

**DARTFORD**  
BOROUGH COUNCIL

**PRIVATE SECTOR  
RENEWAL STRATEGY**

**2009-2014**

## CONTENTS

<b>NO</b>	<b>SECTION</b>	<b>PAGE NO</b>
1	Introduction	3
2	National, Regional and Local Context	4
3	Local Housing Conditions	11
4	Demographics	12
5	Private Sector Renewal	15
6	Housing Renewal Assistance	19
7	Strategic Priorities	22
8	Monitoring our Strategy	26
	<b>APPENDICES</b>	
A	Financial Assistance Policy and Procedure	
B	Home Energy Map	

# 1. INTRODUCTION

This document sets out Dartford Borough Council's Private Sector Housing Renewal Strategy for 2009-2014. This Strategy aims to address the need for housing renewal in the Dartford area and explains how we intend to meet this need. It builds upon the work already carried out in the implementation of the previous renewal strategy, developed in 2003, and sets out the Council's aims for private sector housing renewal for the next five years.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave local housing authorities wide ranging powers to provide assistance for housing renewal which had to be formally adopted and published. This new strategy takes into account new national, regional and local issues now evident in private sector renewal.

The results of the recently completed private sector stock condition survey have been used to help set our priorities for private sector housing renewal in Dartford.

In September 2008, the Audit Commission carried an inspection of the Council's Strategic Housing Service, including private sector renewal. The subsequent report identified that:

- The Home Improvement Agency delivers high quality support to help vulnerable people improve and remain in their homes.
- The regulation of conditions in the private rented sector is effective, supported by some good partnership work with private landlords.
- The current range of home improvement products is limited and does not ensure that resources are targeted at homes in the worst condition.
- Disabled people have to wait too long for help to adapt their homes.
- Empty private sector homes are not being tackled effectively.
- New services being planned will have a positive impact on service users e.g. increased funding for home improvement assistance will help more home owners refurbish their homes.
- The capacity of the private sector housing service is stretched and there are no identified solutions to address weaknesses in the disabled adaptation service.
- The report also made a number of recommendations:
- Ensure that robust strategies and action plans are in place, which address empty homes and private sector housing.

- Reduce waiting times for disabled adaptations.
- Address capacity issues in the private sector team to ensure the increased budgets and new service proposals can be delivered.

A service improvement plan was developed to ensure that the recommendations arising from the inspection report were implemented and specific actions have been included in this strategy.

## **2. NATIONAL, REGIONAL AND LOCAL CONTEXT**

### **2.1. Housing Act 2004**

The Housing Act received Royal Assent on 19 November 2004. The Act introduced a new set of provisions for private sector housing including the Housing Health and Safety rating System (HHSRS). The HHSRS sets out a new way of assessing housing conditions and new procedures for enforcing standards, it also provides a method for assessing the statutory minimum standard for housing. This is known as the Decent Homes Standard (see below). The Act also introduced a mandatory scheme for licensing houses in multiple occupation and a series of management orders including powers to deal properties that have been empty for more than six months.

### **2.2. Decent Homes**

The Decent Homes Standard was first developed for public sector dwellings and extended to include private sector properties in 2002. In the same year the Government introduced a Public Service Agreement (PSA) which included targets to increase the proportion of private sector dwellings in decent condition occupied by vulnerable groups as defined below:

A vulnerable household is a household in receipt of at least one of the following principal means tested or disability related benefits:-

- Income Support
- Housing Benefit
- Council Tax Benefit
- Income based jobseekers allowance
- Child tax credit – income less than £15,050 p.a.(amount reviewed annually in April)
- Working tax credit (which includes a disability element) – income less than £15,050 p.a.(amount reviewed annually in April)
- Pension credit
- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries disablement benefit
- War disablement pension.

The Decent Homes Target Implementation Plan (2003) introduced specific targets for vulnerable groups, aiming for 75% compliance by 2020. A decent

home is one which is weather tight, warm and has modern facilities and the Government has confirmed its commitment to achieving this standard.

### **2.3. Fuel Poverty**

In 2003, the Government published the Energy White Paper – ‘Our energy future – Creating a low carbon economy’, which set out key policy goals including the need to ‘ensure that every home is adequately and affordably heated’, with the aim that as far and as reasonably practicable, no household in England should have to live in fuel poverty by 2016. However, the recession and the rise in fuel prices will have impacted on the number of persons who are, or may, be in fuel poverty and this will no doubt have an impact on the 2016 target date.

### **2.4. Mandatory Disabled Facilities Grant**

The Council approves Disabled Facilities Grants (DFG) in accordance with Part 1 of the Housing Grants, Construction and Regeneration Act 1996. This grant helps towards the cost of providing adaptations and facilities to enable a disabled person to continue living in their home.

The grant is tenure neutral, although it does not include stock owned by the Council, and applications are considered upon a referral from an Occupational Therapist. Unless the disabled person is a child, the grant is means tested through an assessment of finances. This assessment will determine whether the applicant has to make a contribution, if any, towards the costs of the adaptations. The grant would then cover the remainder of the costs. The current maximum grant allowed per application is £30,000.

#### Budget spend

##### **DFG budget spend 2007/08 and 2008/09**

<b>Year</b>	<b>Budget allocation</b>	<b>Actual spend</b>	<b>Under spend</b>
2007/08	£315,000	£271,745	£43,225
2008/09	£340,000	£300,775	£39,225

In recent years the budget in Dartford has not been fully spent. The principal reason for this was a shortage of Occupational Therapists in the County Council’s Adult Social Care team to carry out the assessments necessary to secure grants. This is a national problem and not unique to Kent. However, from 2008/09 an Occupational Therapist was seconded to the Care Management Team at Kent County Council to help reduce the waiting lists. The effects of this however, have not yet been fully felt in Dartford.

Another factor that has contributed towards the under spend is the timing of the processing of applications, particularly for families with disabled children with complex needs. These applications can take longer to process and can be carried over to the following year if, for any reason, it transpires that the cost of the work exceeds the current years budget.

### Future demand for DFGs

The Council's budget for 2009/10 is £300,000 and it is forecast that this will be fully spent. Spend is regularly monitored as is the number of referrals made by KCC Adult Services and the Children's and Learning Disability team. It is expected that future funding levels will remain at around £300,000 each year.

The Private Sector Stock Condition Survey 2008 found that there are around 3,447 households in Dartford that require adaptations to their homes. Of this, approximately 85% are owner occupiers and largely elderly, with 39% classed as economically vulnerable who may be eligible for DFG assistance. Clearly this indicates that there is a target market for support in the future, which presents a key challenge to the Council. Ability to meet demand within available budget will need to be closely monitored.

A key challenge is ensuring that the requirements of families with disabled children who have complex needs are met. In cases involving children, the parents are not means tested and they do not usually make a contribution towards the cost of the works, which may exceed the maximum grant allocation. Consequently, a large proportion of the budget is currently being consumed by a small amount of cases. To illustrate this, in 2008/09 a total of £114,657 was spent on four child cases, which is just over one third of the overall budget. In addition, greater public awareness of the available help is likely to impact upon demand in the future. The situation is therefore being closely monitored through the West Kent Joint Management Group, a multi-agency partnership which includes service user representatives. The group works towards ensuring that a co-ordinated response is given to the needs of disabled people.

RSLs can no longer apply for funding for DFGs directly from the Homes and Communities Agency (HCA), although there is some assistance available through central government. As a result, some stock owning RSLs are beginning to approach the Council for assistance. For example, £20,647 was paid to RSLs in 2007/2008 although no monies were requested or paid in 2008/2009. It is difficult therefore to predict the future impact of RSL funding on the Council's DFG budget. However, discussions are currently taking place through a sub-group of the Kent Housing Group to develop a policy that promotes a joint partnership working approach with RSLs to maximise funding opportunities.

### **2.5. Older People**

The Department of Health National Service Framework for Older People addresses the needs of older people and this has been further developed in Kent where a county wide approach to addressing the needs of older people has been considered in the development of a Kent Strategy for Later Life. The Council has also developed an Older Person's Housing Strategy which looks specifically at the housing issues faced by older people living in supported housing.

## **2.6. South East Regional Housing Strategy**

The Regional Housing Strategy 2008-2011 sets out its priorities for investment in the South East including

- The provision of Affordable Housing
- Decent homes in the public and private sectors
- Sustainable development
- Grants for accommodation for Gypsies and Travellers

The Strategy recognises the scale of the challenge faced in the region in bringing private sector stock up to a decent standard and there is a particular concern for the number of vulnerable households in the South East who live in non-decent housing (141,000 households). The cost of meeting the Government's 70% target was estimated to be in the region of £47.5m each year up to 2010.

The Strategy confirms that the cost of decent homes should not be entirely met by the public purse and suggests that equity release schemes should be encouraged. Resources will be targeted at lifting people out of fuel poverty and concentrating on the absence of heating systems; the most common cause of decent homes failure, and bringing empty homes back into use.

## **2.7. The Corporate Plan**

The Council's Vision is to make Dartford "the place of quality and choice, a place where people choose to live, work and enjoy their leisure time."

The Council's Corporate Plan 2009-2012 sets out the vision and priority themes for the Council and provides a focus for the work of the Council over the next three years.

The Plan sets out the priorities for Dartford taking into account council priorities, the Local Development Framework Core Strategy, the Sustainable Community Strategy, the Kent Agreement 2 and the developing North Kent Multi Area Agreement.

For each priority theme high level objectives have been set. Each objective has one or more targets and targets are measured by critical success factors. Service Plans, incorporating detailed actions to achieve the targets underpin the Corporate Plan. Progress on meeting the targets in the Corporate Plan and are reviewed by the Council's Senior Management Team and reported to Cabinet at least quarterly.

Both the Corporate Plan and the Dartford and Gravesham Sustainable Community Strategy develop a vision for housing under the theme 'Housing and Stronger Communities. The Strategic aim being to facilitate quality and choice in the housing market and to create strong and self reliant communities. There are three strategic objectives to support this aim:

- To meet the housing needs of the Borough
- To promote self reliant communities

- Increase the percentage of both the private rented and public housing stock reaching the Decent Homes standard.
- In addition the Corporate Plan includes the theme 'A Council Performing Strongly' under which the Council will:
- Deliver high quality services, offering value for money and demonstrating customer satisfaction and a culture of continuous improvement.
- Inform and consult residents and stakeholders about council services.

## **2.8. Housing Strategy**

The Council is currently developing a new Housing Strategy and has been consulting with key stakeholders in the development of its priority areas. One of the key priority issues for the Council is to bring its housing stock, including private sector housing, up to a decent standard. The Council's own stock is on target to meet the government's decent homes standard by 2010 but we will continue to prioritise the Decency agenda across all tenures and aim to assist in tackling fuel poverty.

## **2.9. Homelessness Strategy**

The Council's third Homelessness Strategy was published in July 2008 following a comprehensive review of homelessness in the borough. This three year strategy aims to:

1. Prevent homelessness, wherever possible, through maximising the provision of advice and support to those at risk of homelessness
2. Provide a range of accommodation for homeless households and maximise the supply of affordable housing for all households
3. Ensure there is sufficient and appropriate support to meet the needs of various client groups
4. Improve access to health and social care for homeless people

This Strategy recognises that there is insufficient social housing stock in the borough to provide a home for all those who have a housing need, and that the private rented sector provides a valuable supply of potential accommodation.

The Strategy subsequently contains targets in its action plan to make better use of the private rented sector through working in partnership with private landlords to provide good quality private rented accommodation for homeless households. The various private sector schemes currently in operation include:

- Deposit guarantee scheme
- Private sector leasing scheme (a sub-leasing scheme run in partnership with Amicus Horizon Housing Group)
- Dartford private leasing scheme (the Council's own direct leasing scheme)
- Social Homes fast track scheme

## **2.10. Sustainable Home Energy Strategy**

The Sustainable Home Energy strategy 2005 – 2008 was developed in consultation with over 80 local organisations including Parish Councils, housing groups, community associations, the Primary Care Trust and other relevant organisations and agencies.

The action plan to take forward the Sustainable Home Energy Strategy 2005 - 2008 contained a variety of activities covering the following:

- Energy efficiency for private households
- Energy efficiency for private landlords
- Energy efficiency for Dartford Borough tenants
- Affordable warmth
- Publicity, promotion and education
- Renewable energy
- Strategic management

The Action Plan included completely new projects and in the lifetime of the Action Plan many of these have come to fruition. Activities included the development of the British Gas Council Tax Rebate scheme for cavity wall and loft insulation for private households, promotion of the Warm Front scheme, cavity wall and loft insulation within our own social housing stock and the promotion of renewable energy. In addition a mapping project was developed to plot cavity wall, loft insulation and Standard Assessment Procedure (SAP) ratings which has helped build a picture of the current energy efficiency status of individual buildings.

The Strategy and Action Plan are currently being revised and will consider the outcomes of the Private Sector House Condition Survey which highlighted the need to work more closely with Registered Social Landlords to increase energy efficiency levels within their stock. All councils are now required to report against National Indicator 187 which is directly related to fuel poverty and the Councils Strategy and Action Plan will include actions targeting residents in fuel poverty and monitoring and reporting on the households in fuel poverty.

## **2.11. Empty Homes Strategy**

The Council has also published its second Empty Property Strategy 2009-2014, the first having been published in 1995. The situation however, is very different now as there are many more empty properties, due in part to the current economic climate. However, the Council has better access to schemes and funding to enable us to encourage and assist owners to bring their empty properties back into use. As a last resort, we have powers to force action.

The Empty Property Strategy will direct and focus our work on empty properties. It contains a number of new initiatives and an action plan that will help address the problem of long term empty properties that deny homes to people who need them; cause problems for owners and residents and contribute to anti-social behaviour.

We have set an ambitious target of bringing 475 empty properties back into use over the next five years, and have improved our performance over the last few years, for example in 2008/2009 we brought 57 properties back into use compared with 32 in 2007/2008. This has been mainly due to the employment of a dedicated Empty Property Officer.

In Dartford, the impact of the recession has meant that the number of empty properties has risen considerably over the last year from 990 in 2008 to 1282 by June 2009, a rise of 34%. Given this it is even more important to tackle the issues surrounding empty properties effectively.

However, the Council of Mortgage Lenders has adjusted its estimate downwards for repossessed homes. The interventions by lenders, Central Government and Dartford Borough Council by providing mortgage assistance, debt management and benefits advice has eased the burden. Some recovery to the housing market should see a reduction in the numbers of unoccupied dwellings over the coming months.

The Council cannot tackle these problems on its own however, and we will work in partnership with landlords and agents to address these issues and help improve the area for all residents.

#### **2.12. Dartford and Gravesham Community Safety Plan**

The Dartford and Gravesham Crime and Disorder Reduction Partnership developed the 2008 – 2011 Community Safety Plan to set out their approach for how it will 'create a safer, cleaner place to live, work and socialise'.

The Plan contains various priorities for reducing crime and anti-social behaviour in the borough including tackling acquisitive crime, violent crime and improving public confidence and reducing the fear of crime. The Plan links to this Strategy's key aim of ensuring that residents live in safe and healthy homes, and, one way this is achieved is through the home and security advice and services provided through the Dartford and Gravesham Home Improvement Agency.

#### **2.13. Local development Framework**

The Core Strategy sets out a vision and strategy for the future development of the borough which includes housing design, affordable housing and sustainability issues. It is intended to guide and manage future change and development in the area and identifies the major development sites over the next 20 years. The Preferred Options consultation stage is one of the steps along the way to adopting the Core Strategy. It sets out the Council's 'preferred approach' to managing development and seeks views on whether or not this is agreed with. The document has been prepared by the Council following consultation and the previous Preferred Policy Approaches consultation (July 2006). The approaches have been developed in the context of a Sustainability Appraisal and supporting evidence base, which are available on the Council's website.

### 3. LOCAL HOUSING CONDITIONS

In order to decide on our priorities for private sector renewal, it is essential that we have an understating of the condition of our private sector housing stock. In order to obtain this information, the Council commissioned consultants to carry out a comprehensive survey of the stock condition in 2008. The results of the survey have been used to inform the development of this strategy and the recommendations arising from the report have been incorporated into the Strategy's action plan. The survey provided information on the physical condition of the stock and also socio-economic details of the residents who were surveyed.

The key findings of the 2008 Private Sector Stock Condition Survey were:

- PSA target 7 (70% of households expected to live in decent conditions by 2011) has already been met. Currently 71.4% of vulnerable households live in decent housing within the borough.
- Across all properties, 13.2% fail the requirements of the decent homes standard. Within this profile, 1419 dwellings (4%) experience category 1 hazards within the HHSRS compared with 23.5% nationally.
- Improvements to the housing stock to meet decent homes standards will cost in the region of £22m.
- 4% of dwellings are subject to Category 1 hazards within the HHSRS
- 3.5% of dwellings fail the repair requirements of the Decent Homes Standard
- Category 1 failures are dominated by the owner-occupied sector although proportionately the private rented sector is in slightly worse condition
- Problems are concentrated in pre 1919 dwellings and converted flats and in Town and West Hill wards.
- Overall 3.6% of dwellings require major repairs and typically affect electrics, windows and access doors. Rates of disrepair are higher in RSL properties and purpose built flats and geographically are greatest in the Princes ward area
- Costs to address repair defects above are estimated at £7.04m, averaging £6074 per defective dwelling
- Energy efficiency levels are above the national average however, local issues remain – 0.9% have a SP rating below 35 and 7.4% fail the energy efficiency requirements of the Decent Homes Standard (17% nationally)
- 39.8% of households are in fuel poverty, that is households need to spend more than 10% of their income on fuel costs
- The association between poor housing conditions and socio-economic disadvantage is evident with the elderly being particularly affected
- Housing and area satisfaction is high although perceptions of area decline are emerging, such as property and car crime and anti-social behaviour

## 4. DEMOGRAPHICS

Across the country the demographics are changing. There has been a slow down in population growth and the proportion of older people is growing at an increased rate. This has also been evidenced in our recent housing needs survey where there is predicted to be a greater need for extra care accommodation for the elderly in the future.

### 4.1. Population profile

Dartford is situated in north-west Kent in the South East of England. It is the smallest district in Kent with a population of around 91,300.

The ethnic population is made up of 87.1% white British, 3.2% other white, and the remaining 9.73% is made up of all other ethnic groups (Source: 2001 Census, ONS).

The 2006 Local Housing Needs Survey and Market Assessment forecasted that the population of Dartford will rise steadily in the coming years to 108,700 in 2016, a 19% increase. The Assessment estimates that there are around 12,900 people aged 65 or over living in Dartford and the growth in population will be concentrated in the older age groups with the number of 45 to 64 year olds increasing by 22% and those over 65 by 20%. This reflects the national trend towards an ageing population. The proportion of the borough's population who are retired will also rise to 21.4% by 2016, and 55.5% of those people who have a disability are aged 60 plus.

	2001	2006	2011	2016	Change 2001-16
<b>0-15</b>	<b>18,200</b>	<b>18,500</b>	<b>20,200</b>	<b>21,500</b>	<b>+3,300</b>
<b>16-24</b>	<b>9,000</b>	<b>10,400</b>	<b>12,200</b>	<b>12,700</b>	<b>+3,700</b>
<b>25-44</b>	<b>26,900</b>	<b>28,400</b>	<b>30,200</b>	<b>33,100</b>	<b>+6,200</b>
<b>45-64</b>	<b>19,500</b>	<b>21,000</b>	<b>23,700</b>	<b>25,700</b>	<b>+6,200</b>
<b>65+</b>	<b>12,400</b>	<b>12,900</b>	<b>13,900</b>	<b>15,600</b>	<b>+3,200</b>
<b>Total</b>	<b>86,000</b>	<b>91,300</b>	<b>100,200</b>	<b>108,700</b>	<b>+22,700</b>
<b>%</b>		<b>+6.2</b>	<b>+9.7</b>	<b>+8.5</b>	<b>+25.4</b>
<b>Change</b>					

**Population Age Band Forecasts, Dartford Borough Council, 2001-16** (Source: DCA Report 2006)

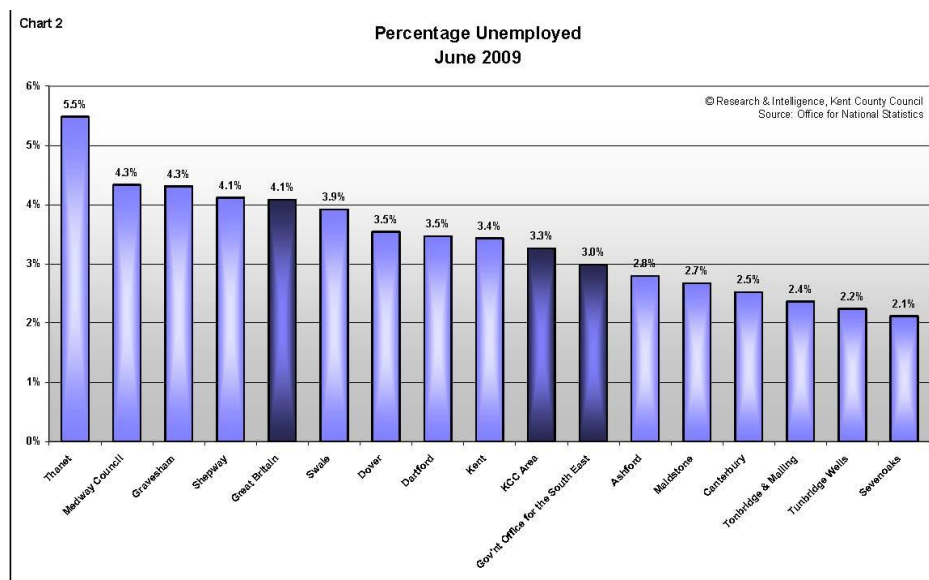
The increase in the number of older residents is likely to have an impact upon the ability of homeowners to afford to maintain their homes and on the future demand for adaptations needed to enable independent living.

Resident's aspirations for accommodation to meet their specialist needs as they grow older and frailer are also changing. The Local Housing Needs Survey and Housing Markets Assessment estimated that this would result in a higher demand for extra care accommodation by 2016. In order to start to respond to this demand, we have enabled the provision of 20 extra care units in Dartford through a Kent wide PFI project in partnership with KCC and are looking to provide an additional 40 units, again through PFI, by 2013.

## 4.2. Economic situation

Dartford has seen a significant down turn in employment since 2008. Dartford's economy is based around some of the sectors which are most vulnerable to the current recession such as financial services, construction, transport and retail, hotels and restaurants. According to the economic development consultancy Local Futures Dartford has 44% of its workforce in the most vulnerable categories, which is the highest figure in Kent. Unemployment in the Borough rose by some 1081 between April 2008 and April 2009. This is a 132% increase compared to a 103% increase in Kent and Medway over the same period, 122% in the Government Office for the South East region and 86.4% in the UK as a whole. The unemployment rate in Dartford in April 2009 stood at 3.3%, up from 2.4% in February 2009. This is slightly below the Kent and Medway average and the UK average, but above the South East England average of 3%. Local Futures suggest that even if the recovery is underway by the second half of 2009 unemployment is likely to rise to 4% in Dartford by December 2009.

The chart below shows the percentage of unemployed in Dartford compared to Kent, the South East and nationally. As can be seen Dartford has a higher percentage of unemployed than Kent and the south east but is below the national figure.



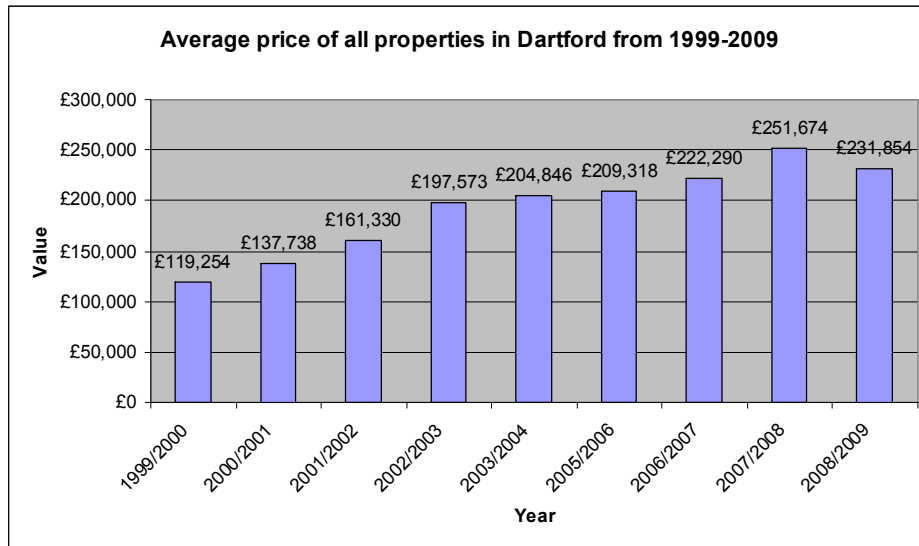
Dartford is ranked 186 out of 354 districts nationally (1 being the most deprived). This is a lower ranking than 2004 where Dartford was ranked at 170. Out of the twelve districts in Kent (excluding Medway), Dartford is the sixth most deprived borough in Kent. Dartford has three wards that are among the 20% most deprived nationally, these being Joyce Green, Littlebrook and Princes.

## 4.3. Property prices and the housing market

The housing market has slowed down in the last year with the demand for homes outweighing supply. House prices in Dartford have fallen over the last year, for example, in the period January to December 2008 the price of a

terraced houses averaged £203,994. In the same period for 2009 the price averaged £164,236, a decrease of 19.5%. In the same period, overall sales have also fallen from 362 to 158, reflecting the slow down and the decreased availability of mortgages.

The graph below shows the average price of all properties from 1999 to 2009 which also shows a decrease in prices across all types of properties, albeit at a smaller rate.

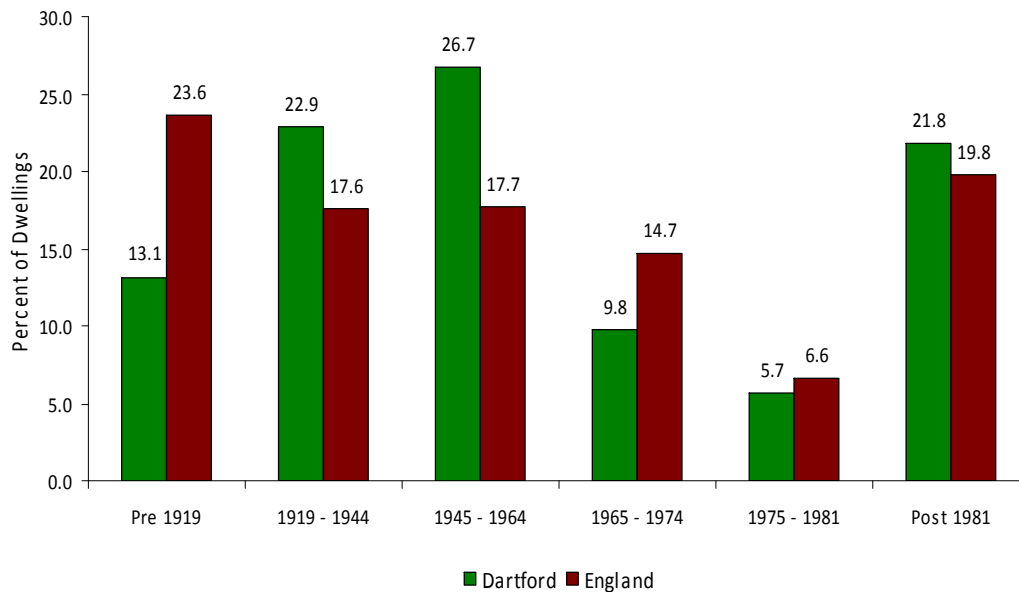


#### 4.4. Housing tenure

The Council is the largest social landlord in the district with a total stock of 4,356 properties with RSLs owning 1,170 general needs rented properties, giving a total rented stock of 5,526 in the borough.

Owner-occupation is the predominant form of private tenure accounting for 28,808 dwellings. Properties rented from a private landlord account for 4,239 dwellings. The private housing sector in Dartford is of mixed origin with a predominate amount of stock being built post WWII (64%), and 21.8% built post 1981. Dwellings built before 1919 are significantly less at 13.1% than the national average of 23.6%. (Source: CLG English House Condition Survey). The graph below shows the current housing stock by date of construction.

**FIGURE 3: HOUSING STOCK BY DATE OF CONSTRUCTION**



## 5. PRIVATE SECTOR RENEWAL

Housing conditions have a major impact upon the health and well being of individuals, households and communities and, by tackling poor housing conditions, we are not only improving the condition of the stock, but also the well being of our residents and the community as a whole.

The links between housing and poor health have been well documented. There is evidence to suggest that there are specific elements relating to housing that can affect health outcomes although the relationship is a complex one as poor housing conditions often go hand in hand with unemployment, poor education and ill health etc. However, there appears to be several factors that correlate to housing conditions such as the quality of the indoor environment, cold and damp, overcrowding, housing design and layout, infestation, hazardous internal structures or fittings and noise levels.

As with most areas in the south east, Dartford has a demand for affordable housing which outstrips supply and in the current economic climate, this has worsened as more people are approaching the council as homeless. Although house prices have fallen moderately since 2008, they are still high enough to be out of the reach of many first time buyers, and, although there are a number of government funded schemes to enable people to get a foot onto the housing ladder, e.g. Homebuy, it has become increasingly difficult for people to obtain a mortgage due to stricter lending criteria. It is therefore important that the borough's private sector housing stock is utilised fully as it will have a key role in meeting overall housing need.

We will work in partnership with a number of key partners to deliver this strategy and to ensure its success, these include:

- Home Improvement Agency
- Private sector landlords
- West Kent Primary Care Trust
- Kent Social Services
- Fire and rescue service
- Kent Energy Advice Centre

### **5.1. Fuel Poverty**

It is important, given the results of the stock condition survey, that the eradication of fuel poverty is maintained as a priority and we are in the process of developing a specific Fuel Poverty Strategy to raise the profile of fuel poverty in the borough and to explain how we are going to combat the problem. It should be noted that the 2008 survey figure of 39.8% of residents living in fuel poverty may now be lower. The survey was conducted during the time when fuel prices were at their highest level and the recession was starting to impact upon disposable income levels and employment. However, it is also recognised that fuel poverty, whatever the level, needs to be tackled effectively.

The Fuel Poverty Strategy 2009 - 2014 for Dartford will set out our aims and objectives for eradicating fuel poverty, the main objectives being:-

- Promote awareness of the causes and consequences of living in fuel poverty to Members and Council staff, as well as the ways in which the Council can help to reduce the number of residents who are not currently provided with affordable warmth.
- Ensure that all residents at risk of fuel poverty are given information on how to achieve affordable warmth and are provided with financial assistance (where possible) for the installation of energy efficiency measures, such as loft and cavity wall insulation and efficient heating systems.
- Ensure that information from exercises such as the Private Sector Stock Condition Survey 2008 and other forms of deprivation mapping is used in the identification of specific areas of the Borough for implementation of initiatives aimed at tackling fuel poverty and in particular, targeting residents who are at the highest risk of fuel poverty or extreme fuel poverty (e.g. vulnerable groups, and residents in the private rented sector).
- Ensure that, in addition to provision of energy efficiency information, all residents likely to be at risk from fuel poverty have access to information on keeping warm and maintaining good health (particularly during the winter months) and maximising income through increased uptake of benefits and allowances.

- Ensure that energy efficiency is promoted to all households within the Borough to raise awareness and reduce the likelihood of more residents becoming at risk, particularly with increases in energy prices.

Housing renewal plays a key role in delivering the objectives of the new Fuel Poverty Strategy and in particular will improve people's living conditions and help them to achieve affordable warmth and improve their health. A considerable amount of Government funding in the way of Warm Front Grants and Energy Company (Energy Efficiency Commitment) funding is available for providing energy efficiency measures and alleviating fuel poverty.

As has been previously identified in this strategy housing conditions are often worse in the private rented sector and this is also the case with regards poor energy efficiency. One of the barriers to improving energy efficiency in the private rented sector is communicating the benefits to landlords (including RSLs). In our activities with private landlords we will ensure that landlords are made aware of the improvement in the capital value which energy efficiency improvements make to a property and the cost saving for their tenants on heating costs.

## **5.2. Our Approach to Renewal**

The Council's Private Sector Renewal Team works to deliver the services and actions contained in this Strategy. The service concentrates on offering advice and assistance to all private sector residents in the borough and to landlords of privately rented properties. Its principle aims are to:

- Enable people to live in good quality, safe accommodation
- Educate people in maintaining their homes and how to improve accommodation standards
- Enforce action against those people unwilling to maintain their properties

The Team comprises:

- One full time Private Sector Renewal Manager
- One part time Senior HMO Officer
- One part time HMO Officer
- One full time Adaptations and Renewals Officer
- One part time Empty Property Officer
- One full time Administration Assistant

The Council's approach to targeting housing renewal accords with the Regional priorities identified by the Government and to the outcomes of the Private Sector Stock Condition Survey 2008.

In considering the targeting of public investment, the Council has considered the dynamics of the housing market, for example the effects of the recession and the increase in empty properties; the strategic resource options available within its housing investment programme and other funding sources. The

new statutory framework for housing contained within the Housing Act 2004 Housing Health and Safety Rating Scheme has also been taken into account.

There are four main approaches available to the Council as identified in the survey, and due to local need, all four will be considered in the development of this strategy.

#### Area based

The survey identified specific wards which are experiencing higher levels of non-compliance with the Decent Homes Standard than average. In particular Town and West Hill ward exhibit greater problems related to Category 1 hazards, while Princes ward has high levels of disrepair. Further promotional activities, such as road shows, will be programmed for Town Ward and Princes Ward during 2010 so as to encourage greater take up of assistance. Additionally Newtown Ward exhibits a high level of non-compliance with the Decent Homes energy criteria and is to be targeted by the Council's preferred contractors, who specialise in energy efficiency advice and works, during 2009/2010 to offer residents appropriate energy saving measures. In addition new technology involving heat imagery technology (a thermal image can be taken of a home and pinpoint areas that are not energy efficient) will be targeted on previously surveyed wards from late 2009. This will ensure that all homes are assessed.

#### Sector based

The survey identified that housing conditions are significantly worse in the private rented sector as are socio-economic conditions associated with younger single households. The Council will consider how to better work with landlords and tenants to ensure their responsibilities under current legislation is understood and also where necessary action and enforcement are instigated. In response, ongoing liaison with the Councils Housing Options Team and the Landlords Forum will continue.

#### Client based

The survey identified that 25.8% of all elderly households occupy dwellings containing Category 1 hazards and that vulnerable households occupy 38% of all non-decent dwellings. These groups will be targeted when undertaking additional area based initiatives such as those outlined above. A specialist Home Improvement Agency "In Touch" offers an established service supporting elderly and disabled residents in achieving home improvements and adaptations. The services provided by 'In Touch' are set out in more detail later in this document. Energy efficiency measures will be promoted by the Council's contractors across the borough, ward by ward.

#### Theme based

The Council will consider preventative action against disrepair within the housing stock linked to household education and will update and publicise a DIY handbook for resident's use and provide assistance in the form of Healthy Homes Assistance. The survey highlighted that energy efficiency standards within the private sector are also an issue, as discussed previously, which has

been taken into account throughout the Strategy and detailed actions on what we propose to do to raise standards can be found in the Action Plan.

## **6. HOUSING RENEWAL ASSISTANCE**

The Council can offer assistance, through its own resources and through Regional Housing Board funding, to home owners to help bring their homes up to a decent standard and to assist in tackling fuel poverty. The types of assistance that are available are described below together with details of the Kent 'No Use Empty' initiative which is funded separately. Further details, including eligibility criteria and procedures to apply are contained in Appendix A.

### **6.1. Decent Homes Assistance**

Housing Assistance is targeted at homeowners on a means tested or disability related benefit, including those living in mobile homes and houseboats. A grant is available up to £10,000 if the home does not meet the Decent Standard. Grants may also be available through a means tested procedure. The DH Assistance is repayable on the sale of the property.

### **6.2. Empty Homes Assistance**

Empty Home owners can apply for financial assistance to make properties decent where it is intended to bring it back into use. This is a repayable grant for long term empty homes including conversions and flats above commercial properties.. The Council will assist with 100% of the works to make the property decent up to a maximum of £15,000, if the owner of the empty property is prepared to grant nomination rights to the Council. The property must be registered with the Dartford Borough Council Accreditation Scheme.

### **6.3. Empty Property Loan Assistance – 'No Use Empty' Initiative**

This discretionary assistance is a key part of a partnership agreement with Kent County Council, through their 'No Use Empty' initiative. The Council is able to assist empty property owners secure interest free loans. This loan scheme will be available until March 2013 providing a budget for £270,000 for empty property owners to access.

The loans are to assist owners of properties, which have been empty for over six months, to renovate them to a Decent Homes Standard so that the property is available for immediate occupation, whether by selling or letting.

This loan scheme will also be available to convert empty properties into one or more domestic units for selling or letting.

Empty property owners or potential empty property buyers can apply for a loan of up to £25,000 per unit to a maximum of £175,000. The Council will supervise and monitor the expenditure of the loans locally.

The assistance given to empty property owners will be discretionary. Kent County Council will centrally operate and manage the loan scheme.

#### **6.4. Property Accreditation Assistance**

A grant is available for up to 50% of the cost of the work needed to bring a property up to the decent home standard and above. On completion of the work the property will need to meet the decent home standard. The property must be registered with the Dartford Borough Council Accreditation Scheme. The maximum amount of grant is £2,500 and is repayable on the sale of the property.

#### **6.5. Renewable Energy Assistance**

If the property is in a rural area (Bean and Darenth, Sutton-at-Hone and Hawley) and there are no mains gas facilities, a grant is available for 50% of the cost, up to a maximum of £5,000 for a renewable energy source such as ground source heating or solar panels.

#### **6.6. Solar Hot Water Assistance**

A grant of £1,500 is available to install a solar hot water system in the property.

#### **6.7. Hard to Heat Homes Assistance**

A grant of up to £20,000 is available to improve the insulation of 'hard to heat' homes (indicative SAP rating below 35), including Park Homes and Mobile Homes for example where it is a solid wall construction property, by funding external wall or internal wall insulation.

#### **6.8. Decent Homes Assistance (Top Ups)**

Grants up to £1,000 are available to ensure the energy efficiency of properties is improved beyond that required under the decent homes standard, for example, installation of cavity wall insulation.

#### **6.9. Coldbusters**

The Coldbusters Grant initiative aims to improve the energy efficiency and heating of homes, particularly targeting those households in fuel poverty. A 100% grant is available, up to maximum of £5,000. This scheme compliments existing Local Authority Grants and Warm Front Grants as well as adding additionally to these grants. It will also provide a simple package that can be universally applied.

All the grants detailed above are discretionary and subject to availability. In addition, certain conditions may be attached to any award or grant (see Appendix A).

In addition to the above, the Council, through the North and West Kent Private Sector Renewal Partnership, will be scoping and developing a capital repayment loan scheme. This includes making loans available secured on an equitable mortgage. It is envisaged that these loans will be made available to

all homeowners to help make their property decent. This accords with the recent stock condition survey which indicated that the borough has potential equity of around £5.1 billion with approximately 55% of this held by households where the head of the household is over 54 years of age. However, the survey also indicated that of the 3144 owner occupied households in non-decent housing only 4.1% (130) indicated a definite interest in an equity release scheme.

### 6.10. Regional Housing Board Bid

The Regional Housing Board's bidding round for private sector renewal funding (2008-11) was launched in June 2007.

Local authorities were encouraged to work in strategic partnerships to design a programme that sought to make a step change in the delivery of home improvement measures using innovative approaches and loans to increase the impact of funding. A consortium was formed with seven other Kent authorities: Tonbridge and Malling, Tunbridge Wells, Maidstone, Ashford, Gravesham, Medway and Sevenoaks.

The assessment panel consisted of officers from the Government Office for the South East and SEEDA. The Panel was assisted by advisors from the University of Birmingham that had been involved in the Board's research on this issue.

Given the Board's holistic approach to meeting the challenges of poor condition, poor energy efficiency and fuel poverty, the bid prospectus made it clear that the funding would be assigned to all bids that meet minimum quality thresholds. It was intended this would deliver the fullest, optimal geographical impact.

The consortium bid was well received and the Board commented that it was 'a strong bid with prospects for partnering beacon practice'. The table below shows the level of funding received and spend to date.

#### Housing Renewal Grants Allocation 2008-2011

	LA funding	RHB funding	Total funding	Total funding including rollover	Total spend to date	To be Rolled over	Committed
<b>2008/2009</b>	50,000	85,425	135,425	135,425	4,335.67	131,089	0
<b>2009/2010</b>	50,000	140,162	190,162	321,251	35,323.87		
<b>2010/2011</b>	50,000	122,807	172,807				
<b>Total</b>	150,000	348,394	498,394	456,676	40,336		

There are a number of reasons why spend has been low in 2008/09. Primarily this has been due to the setting up of other activities to be delivered

including new procedures for repayable grants detailed in Appendix A, revised application forms and a shortage of staff resources. There was also a delay in agreeing the contract with CEN (the contractor administering the energy efficiency) until the end of 2008/09 which meant that all members of the consortium have under spent in this area. It is anticipated that the majority of the budget will be spent on assistance schemes outlined in Appendix A.

## **7. STRATEGIC PRIORITIES**

In order to tackle the issues highlighted in this strategy, we have identified our key priorities for action. The priorities have been informed by government legislation, regional priorities and the results of the 2008 private sector stock condition survey

**We will aim to decrease the number of vulnerable people living in non-decent homes**

Government Housing Renewal guidance permits a wide range of locally developed support mechanisms for private sector renewal, however, it is clear that the government preferred option is for the provision of repayable loans rather than grants, targeted specifically at the most vulnerable. The Council is in accord with this, and will continue to offer assistance to those who are most in need and vulnerable in the form of repayable loans.

It is evident from the survey that there are no extreme concentrations of vulnerable households living in non decent housing in the borough. However, there is a larger concentration in Newtown ward compared with the other targeted areas. A significant proportion of households categorised as vulnerable, rent their homes from a private landlord or RSL, suggesting that we must consider a number of different approaches to target vulnerable households, including working with landlords to improve the condition of rented property as well as encouraging, and where appropriate, financially supporting owners.

63% of the households who were surveyed suggested that one of the main barriers to carrying out remedial work related to difficulties in finding a reliable contractor. We will therefore aim to provide a list of builders/contractors to households.

**We will aim to decrease the numbers of households who are in fuel poverty and improve the overall energy efficiency of the private sector stock in Dartford**

In addition to the 39% of households who were identified as being in fuel poverty in Dartford in 2008, around 74% of vulnerable households (1268) in a non decent dwelling are also in fuel poverty. Fuel poverty can be attributed to a number of factors:

- Low household incomes
- Poor levels of insulation
- Inefficient heating systems
- Larger properties (particularly if under-occupied)
- The price of fuel or the inability to access cheaper fuel, e.g. mains gas

<p><b>We will aim to ensure that residents live in safe and healthy homes</b></p>
---

As discussed earlier in this strategy, housing conditions can have a major impact upon the health and well being of individuals. Falls in the home for example are a major cause of disability and one of the leading causes of mortality in those aged over 75.

The government felt that the method for assessing housing conditions in 2001 was inadequate as it did not fully reflect the safety hazards and risks in a modern world. The Housing Health and Safety Rating System (HHSRS), introduced in the 2004 Housing Act, was designed to ensure that any assessment would better identify hazards and risks and that the dwelling should provide a safe and healthy environment. It involves a risk assessment of 29 hazards in the home which are grouped under 4 headings: physiological and psychological requirements; protection against infections and protection against accidents. Hazards in the home are categorised with Category 1 hazards being those with potential to cause most harm.

The Housing Act 2004 introduced a raft of new measures for local authorities to use in the enforcement of poor housing conditions and we have been proactive in introducing or are in the process of developing, a number of enforcement measures including:

### **7.1. Enforcement Strategy**

The Council's enforcement policies are operated with due regard to the Housing Health and Safety Rating System (HHSRS). The Council has a duty to take enforcement action where Category 1 hazards exist and has discretionary power to take enforcement action where there are Category 2 hazards.

The Private Sector Housing Enforcement Policy was published in March 2009 and sets out what approach the Council takes to enforce action.

Depending on the nature of the hazard the Council's enforcement powers can range from:

- Taking informal action through offering advice and guidance, verbal warnings and requests for action
- Sending a letter
- Issuing an inspection report
- Issuing statutory notices
- Issuing fixed penalty notices
- Closing of premises

- Carrying out of works in default
- Revoking licences
- Using formal cautions
- Prosecution

## **7.2. Property Accreditation scheme**

The Dartford Private Sector Property Accreditation Scheme was introduced on 1 October 2004. The purpose of the scheme is to encourage and reward well managed and maintained privately rented properties. If accredited, the landlord is offered a range of benefits, including discounts on some local services, a certificate of accreditation to display on the premises, the right to display the accreditation logo on stationery and letterheads, and the recognition that accreditation brings.

The scheme is open to all categories of private rented property including houses in multiple occupation. The eligibility requirements are based on a list of clearly laid out property standards. Successful applicants are awarded accreditation of the premises concerned to one of two standards as determined. Accreditation lasts for 3 years and is renewable thereafter on a self certification basis.

Since the scheme was launched, 50 properties have been accredited. There are as of January 2009, 32 accredited properties with renewal applications pending. Of those properties which have been accredited since its launch, 17 could be classified as houses in multiple occupation in accordance with the Housing Act 2004 definition. Additional enquiries have been made about the scheme recently, and applications for these are likely to follow.

## **7.3. Mandatory and additional Licensing**

### Mandatory licensing

The Council has been issuing mandatory licences for HMO's under the Housing Act 2004 since April 2006. These apply to properties with three or more storey's and with five or more persons in more than one household. The aim of the scheme is to protect tenants, many of whom may be vulnerable, from poor management and facilities. The license covers:

- The condition of the property
- Management conditions
- Amenities
- Occupation restrictions
- Behavior of residents
- Required works and deadlines

In Dartford, there are currently 8 mandatory licences in place with no outstanding applications pending.

### Additional licensing

The Council is currently preparing a submission to the Department for Communities and Local Government for an additional licensing scheme for

smaller HMOs, following Cabinet approval in March 2009. This scheme is felt to be necessary in Dartford because there are currently 13 known premises which fall outside of mandatory licensing which pose a significant risk in terms of public health and safety.

It is proposed that additional licensing will be introduced across four wards, including Town, Newtown, Princes and West Hill, as these have been found to be areas where there are a number of known HMO's likely to require licensing under the proposals. These wards also contain properties with other high risk factors, for example fire risks, which result in the likelihood of the existence of this type of HMO.

The additional licensing scheme will be subject to consultation with a variety of stakeholders, including residents and landlords, before its submission to the Communities and Local Government in late 2009.

#### **7.4. Caravan Site Licensing / Gypsy and Traveller liaison work**

Caravan site licensing is undertaken under the provision of the Caravan Sites and Control of Development Act 1960. Conditions attached to licences regulate sites and fire safety enforcement is undertaken by the Kent Fire & Rescue Service.

The majority of sites within the borough are occupied by gypsies and travellers. There are 17 private gypsy and traveller sites currently containing 48 caravans as at January 2009 and a public site with 12 pitches.

Following the North Kent Gypsy and Travellers Accommodation Assessment in 2007, there is a requirement under the South East Plan for an additional 22 gypsy and traveller pitches to be provided by 2016.

The Council has agreed an interim implementation and action plan, following Cabinet approval in June 2009, to progress the identification and delivery of additional authorised pitches. This involves the regularisation of existing sites so allowing for the expanding need of occupiers.

Apart from Gypsy and traveller sites there are 3 other sites including a mobile home site (licensed for 133 units) and 2 sites with one pitch each.

#### **7.5. Support for elderly households**

As discussed earlier, Dartford, in line with the rest of the country, has an ageing population and it is often older people who live in the poorest conditions. Our survey found that elderly households comprise 25.8% of all households in a dwelling with a category 1 hazard and 36.6% of all households living in non-decent housing.

Many older person's homes may require only minor works to prevent the occurrence of what are sometimes quite substantial risks to safety, for example installing hand and grab rails, smoke alarms and safety chains etc.

The Council provides £31,650 per year to fund the Home Improvement Agency in Dartford which is run by 'In Touch' Support who are part of Hyde Housing Group. In Touch provides support to residents and work closely with the Private Sector Housing team in delivering services to older, vulnerable and disabled people who are private homeowners or tenants of private landlords.

Services offered include help and advice on home improvements, repairs and adaptations. Technical assistance is available together with a handy person (including a security fitting scheme), a healthy living co-ordinator focusing on home safety, benefit advice and a gardening/decorating service. The service is sensitive to the needs of minority ethnic communities and has a Punjabi speaking caseworker.

During 2008/2009, 65 visits were made to residents and £300,000 was taken up in grant payments. The handyperson service received 147 enquiries and undertook 158 jobs (98 for persons over the age of 65)

<b>We will aim to improve joint working to enable better delivery of services to private sector households</b>
--

The Council recognises that private sector renewal must be tackled in partnership with a range of agencies and stakeholders, including local landlords.

The action plan therefore contains a number of aims and tasks to better facilitate joint working arrangements to assist in promotional activities, improve communication and maximise funding opportunities.

## **8. MONITORING OUR STRATEGY**

The Strategy will be monitored through a steering group which will consist of a range of agencies and stakeholders. The setting up of this group is a task contained within the strategy action plan.

## **APPENDIX A**

### **FINANCIAL ASSISTANCE POLICY**

This Appendix provides information on the general framework of financial assistance provided by the Council for Housing Renewal. For Disabled Facilities Grants, regard should be had to the Housing Grants, Construction and Regeneration Act 1996 and any Housing Renewal Guidance issued by the Department for Communities and Local Government (DCLG).

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

Please note the general conditions listed at the end of this Appendix, in addition to the specific conditions attached to each type of assistance.

The Council's Private Sector Renewal Team will operate a preliminary enquiry system to advise people of their options.

#### **Assistance Available**

The following details the specific financial assistance available:

#### **Decent Homes Assistance (DHA)**

Decent Homes Assistance is available to vulnerable owner-occupiers and long leaseholders to enable them to bring their homes up to the Decent Homes Standard. Decent Homes Assistance (DHA) consists of repayable assistance.

Discretionary DHA grants will be offered to vulnerable households living in non-decent homes in the Dartford Borough who meet the necessary eligibility. The maximum amount of repayable grant is £10,000. Grant is repayable on the sale of the property,

The Decent Homes Standard is that defined by the most recent Department for Communities and Local Government (DCLG) guidance, presently June 2006.

A decent home is one that;

(a) Meets the current statutory minimum standard for housing (Dwellings which fail to meet this criterion are those containing one or more hazards assessed as serious ('Category 1') under the HHSRS.)

(b) Is in a reasonable state of repair and has reasonably modern facilities. Dwellings which fail to meet this criterion are those where either:

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

- two or more of the other building components are old and, because of their condition, need replacing or major repair
- There is a lack of a reasonably modern kitchen (20 years old or less);
- There is a lack of a kitchen with adequate space and layout
- There is lack of a reasonably modern bathroom (30 years old or less);
- There is lack of an appropriately located bathroom and WC
- There is lack of adequate insulation against external noise (where external noise is a problem); and
- There is lack of adequate size and layout of common areas for blocks of flats
- Two or more other building components are old and, because of their condition need replacing or major repair
- Does not provide a reasonable degree of thermal comfort and affordable warmth. (This criterion requires dwellings to have both effective insulation and efficient heating and will be determined by the occupant's ability to afford to keep the property warm)

To be eligible under reasonably modern facilities, the property must lack at least three of the above.

### **Applicant Qualification Criteria**

**The following criteria applies:**

**Applicants must:**

- be at least 18 years old;
- be freeholders (owner in fee simple absolute) or leaseholders with at least 5 years to expiry of lease, and with responsibility for carrying out eligible work;
- have owned and occupied the property for at least three years as their only or main residence
- be classed as vulnerable for the purposes of monitoring progress towards the Decent Homes target. This will be that as set out in the most recent DCLG Decent Homes implementation guidance.

At present this is any household in receipt of:

- Income support;
- Housing benefit;
- Council tax benefit (not 25% single occupancy reduction);
- Income based job seekers allowance;
- Working tax credit (with an income below £15,050 and which must include a disability element);
- Attendance allowance;
- Disability living allowance;
- Industrial injuries disablement benefit;
- War disablement pension;
- Child tax credit (with an income below £15,050);
- Pension credit;

## **Property Qualification Criteria**

### **To qualify the property must:**

- have been built or converted more than 10 years before the application date
- the works must not be those which could be subject to an insurance claim;
- fail the decent homes standard
- Property must be in Council Tax Band A,B or C

## **Eligible Works**

The eligible works are all those required to meet the decent homes standard as set out in the most recent CLG guidance.

## **Pre-completion Conditions**

### **The following conditions apply:**

- All eligible works must be satisfactorily completed within one year of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works 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.
- The applicant must retain a qualifying interest in the property during the course of the works.
- The assistance conditions will be registered as a local land charge.

## **Post Completion Conditions**

Properties will remain in owner occupation until sold or let through a scheme which benefits the Council. Householders shall ensure the property is covered by suitable buildings insurance. If the property is sold the assistance will be repayable.

## **Property Accreditation Assistance (PAA) - ( Repayable Landlord Grants)**

This is available to landlords applying to join the Property Accreditation Scheme in order to ensure their properties meet the minimum accommodation standards. Assistance will be 50% of the cost of the works up to a maximum of £2,500.

## **Applicant Qualification Criteria**

### **The following criteria applies:**

Applicants must:

- be at least 18 years old;
- be freeholders (owner in fee simple absolute) or leaseholders with at least 10 years to expiry of lease, and with responsibility for carrying out eligible work; and
- be landlords who have applied to join the Dartford Property Accreditation Scheme.

## **Property Qualification Criteria**

### **To qualify the property must:**

- have been built or converted more than 10 years before application date
- not be those which could be subject to an insurance claim
- not be owned by a Registered Social Landlord, a local authority, or any other public body

### **Eligible Works**

The eligible works are those required to ensure the property meets the minimum accommodation standards for the Dartford Property Accreditation Scheme.

### **Pre-completion Conditions**

#### **The following conditions apply:**

- All eligible works must be satisfactorily completed within one year of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works 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.
- The applicant must retain a qualifying interest in the property during the course of the works.
- Landlords must ensure that required works meet Council minimum standards and only one application shall be made per property to be accredited.
- All approval conditions will be a local land charge

### **Post Completion Conditions**

All assistance will be repayable on the sale of the dwelling.

### **Healthy Home Assistance (HHA)**

This assistance is available to disabled households or those 60 or over for works to prevent any hazard in the home as identified by the Housing Health and Safety Rating System or small scale adaptation works. Assistance will be in the form of the cost of works to prevent any deficiencies that would contribute to a Category 1 hazard identified up to a maximum of £3,000.

### **Applicant Qualification Criteria**

#### **The following criteria applies:**

Applicants must:

- be freeholders (owner in fee simple absolute) or leaseholders with at least 10 years to expiry of lease, and with responsibility for carrying out eligible work;
- have owned and occupied the property for at least three years as their only or main residence;
- be aged 60 or over and
- be in receipt of pension guarantee credit or council tax benefit or in receipt of a state pension which comprises 50% or more of their household income and have savings of less than £16,000

## **Property Qualification Criteria**

### **To qualify the property must:**

- have been built or converted more than 10 years before the application date
- the works must not be those which could be subject to an insurance claim
- must have been assessed by a surveyor deemed competent by the Council as containing a deficiency that contributes to a Category 1 hazard

## **Eligible Works**

The eligible works are those to reduce an identified hazard (as determined by the Housing Health and Safety Rating System) to an acceptable level.

Two estimates are required for the cost of the works.

The maximum amount of assistance will be £3,000 per application (including any reasonably incurred fees, such as agency Fees).

Not more than £3,000 of Healthy Homes Assistance shall be payable in any 3 years.

## **Pre-completion Conditions**

### **The following conditions apply:**

- All eligible works must be satisfactorily completed within 6 months of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works 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.
- The applicant must retain a qualifying interest in the property during the course of the works.
- The assistance conditions will be registered as a local land charge

## **Post Completion Conditions**

There is no requirement to repay this assistance

## **Mandatory Disabled Facilities Grant**

Mandatory Disabled Facilities Grants will be administered as per existing legislation as set out in this Strategy and will be available to the current legally specified maximum amount.

## **Empty Homes Assistance (EHA)**

Empty Homes Assistance is available to owners of properties that have been empty for over a year and are to be brought back into use. This assistance is only available to owners who enter into a written agreement to enable the council to provide nominations from the Council's Housing Register to the property for a **ten year** period. The maximum amount of assistance will be 100% of the cost of the eligible works up to a maximum of £15,000.

## **Applicant Qualification Criteria**

### **The following criteria applies:**

Applicants must:

- be at least 18 years old

- be freeholders (owner in fee simple absolute) or leaseholders with at least 10 years to expiry of lease, and with responsibility for carrying out eligible work;

### **Property Qualification Criteria**

#### **To qualify the property must:**

- have been built or converted more than 10 years before application date
- have been unoccupied for at least 12 months prior to the application date;
- The works must not be those which could be subject to an insurance claim
- fail the decent homes standard
- belong to an owner who has made an agreement concerning nomination rights
- not be owned by a Registered Social Landlord, a local authority, or any other public body.

### **Eligible Works**

The eligible works are all those required to meet the Decent Homes Standard as set out in the most recent government guidance.

The eligible works will be subject to prevailing housing needs priorities in Dartford and if appropriate will include works to make the property wheelchair accessible.

### **Pre-completion Conditions**

#### **The following conditions apply:**

- All eligible works must be satisfactorily completed within 12 months of approval unless specific permission has been granted by the Council for a time extension.
- All eligible works 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.
- The applicant must retain a qualifying interest in the property during the course of the works.
- The assistance conditions will be a local land charge.

### **Post Completion Conditions**

The dwelling must be made available to be occupied by persons nominated by the council under the terms of a nomination agreement for ten (10) years following completion of works..

The applicant must retain a qualifying interest in the property for 10 years following completion of the works.

All assistance will be repayable if the property is sold..

### **Renewable Energy Assistance (REA)**

If a property is in an identified rural area (Bean and Darenth, Sutton-at-Hone and Hawley) and there are no mains gas facilities, a grant is available for 50% of the cost, up to a maximum £5,000, for a renewable energy source such as solar panels or heating/ground source heating.

### **Solar Hot Water Assistance (SHWA)**

A grant of £1,500 is available to all eligible residents to install a solar hot water system in the property and available to everyone subject to funding.

### **Hard to Heat Homes Assistance (HHHA)**

A grant of up to £20,000 is available to improve the insulation of 'hard to heat' homes (indicative SAP rating below 35), including Park Homes and Mobile Homes for example where it is a solid wall construction property, by funding external wall or internal wall insulation.

### **Decent Homes Assistance (top ups)**

Grants up to £1,000 to ensure the energy efficiency of properties is improved beyond that required under the decent homes standard, for example, installation of cavity wall insulation

### **Coldbusters**

The Coldbusters Grant scheme is 100% funded up to a maximum of £5,000 and includes the following forms of assistance:

- Coldbusters Grant which has been devised to improve the energy efficiency and heating of homes, particularly targeting those households in fuel poverty

The aim of the scheme is to improve the comfort of grant applicants by increasing the energy efficiency of their dwellings by provision of better insulation and heating works.

Eligible energy efficiency measures will include the following:

- installation or top up of loft /pipe insulation
- installation of draught proofing
- installation of cavity wall insulation
- installation/renewal of central heating systems.
- installation of mains gas supplies

### **Applicant Qualification Criteria**

**The grant is available for:**

- anyone that either owns their home **or**
- rents their property privately **and**
- is in receipt of one of the following benefits:

- Income Support
- Income based job seekers allowance
- Council Tax Benefit
- Housing Benefit
- Guaranteed pension credits
- Working Families Tax credit (incomes less than £15,592)
- Child Tax Credit (incomes less than £15,592)
- Disability Living Allowance
- Attendance Allowance

No consideration will be given to age, child numbers or age of children (except in deciding which grant should be accessed as a priority e.g. Warm Front).

This grant compliments existing Local Authority Grants and Warm Front Grants as well as adding additionally to these grants. It also provides a simple package that can be universally applied.

A maximum grant of £1,500 assistance balance up to £5,000 by a loan secured on a local land charge

Energy Efficiency (works will only be funded where grants from other sources will not cover the full cost of the necessary works)

For further information, please contact Creative Environmental Networks (CEN) on 0800 358 6669.

**PLEASE NOTE THAT ALL FINANCIAL ASSISTANCE DETAILED ABOVE IS DISCRETIONARY AND SUBJECT TO AVAILABILITY. CONDITIONS ARE ATTACHED TO ANY AWARD OF ASSISTANCE (Except Healthy Homes Assistance and Mandatory Disabled Facilities Grants)**

## **General Assistance Conditions**

### **Application Conditions**

An application for any assistance shall be in a form approved by the Council and shall include:

- (i) full particulars including, as appropriate, plans and specifications of the works concerned;
- (ii) evidence of financial resources to support any means test;
- (iii) estimates from at least two separate contractors of the cost of carrying out the works, unless the Council otherwise directs in any particular case;
- (iv) particulars of any fees and ancillary costs which relate to the preparation for and the carrying out of the works;
- (v) proof that the applicant is an owner or a tenant of the dwelling;
- (vi) consent, in writing, from all owners of the dwelling to the carrying out of the works;
- (vii) certificate of future occupation;
- (viii) a copy of all necessary permissions, e.g. Building Regulation approval, planning permission, party wall agreement.

### **Application after commencement or completion of works**

Any application for assistance for work which has been carried out will be refused.

No work for which assistance is sought shall be commenced prior to approval except where there is an overwhelming health or safety reason. In such circumstances work must not commence without the written permission of the Council. Such permission is not given as any guarantee that assistance will subsequently be awarded.

### **Certificates of occupation**

Applications for assistance made by owner-occupiers or landlords must be accompanied by a certificate of owner occupation or a certificate of intended letting respectively, or other appropriate form of declaration.

A tenant's application must be accompanied by a tenant's certificate to certify the tenant is a qualifying tenant and that he or members of his family intend to live in the dwelling as his (or that member's) only or main residence, and except where the Council consider it unreasonable to require it, a certificate of permission and intended letting from the landlord.

### **Certificate of intended letting**

A landlord's certificate of intended letting certifies that the applicant has an owner's interest in the dwelling and intends to let or already has let the dwelling as a residence, and not for a holiday, for the condition period identified by the assistance beginning on the certified date, to persons who are not members of his family and on a tenancy which is not a long tenancy. If the dwelling ceases to be let or available for letting or if the owner makes a relevant disposal other than an exempt disposal, the assistance conditions will be breached.

It is also a condition of the assistance that the Council may by written notice require the owner to provide within 21 days a statement showing how the property is occupied.

In the event of a breach of the Assistance conditions, the Council may demand full repayment of the Assistance.

The Assistance conditions will be registered as a local land charge in relation to the property and will be binding on the owner and if not repaid as required before sale on successive owners.

These provisions apply equally to situations where a dwelling is already let, and will continue to be let, after the works are carried out, and to those where letting will only commence or resume after works have been carried out. There may be a number of individual successive lettings during the condition period.

### **Certificate of Owner-Occupation**

A certificate of owner-occupation certifies that the applicant has an owner's interest in a dwelling and that he or she intends to live in the dwelling as his or her main residence for the condition period beginning on the certified date.

If the owner ceases to live in the dwelling as his or her main residence or if the owner sells the dwelling, the assistance conditions will be breached.

It is also a condition of the assistance that the Council may by written notice require the owner to provide within 21 days a statement showing how the property is occupied.

In the event of a breach of the assistance conditions, the Council may demand repayment of the assistance in full.

The assistance conditions will be registered as a local land charge in relation to the property and will be binding on the owner.

The liability to repay any assistance may be discharged at any time by paying to the Council the amount of assistance.

The Certified Date is the date certified by the Council as that on which the assistance works were completed to its satisfaction

There may be situations where the owner is required to sell the dwelling and where the Council may decide not to demand repayment of the assistance but the assistance conditions remain in force for the appropriate period. Such situations may include:

- Death - the vesting in a person under a will or intestacy.
- A relevant disposal and an exempt disposal shall be defined as set out in part 1 of the Housing Grants, Construction and Regeneration Act 1996
- Annuity disposal - where an elderly person sells his or her home with the right to continue to live there until death in exchange for an annuity.

In other very special circumstances the Council may consider waiving the repayment of assistance on breach of conditions. An application for waiver of assistance repayment must be made to the Council accompanied by a detailed case as to why the Council should exercise discretion. It should include full financial details of the person or persons making the application. The Council will have regard to the ability of the person concerned to make the repayment.

### **Fees and ancillary costs**

In addition to the reasonable cost of the eligible works of improvement or repair, other charges necessarily incurred in undertaking works are eligible for assistance. These charges are:

- confirmation, if sought by the local authority, that the applicant has an owner's interest;
- technical and structural surveys; design and preparation of plans and drawings; preparation of schedules of relevant works; assistance in completing forms; applications for building regulations approval, planning permission, listed building consent and conservation area consent (including application fees and preparation of related documents);
- obtaining of estimates; advice on contracts; consideration of tenders; supervision of the relevant works; disconnection and reconnection of electricity, gas, water or drainage utilities where this is necessitated by the relevant works, and
- payment of contractors.

These charges, some of which may be incurred before the assistance application is approved, can only be paid as part of assistance if the application proceeds to approval and if the Council judges them to be reasonable. Otherwise they will be the responsibility of the potential applicant.

### **Decision and Notification**

The Council will notify an applicant in writing whether his or her application is refused or approved, except in cases administered by outside agencies on the Council's behalf i.e. Coldbusters .

If the application is approved, the notification will specify the works eligible for assistance; the value of the assistance; the contractor's estimate or estimates on which the assistance is based and any contribution to be made by the applicant.

If the application is refused, the notification will include the reasons for refusal. If the Council is satisfied that owing to circumstances beyond the control of the applicant, the cost of the eligible works has increased or decreased or unforeseen works have become necessary, they may re-determine the amount of assistance and notify the applicant accordingly. If the cost of the works increases and the amount of assistance is already at the maximum then no further assistance will be available and the applicant will have to bear the cost.

The Council must be satisfied that the owner has given his or her permission for unforeseen works or any other changes to the original specification.

### **Supervision of Works**

The responsibility for supervision of the works rests with the applicant or his or her agent. The Council does not accept any responsibility for supervision of the works.

### **Payment of Assistance**

The Council will normally pay assistance direct to the contractor either in instalments or in one lump sum on completion of the works. If it is paid in instalments, the applicant must pay his or her contribution to the cost of works before the Council makes its first instalment.

The aggregate amount of assistance paid at any point prior to the completion of works, will not exceed 90% of the total cost of the works excluding any fees incurred.

Where assistance is payable but the eligible works have not been executed to the satisfaction of the applicant, the Council may, at the applicant's request, but at the Council's own discretion, withhold payment from the contractor. If they do so, they may make the payment to the applicant instead.

Repayment of any assistance instalments can be required, together with interest at such reasonable rate as the Council may determine if the works are not completed in the required time period or the works are not completed to the required specification, for example:

- the works are not carried out by the required contractor
- the works are not completed to the Council's satisfaction
- the dwelling contains a Category 1 hazard under the Housing Health and Safety Rating System

### **Repayment where applicant not entitled to assistance**

If an application for assistance is approved but it subsequently transpires that the applicant (or, in the case of a joint application, any of the applicants) were not, at the time the application was approved, entitled to assistance of that description, no payment shall be made or, as the case may be, no further instalments shall be paid and the Council may demand at its discretion that any payments that have already been made be repaid forthwith, together with interest from the date on which they were paid by the Council until repayment by the applicant, at such reasonable rate as the Council may determine.

If an owner of the dwelling to which the application relates ceases to be the owner before the works are completed, he shall repay to the Council on demand the amount of any Assistance that has been paid, together with interest from the date of payment, at such reasonable rate as the Council may determine.

### **Death of the applicant**

Where fees have been incurred but the Assistance has not been approved, payment of any fees is the responsibility of the applicant or the applicant's estate.

Where the applicant dies after Assistance application has been approved and liability has been incurred for fees or ancillary charges, the Council has discretion whether to pay any assistance in respect of some or all of these costs.

Where the applicant dies before the eligible works have been completed, the Council has discretion whether to pay any assistance in respect of some or all of the works already carried out and other works finalising safety covered by the application.

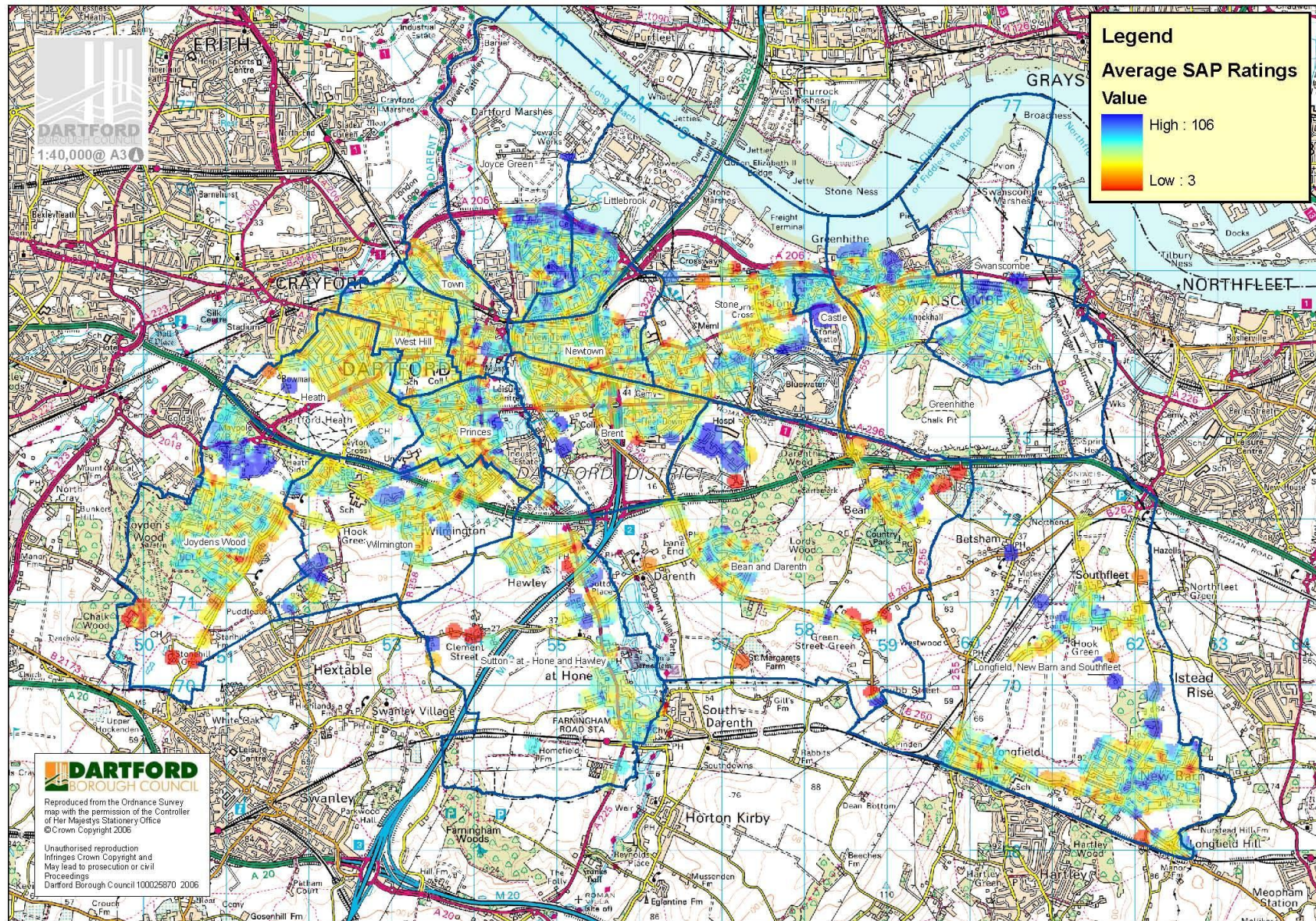
### **Complaints and Appeals**

If a complaint relates to the standard of service or to an action or lack of action in implementing this policy, the complainant should follow the Council's Complaints Procedure.

Leaflets are available from any of the Council's offices and the Council's web site.

Where a complaint or observation relates to this policy and its contents, the complainant should put his or her views in writing to the Council who will respond within 10 working days. All complaints and observations will be taken into account when this policy is reviewed.

An enquirer for Assistance will be advised whether his or her proposed application falls within the Council's policy for assistance. If he or she proceeds to make an application that falls outside this policy, the Council will consider it on its merits. Only in exceptional circumstances will an application falling outside the policy be approved.



**Legend**

**Average SAP Ratings**

**Value**

High : 106

Low : 3



1:40,000@ A3



Reproduced from the Ordnance Survey map with the permission of the Controller of Her Majesty's Stationery Office © Crown Copyright 2006

Unauthorised reproduction infringes Crown Copyright and may lead to prosecution or civil proceedings  
 Dartford Borough Council 100025870 2006

Reproduced from the Ordnance Survey map with the permission of the Controller of Her Majesty's Stationery Office. Copyright © Ordnance Survey 2006. Unauthorised reproduction infringes Crown Copyright and may lead to prosecution or civil proceedings. Dartford Borough Council 100025870 2006

