100% of the eligible expense, up to a maximum of £25,000, together with any additional assistance which the Council considers appropriate for energy efficiency works required to the dwelling.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

2.3.2 Elderly and vulnerable applicants in receipt or otherwise of other means tested benefits as determined by the Council from time to time and including income based Job Seekers Allowance, Working Tax Credit, Housing Benefit or Council Tax Benefit [or their equivalent] where gross annual income is £15,050\(^1\) or less, and the dwelling is in Council Tax Band A, B or C, will be offered assistance at 90% of the eligible expense up to a maximum of £25,000, together with any additional assistance which the Council considers appropriate for energy efficiency works to the dwelling.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

\(^1\)Last revision 12-07-05

2.3.3 Elderly and vulnerable applicants who are in receipt of Council Tax Benefit, Working Tax Credit, Housing Benefit or Income-based Jobseeker’s Allowance [or their equivalent] where gross annual income is more than £15,460\(^1\) and the dwelling is in Council Tax Band A, B or C, will be offered assistance at up to 75% of the eligible expense up to a maximum of £25,000, together with any additional assistance which the Council considers appropriate for energy efficiency works to the dwelling.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

2.3.4 Elderly and vulnerable applicants who are not in receipt of a qualifying benefit and whose gross annual income is more than £15,460\(^1\), and the dwelling is in Council Tax Band A, B or C, who are unable to raise a loan for the cost of eligible works to the dwelling may be offered Top-up Renewals Assistance.
The assistance will be up to a maximum of 50% of the eligible expense up to a maximum of £10,000 in order to bridge the difference between the cost of the eligible works and the amount of any loan or re-mortgage the applicant can procure from a reputable high street or other financial provider. Applicants would need to demonstrate that they were unable to obtain suitable finance from such institutions.

2.3.5 Applicants not in receipt of 100% Renewals Assistance [this excludes Top-up Renewals Assistance] will be required to find the balance of the eligible expense from their own resources. An applicant who can demonstrate to the Council's satisfaction that they are unable to raise the necessary finance, either by way of a suitable loan or re-mortgage from reputable high street or other financial institutions, may be offered an interest free top up loan of up to £5,000, which is repayable by instalments over an agreed period of up to 60 months.

2.3.6 Applicants who, in the reasonable view of the Council, are vulnerable, on low income, and where the dwelling is within Council Tax Band D or above, may be offered assistance with accessing suitable equity release products or with Relocation Assistance to a maximum of £10,000 to assist with the cost of moving to a more suitable property. The loan would be secured by way of a charge on the new property or payable from the proceeds of sale of the existing property as agreed between the applicant and the Council. The amount of the Relocation Assistance will be determined by the Council and will cover expenses reasonably incurred by the applicant in moving to a more suitable property. The Relocation Assistance may cover but is not limited to legal and estate agents fees, removal expenses, connection of telephone or other specialist equipment, refitting of carpets, cooker and other domestic appliances.

2.3.7 Applicants who, in the reasonable view of the Council, cannot be classed as vulnerable, where the dwelling falls within Council Tax Banding A, B and C and who are unable to raise a loan for the cost of eligible works to the dwelling may be offered Top-up Renewals Assistance. The assistance will be up to a maximum of 50% of the eligible expense up to a maximum of £10,000 in order to bridge the difference between the cost of the eligible works and the amount of any loan or re-mortgage the applicant can procure from a reputable high street or other financial provider. Applicants would need to demonstrate that they were unable to obtain suitable finance from such institutions.

2.4 Vacant Dwellings

2.4.1 Assistance may be available to owner-occupiers at the discretion of the Council towards the cost of eligible works to vacant dwellings where:

(a) the dwelling has been vacant for 12 months ending with the date of the initial enquiry for assistance and is a high priority on the Council’s Vacant Homes Register and,

(b) the improvement or repair of the dwelling meets the priorities specified in the Council’s Vacant Homes Policy and,
(c) all the owners or prospective owners of the dwelling are first time buyers.

2.4.2 Any assistance will be 75% of the difference between the eligible expense and the amount of any loan the applicant can procure from a reputable high street or other financial institution up to a maximum of £25,000. Applicants will need to demonstrate that they were unable to obtain suitable finance from such institutions.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

2.4.3 It is a condition of any assistance that the owner will provide satisfactory thermal insulation and a suitable space heating system within the dwelling.

3. Landlords Renewals Assistance

3.1 Preliminary Conditions for Assistance

3.1.1 An Applicant must be a qualifying owner as set out in the Preliminary Conditions for Owner-Occupiers and Tenants Renewals Assistance. (Paragraph 2.2.1).

3.1.2 An Applicant must certify, in a form prescribed by the Council, that he:

(a) has a qualifying owner’s interests in the dwelling (“Interest Certificate”).

(b) intends that the dwelling will be let or available for letting as a residence (and not for a holiday) on a tenancy which is not a long tenancy to a person who is not a member of the Applicant's family for a period of five years from the date on which the Council certifies that the eligible works are complete (“Letting Certificate”).

3.1.3 Assistance is only available where the dwelling is:

(a) unfit for human habitation by virtue of Section 604 of the Housing Act 1985 or any amendment to or substitution for that provision, or

(b) in such a state of disrepair as to justify the service of a notice under Section 190 of the Housing Act 1985 or any amendment to or substitution for that provision, or

(c) fails to meet such standard of fitness as may be prescribed by the Council or relevant legislation or guidance in force at the date of the application for assistance.

(d) Where the Council is considering the service of a notice under Section 189 or 190 of the Housing Act 1985 the application for assistance must be made before the service of that notice. No assistance will be available
where an application is made after service of the notice save in exceptional circumstances and at the discretion of the Council. The Council may also make a charge for the service of the notice up to the applicable statutory limit.

(e) The dwelling must be let as a residence (and not for a holiday) on a tenancy which is not a long tenancy to a person who is not a member of the applicant's family and have been so let at a rent of 80% or less than the market rent for the dwelling for a period of at least six months ending with the date of the applicant's initial enquiry. The market rent is to be determined by the Council or, if there is a dispute as to the same between the Council and the applicant, by a referral to the Rent Officer Service.

3.1.4 Assistance will not be given where the applicant has in the reasonable view of the Council breached a condition upon which earlier assistance (or grant under the Housing Grants, Construction and Regeneration Act 1996) was given.

3.2 Levels of Assistance

3.2.1 Assistance will be at 50% of the eligible expense up to a maximum of £25,000. At the discretion of the Council, additional assistance may be given at 75% of the cost of the installation of a domestic sprinkler system in appropriate dwellings, in accordance with the Council's Housing Fire Safety Strategy.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

3.3 Vacant Dwellings

3.3.1 Assistance may be available to applicants at the discretion of the Council towards the cost of eligible works to vacant dwellings where:

(a) the improvement or repair of the dwelling meets the priorities specified in the Council's Vacant Homes Policy, and

(b) the dwelling has been vacant for 12 months ending with the date of the initial enquiry for assistance and is a high priority on the Council’s Vacant Homes Register. In the case of enquiries for Vacant Homes Grant, the property has been vacant for at least 6 months and is a low or medium priority o the Council’s Vacant Homes Register, and

(c) the dwelling must be of a type which is in demand for private letting in the reasonable view of the Council.

3.3.2 Assistance will be 50% of the eligible expense up to a maximum of £25,000.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance
[where appropriate]. The Vacant Homes Grant will cover the eligible expense of the work, up to a maximum of £5,000, plus relevant fees.

3.3.3 It is a condition of any assistance that the applicant will offer the Council such nomination rights in relation to the dwelling as the Council may require.

3.3.4 Assistance will not be given where the applicant has in the reasonable view of the Council breached a condition upon which earlier assistance (or grant under the Housing Grants Construction or Regeneration Act 1996) was given.

3.3.5 It is a condition of the Vacant Homes Grant that the rent is set at an affordable level, equivalent to the Housing Benefit Which would be available for the property, whether or not the existing or proposed tenant is eligible for such benefit.

4. HMO Renewals Assistance

4.1 Preliminary Conditions for Assistance

4.1.2 An Applicant must be a qualifying owner as set out in the Preliminary Conditions for Owner-Occupiers and Tenants Renewals Assistance. (Paragraph 2.2.1)

4.1.3 An Applicant must certify, in a form prescribed by the Council, that he: -

(a) has a qualifying owners interest in the HMO (“Interest Certificate”)

(b) intends that the HMO or a specified part of it will be residentially occupied, (but not occupied for a holiday) or available for residential occupation under tenancies but not including long tenancies (or licences) by persons who are not members of the applicant's family for a period of five years from the certified date. (“HMO Residency Certificate”)

4.1.4 Assistance is only available where the HMO is: -

(a) unfit for human habitation by virtue of Section 604 of the Housing Act 1985 or any amendment to or substitution for that provision, or

(b) in such a state of disrepair as to justify the service of a notice under Section 190 of the Housing Act 1985 or any amendment to or substitution for that provision, or

(c) unfit for the number of occupants pursuant to Section 352 of the Housing Act 1985 or any amendment to or substitution for that provision and enforcement action cannot be taken using the
provisions of the Warrington Borough Council (Registration of Houses in Multiple Occupation) Control Scheme 1999, or

(d) fails to meet such standard of fitness as may be prescribed by the Council or relevant legislation or guidance in force at the date of the application for assistance.

4.1.5 Where the Council is considering the service of a notice under Sections 189, 190 or 352 of the Housing Act 1985 the application for assistance must be made before the service of that notice. No assistance will be available where an application is made after service of the notice save in exceptional circumstances and at the discretion of the Council. The Council may also make a charge for the service of the notice up to the applicable statutory limit.

4.1.6 Assistance will not be given where the applicant has in the reasonable view of the Council breached a condition upon which earlier assistance (or grant under the Housing Grants Construction or Regeneration Act 1996) was given.

4.2 Levels of Assistance

4.2.1 Assistance is only available towards the cost of works required to render the HMO fit for habitation pursuant to Section 604 of the Housing Act 1985 or fit for the number of occupants pursuant to Section 352 of the Housing Act 1985 or any amendment to or substitutions for those provisions and in accordance with the Council's standards for HMOs in place at the date of the application for assistance.

4.2.2 Assistance will be at 60% of the eligible expense up to a maximum of £25,000. At the discretion of the Council additional assistance may be given of 75% of the cost of installation of a domestic sprinkler system in appropriate dwellings in accordance with the Council's Housing Fire Safety Strategy.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

5. Group Repair Renewals Assistance

5.1 General

5.1.1 Group Repair Renewals Assistance may be available to owner/occupiers, tenants and landlords at the discretion of the Council for repair to the exterior or structure of buildings comprising the whole or part of a terrace of houses or other units.
5.2 Preliminary Conditions for Assistance

5.2.1 Each Applicant must be a qualifying owner or a qualifying tenant as set out in the Preliminary Conditions for Owner-Occupiers and Tenants Renewals Assistance. (Paragraph 2.2.1)

5.2.2 Each Applicant must certify, in a form prescribed by the Council, that he:

(a) has a qualifying owners or tenants interest in the dwelling ("Interest Certificate")

(b) where the applicant is an owner-occupier or tenant, that he intends to remain living in the dwelling as his only or main home for a period of five years from the certified date ("Occupancy Certificate")

(c) where the applicant is a landlord, that he intends that the dwelling will be let or available for letting as a residence (and not for a holiday) on a tenancy which is not a long tenancy to a person who is not a member of the applicant's family for a period of five years from the certified date ("Letting Certificate")

(d) where the applicant is the owner of an HMO, that the HMO will be residentially occupied (but not occupied for a holiday) or available for residential occupation under tenancies but not including long tenancies (or licences) by persons who are not members of the applicant's family for a period of five years from the certified date ("HMO Residency Certificate")

5.2.3 The building, comprising of at least two dwellings, in relation to which the assistance is sought must be the whole or part of a terrace of houses or other units the whole or some part of the exterior of which must not be in reasonable repair or the whole or some part of the structure of which must be unstable, both in the reasonable view of the Council.

5.2.4 Assistance is only available for works required to put the exterior of the building in reasonable repair, including the curtilage, or to render the building structurally stable. In this regard:

(a) the exterior of the building includes any part of it which is exposed to the elements of wind and rain or otherwise faces into the open air (including roofs, chimneys, walls, doors, windows, rainwater goods and external pipework).

(b) the curtilage includes any wall within the curtilage which is constructed as a retaining wall or otherwise to protect the structure of the building.

5.2.5 Applicants who are eligible to participate in a group repair scheme must:

(a) consent, in accordance with the terms of the scheme prepared by the Council, to the proposals to carry out the works specified in the scheme.
(b) give up possession if necessary of any part of the building to which the scheme works are to be carried out or obtain the consent of the occupier of that part to the carrying out of those works.

5.3 Level of Assistance

5.3.1 Assistance will be offered at 100% of the eligible expense, up to a maximum of £25,000.

In cases where there is active instability which requires underpinning and/or significant rebuilding of the structure of the dwelling, the eligible expense limit may be increased to £35,000 plus fees, plus Energy House Assistance [where appropriate].

6. Provisions as to Payment of Assistance

6.1 Payment of assistance may be made: -

(a) in whole after completion of the eligible works, or

(b) in part by instalments as the eligible works progress and the balance after completion of the works.

6.2 Payment by instalments will be dependent upon the submission and approval of contractors’ invoices in respect of works completed and such other information as the Council may reasonably require. Interim payments may be payable as the work progresses, up to a maximum of 90%, to contractors on the Council’s List of Registered Contractors and those nominated through the Council’s appointed HIA.

6.3 All payments of assistance will be made by the Council direct to the Council's nominated HIA or, at the Council's discretion, to the contractor engaged to undertake the eligible works save where the applicant is a landlord when payments will be made direct to the applicant.

6.4 The amount of assistance will not be varied after approval of the application unless the Council are satisfied that owing to circumstances beyond the control of the applicant:-

(a) the eligible works cannot be carried out within the assessed eligible expense

(b) the eligible works cannot be carried out without carrying out additional works which could not have been reasonably foreseen at the time the application was made

6.5 Where an applicant dies after liability has been incurred for any eligible expense the Council may make payments of assistance in respect of some or all of those matters.

6.6 Where an applicant dies after the eligible works have been begun and before the certified date the Council may make payments of assistance
in respect of some or all of the works carried out and other eligible works covered by the application.

6.7 Where an applicant (all applicants in the case of a joint application) ceases to be eligible for assistance pursuant to the provisions of this annex after the application has been approved but before the certified date no assistance will be paid or no further instalments paid and the Council may demand that any installment which has been paid be repaid forthwith, together with interest from the date upon which it was paid until repayment at such reasonable rate as the Council may determine.

6.8 Where after an application has been approved it subsequently appears to the Council that the applicant (or in the case of a joint application, any of the applicants) was not entitled pursuant to the provisions of this Annex to assistance of the type applied for no assistance shall be paid or no further instalments made and the Council may demand the repayment forthwith of any assistance already paid together with interest from the date on which it was paid until repayment, at such reasonable rate as the Council may determine.

6.9 Where an application for assistance is approved and one or more of the following apply: -

(a) The Council finds that the eligible expense was determined on the basis of inaccurate or incomplete information and exceeds that to which the applicant was entitled.

(b) The Council finds that without the Council's knowledge the eligible works were started before the application was approved.

(c) The eligible works are not completed to the satisfaction of the Council within the period specified by the Council under the provisions of this Annex.

(d) The Council finds that the assessed eligible expense is or is likely to be more than is required to complete the eligible works and to cover the cost preliminary or ancillary fees and charges and, where applicable, any additional works approved by the Council.

(e) The Council finds that without the Council's knowledge the eligible works were carried out otherwise than by the specified contractor pursuant to the provisions of this Annex.

The Council may do any or all of the following: -

(i) refuse to pay assistance or any further instalments of assistance,

(ii) make a reduction in assistance,

(iii) demand repayment forthwith, in whole or part, of any payments of assistance made together with interest at such reasonable rate as the Council may determine from the date of payment until repayment.

6.10 The Council may approve the assistance [including Renewals Assistance, Safe & Secure Assistance, Energy House Assistance, Cavity Wall and Loft
Insulation grant and Disabled Facilities Safe & Secure Assistance] as a "Deferred Payment" under such circumstances as it sees fit. In such cases, payment may not be made until the date specified in the approval document. In any event, this time period will not exceed 12 months following receipt of a complete application.

7. The Assistance Conditions

7.1 All the forms of assistance detailed in this Annex are made on the conditions set out in this part. These conditions will apply from the date of approval of the application until five years after the certified date ("the Condition Period").

7.2 The eligible works must be completed within nine calendar months of the date of approval of the application or such further period as the Council may agree.

7.3 The eligible works must be carried out in accordance with such specifications as are determined by the Council and by the nominated contractor one of whose estimates accompanied the application.

7.4 The payment of assistance is conditional upon: -

(a) the eligible works or part being executed to the satisfaction of the Council

(b) the Council being provided with an acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges in respect of which the assistance is to be given. The invoice, demand or receipt must not be given by the applicant or a member of his family.

7.5 In the event of a breach of any of the conditions specified in paragraphs 7.2, 7.3 and 7.4 of the Annex during the condition period the Council may cancel assistance and or demand the repayment of all or part of the assistance forthwith.

7.6 (a) When an application for assistance by a qualifying owner was accompanied by an Occupancy Certificate it is a condition of assistance that throughout the condition period the dwelling is occupied in accordance with the intention stated in the certificate.

(b) It is also a condition of the assistance that if at any time when that condition is in force the Council service notice on the owner of the dwelling requiring him to do so, he will within the period of 21 days beginning with the date on which the notice was served furnish to the Council a statement showing how that condition is being fulfilled.

7.7 (a) Where an application for assistance by a qualifying owner was accompanied by a Letting Certificate it is a condition of assistance that throughout the condition period the dwelling is let or available for letting in accordance with the intention stated in the certificate.
(b) It is also a condition of the assistance that if at any time when that condition is in force the Council serve notice on the owner of the dwelling requiring him to do so, he will within the period of 21 days beginning with the date on which the notice was served furnish to the Council a statement showing how that condition is being fulfilled.

7.8 It is a condition of HMO Renewals Assistance that throughout the condition period:

(a) the dwelling is occupied or available for residential occupation in accordance with the intention stated in the HMO Residency Certificate and

(b) the dwelling is not so occupied as to cause a breach of the duty under Section 353A Housing Act 1985 or a breach of any direction given by the Council under Section 354 of that Act (or any amendment to or substitution for those sections)

(c) it is also a condition of the assistance that if at any time within the condition period the Council serve notice on the owner of the dwelling requiring him to do so, he will within the period of 21 days beginning with the date on which the notice was served furnish the Council a statement showing how that condition is being fulfilled.

7.9 In the event of a breach of any of the conditions specified in paragraphs 7.6, 7.7 and 7.8 of the Annex during the condition period the Council may demand the repayment of all or part of the assistance forthwith together with, at the discretion of the Council, compound interest at such reasonable rate as the Council may determine from the date of payment of the assistance to the date of repayment and with yearly rests.

7.10 It is a condition of assistance that in the event of the qualifying owner of a dwelling or HMO to (other than an owner occupier) disposing of the whole or part of the dwelling or HMO to which the application relates before the end of the condition period the Council may demand the repayment of all or part of the assistance forthwith together with, at the discretion of the Council, compound interest at such reasonable rate as the Council may determine from the date of payment of the assistance to the date of repayment and with yearly rests.

7.11 Where the applicant is an owner occupier it is a condition of assistance that in the event of the owner occupier disposing of the whole or part of the dwelling to which the application relates at any time after the approval of the application all assistance paid will be repayable forthwith to the Council whether demanded or not.

7.12 For the purposes of paragraphs 7.10 and 7.11, a disposal is the transfer of the freehold or of the lease or the grant of a lease for a term of more than 21 years. In the latter case it would be assumed that any option to renew or extend a lease or sub-lease is exercised and any option to terminate a lease or sub-lease is not exercised. The grant of an option enabling a person to call for a disposal will be treated as such a disposal made to him.
7.13 Where the assistance given was Group Repair Renewals Assistance, an applicant's liability to repay assistance will be proportionate to the number of applicants who participated in the scheme.

7.14 (a) The Council may impose a condition that an applicant for assistance takes reasonable steps to pursue any relevant claim and to repay the assistance, so far as the Council deems appropriate, out of the proceeds of such a claim.

(b) The claims to which this condition applies are:-

(i) an insurance claim, or a legal claim against another person, in respect of damage to the dwelling to which the assistance relates.

(ii) a legal claim for damages in which the cost of the works to the dwelling to which the assistance relates is part of the claim.

(c) The claim is a relevant claim to the extent that works to make good the damage mentioned in (i) or the cost of which is claimed is mentioned in (ii) are works to which the assistance related.

7.15 The applicant must notify the Council of his or her intention to make a disposal of the dwelling and shall furnish any information reasonably required by the Council in connection with such notification.

7.16 Where the applicant has an insurable interest in the dwelling, he or she shall arrange, maintain and effect adequate insurance of the dwelling throughout the condition period.

7.17 Where the applicant has a duty or power to carry out works of repair to the dwelling, the applicant shall ensure that, to the extent that such duty or power allows, the dwelling remains fit for human habitation throughout the condition period.

8. Safe & Secure and Energy House Assistance

8.1 General

8.1.1 Safe and Secure Assistance is available to owner-occupiers and tenants to deal with Category 1 and 2 hazards in the home or within the curtilage of the dwelling, a mobile home or a house-boat.

8.1.2 All requests for Safe and Secure Assistance will be inspected and determined by the Council's inspecting officer using the Housing Health and Safety Rating system, having regard to the nature of the occupier's vulnerability.

8.1.3 All requests for Energy House Assistance will be inspected and determined by the Council's Energy Efficiency Officer or other nominated inspecting officer.
8.1.4 Assistance may also be available to cover the cost of preliminary or ancillary fees and charges, which relate to the Application for assistance and the preparation for and the carrying out of the works, as specified in Paragraph 1.1.2 of this Annex.

8.2 Applications for Assistance

8.2.1 Such applications for Safe and Secure Assistance must be made as specified in Section 1.2 of this Annex.

8.2.2 Such applications for Energy House Assistance must be made as specified in Section 1.2, Paragraphs 1.2.1 and 1.2.4.

8.2.3 Initial enquiries for Energy House Assistance may be made directly to the Council.

8.2.4 No applications for Energy House Assistance will be valid unless dealt with in the manner prescribed in Paragraphs 8.2.2 and 8.2.3.

8.3 Preliminary Conditions for Assistance

8.3.1 No assistance will be given where an Application for assistance is made by:

(a) A Local Authority;
(b) A New Town Corporation;
(c) An Urban Development Corporation;
(d) A Housing Action Trust;
(e) A Health Authority, Special Health Authority or NHS Trust;
(f) A Police Authority;
(g) A joint Authority or residuary body established under the Local Government Act 1985;
(h) An Authority established under Section 10 (1) of that Act (Waste Disposal);
(i) A Registered Social Landlord;
(j) Or a tenant of one of these bodies.

8.3.2 In the case of applications for assistance by a tenant, the landlord will be expected to fulfil his statutory repairing obligations, before assistance can be considered.

8.3.3 Such additional conditions are as specified in Section 1.3, Paragraphs 1.3.1, 1.3.4, and 1.3.5.

8.3.4 The Council will consider an Application made by a person who does not satisfy the definition of an owner-occupier or a tenant, but who occupies the dwelling under a right of exclusive occupation granted for life or for a period of more than 5 years.

8.3.5 The Applicant must have occupied the dwelling, mobile home or house-boat as his/her only or main residence for at least 3 years immediately prior to the
date of application for assistance, except in Renewal Areas, or where the works relate to means of escape in case of fire, or other fire precautions.

8.3.6 In the case of a mobile home, it must have been on land forming part of the same protected site within the meaning of the Mobile Homes Act 1983 and the applicant has occupied the property either under an agreement to which that Act applies or a gratuitous licence.

8.3.7 In the case of a houseboat, the boat has for that period had its only or main mooring in the same locality on an inland waterway or in marine waters within the Council’s boundary and that the applicant has a right to moor the boat there.

In all cases, no assistance will be given to carry out works, which should rightly be undertaken by another person or organisation.

8.3.8 The Applicant must have a duty or a power to carry out the works in question.

8.3.9 The Council will not entertain an Application for assistance from an owner-occupier or tenant unless the applicant is:
(a) elderly (aged 60 years or over) or
(b) vulnerable (including the disabled, loan parent families with children under the age of 16 years, or 19 years if in full time education, low income families and the chronically infirm)

And in receipt of certain specified means tested benefits, or their equivalents below:
- Income Support
- Council Tax Benefit
- Income-based Job Seekers Allowance
- Working Families Credit
- Disabled Person’s Tax Credit [or equivalent]
- Housing Benefit

8.3.10 Paragraph 8.3.5 (prior-occupancy) and 8.3.9 will not apply in respect of owner-occupier (Cavity Wall and Loft Insulation) Energy House Assistance during any period that this incentive is made available by the Council. Providing:

a) The applicant is an owner-occupier and:
   (i) The applicant, or their partner, is aged 60 or over, or
   (ii) The applicant’s home is situated within the PCT defined WHIZ - Warrington Health Improvement Zone.

b) The applicant is not in receipt of a qualifying income related benefit as define within paragraph 8.3.9

8.4 Levels of Assistance

8.4.1 Assistance for Safe and Secure for owner-occupiers and tenants is limited to works costing no more than £5,000, with a limit of 2 applications amounting to a maximum of £7,000 in any three year period and in accordance with the
provisions of Table 2, page 71 of the Housing Renewals Policy 2003 Document. Energy House Assistance is limited to maximum of £5,000.

8.4.2 Applicants in receipt of Renewals Assistance with accompanying Energy House Assistance who do not meet the requirements of paragraph 8.3.9 will receive assistance at the relevant Renewals Assistance percentage. Energy House Assistance for landlords is in accordance with the provisions of Table 2, page 71 of the Housing Renewals Policy 2003 Document. Safe and Secure Assistance is not available for landlords.

8.4.3 Subject to 8.4.5, assistance to owner-occupiers under the (Cavity Wall and Loft Insulation) Energy House Assistance scheme will be based on 50% grant, up to a maximum grant of £100/measure, towards the installation of cavity wall and/or loft insulation.

8.4.4 Subject to 8.4.5, assistance to Landlords under the (Cavity Wall and Loft Insulation) Energy House Assistance scheme for tenanted properties will be based on 100% grant, up to a maximum grant of £200/measure, towards the installation of cavity wall and/or loft insulation.

8.4.5 For homes built with cavity walls, loft insulation will only be grant aided if installed concurrent to cavity wall insulation, unless cavity wall insulation is already installed.

8.4.6 For the purposes of paragraph 8.4.2, Landlord Energy House Assistance applications submitted for cavity wall and/or loft insulation, will be assessed, during it’s duration under the (Cavity Wall and Loft Insulation) Energy House Assistance scheme.

8.5 Provisions as to Payment of Assistance

8.5.1 Payment of Safe and Secure Assistance will be in accordance with the provisions detailed in Section 6 of this Annex.

8.5.2 Payment of Energy House Assistance will be in accordance with the following:

(a) the provisions detailed in Section 6, Paragraphs 6.1, 6.4, 6.5, 6.6, 6.7, 6.8, 6.9 and 6.10

(b) all payments will be dependent upon the submission and approval of contractors invoices in respect of works completed and other such information as the Council may require.

(c) payments of assistance will be made by the Council direct to the contractor, where the works are subsidised by one of the statutory undertakers and in other cases direct to the applicant.

8.6 The Conditions

8.6.1 The eligible works for Safe and Secure and Energy House Assistance must be completed within three calendar months of the date of
approval of the application or such further period as the Council may agree.

8.6.2 The eligible works must be carried out in accordance with such specifications as are determined by the Council and by the nominated contractor one of whose estimates accompanied the application.

8.6.3 The payment of Safe and Secure and Energy House Assistance is conditional upon:

(a) the eligible works or part being executed to the satisfaction of the Council

(b) the Council being provided with an acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges in respect of which the assistance is to be given. The invoice, demand or receipt must not be given by the applicant or a member of his family.

9. Discretionary Assistance available for Disabled Persons

9.1 Such assistance may be offered at the discretion of the Council, and would also be subject to the availability of sufficient funding.

10. Discretionary Disabled Facilities Assistance

10.1 General

10.1.1 All applicants and applications for Discretionary Disabled Facilities Assistance will be subject to the provisions of Part 1 of the Housing Grants, Construction and Regeneration Act 1996 and associated Statutory Instruments and Circular Guidance relating to Mandatory Disabled Facilities Grants. This includes:

- the preliminary conditions for application,
- occupation certificates,
- the approval of the application,
- the restriction on grants already begun,
- means testing,
- the decision and notification,
- the conditions relating to payment,
- the applicant ceasing to be entitled to assistance,
- any change of circumstances affecting the disabled occupant, and
- repayment where the applicant was not entitled to assistance.
10.1.2 The relevant works must comprise works that would not be otherwise eligible for Mandatory Disabled Facilities Grant.

10.1.3 Eligibility for such assistance will be determined by the Adaptation Liaison Group which meets on a regular basis and comprises senior officers from Social Services, Urban Renewal Section and the Architectural Design Unit.

10.1.4 This assistance is means tested in accordance with the provisions of the relevant statutory means test for Mandatory Disabled Facilities Grant.

10.1.5 Such assistance would be recorded as a charge against the property and would be repayable, in full, on the sale of the property.

10.1.6 Where a property is not registered with the Land Registry, it is a condition of this assistance that it be so registered prior to approval of any assistance.

10.1.7 Such assistance is not available to tenants of Warrington Borough Council as separate funding has been made available for such works.

10.2 Levels of Assistance

10.2.1 Discretionary Disabled Facilities Assistance may be considered up to a maximum of £5,000 to provide additional adaptations for the benefit of the disabled person.

11. Disabled Facilities Safe and Secure Assistance

11.1 General

11.1.1 Safe and Secure Assistance may be considered for applicants for the provision of smaller adaptations such as stairlifts or for the provision or improvement of heating systems, to provide these facilities more urgently than would be the case if an application was made for a Disabled Facilities Grant.

11.1.2 Such assistance may be offered at the discretion of the Council, and is also subject to the availability of sufficient funding.

11.2 Applications for Assistance

11.2.1 A valid application must be in a form prescribed and approved by the Council from time to time, and must be accompanied by such estimates and other documents as the Council may require.

11.3 Preliminary Conditions for Assistance

11.3.1 Such applications for Disabled Facilities Safe and Secure Assistance must be made as specified in Section 1.2, Paragraphs 1.3.1 to 1.3.5 of this Annex.
11.3.2 The Council will not entertain an Application for assistance from an owner-occupier or tenant unless the applicant is in receipt in receipt of certain specified means tested benefits, or their equivalents as follows: -

- Income Support
- Council Tax Benefit
- Income-based Job Seekers Allowance
- Working Families Credit
- Disabled Person’s Tax Credit [or equivalent]
- Housing Benefit

11.4 Levels of Assistance

11.4.1 Assistance for Disabled Facilities Safe and Secure Assistance for owner-occupiers and tenants is limited to works costing no more than £5,000, with a limit of 2 applications amounting to a maximum of £7,000 in any three year period.

11.5 Provisions as to Payment of Assistance

11.5.1 Payment of Disabled Facilities Safe and Secure Assistance will be in accordance with the following:

(a) the provisions detailed in Section 6, Paragraphs 6.1, 6.1.4, 6.1.5, 6.1.6, 6.1.7, 6.1.8, 6.1.9 and 6.10.

(b) all payments will be dependant upon the submission and approval of contractors invoices in respect of works completed and other such information as the Council may require.

11.6 The Conditions

11.6.1 The eligible works for Disabled Facilities Safe and Secure Assistance must be completed within three calendar months of the date of approval of the application or such further period as the Council may agree.

11.6.2 The eligible works must be carried out in accordance with such specifications as are determined by the Council and by the nominated contractor one of whose estimates accompanied the application.

11.6.3 The payment of Safe and Secure and Energy House Assistance is conditional upon:

(a) the eligible works or part being executed to the satisfaction of the Council

(b) the Council being provided with an acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges in respect of which the assistance is to be given. The invoice, demand or receipt must not be given by the applicant or a member of his family.
12. Relocation Assistance

12.1 General

12.1.1 Relocation Assistance may be considered, for owner-occupiers, up to a maximum of £10,000 to assist the disabled person and his/her family, where appropriate, to move to a more suitable property in cases where the cost of works is excessive or the property cannot be suitably adapted.

12.1.2 In such cases, the Council must be satisfied that this will benefit the disabled person at least as much as improving or adapting his/her existing accommodation.

12.1.3 This assistance is means tested in accordance with the provisions of the statutory means test for Mandatory Disabled Facilities Grant.

12.1.4 Eligibility for such assistance will be determined by the Adaptation Liaison Group which meets on a regular basis and comprises senior officers from Social Services, Urban Renewal Section and the Architectural Design Unit.

12.1.5 Such assistance may be offered at the discretion of the Council, and would also be subject to the availability of sufficient funding.

12.1.6 Such assistance would be recorded as a charge against the newly purchased property and, if not repaid on the sale of the existing property, would be repayable, in full, on the sale of the new property.

12.1.7 Where a property is not registered with the Land Registry, it is a condition of this assistance that it be so registered prior to approval of any assistance.

13. Complaints and Appeals

13.1 Complaints or appeals against decisions made in relation to applications for any form of assistance detailed in this Annex will be dealt with in the first instance by the Council's Urban Renewal Manager or other nominated senior Council Officer.

13.2 Applicants dissatisfied with the decision of the Urban Renewal Manager or other senior Council Officer will be able to make representations to the Council's Appeals Committee.

14. Interest Free Loan Scheme

14.1 In cases where the applicant defaults on re-payment of a loan under the Interest Free Loan Scheme, the outstanding balance, plus an administrative charge of £500 will be recorded as a charge against the property, repayable on the sale of the property.
14.2 Debt recovery by means of a charge on the property is subject to the following exceptions:

(a) Only loans in excess of £1,000 are subject to the requirement of registering a charge on the property.

(b) In determining the need to register a charge, the pertaining circumstances of the applicant may be considered where deemed necessary in order to enable fair access to a loan for disadvantaged clients who might otherwise be socially excluded from the scheme.

(c) In cases where the ownership details of the property are complex or the property title is not registered with the Land Registry the policy may be relaxed to allow the applicant to obtain a loan in excess of £1,000, without the need to register the charge.

14.3 Any such cases identified as meeting the criteria of 14.2 (b) and 14.2 (c) above will be referred by the Urban Renewal Manager to the Housing and Urban Renewal Portfolio for consideration and determination on a case by case basis.