



**GREAT  
YARMOUTH**  
BOROUGH COUNCIL

## Private Sector Housing Renewal Policy 2008



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**April 2008**

# Great Yarmouth Borough Council

## Private Sector Housing - Renewal Policy 2008

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April 2008

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### 1. INTRODUCTION

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This policy is designed to promote and provide assistance to home owners in the Great Yarmouth Borough Council area to improve and maintain the condition of their properties and to provide secure and comfortable living accommodation. It builds on the "Housing Strategy for Great Yarmouth 2002 and beyond" and supports its objectives of reducing deprivation in the poorest neighbourhoods and giving support to those in need.

The freedoms afforded by the introduction of the Regulatory Reform (Housing Assistance) Order 2002 over how local authorities can give help towards improving privately-owned homes will be developed to ensure more people can benefit and the general condition of the private housing stock is raised over the next five years. During this period the policy tools available will be developed and the policy itself will have the flexibility to ensure nobody is turned away if they have a genuine need for help with the upkeep of their home.

### 2. STRATEGIC AIMS

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#### 2.1 National

Central Government has set out a national agenda and strategy for housing in the document "Quality and Choice a decent home for all" which was published in December 2000.

This document stressed the importance of local authorities pursuing a clear strategic role within their area:

- assessment of housing needs and trends across the different housing sectors.
- robust assessments of the condition of the housing stock.
- assessing service and investment resources available.
- developing clear priorities and plans with stakeholders and local residents.

The national agenda underlines the need for local plans and approaches to be sustainable:

- supporting neighbourhood renewal and sustainable communities.
- building on resident involvement.
- assessing options for tackling disrepair.
- linking to wider agendas with issues of rundown neighbourhoods and poverty.
- providing help to vulnerable people to sustain independence.

#### 2.2 Regional

Since 1999 regional government through East of England has been required to work with stakeholders to consider housing trends, facts and figures to develop a strategy for the region. This should help shape and influence regional economy and planning policy, recognising the crucial role of housing in any sustainable economy. This has identified key issues within Great Yarmouth which include empty homes, social exclusion, health and housing inequalities and the need for regeneration.

### 2.3 Local

The Great Yarmouth strategy sets in context the particular problems within the Borough of social and economic deprivation. Particular wards suffer more intensely where poor housing and built environments relate to poor health, low incomes and low educational attainment. Specific help needs to be targeted at these areas to improve housing in conjunction with other regeneration and improvement initiatives.

The overarching strategy is the “2020 Vision” which sets out the community plan for the area and brings together the social, economic and environmental strategies for the borough. Working with the Borough Council are key agencies and partnerships which must provide improvement strategies for issues such as the Health Improvement Plan, the Crime and Disorder Reduction Strategy and Neighbourhood Renewal Strategy.

#### 2.3.1 Housing Conditions

- 71% of households in Great Yarmouth are owner occupiers and 8% of households are in private rented accommodation.
- over 30% of private-sector homes were built before 1919.
- 33% of privately rented homes are over 80 years' old.
- 6% of private sector housing is assessed as statutorily unfit – this rises to 13.4% in pre-1919 housing.
- 14% of owner occupiers and 33% of private tenants live in homes with poor energy efficiency.
- poor standard and older terrace properties are particularly concentrated in parts of Yarmouth, such as South Denes, Cobholm and Lichfield and Runham Vauxhall.

The Government's Index of Deprivation 2000 showed that Great Yarmouth was the 43<sup>rd</sup> most deprived area in England out of 398 local authority areas. It also showed that 14 out of the borough's 21 wards fall within the lowest half of all wards in England with regard to housing problems.

**Objective 1 - to arrange/provide finance for the improvement and maintenance of private sector housing with emphasis on older properties and the more deprived areas.**

#### 2.3.2 Housing Needs

Unemployment remains significantly worse than the national, regional and county averages. Great Yarmouth remains in the worst 10 'travel to work' areas for unemployment, out of 270 across the country.

The Housing Needs Survey commissioned by the Council in 2000 found that:

- over 36% of households had incomes below £10,000 (UK average was 33%).
- only 30% of households had income above the national average of £20,000 (39% UK average).
- about 35% of households are in receipt of benefits.

Low incomes featured across all tenures, but there were particular problems for young people, people with disabilities and older people.

'The Health of the Nation 2002' report showed average incomes in Great Yarmouth are 22% below the national average and 12% below the Norfolk average.

**Objective 2 - to provide assistance to people on low incomes.**

### 2.3.3 Local Housing Markets

Great Yarmouth has been an area of relatively low house prices, enabling people on modest incomes to purchase terrace housing. However, over the last two years prices have risen by 41% overall and this has caused problems, particularly for first time buyers on low average incomes. The cost of an average terrace house is now over £57,000 and the Housing Needs Survey found choice for first time buyers to be limited. Many homeowners will be in a vulnerable position with high levels of mortgage in relation to income, owning high maintenance older properties.

**Objective 3 - to help first time buyers to ensure their properties are in a good state of repair.**

### 2.3.4 Private Renting

In Yarmouth the private rented sector is generally made up of owners with one or two properties rather than professional Landlords with substantial portfolios. There is clear evidence from the Council's homelessness statistics that as house prices have risen, owners have pulled out of private renting, in order to capitalise on their property. Homeless applications overall are up 35% over the two years 1999/01. The increase appears to be due primarily to landlords ending private tenancies.

**Objective 4 - to work with private landlords to provide and manage good accommodation for the rented sector.**

### 2.3.5 Population Trends

The Housing Needs Survey 2000 projects that there will be a modest population growth of 2.4% over the next 15 years.

- the formation of new households is likely to occur at a faster rate at just under 6% over that period.
- 520 new households per year are likely to form over the next 5 years.
- people aged 16-24 as a proportion of the population are projected to grow by 12%.
- people of retirement age is forecast to reach 25% of the local population by 2011.
- people at or above the age of 75 is projected to increase by 13% by 2016 to about 1 in 10 of the local population.

**Objective 5 - to focus on the needs of older people; to help them maintain their independence and to live in a comfortable and secure property.**

### 2.3.6 Empty Properties

The Housing Condition Survey estimated that just under 7% of the borough's private sector stock was empty, and concentrated in the older stock.

**Objective 6 – to encourage owners to bring property up to standard or to bring empty properties back into use**

### 2.3.7 Area issues

Poor housing conditions tend to occur in areas with:

- concentrations of older terraced property.
- poor environment, with greater occurrence of derelict sites and buildings, empty shops and houses.
- conflicting residential and business use.
- higher levels of shared housing.

Such problems are identified particularly in parts of South Denes, Cobholm, Runham Vauxhall, Southtown and the older parts of Gorleston alongside high levels of unfitness and disrepair.

**Objective 7 - develop local area strategies linked to regeneration, development or improvement plans to improve the general condition of private sector housing and its environment.**

## 3. KEY OBJECTIVES (PRIORITIES)

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### Objective 1 -

**Arrange/provide finance for the improvement and maintenance of private sector housing with emphasis on older properties and the more deprived areas.**

The Great Yarmouth Local Neighbourhood Renewal Strategy has identified six priority neighbourhoods with high levels of deprivation. These neighbourhoods will receive special consideration for renewal projects through Neighbourhood Renewal Funding (NRF) and we will work to improve housing conditions in these areas in support of NRF and specific regeneration projects.

#### Target pockets of poor standard housing

Where individual or groups of houses are having a detrimental effect on an area we will work with the owners to offer assistance or advice or take actions, as necessary, to effect the required improvements.

### Objective 2 -

**Provide assistance to people on low incomes.**

Means testing (Appendix 8)

All applicants will be asked to provide information about their income, savings and commitments to allow a test of resource calculation to be undertaken. This will ensure any help given would be tailored to a particular applicant's needs and affordability.

### Financial advisor (Appendix 6)

We will develop a range of finance packages that will provide safe and affordable funding for home improvement works, which is appropriate to the applicant's circumstances. An independent financial advisor would ensure the applicant given advice on the various options that would be available to them.

### **Objective 3 - Help first time buyers to ensure their properties are in a good state of repair.**

Short term help will be provide to first time buyers who have bought a property as their main and only residence and subsequently discovered it is in need of repair within the first year. Help will be provided in the form of a loan which would be secured as a charge on the property, typically for works up to £5,000 for a period of five years. This would be interest free for this period and where the applicants are unable to meet any regular repayments the full sum would be repaid at the end of the loan period.

### **Objective 4 - Work with private landlords to provide and manage good accommodation for the rented sector.**

Assistance will be provided to private landlords to bring their properties up to standard to remedy items of disrepair or issues identified following a survey of the property under the Housing Health & Safety Rating System and they will be encouraged to modernise their properties to decent home standards. In return tenant nomination rights will be reserved by the council and the landlords will be required to join the landlord accreditation scheme.

### **Objective 5 - Focus on the needs of older people to help them maintain their independence and live in a comfortable and secure property.**

The Safe at Home agency provided by the Borough Council in partnership with Norfolk Social Services and the Great Yarmouth and Waveney Primary Care Trust will continue to provide assistance to older applicants or those with a disability. The agency provides independent support though the whole process of securing funding and designing improvement or adaptation works through to the procurement and supervision of contractors. A contractor accreditation scheme will be developed to ensure works are completed to agreed standards (Appendix 2).

We will work with the government sponsored Home Improvement Trust to provide safe financial help and advice to this target group (Appendix 3).

### **Objective 6 - Encourage owners to bring property up to standard or to bring empty property back into use.**

We will work with the Empty Homes Officer to provide financial help and advice to owners of empty properties to bring them back into use. Where appropriate an equity share in the property, linked to tenant nomination rights, or compulsory acquisition could be considered.

### Objective 7 -

#### Develop local area strategies linked to regeneration, development or improvement plans to improve the general condition of private sector housing and its environment.

This policy will retain flexibility to allow specific areas to be targeted for help, in support of other regeneration initiatives. Current regeneration initiatives linked to the 2020 Vision for Great Yarmouth include Neighbourhood Renewal Funding and the Secondary Holiday Area Regeneration Project.

Similarly, where poor quality housing is impacted by new development, highway or other improvement works we will offer specific help to eligible householders with improvements to their properties and living environment. Improvement of the living environment could include the refurbishment of the exterior and curtilages of groups of properties.

## 4. ELIGIBILITY

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### 4.1 Eligible Works

Assistance will be available to eligible applicants as follows:

**Emergency Repairs** – works, generally up to the value of £5,000, required to make a property safe, secure or fit for occupation in an emergency situation. Works could include:

- Electrical / gas safety work
- Plumbing
- Hot water boiler replacement
- Leaking roof
- Emergency structural repairs (non-insurable)

**Renewal Assistance** – works required to bring a property up to the decent home standard (Appendix 1).

This will require the property to:

1. Meet the current minimum Standard for housing
2. Be in a reasonable state of repair
3. Have reasonably modern facilities & services
4. Have a reasonable degree of thermal comfort

Assistance can be provided by a loan secured on the property; either interest free up to £15,000 or equity share above £15,000 to a maximum of £50,000.

### Warm Front

Warm Front grants may be available to help with insulation and heating improvements for people who are receiving an income or disability related benefit, through the governments Warm Front Scheme (Appendix 5).

### Home Security

Home security grants may be available to improve home security for older or vulnerable people or victims of crime through the Norfolk Partners against Crime Taskforce (Appendix 4).

### Discretionary Disabled Adaptations

This policy does not include reference to disabled facility grants which the Borough Council has a duty to provide in consultation with the Great Yarmouth and Waveney Primary Care Trust and Norfolk County Social Services. Additional discretionary assistance could be provided in appropriate cases to supplement the mandatory provision.

In certain circumstances it might be more appropriate to provide an alternative solution to meet a client's needs, such as relocation, if the property is not suitable for adaptation at a reasonable cost, or additional works are required beyond the scope of the mandatory provision.

### Relocation

Relocation could be a more suitable solution for some applicants in preference to renovation, improvement or adaptation of their existing dwelling. This would take into account such things as its general condition and suitability for improvement or adaptation, its location and environment, and the cost effectiveness of the works required to meet the applicant's needs. Consideration would also be given to ensure that the proposed works met the needs of the applicant both now and into the future.

Assistance could be provided to acquire an alternative property and to dispose of the existing dwelling. This assistance could include legal and financial advice and financial help to acquire the new property using a shared equity agreement.

## 4.2 Eligible applicants

### 4.2.1 Owner occupiers or private tenants

#### Qualification

An applicant must either:

- Own the property or
- Be a private tenant responsible for carrying out works and
- Have lived in the property as their only or main residence for at least 36 months
- and be in receipt of a qualifying benefit

#### Help available (subject to demand)

All applicants will be required to provide details of their income, capital resources and commitments to allow a means test calculation to be undertaken (Appendix 8). This will determine the level and type of assistance that is available to them.

Assistance could range from simple advice on building works and finance options to the full cost of the eligible works. Where financial help is given there will be conditions placed on the applicant or registered as a charge on the property regarding its repayment. In general terms, financial support will be repaid when the applicant has no further interest in the property. These conditions will be fully

detailed and explained to each applicant to allow them to make a decision on their best options.

### 4.2.2 Private Landlords

Assistance will be provided in appropriate cases where the Environmental Health Officer is required to take action following survey of the property under the Housing Health & Safety Rating System. Landlords must join the Landlord Accreditation Scheme and will be encouraged to provide modern facilities and meet the decent homes standard. Where a landlord agrees to meet this standard financial assistance could be as much as £5,000 per unit interest free loan repaid after 5 years.

Where financial assistance is given the council may require tenant nomination rights for five years where the decency standard is achieved, in appropriate buildings.

All loans will be repaid over an agreed period of time (maximum 5 years) and tenant nomination rights will continue until these are repaid in full. The loans will be secured as a first charge on the property and repayment could be as a:

- Percentage of rent income
- Lump sums at agreed times
- Sale of the property
- Lease back \*

\*Lease back will be managed by a Housing Association where the income from rents will be shared between the landlord, the managing agents and the Council for the repayment of the loan.

## 5. CAPITAL RESOURCE

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The Private Sector Housing condition Survey conducted in 1999 found that about 2000 properties in the Borough failed to meet the fitness standard and a further 4000 properties had serious defects. The cost of the necessary repairs and improvements was likely to be more than £40M in total.

With an annual budget of around £1M the Borough Council has only been able to help those people with the most pressing needs and who do not have the financial resources to undertake works for themselves. The Council will continue to give assistance to eligible applicants, but this will now be by a secured loan only; grants are no longer available. It should be remembered, however, that the maintenance and upkeep of private sector housing rests with the householder and financial assistance from the Council must be viewed as a safety net to be used only when other sources of funding for home repairs are not available or are insufficient to complete the works.

The level of assistance that might be available to an applicant at any given time could vary depending upon the take-up in any financial year. Where funds are fully committed it might be necessary to reduce the level of assistance available or to delay giving an approval until sufficient funding is available.

The Council will develop partnerships with other organisations such as the Home Improvement Trust to help arrange safe and secure funding for

property repairs, improvements and adaptations. A range of mortgage products have been developed by the Home Improvement Trust to help people over 60 years of age or those with severe disabilities. These include:

- capital interest with monthly repayments
- interest only with monthly payments
- no monthly repayments, interest and capital will be rolled up and repaid on the sale of the property.

Any capital advances given through a partner organisation, such as the Home Improvement Trust or directly by the Borough Council will be secured by a charge on the property and must be repaid in accordance with the conditions of the agreement entered into. All loan providers will provide a guarantee of no repossession.

## 6. PROCEDURES

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The procedure for applying for assistance will follow these stages:

1. Preliminary Enquiry
2. Detailed Application

### 6.1 Preliminary Enquiry

Applicants will complete a preliminary enquiry form which is available directly from Council offices or it can be printed from the Borough Council web site ([www.great-yarmouth.gov.uk/housing](http://www.great-yarmouth.gov.uk/housing)). This will ask for details of the applicant such as age, income, savings, assets and dependants and the property details, problems and requirements.

The Private Sector Housing Team will use this information to undertake an initial assessment, which will include a means test (Appendix 8), to determine the type of assistance that might be available. This could be followed by a visit from a Technical Officer who will inspect the property and produce a schedule of works required to bring the property up to standard. This will detail works that would be eligible for assistance to achieve the decent home standard (Appendix 1) or to rectify specific items of disrepair in an emergency situation.

The applicant will be sent a statement which will set out the works required, giving an indication of the cost for the works and funding options available. It will also describe the next steps in the process if the applicant wants to proceed with a detailed application.

### 6.2 Detailed Application

At this stage the applicant will make a full application for assistance using the application form available from Council offices or it can be printed from the Borough Council web site ([www.great-yarmouth.gov.uk/housing](http://www.great-yarmouth.gov.uk/housing)).

Applicants who qualify for assistance will have a choice on how they would like to proceed. They can follow the procedure set out below, method 1, and obtain quotes from builders and organise the works for themselves or they can employ Safe at Home, method 2, who will organise the works on their behalf using approved builders. Details of Safe at Home are contained in Appendix 2.

### Method 1

The form should be completed and sent to the council with the following documentation:

1. Estimates from two builders for the works detailed in the schedule
2. Copies of any Building Regulation or Planning approvals required for the works.
3. Detailed plans and structural calculations as appropriate
4. Specialist reports for damp proofing or timber treatment, if applicable.
5. Proof of applicants title to the property
6. Personal financial details
7. Proposed funding profile for the works.

The Renewal team will check:

- the builders estimates to ensure these provide value for money and are complete to undertake fully the schedule of works previously provided.
- that the applicant lives at the property and is the owner (or tenant with authority to undertake the work).
- the financial information provided regarding the applicants income, savings, assets and dependants. This will include a detailed means test calculation to confirm the type of assistance that is available to the applicant.

If the application is complete and qualifies for assistance an offer letter will be sent to the applicant which will detail the terms of the offer. If the applicant wishes to proceed the offer must be accepted within 28 days together with confirmation of funding arrangements and the contractors anticipated start date.

When payment is requested a Technical Officer will visit the

### Method 2

Instruct Safe at Home as your agent to make application for assistance, obtain all necessary consents and approvals and to plan and supervise the works on your behalf.

A Safe at Home Case Worker will visit you to complete the necessary forms and arrange for copies of the various documents required for the application to be made. You will also be required to sign an agreement authorising Safe at Home to act for you.

A Safe at Home Technical Officer will visit you to undertake a survey to establish the detail and extent of the works required. Plans and specifications will be produced as necessary for building regulation and planning approval.

Building contractors will be selected from an approved list and this firms will be invited to submit tenders for the works.

Your full application for assistance will then be submitted by Safe at Home to the Council for approval. On receipt of the confirmation that funding is available to you Safe at Home will consult with you to confirm you are happy to proceed, they will arrange for your loan agreement to be set up and for the building contractor to begin working.

The works will be fully supervised and Safe at Home will act for you to resolve any disputes or issues and will arrange for payments to be made to the contractor through to the satisfactory completion of the works.

The Safe at Home fee for this service will be in the order of 10% (or 12.5% if plans are required) of the value of the works and this can be met by the renewal assistance available to you.

property to inspect the work to ensure it is carried out to an acceptable standard before authorising payment. When all works have been satisfactorily completed a completion certificate will be issued.

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### 7. COMPLAINTS PROCEDURE

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If an applicant is not satisfied with the service provided to them by the Renewal Team in the processing of their application they should provide details of their complaint in writing to the Renewal Manager.

This will be investigated and a response will be provided to the complainant within five working days. Where further information is required a final response will normally be made within twenty working days.

Where the complaint relates to a decision in relation to an application the complainant must detail fully the reasons they believe the decision to be incorrect and ask for the decision to be reviewed. This review will be undertaken and a response provided within twenty working days unless further information is requested of the applicant.

If the complainant remains dissatisfied with the action taken, or the explanation given, the Head of Housing Needs and Welfare Services will decide whether further investigation is likely to resolve the situation, or to refer the case to the Social Scrutiny Committee who will decide what action is appropriate.

### 8. APPLICANTS OUTSIDE POLICY

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Properties that are not included within the provisions of this policy include:

- Those owned by Registered Social Landlords
- Those owned by property developers and speculators
- Commercial Premises
- Second Homes
- Holiday Homes
- Substandard dwellings (i.e. Prefabricated or timber buildings)
- Buildings bought in the knowledge that they were in a state of disrepair or were unfit for human habitation

### 9. KEY SERVICE STANDARDS

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The level of customer satisfaction with the services provided will be monitored and the information used to help develop the policy in future years to meet customer needs. A questionnaire will be sent to each applicant to determine how satisfied they were with the help and advice given by Private Sector

Housing Staff, the clarity of forms and written correspondence, time taken to process the application, contractor performance and funding arrangements.

The policy and procedures will be reviewed at regular intervals to retain flexibility to ensure the service provided is improved upon and is able to adapt to changing social and economic trends. Performance indicators and improvement targets will be developed after the first year of operation of this policy and will be based upon the outputs from year one of the policy. The provisions for assistance within the policy will be reviewed and updated annually.

### 10. POLICY IMPLEMENTATION

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This policy will be implemented from 1<sup>st</sup> July 2003 following its acceptance by the Council, its announcement in the press and its availability for inspection by the general public.

All current applications and any applications made following initial contact and advice before 1 April 2003 will be processed on current policy and all outstanding approvals will be settled under that policy and procedures.

### 11. POLICY REVISION

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This policy was reviewed and updated for implementation on January 1<sup>st</sup> 2005. The principle areas of change are:-

- Reference to the Great Yarmouth Local Neighbourhood Renewal Strategy November 2004.
- References to the Housing Health & Safety Rating System (Housing Act 2004) and the removal of references to the fitness standard.
- Minor works assistance is no longer available.
- Major works must now meet the decent homes standard (Regulatory Reform (Housing Assistance) Order 2002).
- Changes to the assistance available to private landlords
- Applicants now have the option of using a Measured Term Contract through Safe at Home.

Policy revised April 2008 to remove reference to grants and to adjust loan values and conditions.

## Appendix 1

### DECENT HOMES STANDARD

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A decent home is one which is wind and weather tight, warm and has modern facilities as defined in the English Housing Condition Survey.

A decent home meets the four following criteria:

#### 1: It meets the current statutory minimum standard for housing

Dwellings below this standard are those defined as being unfit under the Housing Act 1985 as amended by the local Government And Housing Act 1989.

#### 2: It is in a reasonable state of repair

A dwelling satisfies this criterion unless:

- one or more key building components are old *and*, because of their condition need replacing or major repair; or
- two or more other building components are old *and*, because of their condition need replacing or major repair.

#### Building Components;

Building components are the structural parts of a dwelling plus internal components that have potential safety implications and these include:

- External Walls
- Roof structure and covering
- Windows/doors
- Chimneys
- Central heating boilers
- Gas fires
- Storage Heaters
- Electrics

#### Old and in poor condition;

A component is defined as 'old' if it is older than its expected or standard lifetime.

Components are in poor condition if they need major work, either full replacement or major repair.

One or more key components, or two or more other components, must be both old and in poor condition to render the dwelling non-decent on grounds of disrepair. Components that are old but in good condition or in poor condition but not old would not, in themselves, cause the dwelling to fail the standard.

A building component which requires replacing before it reaches its expected lifetime has failed early. Under the terms of the definition, this early failure does not render the dwelling non-decent.

## Appendix 1

### DECENT HOMES STANDARD

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#### 3: It has reasonably modern facilities and services

A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:

- A kitchen which is 20 years old or less
- A kitchen with adequate space and layout
- A bathroom which is 30 years old or less
- An appropriately located bathroom and WC

#### 4: It provides a reasonable degree of thermal comfort

The revised definition requires a dwelling to have both:

- efficient heating; and
- effective insulation.

Efficient heating is defined as any gas or oil programmable central heating or electric storage heaters or programmable LPG/solid fuel central heating or similarly efficient heating systems.

Because of the differences in efficiency between gas/oil heating systems and the other heating systems listed, the level of insulation that is appropriate also differs:

- For dwellings with gas/oil programmable heating, cavity wall insulation (if there are cavity walls that can be insulated effectively) or at least 50mm loft insulation (if there is loft space) is an effective package of insulation;
- For dwellings heated by electric storage heaters, LPG, programmable solid fuel central heating a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavity walls that can be insulated effectively).

## Appendix 2

### SAFE AT HOME

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This Home Improvement Agency was set up in 1999 to provide a comprehensive agency service to older, disabled and vulnerable homeowners who need help with carrying out repairs or adaptations to their homes. Agency staff can give advice and complete paperwork, find funding for works, prepare plans and schedules and contracts, and manage the work of contractors while it is in progress.

This service is funded jointly by the Borough Council, Norfolk Social Services and the Great Yarmouth Primary Care Trust and is managed by a joint Board of representatives from those agencies together with representatives from the voluntary sector.

A Handyperson service is available, which will undertake minor repairs for clients and carry out a 'home safety audit' to help older and vulnerable people to live more safely in their homes.

Safe at Home can be contacted on 01493 846190.

## Appendix 3

### HOME IMPROVEMENT TRUST

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A 'not for profit' registered company specially established to help arrange funding of repairs, improvements and adaptations for older people and those with a disability. The Trust works with local Home Improvement Agencies, such as Safe at Home, and Care Agencies throughout England, Scotland and Wales.

The Home Improvement Trust can help with information on a range of financial options and is developing financial products to provide funding to suit various needs. An Independent Financial Advisor will provide written advice on the appropriate options for you, and this service is free of charge.

All the Lenders associated with the Trust are Banks or Building Societies who provide a guarantee of no repossession.

The Trust can be contacted on Freephone 0800 783 7569.

## Appendix 4

### NORFOLK PARTNERS AGAINST CRIME TASKFORCE

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Norfolk PACT is a partnership between the Borough Council, British Gas, RG Carter, AC Leigh (Norwich) Ironmongers and Locksmiths, Age Concern and the Norfolk Constabulary which provides home security measures and advice to older or vulnerable people or those who have been the victims of crime. The service is free of charge and can range from simple advice on the security of your home, to the installation of security hardware such as door and window locks, door chains, spy-holes and kick panels.

Norfolk PACT can be contacted on 01603 276306.

## Appendix 5

### WARMFRONT

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The Warm Front Team is a government funded initiative and is managed by eaga providing improved insulation and heating to qualifying households. If you are over 60, you have a disability or long term ill health or you have a child under 16 and you are in receipt of certain income or disability related benefits you may qualify to have your home insulated or for heating improvements to your home. Warm Front can be contacted on Freephone 0800 408 0680

## Appendix 6 FINANCIAL ADVISOR

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It is important that each applicant understands the financial implications of any agreement they enter into. To assist with this the council has acquired the services of an independent financial advisor.

The council will collect all relevant financial and personal information for the means test and this will be passed to the financial advisor who will produce a written report to the applicant which provides a financial assessment of their circumstances, and explains the implications of the various options available to them, with advice or guidance, as appropriate

## Appendix 7 EMPTY HOMES

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The Borough Council employs an Empty Homes Officer to give help and advice to bring empty properties back into use. Advice could cover technical, legal or financial issues and help could be provided to let and manage the property through a registered social landlord.

The Empty Homes Officer can be contacted on 01493 846268

## Appendix 8 MEANS TEST

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Applicants will be required to provide details of their financial situation which will include household income and outgoings, savings, investments and equity in property. This information will be treated in confidence and will be used to determine the level of assistance that could be given towards the costs of repairs and improvements to their home. This information will also be used by the Independent Financial Advisor to provide advice on the most appropriate options available to each applicant.

An applicant would be expected to use any savings or investments over £6,000 and/or seek a commercial loan to fund the works before applying for assistance from the Council.

## Appendix 9 Loan Conditions

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### Eligible Works

All works specified in the schedule of eligible works provided by the Technical Officer.

### Application

To apply for assistance an applicant must:

- Complete and sign an application form
- Provide two detailed and priced quotations covering the work set out in the schedule from competent builders (or where the applicant is to carry out the work, a priced list of materials to be used). Alternatively Safe at Home can be employed to design and supervise the works through their approved contractors.
- Plans of the work to be undertaken where required by the Council and copies of planning and building regulation approvals if appropriate.
- Evidence of ownership of the dwelling and of any interest in other properties.
- Evidence of receipt of benefit
- A completed certificate of future occupation and acceptance of the grant conditions
- Signed authority to carry out the work from all persons with an owners interest in the dwelling
- Any other documentation or evidence required by the council

### Value of Loan

- The loan is for the reasonable cost of the work assessed as necessary by the Technical Officer to a maximum value and subject to a means test.
- Assistance will be based on the lowest quotation submitted or such lower figure as the council may determine to be reasonable having regard to the work proposed
- Assistance can also include any reasonable costs incurred by the applicant in preparing and submitting the application.
- No more than two grants can be made on the same dwelling in any five year period: the second grant will only be given for work which was not evident at the time of the first approval.
- Claims for additional funding for unforeseen work will be considered, but this work must be agreed and authorised in advance by the council.

### Value of Loan

The value of the loan will be the sum of money needed by the applicant in addition to that which is available through a commercial loan or savings to carry out the work detailed in the schedule of eligible works. The loan would generally be no greater than 30% of the value of the dwelling on completion of the works. The loan will be secured as a charge registered on the property and must be repaid when the applicant sells or disposes of the property. The loan will be interest free up to £15,000 or will be linked to the value of the property through equity share for loans above £15,000 and up to £50,000.

### Applicants eligibility

The applicant must:

- Occupy the dwelling as his/her permanent home
- Be over 18 years of age

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- Have an owner's interest the property, or be a tenant with responsibility for the maintenance and upkeep of the property.
- Provide evidence of income and savings

### Carrying out the work

- The work must be carried out in accordance with the plans and specifications submitted
- The work must be carried out by one of the contractors whose quotations were submitted as part of the application, or by an approved contractor employed through Safe at Home.
- Any changes to the work or to the contractors used must be authorised in advance by the council
- All works identified in the schedule of eligible works must be completed.
- All works must be completed within 12 months of the date of the approval.

Failure to comply with the above will result in loss of grant.

### Payment of grant / loan

- All requests for payment must be supported by an invoice from the contractor carrying out the work.
- Payment will be by cheque sent to the applicant but made payable to the name on the invoice submitted.
- Stage payments may be made at the discretion of the Technical Officer up to the value of works completed at that time.

### Post Loan Conditions

The dwelling must:

- remain the main residence of the applicant as his/her permanent home.
- must have adequate buildings insurance cover
- be adequately and appropriately maintained

Failure to comply with these conditions will require repayment of the loan.