

Private Housing Renewal Assistance Policy 2008-11

Warm, Safe and Healthy Homes



**Brighton & Hove
City Council**

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1. Introduction

This Private Housing Renewal Assistance Policy covers how Brighton & Hove City Council delivers assistance to private owners and tenants to help repair, maintain or adapt their homes.

Private housing incorporates all residential properties in Brighton & Hove that are owned or let by a private individual or company. This includes all owner-occupiers in Brighton & Hove, of which there are over 75,000 and a further 29,000 households who rent from a private landlord.

While the responsibility for maintenance and improvement of homes within the private sector is with the owner, the council recognises that some – particularly the elderly and other vulnerable groups – will not have resources necessary for this, and we have a vital role to play in assisting these people.

It is widely acknowledged that housing conditions have a major impact upon the health and well-being of the occupants, particularly those in vulnerable groups such as older people, people with disabilities, and low-income households. Poor housing also has a negative impact on neighbourhoods and the environment.

Concerns about the impact of poor housing on health include the impact of cold and damp housing on the incidence of childhood asthma, excess winter deaths and the health effects on people on low incomes who need substantial repairs to their homes.

Poor housing can have a detrimental effect on the quality of life in an area. Empty properties can also have a negative impact on people's lives as they can attract vandalism and crime and represent a wasted resource when the supply and affordability of housing in the City is such a key issue.

Energy used in the home contributes to carbon dioxide emissions, which is a major contributor to climate change. Reducing energy use is good for the environment, saves money and improves the quality of housing, helping to bring warmer, healthier homes to older and vulnerable people living in fuel poverty.

Our original Private Housing Renewal Policy was approved in 2003. That policy was superseded by a new Housing Renewal Assistance Policy on 1 May 2006, following a comprehensive consultation process. This document amends that policy and was approved by Cabinet on 1st October 2008.

2. Policy Implementation & Review

The Policy has been amended to facilitate the effective use of the Private Sector Housing Renewal Grant allocation to the Brighton & Hove and East Sussex Together (BEST) local authority consortium (see Section 4). It also reflects the changes to the wider strategic context, including the new Regional Housing Strategy 2008-2011 and the council's Corporate Plan 2008-2011. Many of the revisions to this policy have been informed by a citywide private housing stock condition survey carried out in 2007/08, which is available to view

As originally drafted, this policy came into effect on 1st May 2006. As now amended the policy has effect from 1st October 2008, subject to the Transitional Provisions set out on page 18.

3. Informing the Policy - Strategic Context

Our policy relates to national objectives for housing, as well as local and regional strategies. These are summarised below.

3.1 National Strategic Context

Government priorities

The government's view is that everyone should have the opportunity to rent or buy a decent home at a price they can afford, in a place where they want to live and work.

Decent Homes

The government wishes to increase the proportion of vulnerable households in the private sector living in decent homes. A home meets the decency standard if it:

- meets the current statutory minimum standard for housing;
- is in a reasonable state of repair;
- has reasonably modern facilities and services; and
- provides a reasonable degree of thermal comfort

In 2002 the government introduced a Public Service Agreement that set targets for the proportion of vulnerable households whose homes achieve the decent homes standard: -65% by 2006, 70% by 2010, and 75% by 2020.

A new performance management framework introduced as part of the 2007 Comprehensive Spending Review saw the PSA7 target on Decent Homes incorporated within a new Departmental Strategic Objective - DSO2 – for housing.

This Objective is "to improve the supply, environmental performance and quality of housing that is more responsive to the needs of individuals, communities and the economy". A key element of DSO2 is a commitment 'to increase the percentage of vulnerable households living in decent homes in the private housing sector'.

Fuel Poverty

Following publication of the Fuel Poverty Strategy in 2001, the 2003 Energy White Paper set out the government's key energy policy goals and strategy for the next half century. One key commitment is to "ensure that every home is adequately and affordably heated", with the aim that as far as reasonably practicable no household in Britain should be living in fuel poverty by 2016-18.

Annual Progress Reports on the Fuel Poverty Strategy to 2003 showed reductions in levels of fuel poverty. The position remained fairly static between 2003 and 2004, but since then, major increases in fuel prices have led to substantial increases in the in the numbers of households in fuel poverty.

Sustainable Communities

The provision of an adequate supply of decent homes is a key element of the Government's Sustainable Communities Plan.

Legal Context

Parts of the Housing Act 2004 relating to Private Sector Housing have effect from April 2006.

The Housing Health & Safety Rating System (HHSRS), which looks at hazards to health and safety in the home, replaced the old fitness standard. The council has a legal obligation to take action on more serious hazards. The HHSRS also provides the method for assessing the minimum standard for housing under the Decent Homes Standard.

The Housing Act 2004 also provides for a licensing scheme for larger HMOs (Houses in Multiple Occupation). The Act gives a new definition of HMO, which now includes shared flats and houses.

3.2 Regional Strategic Context

The Regional Housing Strategy 2008-2011 was published in April 2008 by the South East England Regional Assembly. Improving the quality of housing is a key priority in the Strategy.

In particular the Strategy highlights the challenges of delivering improvements to vulnerable households in the private sector owing to their marginalised circumstances, which can make them difficult to

reach. It encourages the potential to release the equity in people’s homes; an approach they understand to be supported by stakeholders and members of the public.

The Strategy recognises that the absence of adequate heating systems is the region’s most common reason for failure to meet the decent home standard and that tackling this will contribute directly to local and regional carbon reduction objectives.

The Strategy also introduced a new competitive approach to Private Sector Housing Renewal funding through local authority partnerships for 2008-2011. Brighton & Hove City Council acted as Lead authority for the bid submitted for the Brighton & Hove East Sussex Together (BEST) Consortium, a partnership between the city council and the five district councils in East Sussex (Eastbourne, Hastings, Lewes, Rother and Wealden). See section 4 for more details.

3.3 Local Strategic Context

Housing Renewal plays a key role in the delivery of the council’s key overarching strategies; the Community Strategy, the Local Area Agreement and its Corporate Plan together with several of the specific strategies and policies.

Community Strategy

The Local Strategic Partnership: the 2020 Community Partnership, has produced a comprehensive Community Strategy for Brighton & Hove. The Community Strategy identifies eight priority areas, including *‘Improving Housing and Affordability’* that aims to achieve *‘a place with a wide choice of decent housing to meet people’s needs for a stable home and their ability to pay’* and includes the following Indicators and Targets that link to the Housing Renewal Assistance Policy .

Indicator	Target
Proportion of vulnerable households in the private sector living in decent homes	At least 65% of vulnerable households in the private sector are living in decent homes by 2008 and 75% by 2020.
Number of empty properties brought back into use	Improve rate of empty properties brought back into use annually at 149 by 2008/09 and maintain rate to 2020.
Number of households helped to avoid fuel poverty each year	275 households helped to avoid fuel poverty

Local Area Agreement

The Brighton & Hove Local Area Agreement sets out the priorities for the city agreed between the government, the local authority, the Local Strategic Partnership and other key partners. It contains 35 key performance indicators to reflect key local issues. The housing indicators that relate to this Policy are:

- Per capita CO₂ emissions in the LA area (NI 186)
- Tackling fuel poverty (NI 187)

Corporate Plan

The council's Corporate Plan for the period 2008-2011 identifies the following five Corporate Priorities for the period:

1. Protect the environment whilst growing the economy
2. Better use of public money
3. Reduce inequality by increasing opportunities
4. Fair enforcement of the law
5. Open and effective city leadership

This policy contributes to Priority 1 by helping to provide the homes people need and Priorities 2 and 3 by effectively using public money in the form of appropriate housing renewal assistance targeted at the households and properties in most need.

Housing Strategy

The vision of the council's draft Housing Strategy for 2009-2014 is;

"Enabling healthy homes, healthy lives and a healthy city that reduces inequality and offers independence, choice and a high quality of life"

The key priorities within the strategy that relate to this policy are:

Improving Housing Quality:

- Work with home owners and landlords to maintain and improve the quality of their housing
- Reduce fuel poverty and minimise CO₂ emissions
- Work with owners to bring more of the city's long term empty homes back into use

Improving Housing Support

- Provide adaptations and support to households and their carers

3.4 Links to Wider Local Strategies

Housing Strategy 2009-14

Brighton & Hove City Council's overarching Housing Strategy shows how the council and its partners will work together to address the city's housing needs

Affordable Warmth Action Plan and Home Energy Efficiency Strategy

The aim of the Brighton & Hove Home Energy Group's Affordable Warmth Action Plan is to provide a comprehensive range of services and measures to effectively tackle all of the aspects of fuel poverty in Brighton & Hove. Brighton & Hove's Home Energy Efficiency Strategy includes a comprehensive programme of measures that are collectively intended to achieve the overall target of improving the energy efficiency of the housing in the city by 30% over a 15 year period.

Empty Properties Strategy

The council's Empty Properties Strategy for 2006–2009 follows three steps; *Identify*; *Encourage* and *Enforce*. Grant funding through Empty Property Assistance is a key element of encouraging owners to bring their properties back into use under this Policy.

Homelessness Strategy 2008-2013

A key objective of the council's Homelessness Strategy 2008-2013 is to '*develop access to settled homes*' and to this end it promotes better use of the private rented sector, either to help households avoid homelessness or to provide good quality temporary accommodation.

For many people, renting in the private sector offers a practical solution to their housing need.

Equalities & Inclusion Policy 2008-2011

The Equalities & Inclusion Policy underpins the council's work through the Local Area Agreement and Service Plans and states the commitment to promote inclusion and cohesion to tackle inequality in the city. The Housing Renewal Assistance Policy aims to reduce the barriers faced by people in their properties through a range of assistance for privately owned housing. This includes adaptations, energy efficiency to overcome fuel poverty, security measures and improving properties so they meet the Decent Homes Standard.

Community Safety and Crime Reduction and Drugs Strategy 2008-2011

The Community Safety and Crime Reduction Partnership's Strategy includes actions to improve the security of homes so as to reduce the incidence of burglary, paying particular attention to distraction burglaries which can have a serious impact on predominantly older victims.

Sustainability Strategy

The Housing Action Plan of the council's Sustainability Strategy identifies the need to promote and support the role of the private sector in meeting housing need and to raise the standards of accommodation and management of houses in multiple occupation.

4. BEST: Brighton & Hove and East Sussex Together

Housing Renewal works in Brighton & Hove are funded through Regional Housing Board Funds. The Brighton & Hove, East Sussex Together Partnership (BEST) has been allocated £18.6 million over three years (2008-11) by the South East England Regional Housing Board (RHB) to jointly tackle some of the region's worst housing conditions.

The Partnership, led by Brighton & Hove City Council, received the largest allocation of funds in the region, following a bidding round in October 2007. The bid was highlighted for its innovation and was noted as having the potential for Beacon status. The partnership brings together the local authorities of Brighton & Hove, Eastbourne, Hastings, Wealden, Lewes and Rother.

BEST is focused on improving the living conditions of vulnerable households in the private sector and will aim to improve the condition of housing to the decent homes standard, address more widespread regeneration needs; and foster improvement in domestic energy efficiency to combat fuel poverty and reduce the region's carbon emissions.

Working sub-regionally the BEST partnership is using innovative and creative approaches to private sector renewal work in order to achieve value for money. The partnership has adopted an outcome-driven approach in order to maximise the effectiveness of resources.

The partnership has proposed that it should move away from grants for renovations and towards loans, which will then be recycled. In the long term this will reduce the reliance on the council's own resources. The council along with all the other partners has joined with Parity Trust to deliver these loans across the sub-region.

The BEST Partnership will use local knowledge to effectively target this initiative and ensure maximum output while optimising value for money.

There are many economies of scale within BEST. Marketing in particular can happen sub-regionally. Procurement will happen jointly for some areas of work, increasing efficiency and driving down costs. Resources will also be shared for projects such as landlord accreditation and Empty Properties.

As a result of this funding the council is now very well placed to deliver an effective Renewal Programme for Brighton and Hove through 2008-11.

5. Private Housing in Brighton & Hove

85% of the housing in Brighton & Hove is owned privately. The City has the sixth largest private rented sector in the country. Brighton & Hove has over seven times the number of converted flats than nationally.

Households in Brighton & Hove

Tenure	Dwellings	Percent
Owner Occupied	75800	62%
Privately Rented	28300	23%
Housing Association	6300	5%
Local Authority	12500	10%
All tenures	122900	100%

A key finding of the council's 2008 Private Sector Housing Stock Condition Survey was that 35% of the private sector housing stock fails to meet the Decent Homes Standard, this is substantially higher than the national average of 27.1%. This failure is largely driven by category 1 hazards under Housing Health & Safety Rating System and poor standards of thermal comfort.

Much of the City's stock (74%) was built before 1919, much higher than the national average, with solid walls and sliding sash windows, hindering energy efficiency. The historic nature of the city, with its many conservation areas and listed buildings also makes it harder to install energy efficiency measures.

Brighton & Hove has more than 10 times the national average of houses in multiple occupation where properties have been divided into flats, bedsits or rented out as shared houses. A large number of dwellings are owned by leaseholders with shared responsibility for their buildings.

Affordability is also a key issue for our residents, with high average house prices many younger residents struggle to find somewhere to live. Also many older owner occupiers struggle with maintaining their homes.

The aim of the Housing Renewal Programme is to work with owners, tenants and landlords to improve properties so they meet the decent homes standard,

to minimise hazards under the Housing Health & Safety Rating System and to improve energy efficiency.

6. Objectives of the new policy – what we hope to achieve

- Reduce the number of vulnerable people living in non-decent homes
- Use the Housing Health and Safety Rating System to deal with the worst problems
- Help adults and children with disabilities (and their families) to live in homes that are adapted to meet their need
- Help people move out of fuel poverty and improve energy efficiency in private sector homes
- Help provide a healthy home environment
- Reduce the risks and effects of accidents, fire and other hazards in the home
- Make homes more secure and safe from the risk of burglary and other crimes
- Bring empty properties back into use as homes which meet the Decent Homes standard
- Help people to do repairs to their homes or contribute to work on common parts in blocks of flats
- Work with partners to support the aims of relevant local strategies and to help deliver the key Corporate Priorities
- Provide community loans to recycle funding
- Help older residents stay in their homes, improve their quality of life and reduce periods in hospital
- Help families with “looked after” children stay in their own homes
- Help disabled people stay in their homes or help them to move to more suitable accommodation

7. Types of Assistance Available

To achieve the objectives and targets a broad Policy Framework has been developed. Consultation with key agencies and individuals has helped to establish priorities and to produce the specific types of assistance (Policy Tools) to be made available.

The provision of assistance under the policy will depend on available funding. The Policy Tools are briefly summarised below:

	Policy Tools	Description	Outcomes & Strategic contribution
A	<u>Information and Advice</u>	Information and advice to owners about maintenance, finding a good builder and financing repairs.	Meets national, regional and local strategic objectives by maintaining and improving the condition of private sector housing.
B	<u>Disabled Facilities Assistance (DFA)</u>	Assistance to support mandatory Disabled Facilities Grants or to help a disabled person to move to a property that is already suitable for their needs, or more suitable to be adapted.	Helps disabled people to live independently in line with the council's corporate objectives and Equalities & Inclusion Policy
C	<u>Decent Homes</u>	Assistance by means of subsidised or interest-free loans to owners and occupiers for substantial works, possibly including: <ul style="list-style-type: none"> • Dealing with serious hazards under the Housing Health & Safety Rating System • Remedying disrepair • Providing modern facilities (kitchens, bathrooms) 	Meeting decent homes target for Private Sector Housing.
D	<u>Common Parts</u>	Assistance to leaseholders by means of subsidised or interest-free loans for major works to the common parts of buildings containing leasehold flats where the leaseholder has an obligation to pay for the work.	Meets national and local decent homes objectives by maintaining and improving the condition of buildings containing flats.

	Policy Tools	Description	Outcomes & Strategic contribution
E	<u>Empty Properties Assistance</u>	Assistance to owners to bring empty properties back into use.	Meets national and local decent homes objectives, and national, regional and local homelessness objectives.
F	<u>Landlords Major Work Assistance</u>	Assistance to landlords for improvement, repair or adaptation of properties to be used to accommodate homeless people provided to the council under a lease or management agreement.	Meets national and local decent homes objectives, and national, regional and local homelessness objectives.
G	<u>Landlords HMO Licensing Grant</u>	Assistance towards work needed to meet HMO Licensing standards under the Housing Act 2004 and for other relevant improvements	Helps to meet decent homes objectives
H	<u>Looked after Children Assistance</u>	Assistance to help families with 'looked after' children to remain in their own homes (extensions or other works).	Meets local strategic objectives
I	<u>Supported Relocation Assistance¹</u>	Assistance to help vulnerable households to move to more suitable property (where the former home is unsuitable for repair or improvement or is under-occupied or over-crowded). NB – this form of assistance has not been identified as a priority and no specific scheme has been developed or implemented	Meets national and local Decent Homes objectives
J	<u>Minor Work Assistance</u>	Assistance for small-scale measures for one or more of the following: <ul style="list-style-type: none"> • Repairs to meet decent homes standards • Energy efficiency & 	Provides for a wide range of measures to meet strategic objectives at all levels.

¹ Supported Relocation Assistance is separate from 'Assisted Move' Disabled Facilities Assistance, which is specifically designed to assist disabled people who need to move to a property more suitable for adaptation

	Policy Tools	Description	Outcomes & Strategic contribution
		renewable/sustainable energy measures <ul style="list-style-type: none"> • Urgent minor disabled persons adaptations • Security • Accident / incident / hazard prevention 	
K	<u>Energy Innovation Grants</u>	Assistance for energy efficiency measures including: <ul style="list-style-type: none"> • Insulation • Central heating • Replacement of old and inefficient or defective and irreparable boilers • Renewable energy 	Supports the National Indicator 187 - Fuel Poverty, and supports the Low Carbon Buildings Programme
L	<u>Temporary Accommodation Adaptations Grant</u>	To improve wheelchair accessibility and/or appropriate adaptation for the benefit of disabled people in properties provided to the council under a lease or management agreement.	Helps disabled people to live independently whilst living in Temporary Accommodation in line with the council's corporate objectives and Equalities & Inclusion Policy.
M	<u>Other Forms of Assistance</u>	These can include financial support for: <ul style="list-style-type: none"> • Home Improvement Agency • Handyperson Scheme • Home Safety & Security Scheme 	Meets national and local Decent Homes and other objectives

The detailed provisions of each of the Policy Tools are set out in [Appendix A](#).

8. Publicity

Arrangements will be made for publicising the assistance available under this policy by the City Council. Complementary campaigns will be pursued by Brighton & Hove Energy Action Partnership and the Parity Trust

9. Applications Outside of Policy

Applications which fall outside this policy will generally be refused. However, the council recognises that in certain cases it may be appropriate to approve such an application. In such cases, decisions will be made in accordance with the procedures set out below for amendments to the Policy.

10. Arrangements for future amendments

Future amendments to this policy shall be made by the Assistant Director of Housing in consultation with the Cabinet Member for Housing.

11. Transitional Provisions

The following transitional provisions apply when this policy first has effect: -

a) Any application for assistance made and formally approved under any previous policy, before the date from which this amended policy has effect, will continue to be administered under that policy and will be subject to any conditions imposed by that policy.

b) Any application for assistance fully made but not formally approved before the date from which this amended policy has effect will be considered under and subject to any conditions imposed by this policy. If, however, any application would be liable to refusal solely because of changes to eligibility criteria, then the eligibility criteria of the previous policy will apply to the application to permit it to proceed subject to any other conditions imposed by this policy.

12. Making an Application and Contact Details

All enquiries about grants for energy efficiency measures should be made to Climate Energy (the council's Home Energy Efficiency Managing Partner and operator of the Brighton & Hove Energy Action Partnership) by telephoning:

FREEPHONE 0800 107 4100

All other enquiries about financial assistance should be to:

Renewal Assistance
Private Sector Housing
Brighton & Hove City Council
Room 217, Town Hall
Norton Road
Hove, BN3 3BQ

Tel: (01273) 293164
e-mail: psh@brighton-hove.gov.uk

or a preliminary enquiry form can be downloaded from www.brighton-hove.gov/privatehousing

Requests for financial assistance for private sector housing renewal works which fall outside this policy should be made in writing to **Head of Housing Strategy & Development and Private Sector Housing at the above address.**

13. Appeals

Appeals against refusal of any grant application or refusal to waive grant conditions should be made in writing to

The Head of Housing Strategy & Development and Private Sector Housing
Brighton & Hove City Council
Room 217, Town Hall
Norton Road
Hove, BN3 3BQ

The letter should plainly state the grounds on which the appeal is made. Appeals will only be considered on the basis that the policy has not been applied correctly or that an exception should be made to policy due to unique circumstances. Appeals will not be considered on the basis that the appellant disagrees with the policy.

A written response will be made within 21 days of receipt of the appeal letter.

If an appellant is unable to make a written representation then appeals in other formats will be accepted and the determination will be communicated in a manner that is appropriate to ensure that the appellant fully understands its content and meaning.

14. Making a Complaint

If you wish to make a complaint about the service you receive from the council in connection with Housing Renewal Assistance:

- Visit: www.brighton-hove.gov.uk/complaints
- E-mail: complaints@brighton-hove.gov.uk
- Phone (free): **0500 291229**
- Fax: 01273 **291535**
- Minicom: 01273 **291070**

Alternatively you can pick up the leaflet "*Complaints, Comments and Compliments*" from City Direct at Hove Town Hall and Bartholomew House, Brighton which includes a form which you can send to:

Standards & Complaints
Brighton & Hove City Council
FREEPOST SEA2560
Brighton
BN1 1ZW (no stamp needed)

(The Standards & Complaints Team is also happy to receive complaints by letter sent to the above address).

APPENDIX A – POLICY TOOLS

In all cases, approval of assistance will be dependent on the availability to the council of sufficient resources to finance that assistance.

Housing Renewal Assistance within the scope of the following Policy Tools will normally be available across the whole of Brighton & Hove. However, provisions may be made to target funding resources where they are most needed or to limit the application of a certain type or types of Housing Renewal Assistance to specific parts of the city². Please note the general conditions listed at the end of this document, in addition to specific conditions attached to each type of assistance.

Below is a list of the specific types of assistance available under this Policy, detailed information about the conditions and criteria follow:

<p>A. Information and Advice</p> <p>B. Disabled Facilities Grants (DFG) / Disabled Facilities Assistance (DFA)</p> <p>C. Decent Homes Loan (DHL) / Decent Homes Assistance (DHA)</p> <p>D. Common Parts Loan (CPL) / Common Parts Assistance (CPA)</p> <p>E. Empty Properties Assistance</p> <p>F. Landlords Major Work Assistance</p> <p>G. Landlords HMO Licensing Grant</p> <p>H. Looked after Children Assistance</p> <p>I. Supported Relocation Assistance</p>	<p>J. Minor Work Assistance</p> <ol style="list-style-type: none"> 1. <i>Minor Decent Homes Grant</i> 2. <i>Occupiers' Minor Adaptations Grant</i> 3. <i>Occupiers' Minor Insulation Grant</i> 4. <i>Occupiers' Minor Heating Grant</i> 5. <i>Landlords' Minor Insulation Grant</i> 6. <i>Landlords' Minor Heating Grant</i> 7. <i>Minor Security Assistance</i> <p>K. Energy Innovation Grants</p> <ol style="list-style-type: none"> 1. <i>60+ Energy Innovation Grant</i> 2. <i>Affordable Warmth Grant</i> 3. <i>Renewable Energy Grant</i> 4. <i>HMO Energy Innovation Grant</i> 5. <i>Temporary Accommodation Energy Innovation Grant</i> 6. <i>Scaffolding Energy Innovation Grant</i> 7. <i>Family Insulation Grant</i> 8. <i>Warm Front Excess Charge Grant</i> <p>L. Temporary Accommodation Adaptations Grant</p> <p>M. Other Forms of Assistance</p>
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² as authorised by the Assistant Director, Housing Strategy

A. INFORMATION & ADVICE

Information about home energy efficiency can be found at [www.brighton-hove.gov.uk/energy efficiency](http://www.brighton-hove.gov.uk/energy%20efficiency), or by contacting:

Home Energy Efficiency Officer
Private Sector Housing
Brighton & Hove City Council
Hove Town Hall
Norton Road
Hove BN3 3BQ

tel: (01273) 293144

The council has produced a Homeowners' Handbook providing a wide range of information and advice about maintaining a property. The [Homeowners' Handbook](#) can be found on the council's website. From the Home Page click on 'Life' on the top menu bar, then from the bullet-point list in the main text click on 'housing'. An alphabetical menu list should then appear on the right; click on 'Homeowners' Handbook'.

The council's Trading Standards Team has a 'Buy with Confidence' scheme for a wide range of traders, including building contractors, located in Brighton and Hove. Contractors who are approved under this scheme are required to operate in a fair and honest fashion and to a satisfactory standard, and to respond appropriately to customer complaints. Information about the scheme can be obtained by telephoning 01273 293340 or 01273 292494, or by e-mail at: buywithconfidence@brighton-hove.gov.uk

Similar schemes are in place for contractors and other traders based in East Sussex and West Sussex. Details of the schemes, and the lists of approved traders can be seen on the County Councils' websites at:

www.eastsussex.gov.uk/business/tradingstandards/buywithconfidence/

www.westsussex.gov.uk/ccm/navigation/trading-standards/buy-with-confidence/

B. DISABLED FACILITIES

Disabled Facilities Grants (DFG)

Mandatory Disabled Facilities Grants will be available to the current legally specified maximum amount. Other funding for adaptations may be found under Disabled Facilities Assistance and Minor Adaptations Grants.

Disabled Facilities Assistance (DFA)

Disabled Facilities Assistance is available to applicants who meet the eligibility criteria for DFG and who require additional funding in order to pay for the adaptations or to move to another property more suited to adaptation (or already adapted) for the benefit of a disabled person. DFA for adaptations is in the form of interest free loans, repayable on disposal of the property. DFA for moving home is in the form of a non-repayable grant.

Applicant Qualification Criteria

- At least 18 years old, and
- Freeholder³ or leaseholder with at least 10 years to expiry of lease and authority to do the work

Property Qualification Criteria

- None

Eligible Work

- Work required to meet the needs of a Disabled Person in accordance with the provisions of Housing Grants, Construction & Regeneration Act 1996 s.23(1) (as amended)
- Where it is not practicable for a disabled person's home to be suitably adapted to meet their needs the process of marketing and selling their existing home and buying and moving into a new home located within Brighton & Hove that is suitable for adaptation (or already adapted) to meet their needs

Maximum Amount of Assistance

- For adaptations, subject to a test of resources (set out in Appendix B – Tests of Resources and Lending Criteria), DFA of up to £50,000 or 50% of the equity existing at the time of application, whichever is the lesser.
- To assist moving to another property up to a total maximum of £20,000 to cover the costs arising from the following:
 - preparation of a Home Information Pack
 - estate agents fees (limited to 1.5% of the property value)
 - solicitors fees
 - valuation fees

³ "owner in fee simple absolute"

- Stamp Duty (limited to the amount for a property valued at 15% higher than the property being sold)
- mortgage arrangement fees
- removal costs
- Both forms of DFA up to these specified limits will be offered in those cases when applicants qualify for DFA for necessary adaptations to be carried out to the new home.

Pre-completion Conditions (Adaptations)

- All eligible work to be satisfactorily completed within one year of approval unless permission given by the council for an extension of time prior to the elapse of the year.
- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.
- Approval conditions to be a Registered Land Charge and a Local Land Charge.

Pre-completion Conditions (Property Move)

- Before proceeding with the process of moving, the property proposed as the new home must be inspected and confirmed in writing as suitable by the council's Housing Adaptations Service. (Any costs incurred before such confirmation has been received shall not be eligible for payment under this scheme).

Post-Completion Conditions

- Property to remain in owner-occupation for five years following completion of adaptations or following move.
- Completion conditions in the case of adaptations to be a Registered Land Charge and a Local Land Charge. (No such conditions shall apply for assistance provided to move home).
- Assistance given for adaptations will be repayable on the applicant's disposal of the qualifying interest. Requests for exemption from the requirement to repay the assistance will be considered on an individual basis, on application in writing to the Head of Housing Strategy. Exemptions are likely to be agreed only in exceptional circumstances.
- The requirement to repay assistance shall not apply in the case of such assistance provided to move home.

C. DECENT HOMES

Decent Homes Loan (DHL) / Decent Homes Assistance (DHA)

DHLs and DHA are available to owner-occupiers/leaseholders to enable them to bring their homes up to the Decent Homes Standard⁴ and /or in cases of disrepair to a standard that exceeds the Decent homes standard in respect of the requirement relating to the age of building components.

DHLs are loans administered by an approved third party and offered at a subsidised interest rate. DHA is in the form of interest free loans, repayable on disposal of the property.

Subject to their availability DHLs will be offered to applicants living in qualifying homes who meet the necessary eligibility and lending criteria. DHA is available to otherwise eligible applicants who cannot afford to pay the interest on a DHL, and in those cases where the value of the necessary works exceeds the DHL limit. DHA will also be available to eligible applicants during any period during which the DHL scheme is not available. (Set out in Appendix B – Tests of Resources and Lending Criteria).

Applicant Qualification Criteria

- At least 18 years old, and
- Freeholder⁵ or leaseholder with at least 10 years to expiry of lease, and with responsibility for carrying out eligible work, and in either case,
- Owned and occupied the property for at least six months as the applicant's only or main residence immediately prior to the application date

Property Qualification Criteria

- Dwelling built or converted more than 10 years before application date, and
- Fails to meet Decent Homes Standard, or
- Has one or more building component in substantial disrepair, or
- Lacks one or more of the 'reasonably modern facilities and services' identified in the Decent Homes Standard.

Eligible Work

- Work required to remedy a failure of the Decent Homes Standard.
- Suitable repair or replacement of any building component that is in substantial disrepair
- Provision of one or more of the 'reasonably modern facilities and services' identified in the Decent Homes Standard where any such facility or service is lacking or deficient.

⁴ Homes meet this standard if they: meet the current minimum standard for housing; are in a reasonable state of repair; have reasonably modern facilities and services; provide a reasonable degree of thermal comfort. See Appendix C for detailed definition of a Decent Home

⁵ owner in fee simple absolute

Maximum Amount – Decent Homes Loan

- Up to £20,000 – loan amount determined by a test of resources and lending criteria as agreed between the council and its loan provider partner (see Appendix B – Tests of Resources and Lending Criteria). Future amendment(s) may be made to the Decent Home Loan Lending Criteria subject to agreement between the council its SHLP local authority partners and the Parity Trust

Maximum Amount – Decent Homes Assistance

- Where the approved test of resources indicates that the available funds would be insufficient to finance DHL interest payments, or where a DHL has been approved, where the cost of the qualifying work exceeds the amount of DHL, DHA of up to £50,000 or 50% of the equity existing at the time of DHA approval, whichever is the lesser.

Pre-completion Conditions

- All eligible work to be satisfactorily completed within one year of approval unless permission given by the council for an extension of time prior to the elapse of the year.
- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.
- Approval conditions to be a Local Land Charge.

Post-Completion Conditions – Decent Homes Loan

- Property to remain in owner-occupation for five years following completion of work.
- Loan to be repayable at a subsidised rate of interest in accordance with an approved loan scheme.
- Loan to be secured by an Equitable Mortgage (see Appendix B – Tests of Resources and Lending Criteria).

Post-Completion Conditions – Decent Homes Assistance

- Property to remain in owner-occupation for five years following completion of work.
- Assistance will be repayable on applicant's disposal of qualifying interest. Requests for exemption from the requirement to repay the assistance will be considered on an individual basis, on application in writing to the Head of Housing Strategy or Successor. Exemptions are likely to be agreed only in exceptional circumstances.
- Completion conditions to be a Registered Land Charge and a Local Land Charge.

D. COMMON PARTS

Common Parts Loan (CPL) / Common Parts Assistance (CPA)

Available to qualifying leasehold owner-occupiers of flats to assist them to meet their liabilities towards the cost of appropriate repairs or replacement of any key component(s) of the common parts of the building that is (are) in a condition of substantial disrepair.

CPLs are loans administered by an approved third party and offered at a subsidised interest rate. CPA is in the form of interest free loans, repayable on disposal of the property.

Subject to their availability CPL will be offered to applicants who meet the necessary eligibility and lending criteria. CPA is available to otherwise eligible applicants who cannot afford to pay the interest on a CPL, and in those cases where the value of the applicant's contribution to the necessary works exceeds the CPL limit. CPA will also be available to eligible applicants during any period during which the CPL scheme is not available. (See Appendix B – Tests of Resources and Lending Criteria).

Applicant Qualification Criteria

- At least 18 years old, and
- Leaseholder with at least 10 years to expiry of lease, and with responsibility for paying a contribution towards the cost of eligible work, and,
- Owned and occupied the property for at least six months as the applicant's only or main residence immediately prior to the application date.

Property Qualification Criteria

- Dwelling built or converted more than 10 years before application date, and
- One or more of the key components of the common parts of the building is/are in substantial disrepair.

Eligible Work

- Appropriate works required to repair or replace one or more of the key components of the common parts of the building where such key components is/are in substantial disrepair.

Maximum Amount – Common Parts Loan

- Up to £20,000 – loan determined by a test of resources and lending criteria as agreed between the council and its loan provider partner. (See Appendix B – Tests of Resources and Lending Criteria). Future amendment(s) may be made to the Common Parts Loan lending criteria subject to agreement between the council, its SHLP local authority partners and Parity Trust.

Maximum Amount – Common Parts Assistance

- Where the approved test of resources indicates that the available funds would be insufficient to finance CPL interest payments, or where a CPL has been approved, where the cost of the qualifying work exceeds the amount of CPL, CPA of up to £25,000 or 50% of the equity existing at the time of CPA approval, whichever is the lesser.

Pre-completion Conditions

- All eligible work to be satisfactorily completed within one year of approval unless permission given by the council for an extension of time prior to the elapse of the year.
- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.
- Approval conditions to be a Local Land Charge.

Post-Completion Conditions – Common Parts Loan

- Applicant's flat to remain in owner-occupation for five years following completion of work.
- Loan to be repayable at a subsidised rate of interest in accordance with an approved loan scheme.
- Loan to be secured by an Equitable Mortgage (See Appendix B – Tests of Resources and Lending Criteria).

Post-Completion Conditions – Common Parts Assistance

- Applicant's flat to remain in owner-occupation for five years following completion of work.
- Assistance will be repayable on applicant's disposal of qualifying interest in his/her flat. Requests for exemption from the requirement to repay the assistance will be considered on an individual basis, on application in writing to the Head of Housing Strategy or Successor. Exemptions are likely to be agreed only in exceptional circumstances.
- Completion conditions to be a Registered Land Charge and a Local Land Charge.

E. EMPTY PROPERTIES ASSISTANCE

Available where empty properties which have been empty for over one year are brought back into residential use and/or up to six units are created and returned to use with council nomination rights and council-approved rent limits for five years. (In certain exceptional circumstances the requirement that the property must be empty for over one year may be waived at the discretion of the Head of Housing Strategy)

Applicant Qualification Criteria

- Freeholder⁶ or leaseholder with at least 10 years to expiry of lease
- Leaseholder with the responsibility for carrying out eligible work

Property Qualification Criteria

- In the case of a single dwelling, dwelling built or converted more than 10 years before application date, or
- In the case of a proposed conversion, building built more than 10 years before the date of application and conversion to result in no more than six units of accommodation, and
- Dwelling / building to have been unoccupied for at least one year prior to application date and to fail the decent homes standard, and
- Agreement concerning nominations and rent levels in respect of all dwellings subject to assistance, must be made between the applicant and the council, prior to approval of assistance.

Eligible Work

- In the case of a single dwelling, work required to make the dwelling meet the Decent Homes Standard, subject to the prevailing Housing Needs priorities, and to all necessary planning and building control consents.
- In the case of a conversion, work required to provide up to six new dwellings meeting the Decent Homes Standard, subject to the prevailing Housing Needs priorities, and to all necessary planning and building control consents.
- Where appropriate to make a dwelling / building wheelchair accessible.

Maximum amount of Assistance

- Maximum assistance will be:
 - £12,000 for a studio property
 - £17,500 for a one bedroom property
 - £25,000 for a two-bedroom property
 - £30,500 for a three/four bedroom property
- VAT is added where applicable.
- Assistance will also cover appropriate professional fees up to a maximum of 12.5% of eligible expense plus VAT (where charged).

⁶ "owner in fee simple absolute"

- In cases where dwellings/buildings are made wheelchair-user accessible an appropriate additional amount of assistance will be made available according to the circumstances of each case.

Pre-Completion Conditions

- All eligible work to be satisfactorily completed within one year of approval, unless permission given by the council for an extension of time prior to the elapse of the year.
- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.
- Approval conditions to be a Local Land Charge.

Post-Completion Conditions

- For five years following completion of work, dwellings for which assistance has been paid to be occupied in accordance with the nominations and rent levels agreement.
- Applicant to retain qualifying interest in property for five years following completion of work.
- Completion conditions to be a Registered Land Charge and a Local Land Charge.

F. LANDLORDS' MAJOR WORK ASSISTANCE

Subject to the development of a suitable scheme or schemes agreed by the Assistant Director, Housing Strategy, we will consider the provision of assistance to landlords for improvement, repair or adaptation of properties to be used for the purpose of accommodating homeless people. There is current agreement for the following scheme: -

Applicant Qualification Criteria

Freeholder of a property that will be leased to the council under its 10-Year Leasing Scheme

Property Qualification Criteria

Property agreed as being suitable for the council's 10-Year Leasing Scheme.

Eligible Work

Alteration work required to be carried out by the freeholder prior to the 10-year lease, to provide adequate amenities and facilities for its proposed use. N.B. The assistance will not cover remedial work required in respect of dilapidation and disrepair.

Maximum amount of Assistance

To be determined in each individual case having regard to the work required and the availability of funding.

Pre-Completion Conditions

- all eligible work to be satisfactorily completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year
- work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council
- applicant to retain qualifying interest in property during the course of the work
- approval conditions to be a Local Land Charge

Post-Completion Conditions

- property to be leased to Brighton & Hove City Council for 10 years under its 10-Year Leasing Scheme.
- unless repaid beforehand, assistance to be repayable in nine equal annual instalments, the first instalment becoming due on the first anniversary of completion of the work, with subsequent instalments becoming due on subsequent anniversaries up to the ninth.
- completion conditions to be a Registered Land Charge and a Local Land Charge.

G. LANDLORDS HMO LICENSING GRANT

Applicant Qualification Criteria

- Freeholder or leaseholder with at least 10 years to expiry of lease and with responsibility for carrying out the eligible work.

Property Qualification Criteria

- Properties consisting of three or more storeys occupied by five or more persons in two or more households, and
- that would not have been within the previous definition of HMO under Part XI of the Housing Act 1985, and
- that are subject to a valid proposed or full HMO licence under the provisions of Part 2 of the Housing Act 2004.

Eligible Work

- Work, such as the provision of additional amenities and the upgrading of systems to detect fires and protect the means of escape, that is required to meet HMO licensing standards but that would not have been required under the Housing Act 1985.
- Provision of other amenities beyond the council's minimum standards as agreed by the council.
- Any work that would have been required for the property to meet Housing Act 1985 standards or arising due to poor maintenance will not be eligible for assistance.

Maximum amount of Assistance

- For work to meet the council's HMO Licensing Standards 50% of the reasonable cost of carrying out the eligible work, subject to a maximum grant of £2,000.
- For provision of amenities beyond the council's minimum standards the reasonable cost up to a maximum of £3,000.

Pre-Completion Conditions

- All eligible work to be satisfactorily completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.
- Approval conditions to be a Local Land Charge.

Post-Completion Conditions

- Applicant to retain his/her qualifying interest in the property throughout the period for which the licence is granted; this will generally comprise 5 years from the date of licence application.

- Property to be used, throughout the period for which the licence is granted, for the purpose for which it has been licensed; this will generally comprise 5 years from the date of licence application.
- Completion conditions to be a Local Land Charge.

H. LOOKED AFTER CHILDREN ASSISTANCE

This assistance will be considered on an individual basis and is likely to be agreed only in exceptional circumstances, eg to sustain fostering arrangements.

I. SUPPORTED RELOCATION ASSISTANCE

Assistance for supported relocation is not to be made available at the present time. The possibility of offering some form of supported relocation assistance will be subject to further consideration when the present Policy is next reviewed.

J. MINOR WORK ASSISTANCE

Grants available to owner-occupiers, leaseholders and tenants for smaller scale work for which they have responsibility: to achieve the Decent Homes Standard, to improve energy efficiency, to provide security measures, or to carry out adaptations as an alternative to disabled facilities grant.

1. Minor Decent Homes Grant

Applicant Qualification Criteria

- At least 18 years old, and
- Freeholder⁷ or leaseholder with at least 10 years to expiry of lease with responsibility for carrying out eligible work and, in either case,
- Owned and occupied property for at least one year
- Aged 60 or over and where the state pension comprises 50% or more of household income, or
- Any age and in receipt of one or more qualifying means tested benefit (See Appendix B).

Property Qualification Criteria

- Dwelling built or converted more than 10 years before application date, and
- Fails to meet Decent Homes Standard.

Eligible Work

- Work required to meet the Decent Homes Standard.

Maximum amount of Assistance

- £3500 per application (including VAT where applicable)
- Not more than one Minor Decent Homes Grant per property

Pre-Completion Conditions

- All eligible work to be completed within one year of approval unless permission given by the council for an extension of time prior to the elapse of the year
- Work to be carried out only by one of the contractors whose estimate was submitted as part of the application or by an alternative contractor as agreed in advance by the council
- Applicant to retain qualifying interest in property during the course of the work.

Post-Completion Conditions

- None

⁷ owner in fee simple absolute

2. Occupiers' Minor Adaptations Grant

Applicant Qualification Criteria

- Any occupier eligible for DFG funding based on the approved preliminary test of resources (see Appendix B – Tests of Resources and Lending Criteria).

Property Qualification Criteria

- The property must be the disabled person's only or principal home.

Eligible Work

- Urgent disabled facilities work where the assistance is a suitable alternative to a Disabled Facilities Grant, subject to recommendation by an Occupational Therapist and agreement of the Adaptations Technical Team Leader or Private Sector Housing Manager.
- Straightforward installation of stair lift(s), ceiling track hoist(s) or level access shower where the total cost falls within the maximum amount of assistance.
- Professional fees necessary for an application to be determined for Disabled Facilities Grant or Assistance that could not otherwise be undertaken.

Maximum amount of Assistance

- £5,000 per application plus a warranty up to a maximum of £500 (inclusive of VAT where applicable).
- Not more than one Minor Adaptations Grant in any three year period.

Pre-Completion Conditions

- All eligible work to be completed within one year of approval unless permission given by the council for an extension of time prior to the elapse of the year.
- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.
- Where approved funding for professional fees can be covered by a DFG which is subsequently approved, payment will be made instead as part of the DFG.

Post-Completion Conditions

- None

(Amendments to Occupiers Minor Adaptations Grant from the 2006 provisions are subject to confirmation that relevant changes have been implemented in the way that disabled persons adaptations in private sector housing can be funded.)

3. Occupiers' Minor Insulation Grant

In cases where the council's authorised Energy Efficiency Managing Partner is involved, the approval of this type of grant may be delegated to the Managing Partner, subject to the establishment of satisfactory procedures.

Applicant Qualification Criteria

- Any owner-occupier, leaseholder or tenant with authority to carry out such works who does not qualify for grant aid/assistance to cover the whole cost of eligible works under Warm Front or any other relevant scheme and either
- Aged 60 or over,
or
- Any age and meet Warm Front eligibility requirements but have reached Warm Front grant limit.

Property Qualification Criteria

- Dwelling built or converted more than 10 years before the application date.
- The property must be the applicant's only or principal home.
- Dwelling to be in Council Tax Band A, B or C.

Eligible Work

- Loft insulation, cavity wall insulation, hot water tank jacket and draught proofing to currently recommended standards and including provision of associated loft access where necessary.

Maximum amount of Assistance

- £800 per application (including VAT) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council
- not more than one Minor Insulation Grant per property

(Where alternative funding is available from Warm Front or any other relevant scheme then council-funded assistance will be reduced accordingly)

Pre-Completion Conditions

- All eligible work to be satisfactorily completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year
- For applications managed by the council's Energy Efficiency Managing Partner work to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement. For all other applications, work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council
- Applicant to retain qualifying interest in property during the course of the work.

Post Completion Conditions: None

4. Occupiers' Minor Heating Grant

Applicant Qualification Criteria

- Any owner-occupier or leaseholder who does not qualify for grant aid/assistance under Warm Front or any other relevant scheme and either
- Aged 60 or over and where the state pension comprises 50% or more of household income, or
- Any age and in receipt of one or more qualifying means tested benefit (See Appendix B– Tests of Resources and Lending Criteria).

Property Qualification Criteria

- Dwelling built or converted more than ten years before the application date
- The property must be the applicant's only or main home

Eligible Work

- Provision of gas-fired condensing boiler central heating in dwellings with inadequate heating. For the purposes of Occupiers Minor Heating Grant, 'inadequate heating' means the absence of central heating or modern electric storage heaters in living rooms and bedrooms, or an old (15 years or older) and seriously defective existing central heating system.
- Replacement of old boilers (15 years or older) or where the council is satisfied that the boiler is defective and incapable of being repaired.
- Boiler replacement works funded under this particular provision will normally be replacement with a condensing boiler, power flushing of the system and replacement/provision of associated ancillary equipment as appropriate (e.g. pump, thermostatic radiator valves, motorised valves).
- In appropriate cases eligible work could include the installation of a Micro-Combined Heat and Power system as an alternative to a condensing boiler.
- In cases where it is not practicable to install a gas-fired appliance, modern electric storage heaters might be provided as an alternative.

Maximum amount of Assistance

- £3500 per application (including VAT) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.
- Not more than one Minor Heating Grant per property.

(Where alternative funding is available from Warm Front or any other relevant scheme then council-funded assistance will be reduced accordingly).

Pre-Completion Conditions

- All eligible work to be completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- For applications managed by the council's Energy Efficiency Managing Partner, work to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement. For all other

applications, work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.

- Applicant to retain qualifying interest in property during the course of the work.

Post-Completion Conditions

- None

5. Landlords' Minor Insulation Grant

Subject to the establishment of satisfactory procedures the approval of this type of grant may be delegated to the council's authorised Energy Efficiency Managing Partner.

Applicant Qualification Criteria

Landlords who are

- Accredited with the council under an approved scheme, or
- Who have been served with an Improvement Notice requiring heating measures to remedy Category 1 Excess Cold HHSRS Hazard, and
- Who do not qualify for grant aid/assistance to cover the whole cost of eligible works under the Carbon Emissions Reduction Target or any other relevant scheme.

Property Qualification Criteria

Dwelling built or converted more than 10 years before the application date

Eligible Work

Loft insulation, cavity wall insulation, hot water tank jacket and draught proofing to currently recommended standards and including provision of associated loft access where necessary.

Maximum amount of Assistance

- £800 per application (including VAT) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.
- Not more than one Minor Insulation Grant per dwelling.

(Where alternative funding is available from any other relevant scheme then council-funded assistance will be reduced accordingly).

Pre-Completion Conditions

- All eligible work to be satisfactorily completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- For applications managed by the council's Energy Efficiency Managing Partner, work to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement. For all other applications, work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in property during the course of the work.

Post-Completion Conditions

- None

6. Landlords' Minor Heating Grant

In those cases where private tenants are eligible for a Warm Front grant for heating, they should be encouraged to apply for a grant through that scheme. However, Landlords Minor Heating Grant is available as an alternative, particularly for those cases when tenants do not qualify for a Warm Front grant.

Applicant Qualification Criteria

Landlords who are

- Accredited with the council under an approved scheme, or
- Who have been served with an Improvement Notice requiring heating measures to remedy Category 1 Excess Cold HHSRS Hazard, and
- Who do not qualify for grant aid/assistance to cover the whole cost of eligible works under the Carbon Emissions Reduction Target or any other relevant scheme.

Property Qualification Criteria

- Dwelling built or converted more than 10 years before application date.

Eligible Work

- Provision of gas-fired condensing boiler central heating in dwellings with inadequate heating and, in the case of landlords served with an Improvement Notice, any other heating-related works specified within that Notice. For the purposes of Landlords Minor Heating Grant, 'inadequate heating' means the absence of central heating or modern electric storage heaters in living rooms and bedrooms.
- Installation of a gas supply and meter in cases when this is necessary.
- In the case of applications by accredited landlords only, installation of high efficiency replacement boiler in cases where the existing boiler is at least 15 years old or where the boiler is seriously defective and cannot be suitably repaired.
- In appropriate cases eligible work could include the installation of a Micro-Combined Heat and Power system as an alternative to a condensing boiler.
- In cases where it is not practicable to install a gas-fired appliance, modern electric storage heaters might be provided as an alternative.

Maximum amount of Assistance

- £3,500 per application (including VAT) for works (excluding any cost of installing a gas supply and / or meter, if required) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.
- When installation of a gas supply and/or meter are required an additional amount, in addition to installation costs up to the £3,500 limit to cover the whole of the reasonable cost of installation of such facilities plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.

- Not more than one Minor Heating Grant per dwelling

(Where alternative funding is available from any other relevant scheme then council-funded assistance will be reduced accordingly).

Pre-Completion Conditions

- All eligible work to be satisfactorily completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year
- All applications to be managed by the council's Energy Efficiency Managing Partner and the work to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement.
- Applicant to retain qualifying interest in property during the course of the work.

Post-Completion Conditions

- None

7. Minor Security Assistance

A scheme administered in partnership with Sussex Police has been established on a citywide basis. Eligibility of (small scale) security measures is determined in each case according to individual circumstances.

K. ENERGY INNOVATION GRANTS

1. 60+ Energy Innovation Grant

Applicant Qualification Criteria

- Any owner-occupier, leaseholder or Rent Act Tenant (and any other private tenant in respect of insulation measures) aged 60 or over who does not qualify for grant aid/assistance for the relevant works under Warm Front, the Carbon Emissions Reduction Target or any other similar scheme (excepting that in urgent cases as described below grant applicants who are eligible for assistance through one of these other schemes may be offered grant aid for boiler replacement or repair).

Property Qualification Criteria

- Dwelling built or converted more than ten years before the application date.
- The property must be the applicant's only or main home.
- The property must be a house or self-contained flat or maisonette.
- The property to include no more than 4 bedrooms.

Eligible Work

- Provision of gas-fired condensing boiler central heating in dwellings with inadequate heating. For the purposes of the 60+ Energy Innovation Grant, 'inadequate heating' means the absence of central heating or modern electric storage heaters in living rooms and bedrooms, or an old (15 years or older) and seriously defective central heating system.
- Subject to the circumstances of each case and at the discretion of the Housing Sustainability Project Manager, and subject to a report and recommendation received from Anchor Staying Put's 'Keep the Home Fires Burning' team, replacement or repair of a boiler that has broken down or is seriously defective when there is a need for urgent action due to the presence in the household of someone frail and / or in poor health and/or disabled when it is known or considered likely that the household would be eligible for Warm Front or a relevant council energy efficiency grant. Boiler replacement works funded under this particular provision will normally be replacement with a condensing boiler, power flushing of the system and replacement/provision of associated ancillary equipment as appropriate (e.g. pump, thermostatic radiator valves, motorised valves).
- In appropriate cases eligible work could include the installation of a Micro-Combined Heat and Power system as an alternative to a condensing boiler.
- In cases where it is not practicable to install a gas-fired appliance, modern electric storage heaters or electric central heating might be considered as an alternative.
- Loft insulation, cavity wall insulation, hot water tank jacket and draught proofing to currently recommended standards, including provision of associated loft access where necessary.

Maximum amount of Assistance

- £5,000 per application (including VAT and the cost of fees [including VAT] for authorised services by a partner organisation approved by the council).
- The maximum amount of grant awarded for insulation measures, within the overall maximum limit as outlined above, shall be £800 per application (including VAT) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.
- Not more than one 60+ Energy Innovation Grant (or 70+ Energy Innovation Grant) per property.

Where alternative funding is available from Warm Front, the Carbon Emissions Reduction Target or any other relevant scheme then council-funded assistance may be reduced accordingly.

Conditions

- All eligible work to be completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- All applications to be managed by the council's Energy Efficiency Managing Partner and the works to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement.
- Applicant to retain qualifying interest in the property during the course of the work.

2. Affordable Warmth Grant

Applicant Qualification Criteria

- Any owner-occupier, leaseholder or Rent Act Tenant (and any other private tenant in respect of insulation measures) who does not qualify for grant aid / assistance for the relevant works under Warm Front, the Carbon Emissions Reduction Target or for an Occupiers Minor Heating Grant, an Occupiers Minor Insulation Grant or a 60+ Energy Innovation Grant as provided under the council's Housing Renewal Assistance Policy, and
- In receipt of Income Support, Council Tax Benefit, Housing Benefit, Income based Job Seekers Allowance, Pension Credit or Tax Credits (with an income below the relevant threshold), or
- Any age and established as being eligible by reason of calculation of an Affordable Warmth Index⁸ of 12% or more and where the Disposable Household Income⁹ is less than an amount calculated according to the number of persons in the household (including children) as follows:
 - Single person household £500 per month
 - Two person household £750 per month
 - Three person household £1,000 per month
 - Four or more person household £1,250 per month

Property Qualification Criteria

- Dwelling built or converted more than ten years before the application date.
- The property must be a house or self-contained flat or maisonette.
- The property must be the applicant's only or main home.

Eligible Work

- Provision of gas-fired condensing boiler central heating in dwellings with inadequate heating. For the purposes of the Affordable Warmth Grant, 'inadequate heating' means the absence of central heating or modern electric storage heaters in living rooms and bedrooms, or an old (15 years or older) and seriously defective central heating system.
- Replacement of old boilers (15 years or older) or where the council is satisfied that the boiler is defective and incapable of being repaired
- Boiler replacement works funded under this particular provision will normally be replacement with a condensing boiler, power flushing of the system and replacement/provision of associated ancillary equipment as appropriate (e.g. pump, thermostatic radiator valves, motorised valves).
- In appropriate cases eligible work could include the installation of a Micro-combined Heat and Power system as an alternative to a condensing boiler.

⁸ The Affordable warmth Index is the percentage of Disposable Household Income spent on domestic fuel

⁹ Disposable Household Income = Household Income - Housing Costs (Household Income includes wages/salary, benefits, pensions and interest from savings in excess of £5,000, Housing Costs are rent/mortgage plus council tax and water rates/charges)

- In cases where it is not practicable to install a gas-fired appliance, modern electric storage heaters or electric central heating might be considered as an alternative.
- Loft insulation, cavity wall insulation, hot water tank jacket and draught proofing to currently recommended standards, including provision of associated loft access where necessary.

Maximum amount of Assistance

- £5,000 per application (including VAT and the cost of fees [including VAT] for authorised services by a partner organisation approved by the council).
- The maximum amount of grant awarded for insulation measures, within the overall maximum limit as outlined above, shall be £800 per application (including VAT) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.
- Not more than one Affordable Warmth Grant per property.

Where alternative funding is available from Warm Front, the Carbon Emissions Reduction Target or any other relevant scheme then council-funded assistance may be reduced accordingly.

Conditions

- All eligible work to be completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- All applications to be managed by the council's Energy Efficiency Managing Partner and the works to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement.
- Applicant to retain qualifying interest in property during course of the work.

3. Renewable Energy Grant

Applicant Qualification Criteria

- Owner-occupiers
- Leaseholders
- Private Landlords who/whose properties are accredited or licensed with the council under an approved scheme

Leaseholders may apply for works to benefit their own dwellings (with the consent of their freeholder when required). Subject to the availability of funding and the level of demand, 'Communal' Renewable Energy Grants can also be awarded to leaseholders in buildings containing flats who are required to contribute towards the cost of an installation undertaken by their freeholder that would provide common benefit (e.g. lighting to the commonways).

Arrangements for processing applications in the case of an installation providing common benefit in a building containing flats might be established whereby leaseholders make individual applications or whereby the freeholder can apply on behalf of the leaseholders on production of adequate documentation indicating the number of flats let on a leasehold basis.

Leaseholders in council blocks of flats will be eligible for Communal Renewable Energy Grants towards the cost of the installation of approved technologies by the council.

Property Qualification Criteria

- In the case of owner-occupier and leaseholder applications the property must be the applicant's only or main home.
- The property must be a house or self-contained flat or maisonette.

Eligible Work

The specific technologies to be funded by this scheme will be subject to the practical availability of suitable equipment and competent installers. At present, the only technology that is sufficiently developed to enable it to be installed on a high volume basis is solar water heating. Nevertheless, to enable other technologies to be installed where and when it is viable to do so it is proposed that all of the following to be included within the approved scheme:

- Solar Water Heating
- Solar Photovoltaics
- Wind Turbines
- Ground / Air Source Heat Pumps
- MicroCHP

Maximum amount of Assistance

- £1,500 plus the whole cost of the Energy Efficiency Managing Partner's fee (including VAT), except for 'priority' applicants as indicated below. In practice, this maximum amount will normally be payable, as the cost of the

works will significantly exceed this figure in almost every case. However, there may be some cases (e.g. applications for wind turbines on council flats) when the cost to individual leaseholders will be less than £1,500, in such cases the amount payable through the grant will be the sum payable by each individual leaseholder.

- £5,500 (inclusive of installation costs, Energy Efficiency Managing Partner's fee and all VAT as charged) (Full Cost) for:
 - Families with a child or children aged (under 18) with learning or physical disabilities who have been determined by Brighton & Hove City Council's Children Disability Social Work Team as having 'severe and complex needs'
 - Homeowners who are or whose partners are aged 60 or over and in receipt of one or more of the following means tested benefits;
 - Income Support
 - Income based Jobseekers Allowance
 - Council Tax Benefit
 - Pension Credit Guarantee Credit

Conditions

- Applicants who are applying for a 'full cost' grant are also required to apply for and claim a grant through the Low Carbon Buildings Programme (LCBP) to offset the amount of grant provided by the council. This requirement does not apply to those applying for a £1,500 partial Renewable Energy Grant, who will have the option to decide whether or not to apply for a LCBP grant.
- All eligible work to be completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- All applications to be managed by the council's Energy Efficiency Managing Partner and the works to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement.
- Applicant to retain qualifying interest in the property during the course of the work.

Management Fees

- Management fees will be paid at the standard rate according to the relevant contract terms based on the full cost of materials and installation works (excluding VAT).

4. HMO Energy Innovation Grant

HMO Energy Innovation Grant is available for the installation of energy efficient heating and/or thermal insulation measures to licensed houses in multiple occupation that cannot be funded through the Warm Front Scheme or the Carbon Emissions Reduction Target.

Applicant Qualification Criteria

- Freeholder or leaseholder with at least 10 years to expiry of lease and with responsibility for carrying out the eligible work.

Property Qualification Criteria

- The property must be subject to a valid proposed or full HMO licence under the provisions of part 2 of the Housing Act 2004.

Eligible Work

- Provision of high efficiency gas-fired central heating in HMOs with inadequate heating. For the purposes of the HMO Energy Innovation Grant, 'inadequate heating' means the absence of central heating or modern electric storage heaters in rooms used for living and/or sleeping.
- Installation of a gas supply and meter in cases where this is necessary.
- In appropriate cases eligible work could include the installation of a Micro-combined Heat and Power system as an alternative to a condensing boiler.
- In cases where it is not practicable to install gas-fired appliance, modern electric storage heaters or electric central heating might be considered as an alternative.
- Loft insulation, cavity wall insulation, hot water tank jacket and draught proofing to currently recommended standards, including provision of associated loft access where necessary.

Maximum amount of Assistance

- The amount of grant available shall be determined in each case. In the case of central heating installations this shall be on the basis of at least two competitive estimates obtained by the council's Home Energy Efficiency Managing Partner, although, in the case of smaller properties, discretion might be given to permit the provision of a single estimate obtained by the council's Home Energy Efficiency Managing Partner.
- When a gas supply and/or meter are required the amount of grant shall be increased to cover the whole of the reasonable cost of providing such services.
- In cases where insulation only is being installed a single estimate from a contractor appointed by the council's Home Energy Efficiency Managing Partner will normally be acceptable.
- Not more than one HMO Energy Innovation Grant per property

Where alternative funding is available from Warm Front, the Carbon Emissions Reduction Target or any other relevant scheme then council-funded assistance may be reduced accordingly.

Pre-Completion Conditions

- Applicants are required, before submitting their application, to fully inform all of their current tenants about the proposed work and how it will affect what they pay and how they pay for their fuel
- All eligible work to be satisfactorily completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- All applications to be managed by the council's Energy Efficiency Managing Partner and the work to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement.
- Applicant to retain qualifying interest in the property during the course of the work.
- Approval conditions to be a Local Land Charge.

Post-Completion Conditions

- The property must continue to be used as a House in Multiple Occupation for a minimum of five years from the date of completion of the work.
- In any cases where insulation only is installed the rent must not be increased for a period of at least 12 months after the date of completion¹⁰.
- In cases of boiler replacements or central heating installations the rent must not be increased for a period of at least 24 months after the date of completion.¹¹
- Grant-funded central heating systems must be designed and managed so that all tenants have an adequate level of control over the heating and supply of hot water to their lettings.
- Completion conditions to be a Local Land Charge.

¹⁰ excepting that if the property is regulated under a fair rent agreement or if there is a yearly rent review under the tenancy agreement, this may continue, as long as any rent increase does not take into account any insulation work carried out under an HMO Energy Innovation Grant.

¹¹ excepting that if the property is regulated under a fair rent agreement or if there is a yearly rent review under the tenancy agreement, this may continue, as long as any rent increase does not take into account any insulation or heating work carried out under an HMO Energy Innovation Grant.

5. Temporary Accommodation Energy Innovation Grant

Temporary Accommodation Energy Innovation Grant is available for the installation of energy efficient heating and/or thermal insulation measures to private sector housing leased or provided to the council under a management agreement for the temporary accommodation of homeless households.

Applicant Qualification Criteria

- Freehold owner of property leased or provided to the council under a management agreement for the temporary accommodation of homeless people.
- Owner must have responsibility under the terms of the lease or management agreement for carrying out the eligible work.

Property Qualification Criteria

- Property must be used for the temporary accommodation of homeless people by the council under a lease or management agreement with a minimum of three years remaining unexpired on the date of application.

Eligible Work

- Provision of high efficiency gas-fired central heating in dwellings with inadequate heating. For the purposes of the Temporary Accommodation Energy Innovation Grant, 'inadequate heating' means the absence of central heating or modern electric storage heaters in rooms used for living and/or sleeping.
- Installation of a high efficiency replacement boiler in cases where the existing boiler is at least 15 years old or where the boiler is seriously defective and cannot be suitably repaired.
- In appropriate cases eligible work could include the installation of a Micro-combined Heat and Power system as an alternative to a condensing boiler.
- In cases where it is not practicable to install gas-fired appliance, modern electric storage heaters or electric central heating might be considered as an alternative.
- Loft insulation, cavity wall insulation, hot water tank jacket and draught proofing to currently recommended standards, including provision of associated loft access where necessary.

Maximum amount of Assistance

- £5,000 per dwelling/letting (including VAT and the cost of fees [including VAT] for authorised services by a partner organisation approved by the council).
- The maximum amount of grant awarded for insulation measures per dwelling/letting, within the overall maximum limit as outlined above, shall be £800 (including VAT) plus the cost of fees (including VAT) for authorised services by a partner organisation approved by the council.
- Not more than one Temporary Accommodation Energy Innovation Grant per property.

Where alternative funding is available from Warm Front, the Carbon Emissions Reduction Target or any other relevant scheme then council-funded assistance may be reduced accordingly.

Conditions

- All eligible work to be completed within one year of approval unless permission is given by the council for an extension of time prior to the elapse of the year.
- All applications to be managed by the council's Energy Efficiency Managing Partner and the work to be carried out by a contractor appointed under the Brighton & Hove Energy Action Partnership Agreement.
- Applicant to retain qualifying interest in the property during the course of the work.

6. Scaffolding Energy Innovation Grant

Applicant Qualification Criteria

- Any eligible applicant for a full or partial grant, funded through the Carbon Emissions Reduction Target (CERT) under the Brighton & Hove Warm-Homes initiative.
- Any eligible applicant for any of the council's Energy Innovation Grants, Minor Heating Grants or Minor Insulation Grants in cases where scaffolding costs cannot be fully covered within the relevant grant limit.

Property Qualification Criteria

- The property qualification criteria of the relevant energy efficiency/renewable energy grant scheme that the Scaffolding Grant is supporting.

Eligible Work

- Erection of suitable scaffolding to enable necessary works to be carried out at a high level by means of a relevant (full or partial) CERT or council funded energy efficiency or renewable energy grant and striking of the scaffolding following completion of the grant-aided works.

Maximum amount of Assistance

- 50% of the cost of scaffolding up to a maximum of £300 in cases where a partial CERT-funded grant is being offered under the Brighton & Hove Warm-Homes Initiative.
- The full cost of scaffolding up to maximum of £600 in cases where 100% CERT-funded grant is being offered to priority applicants under the Brighton & Hove Warm-Homes Initiative.
- The full cost of scaffolding up to maximum of £600 in cases where a fully-funded grant is being offered through the council's energy efficiency/renewable grants programme and the cost of such scaffolding cannot be fully covered within the relevant grant limit.

Administration Arrangements

- Each grant shall be approved by the council's appointed Home Energy Efficiency Managing Partner or by the council itself as appropriate, as a supporting grant to a CERT-funded grant or as an additional element of a relevant council-funded grant.

Conditions

- The conditions of the relevant energy efficiency/renewable energy grant scheme that the Scaffolding Grant is supporting shall apply in the case of council-funded grants.
- All cases shall be subject to a technical monitoring inspection carried out by the council's Home Energy Efficiency Managing Partner.

7. Family Insulation Grant

Applicant Qualification Criteria

- Any owner-occupier, leaseholder or private tenant with one or more dependent child(ren) aged under 16 years at the date of application.
- In the case of tenants' applications the landlord's consent will be required.

Property Qualification Criteria

- Dwelling built or converted more than ten years before the application date.
- The property must be the applicant's only or main home.
- The property must be a house or self-contained flat or maisonette.
- The property to include no more than two bedrooms.

Eligible Work

- Loft insulation (full or top-up), cavity wall insulation.

Amount of Assistance

- Value of grant shall be the cost of eligible works less the amount to be funded through CERT up to a maximum of £250 per insulation measure (excluding VAT) plus Managing Partner's fee.
- Not more than one Family Insulation Grant per dwelling.

Conditions

- All applications to be managed by the council's Energy Efficiency Managing Partner and the work to be carried out by a contractor appointed under Brighton & Hove Warm-Homes.
- Applicant to retain qualifying interest in property during the course of the work.

8. Warm Front Excess Charge Grant

Applicant Qualification Criteria

- Warm Front Grant Scheme applicants who have successfully applied for a grant and have been informed that they are liable to pay an excess charge as the total value of current and/or any previous Warm Front grants has exceeded the Warm Front grant maximum

Property Qualification Criteria

- Any dwelling that meets the eligibility criteria for Warm Front.

Eligible Work

- Any works that qualify for Warm Front.

Amount of Assistance

- After the first £150 of the excess cost above WF grant limit (which is absorbed by the contractor) the maximum amount of assistance is £2,300. Where the Excess Charge is £750 or less the Excess Charge is approved automatically. Where the Excess Charge is more than £750 approval is subject to agreement by the council.

Conditions

- None

L. TEMPORARY ACCOMMODATION ADAPTATIONS GRANT

Temporary Accommodation Adaptations Grant is available for wheelchair accessibility and/or other adaptations for the benefit of disabled people in private sector properties leased to the council for the temporary accommodation of homeless people. The grant can be used to cover the cost of suitable adaptations to individual dwellings or units and/or suitable adaptations to the common parts of buildings containing more than one dwelling or unit.

Applicant Qualification Criteria

- Applicant must have a qualifying interest in the property that is the subject of the application. For the purpose of this grant scheme a qualifying interest is one of the following:
 - Freehold ownership;
 - Head Leasehold ownership with a minimum of five years remaining on the head lease at the time of application;
 - Leasehold ownership with a minimum of five years remaining on the lease at the time of application

Property Qualification Criteria

- The property (or one or more dwellings or units in the property) must be used for the temporary accommodation of homeless people by the council under a lease or management agreement.
- For works to dwellings or units where the proposed adaptation(s) is/are estimated to cost no more than £5,000 (excluding VAT), the lease or management agreement must have a minimum of two years remaining unexpired on the date of application.
- For works to dwellings or units where the proposed adaptation(s) is/are estimated to cost more than £5,000 (excluding VAT) the lease or management agreement must have a minimum of four years remaining unexpired on the date of application.
- For works to common parts where the proposed adaptation(s) is/are estimated to cost no more than £5,000 (excluding VAT), the lease or management agreement must have a minimum of two years remaining unexpired on the date of application.
- For works to common parts where the proposed adaptation(s) is/are estimated to cost more than £5,000 (excluding VAT), the lease or management agreement must have a minimum of four years remaining unexpired on the date of application.

Eligible Work

- Provision of wheelchair accessibility and/or other appropriate adaptation for the benefit of a disabled person or persons - such provision/adaptation may be carried out to either or both the internal and/or external elements of dwellings/units/common parts.

- Appropriate additional works to alter or extend dwellings, units or buildings to suitably facilitate the provision of wheelchair accessibility and/or other adaptations.
- Professional fees and any other relevant costs incurred for the purposes of identifying properties that are suitable for adaptation and specifying appropriate adaptations.

Maximum amount of Assistance

- Reasonable cost of adaptations deemed to be appropriate for the dwelling(s), unit(s) and/or common parts for the benefit of the proposed or current occupier(s) by an Occupational Therapist or other appropriately qualified professional, or, where appropriate, in accordance with established design guidance (e.g. PAN03 Accessible Housing & Lifetime Homes).

Pre-completion Conditions

- Work must be carried out by one of the contractors whose estimates were submitted as part of the application or by an alternative contractor as agreed in advance by the council.
- Applicant to retain qualifying interest in the property during the course of the work.
- Approval conditions to be a Local Land Charge.

Post-completion Conditions

- In those cases where the estimated cost of the adaptation(s) to any individual dwelling or unit or to the common parts is more than £5,000 (excluding VAT), if the lease is terminated other than by the council within a period of three years from the date of completion of the work the grant shall be repaid to the council.
- The above condition to be a Local Land Charge.

M. OTHER FORMS OF ASSISTANCE

- We will continue to fund a Home Improvement Agency, a Handy-person scheme and a home safety & security audit service which provide valuable services to older and vulnerable people and those on low incomes to enable them to maintain and repair their homes and to live in safety and security.

GENERAL REQUIREMENTS

Applicable to all applicants

- Individual applications to be on forms issued or agreed by the council and, unless otherwise agreed with the council, to be accompanied by at least two estimates from bona-fide contractors.
- Payment of assistance is conditional upon receipt of a satisfactory invoice, demand or receipt.
- Any breach of condition will permit the council to cancel the assistance and will, on demand from the council, make the assistance, or any part that has been paid to the date of the breach, repayable. Requests for exemption from any requirement to repay assistance will be considered on an individual basis, on application in writing to the Head of Housing Strategy. Exemptions are likely to be agreed only in exceptional circumstances.
- The council will approve or refuse applications for assistance within six months of the date of receipt of a fully completed application.
- In any case, approval of assistance will be dependent on the availability to the council of sufficient resources to finance that assistance.
- If financial considerations dictate, the council may approve assistance on terms that payment, in whole or in part, will not be made before a specified date not later than twelve months after the date of receipt of the fully completed application.
- In all cases of applications from tenants, written permission for the work to be carried out must be provided by the landlord and, if different, from the owner of the property.

APPENDIX B – TESTS OF RESOURCES AND LENDING CRITERIA

This Appendix sets out the details of the tests of resources and lending criteria to be applied to the relevant Policy Tools specified in the Brighton & Hove City Council Housing Renewal Assistance Policy.

Disabled Facilities Assistance (DFA)

DFA will be dependent on the receipt of duly made applications for a Disabled Facilities Grant (DFG) and DFA. DFGs are subject to a statutory test of resources, which is used to determine whether or not the applicant has to make a contribution towards the work required. The legally prescribed maximum cost of work that can be considered for DFG is currently £30,000.

Where applications for DFG and DFA have been made, the test of resources applied to the DFG application will be used to determine the applicant's contribution, if any, to the total programme of work required to meet the Occupational Therapist's recommendations. No additional test of resources will be applied to the DFA application. Subject to the DFA restrictions and conditions listed in Appendix A, DFA will generally be approved, where the reasonable cost of work exceeds £30,000, to cover the difference between £30,000 and the total reasonable cost of the work. Where the test of resources results in the applicant having to make a contribution, DFA will not be approved to cover that contribution. Accordingly, if the contribution exceeds £30,000, DFA will generally be approved to cover the difference between the amount of contribution and the total reasonable cost of the work.

Decent Homes Loan (DHL)

DHLs will be offered through the Southern Home Loans Partnership, a partnership between several south coast authorities, including Brighton & Hove City Council, and the Parity Trust. They will be subject to any other relevant DHL restrictions and conditions listed in Appendix A and to the following lending criteria as agreed by the Southern Homes Loan Partnership.

From the 11 February 2009 and onwards until further relevant amendment, and subject to ratification by the SHLP and the Parity Trust Credit Committee, the DHL lending Criteria shall be as follows:

General lending criteria:

Purpose restricted to home improvements/adaptations to bring property up to, or move towards, decent home standards and make a property safe and secure for occupation (assessed by LAs);

- Parity Trust to determine if applicant(s) are eligible for mainstream finance;

- Loan applications are considered on an individual basis and the product type will be determined by the client's best interests subject to Parity Trust, client and LA approval.

Loan size

- Minimum loan £1,000
- Maximum £25,000

Term

- Maximum term of capital repayment loans to be 15 years;
- No maximum term to be set for interest only & interest roll-up loans

Loan Security

- Each loan will be secured by an Equitable Mortgage/Equitable Charge;
- The cost to register the Equitable Mortgage/Equitable Charge with the Land Registry will be paid by the applicant.

Loan Interest

- Borrower pays 5% fixed for the entire term of the loan
- LA subsidises the interest rate by paying the equivalent of 4% in advance
- The LA subsidy for interest only & interest roll-up loans is calculated based on annuity tables

Eligibility for interest only loans/interest roll-up:

- Only available for those over 60 years of age;
- Loans for younger age groups may be considered by the Credit Committee for a fixed term (e.g. 5 years) and subject to LA approval.

Minimum disposable income:

- £50 per month
- No more than one-third of the applicant's estimated available disposable income may be used for a loan repayment.

Ownership and Registration

- Applicant must be the beneficial owner of property. Any other owner will be party to the loan and will need to sign documentation.
- Property must be registered with HM Land Registry and therefore if unregistered land, client will need to seek registration at their cost.
- A credit reference search or a voter's roll check will be undertaken.

Second mortgages:

- A minimum of 25% equity should be available against the **current property value** after the total sum of all borrowings has been accounted for including:
 1. All secured liabilities;
 2. All unsecured liabilities;
 3. The proposed Parity Trust Loan

In a declining property market the **current property value** should be the estimated value after any future declines have been taken into account based on anticipated future market conditions.

- Authority will be sought from the applicant to approach 1st mortgage company for confirmation of debt outstanding and their approval to a second charge. The cost of this to be paid by the applicant;
- Detailed information will be required as to the first mortgage financial arrangements: this will need to be known prior to any loan application being approved.

Decent Homes Assistance (DHA)

DHA will generally be approved where:

i) An applicant's minimum disposable income is lower than that required to meet the DHL lending criteria. In this case the DHA will be approved to cover the reasonable cost of the eligible work¹² or where;

ii) A DHL is approved but it is insufficient to cover the reasonable cost of the eligible work. In this case DHA will generally be approved to cover the difference between the amount of the DHL and the reasonable cost¹³.

In cases where an applicant's maximum disposable income exceeds that in the Home Improvement Loan lending criteria, the Disabled Facilities Grant (DFG) statutory test of resources will be used to determine the applicant's initial contribution towards the cost of work. If the reasonable cost of the eligible work exceeds the amount of that initial contribution, DHA will generally be approved to cover the difference. To facilitate this and to inform any possible need for revision of the DHL lending criteria, DHA applicants will be required to provide financial information to enable the DFG test of resources to be carried out.

Common Parts Loan (CPL)

CPLs will be offered through the Parity Trust (formerly South Coast Moneyline). They will be subject to any other relevant CPL restrictions and conditions listed in Appendix A and to the lending criteria as agreed between the council and Parity Trust.

From the 11 February 2009 and onwards until further relevant amendment, and subject to ratification by the council and Parity Trust Credit Committee, the CPL lending Criteria shall be the same as those listed above for Decent Homes Loans.

¹² Any DHA approval will be subject to the DHA restrictions and conditions listed in Appendix A, for example in respect of eligible work and maximum amounts.

¹³ As 12 above

Common Parts Assistance (CPA)

CPA will generally be approved where:

- i)** An applicant's minimum disposable income is lower than that required to meet the CPL lending criteria. In this case the CPA will be approved to cover the reasonable cost of the eligible work¹⁴; or where
- ii)** A CPL is approved but it is insufficient to cover the reasonable cost of the eligible work. In this case CPA will generally be approved to cover the difference between the amount of the CPL and the reasonable cost¹⁵.

In cases where an applicant's maximum disposable income exceeds that in the Home Improvement Loan lending criteria, the Disabled Facilities Grant (DFG) statutory test of resources will be used to determine the applicant's initial contribution towards the cost of work. If the reasonable cost of the eligible work exceeds the amount of that initial contribution, CPA will generally be approved to cover the difference. To facilitate this and to inform any possible need for revision of the Home Improvement Loan lending criteria, CPA applicants will be required to provide financial information to enable the DFG test of resources to be carried out.

Minor Decent Homes Grant and Occupiers' Minor Heating Grant

Where mentioned in Appendix A, 'qualifying means tested benefit' means:

- Income Support;
- Pension Credit Guarantee Credit;
- Income-based Job Seeker's Allowance;
- Housing Benefit/Local Housing Allowance; or
- Council Tax Benefit.

Occupiers' Minor Adaptation Grant

The approved preliminary test of resources will consist of an assessment of the applicant's income using the Disabled Facilities Grant test of resources methodology but without requiring the applicant to complete a full statutory DFG application form.

¹⁴ Any CPA approval will be subject to the CPA restrictions and conditions listed in Appendix A, for example in respect of eligible work and maximum amounts.

¹⁵ As 14 above

APPENDIX C - THE DETAILED DEFINITION OF A DECENT HOME

1. This section gives detailed definitions of each of the four criteria that make up the decent home standard.

Criterion a: It meets the current statutory minimum standard for housing

2. The Housing Health and Safety Rating System (HHSRS), which assesses health and safety hazards in the home and designates them Category 1 or 2 according to their severity, is the statutory minimum standard for housing. A Category 1 hazard triggers a duty on an authority to take appropriate enforcement action and also triggers action in the context of decent homes.

Criterion b: It is in a reasonable state of repair

3. 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.

A building component can only fail to satisfy this criterion by being old and requiring replacing or repair. A component cannot fail this criterion based on age alone.

BUILDING COMPONENTS

4. Building components are the structural parts of a dwelling (e.g. wall structure, roof structure), other external elements (e.g. roof covering, chimneys) and internal services and amenities (e.g. kitchens, heating systems). Key building components are those that, if in poor condition, could have an immediate impact on the integrity of the building and cause further deterioration in other components. They are the external components plus internal components that have potential safety implications and include:
 - external walls;
 - roof structure and covering;
 - windows/doors;
 - chimneys;
 - central heating boilers;
 - gas fires;
 - storage heaters; and
 - electrics.

5. Lifts are not considered to be a key component unless the lift or the lift shafts have a direct effect upon the integrity of the building.
6. If any of these components are old and need replacing, or require immediate major repair, then the dwelling is not in a reasonable state of repair and remedial action is required.
7. Other building components are those that have a less immediate impact on the integrity of the dwelling. Their combined effect is therefore considered, with a dwelling not in a reasonable state of repair if two or more are old and need replacing or require immediate major repair.

OLD AND IN POOR CONDITION

8. A component is defined as 'old' if it is older than its expected or standard lifetime.
9. Components are in poor condition if they need major work, either full replacement or major repair.
10. 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.
11. A building component that 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.
12. The disrepair criterion is set in such a way that it helps plan future investment needs. Owners are more likely to be able to predict component failure after the component has reached a certain age than predicting early failures.
13. Where the disrepair is of a component affecting a block of flats the flats that are classed as non-decent are those directly affected by the disrepair.

Criterion c: It has reasonably modern facilities and services

14. 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;
 - adequate noise insulation; and
 - adequate size and layout of common entrance areas for blocks of flats.
15. The ages used to define the 'modern' kitchen and bathroom are less than those for the disrepair criterion. This is to take account of the modernity of kitchens and bathrooms, as well as their functionality and condition.
16. These standards are used to calculate the national standard and have been measured in the English House Condition Survey (EHCS) for many years. For example, in the EHCS:
- a kitchen failing on adequate space and layout would be one that was too small to contain all the required items (sink, cupboards cooker space, worktops etc) appropriate to the size of the dwelling;
 - an inappropriately located bathroom and WC is one where the main bathroom or WC is located in a bedroom or accessed through a bedroom (unless the bedroom is not used or the dwelling is for a single person). A dwelling would also fail if the main WC is external or located on a different floor to the nearest wash hand basin, or if a WC without a wash hand basin opens on to a kitchen in an inappropriate area, for example next to the food preparation area;
 - inadequate insulation from external airborne noise would be where there are problems with, for example, traffic (rail, road and aeroplanes) or factory noise. Landlords should ensure reasonable insulation from these problems through installation of appropriate acoustic glazing in line with the current Building Regulations; and
 - inadequate size and layout of common entrance areas for blocks of flats would be one with insufficient room to manoeuvre easily for example where there are narrow access ways with awkward corners and turnings, steep staircases, inadequate landings, absence of handrails, low headroom etc.
17. Owners may work to different detailed standards than those set out above. In some instances there may be factors that may make the improvements required to meet the decent homes standards challenging, or impossible, factors such as physical or planning restrictions. Where such limiting factors occur the property should be assessed to determine the most satisfactory course of action in consultation with the relevant body or agency so as to determine the best solution. The outcome may determine that some improvements may be possible even if all are not. A dwelling would not fail this criterion, where it is impossible to make the required improvements to components for planning reasons.

Criteria d: It provides a reasonable degree of thermal comfort

18. The revised definition requires a dwelling to have both:

- efficient heating; and
- effective insulation.

19. 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 that are developed in the future. Heating sources that provide less energy efficient options fail the decent home standard. Programmable heating is where the timing and the temperature of the heating can be controlled by the occupants.

20. 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; and
- 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).

21. Loft insulation thickness of 50mm is a minimum designed to trigger action on the worst housing. Where insulation is being fitted, owners should take the opportunity to improve the energy efficiency and install insulation to a much greater depth.

(Source: A Decent Home – The definition and guidance for implementation, ODPM, Feb 2004)