# **Empty Property**

and

# Private Sector Housing

**Policies** 

August 2010



### **TABLE OF CONTENTS**

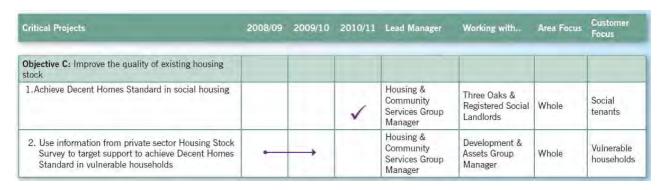
1	Introduction	3
2	Links with existing strategic aims and objectives	4
3	Priority 1: Identify and concentrate on problematic empty properties which have be	
un	occupied for over 1 year	
	Figure 1: Common reasons for empty property	5
	Policy 1. Definition of Long Term Void	5
4	Priority 2: Provide encouragement and support to owners of empty properties	
4	4.2. Grants and low cost loans	
4	4.3. Town and Country Planning Act 1990, Section 215	6
4	4.4. Local Government Act 2003	
4	4.5. Direct sale by Owners	7
4	4.6. Empty Dwelling Management Orders (EDMO)	7
4	4.7. Enforced Sale	
4	4.8. Compulsory Purchase Order (CPO)	8
5	Priority 3: Develop better partnership working in order to improve the condition of	
no	n-decent private sector housing, and make homes safe for households across the	
dis	tricttrict	
	Policy 2. Retrospective Funding Applications	9
į	5.2. Non Decent Homes – Enforcement	.10
	5.3. Houses in Multiple Occupation	
	5.4. Licensable Houses in Multiple Occupation	
į	5.5. Monitoring of Houses in Multiple Occupation	.11
6	Priority 4: Ensure maximisation of available funding in prioritising vulnerable	
	useholds, and improving the quality of life of our residents	
(	6.1. Financial Assistance	
	Policy 3. Assessment of necessary works	.12
	Policy 4. Privately Rented properties benefitting from financial assistance	.12
(	6.2. Discretionary Minor Works Grants	
	Policy 5. Grant Assistance criteria	
	Policy 6. Minor Works Grants	
	Policy 7. Evidence of ownership	
(	6.3. Zero Interest Discretionary Renovation Loans, repayable on sale	
	Policy 8. Zero Interest Discretionary Renovation Loan - amount and availability	
	Policy 9. Loan Eligibility – Owner Occupiers	
	Policy 10. Loan Eligibility - Landlords	
(	6.4. Disabled Facilities Grants	.15
,	Policy 11. Disabled Facilities Grants	
(	6.5. Support for landlords	
_	Policy 12. East Midlands Landlords Accreditation Scheme.	
7	Priority 5: Promotion and Service Delivery	.17
8	Summary of Priorities and Policies	
	3.1. LIST OF PRIORITIES	
	3.2. LIST OF POLICIES	
9 10	Eligibility for Financial Products: Quick Table	
10	Glossary of terms & definitions	I

#### 1 Introduction

- 1.1.a. This document outlines the policies which will be adhered to by Blaby District Council in implementing the Empty Homes and Private Sector Housing Strategy. The key aims of the Strategy are:
  - 1. Bringing Empty Properties back into use
  - 2. Making homes decent and safe
  - 3. Facilitating new supply of housing for vulnerable people
  - 4. Licensing and monitoring of Houses in Multiple Occupation
  - 5. Providing support and security to tenants and landlords
- 1.1.b. A key premise of this document is that investment either via the Council or any other intermediary which uses grant or subsidy to bring a home back into use will be provided on the condition that the property is offered to a vulnerable household for a minimum period. In this way, we can ensure that funding is helping those it is intended for, in addition to improving the condition of stock in the district.
- 1.1.c. Key priorities are identified throughout this document, and the relative background information, policy tools and policies are detailed alongside them. The priorities and policies are then provided in summary form.

### 2 Links with existing strategic aims and objectives

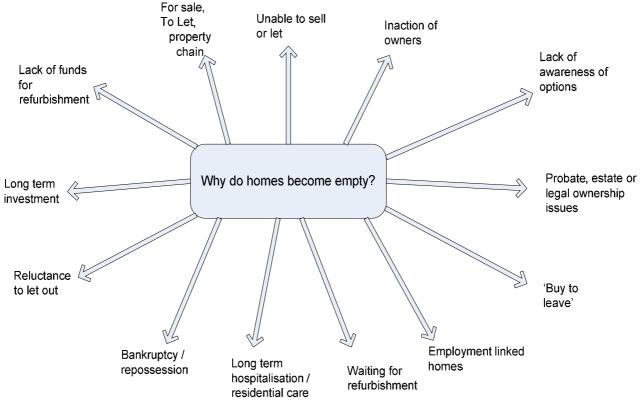
- 2.1.a. The long term vision of the Council, as identified within the Corporate Plan (2008-2011) and the Sustainable Community Strategy (2008), includes the following relevant aims and objectives:
- A clean, attractive and sustainable environment where:
  - The physical environment across the whole of the District makes people proud
  - People can afford to live in high quality, sustainable homes in strong communities.
- Objective C of the Corporate Plan Critical Projects (as shown below): Improve the quality of existing housing stock



### 3 Priority 1: Identify and concentrate on problematic empty properties which have been unoccupied for over 1 year

3.1.a. Empty homes occur for a variety of reasons. Some are empty for short periods while they are being sold or let, and tend to come back into use relatively quickly. Others will remain empty while they are renovated or improved. The primary focus of this strategy will be on properties that are considered to be 'long term voids', which are not likely to come back into use without intervention.

Figure 1: Common reasons for empty property



Policy 1. Definition of Long Term Void.

**Policy 1**: A property will be considered to be a long term void if it is known to have been wholly unoccupied for a period of at least 12 months.

3.1.b. Blaby District Council will not carry out works in default, or pursue any legal means of recovering an empty property until every reasonable attempt has been made to resolve the issues associated with the property via alternative methods. Some empty properties may not be residential, but could still potentially be addressed within the scope of this document if it is found that they could be put to better use for the community in which they are situated. 3.1.c. In the event that issues relating to empty properties cannot be resolved without legal intervention, Blaby District Council will use whichever of the available intervention mechanisms is deemed most appropriate based on a thorough assessment of each individual case. Any decisions will consider the impact on the community in which the property is situated as a primary factor.

## 4 Priority 2: Provide encouragement and support to owners of empty properties

- 4.1.a. Blaby District Council will advise owners on all known and available solutions with regard to their property. The approaches proposed are intended to be supportive rather than adversarial. It is hoped this will help achieve a greater level of success in bringing properties back into use. Where advice or incentives fail to prompt action, there are a number of options open to the Council with regard to enforcement.
- 4.1.b. Before progressing from one of the following options to another, we will ensure that owners are fully advised and given an opportunity and sufficient time to take measures of their own to bring properties back into use.

#### 4.2. Grants and low cost loans

4.2.a. Offering financial support to owners of empty properties, to pay for renovation works, may be possible if the owner renovates the property in order to house a vulnerable household, or are themselves considered vulnerable.

#### 4.3. Town and Country Planning Act 1990, Section 215

4.3.a. Where a property has a detrimental impact on the amenity of an area, a Notice under Section 215 of the Town and Country Planning Act 1990 may be served, requiring the owner to address the unsightly external appearance. Where an owner fails to comply with such a notice the Council may undertake the works in default, and make a charge against the property. Section 215 notices can improve the amenity of an area, and can also be used for the basis of an Enforced Sale. Many Local Authorities are routinely using Section 215 notices as a tool to help to bring properties back into use. Blaby District Council Planning Enforcement Officers are authorised to serve notice under this Act.

#### 4.4. Local Government Act 2003

- 4.4.a. The Local Government Act 2003 allows local authorities to reduce Council Tax discounts for homes which have been empty for over 6 months. The Act allows disclosure of Council Tax data for the purposes of bringing long-term empty homes back into use.
- 4.4.b. At present Blaby District Council does not reduce the Empty Properties discount on second homes. This will be monitored and reviewed to determine whether it presents a barrier to bringing properties back into use, and may result in a change in Council Tax policy in the District.

#### 4.5. Direct sale by Owners

4.5.a. Blaby District Council will work with willing vendors of empty properties to match any expressions of interest from potential private buyers who approach the council, alleviating some of the stress accompanying housing transactions. Other local authorities have found that when presented with a ready buyer, many owners take the opportunity and sell. In this regard Blaby District Council will maintain a dialogue with accredited local landlords interested in widening their portfolio in the district, in addition to working with local Registered Social Landlords who may also be willing to purchase these properties given the right circumstances.

#### 4.6. Empty Dwelling Management Orders (EDMO)<sup>1</sup>

- 4.6.a. The Housing Act 2004 gives Local Authorities powers to take over management and secure occupation of empty property, either directly or via an intermediary (for example a Registered Social Landlord). It may be used as a final step if a voluntary leasing arrangement cannot be agreed upon between the owner and the Council.
- 4.6.b. The ultimate aim of an Empty Dwelling Management Order is to empower a third party to act as landlord for the property, which will be used to accommodate a household in need. The owner of the property may continue in ownership with an arms length arrangement whilst receiving a regular income. The managing organisation will undertake management and maintenance of the property for an agreed fee.

7

<sup>&</sup>lt;sup>1</sup> See The Housing Act 2004, Chapter 2 Interim and Final Empty Dwelling Management Orders, available at <a href="http://www.opsi.gov.uk/acts/acts2004/ukpga\_20040034\_en\_12#pt4-ch2">http://www.opsi.gov.uk/acts/acts2004/ukpga\_20040034\_en\_12#pt4-ch2</a> and Statutory Instrument 2006 No. 367, The Housing (Empty Dwelling Management Orders) (Prescribed Exceptions and Requirements) (England) Order 2006 available at <a href="http://www.opsi.gov.uk/si/si2006/20060367.htm">http://www.opsi.gov.uk/si/si2006/20060367.htm</a>

#### 4.7. Enforced Sale<sup>2</sup>

- 4.7.a. Enforced Sales allow local authorities to recover debt, and may also serve as a way of bringing empty properties back into use.
- 4.7.b. The process of Enforced Sale is potentially much cheaper and faster than Compulsory Purchase. The use of this approach will be considered in the light of each individual case and reflecting on the experiences of the other Leicestershire authorities.

#### 4.8. Compulsory Purchase Order (CPO)<sup>3</sup>

- 4.8.a. A Compulsory Purchase Order is a lengthy legal process that the Council will not undertake lightly. They may only be used in appropriate cases, where despite the Council's best endeavours an owner has consistently failed to bring an empty property back into use.
- 4.8.b. Where the local authority has tried and failed to return a property to use by all other methods, Compulsory Purchase may be considered. It is perhaps the strongest power available to tackle problem properties. Compulsory Purchase proceedings are often not completed because owners have been prompted by the process to bring the property back into use themselves.

<sup>&</sup>lt;sup>2</sup> See Law of Property Act 1925, S103, Regulation of exercise of power of sale available at http://www.opsi.gov.uk/RevisedStatutes/Acts/ukpga/1925/cukpga 19250020 en 8#pt3-pb1-l1g102

<sup>&</sup>lt;sup>3</sup> See The Housing Act 1985 (c.68) S300, Purchase of houses liable to be demolished or to be subject to a prohibition order available at

http://www.opsi.gov.uk/RevisedStatutes/Acts/ukpga/1985/cukpga 19850068 en 28#pt9-pb6-l1g309

- 5 Priority 3: Develop better partnership working in order to improve the condition of non-decent private sector housing, and make homes safe for households across the district
- 5.1.a. The Housing Act 2004 dictates that Local Authorities have a duty to:

"review housing conditions in their districts... with a view to identifying any action that may need to be taken by them"

- 5.1.b. Where a property is discovered to contain a hazard (relating to the fitness of the property for human habitation), the Act provides the Local Authority with powers of enforcement to bring the property up to the required standard. The Council aims to work with owners to allow them the opportunity to resolve any issues with their property before any works in default are carried out, however in the case of a Category 1 Hazard, the Council must take the appropriate enforcement action in relation to the hazard.
- 5.1.c. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives local authorities discretionary powers to provide a variety of assistance, including low cost loans, equity release and grants to help renovate, repair or adapt homes. Assistance may also include a referral to assisted move schemes, where this is a better option than repairing or adapting the applicant's existing home.

#### **Policy 2. Retrospective Funding Applications**

**Policy 2**: Retrospective applications may be considered for grants and loans if emergency work has been carried out by an owner or landlord to address a Category 1 Hazard, as defined by The Housing Act 2004, and as a result of action taken or deemed necessary by an authorised officer of the Council. Any applications for retrospective funding will be subject to eligibility.

#### 5.2. Non Decent Homes – Enforcement

5.2.a. Where a property is discovered to contain a significant hazard it is the duty of the Local Authority to ensure the property is made safe. Hazards are assessed by inspectors from Blaby District Council, with reference to the Housing Health and Safety Rating System (HHSRS). In the event of a Category One or Category Two hazard, Blaby District Council has a legal responsibility to take the appropriate action as determined in the Housing Act 2002 (c.34). The Council will make every endeavour to ensure owners are given the opportunity to resolve the issues, either privately or with assistance, where possible, before an enforcement approach is pursued.

#### 5.3. <u>Houses in Multiple Occupation</u>

- 5.3.a. Houses in Multiple Occupation (HMOs) refer to properties where more than one household live together. This could be sharing students, young professionals, two or more families living together, or several workers sharing a property. Properties are considered to be HMOs when there are shared communal areas. This may be a communal lounge, kitchen, or just stairwells or landings. HMOs tend more commonly to be converted properties, rather than purpose built.
- 5.3.b. The reason Houses in Multiple Occupation need to be monitored is because a greater number of people occupying a single property, though living independently, creates a greater safety risk. There is more chance that fire, gas leaks, or other hazards will occur, along with a higher risk that the other households sharing the property will be unaware of the danger. Consequently, to lower the risk of accidents of this sort, certain types of HMO are licensable. This licensing is compulsory, and it is the responsibility of the Local Authority to enforce licensing of HMOs and the accompanying conditions (The Housing Act 2004). The procedure for inspecting and licensing such properties is currently managed by the Environmental Protection Group. Related documentation and information may be found on the Blaby District Council website<sup>4</sup>.

\_

<sup>&</sup>lt;sup>4</sup> <a href="http://www.blaby.gov.uk/ccm/navigation/housing/multiple-occupancy-homes/safety-inspection---homes-in-multiple-occupation/">http://www.blaby.gov.uk/ccm/navigation/housing/multiple-occupancy-homes/safety-inspection---homes-in-multiple-occupation/</a>

#### 5.4. Licensable Houses in Multiple Occupation

#### 5.4.a. Key Issues

- Properties are considered to be licensable Houses in Multiple Occupation when they have three or more storeys, and five or more people living there, in two or more households.
- Landlords of licensable Houses in Multiple Occupation are required by law to hold a licence and adhere to specific conditions relating to the quality and safety of the accommodation they are providing.
- Any member of the public can anonymously report a property they believe should be licensed to the Council, through the Environmental Protection Group.
- The Council has powers to ensure that Landlords of HMOs adhere to the legal conditions in place to protect their tenants, under the Housing Act 2004.

#### 5.5. Monitoring of Houses in Multiple Occupation

5.5.a. Blaby District Council is largely dependent on responsible landlords coming forward to licence their property if they are managing a House in Multiple Occupation. However, we will endeavour to use other techniques to detect and monitor potential unlicensed HMOs in the district. Landlords managing Houses in Multiple Occupation may be able to access financial assistance to enable them to meet the Decent Homes standard, based on the eligibility criteria and conditions outlined within this policy document.

# 6 Priority 4: Ensure maximisation of available funding in prioritising vulnerable households, and improving the quality of life of our residents

#### 6.1. Financial Assistance

- 6.1.a. Blaby District Council will offer three types of financial assistance under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002:
  - Discretionary Minor Works Grant
  - Discretionary Renovation Loans, repayable on sale
- 6.1.b. The administration and allocation of grant and loan funding will be prioritised based on the vulnerability of households and the condition of the property in question.

#### Policy 3. Assessment of necessary works

**Policy 3:** No financial assistance will be provided without an assessment of the property by a Council representative that concludes the relevant works are necessary. Necessary works are defined as those required to meet the Decent Homes Standard.

#### Policy 4. Privately Rented properties benefitting from financial assistance

**Policy 4**: Landlords receiving Minor Works Grant assistance must allow Blaby District Council to nominate tenants to the property for the first 2 years following completion of works. Rent levels must not exceed the Local Housing Allowance rate (or equivalent) for that period.

#### 6.2. Discretionary Minor Works Grants

#### Policy 5. Grant Assistance criteria

**Policy 5**: Grant assistance will only be permitted where the result is the provision of accommodation for a vulnerable household. A vulnerable household is defined as:

A household in receipt of, or entitled to, one or more means tested benefit; OR

A household in receipt of, or entitled to, a non-means tested benefit, subject to a separate means test by the Council; OR

A household with any occupant aged over 60 years, with savings or capital (such as shares, or property other than the home being occupied) below £16,000, subject to a separate means test by the Council.

#### **Policy 6. Minor Works Grants**

**Policy 6**: Minor Works Grants will be available to eligible applicants, up to a maximum of £3,500 for completion of essential works to make emergency repairs to heating or rectify HHSRS category 1 hazards. Applicants may have several grants up to a maximum of £3,500 in any 4 year period. Eligibility applies to both owner occupiers and tenants in the private sector.

#### Policy 7. Evidence of ownership

**Policy 7:** Applicants for Minor Works Grants must provide evidence of ownership in relation to the property concerned. The property owner must agree to the recommended works, and the terms and conditions of the Council before the grant can be released (though this requirement may be waivered in exceptional circumstances).

#### 6.3. Zero Interest Discretionary Renovation Loans, repayable on sale

#### Policy 8. Zero Interest Discretionary Renovation Loan - amount and availability

**Policy 8**: Zero Interest Discretionary Renovation Loans are available to qualifying owner occupiers and landlords, up to a maximum of £20,000. The loan amount is repayable in full when the property is sold, disposed or transferred.

#### Policy 9. Loan Eligibility - Owner Occupiers

**Policy 9**: Owner occupiers may qualify for Zero Interest Discretionary Renovation Loans where:

Minor Works Grant has been permitted but is not sufficient to cover the required works to bring the property up to standard, OR The household is not eligible for Minor Works Grant, and can demonstrate to the satisfaction of the Council that they are unable to access a market loan. Necessary works are defined as those required to meet the Decent Homes Standard.

#### Policy 10. Loan Eligibility - Landlords

**Policy 10**: Landlords may qualify for Zero Interest Discretionary Renovation Loans where:

required works to bring the property up to standard, OR
The loan will be used to bring a long term empty property back into use,
which will then be let to a vulnerable household. On completion of works,
the Landlord must allow Blaby District Council to nominate tenants to the
property for the first 2 years. Necessary works are defined as those
required to meet the Decent Homes Standard.

Minor Works Grant has been permitted but is not sufficient to cover the

#### 6.4. Disabled Facilities Grants

#### **Policy 11. Disabled Facilities Grants**

**Policy 11**: Disabled Facilities Grants will be provided according to national legislation, regulations and guidelines.

- 6.4.a. Mandatory Disabled Facilities Grants are outside the scope of the 2002 Reform, and are governed by the Housing Renewal Grants (Amendment) (England) Regulations 2009 (which is an amendment to the Housing Grants, Construction and Regeneration Act 1996). These grants relate to works to improve the access to the home, its garden and its facilities. The maximum grant amount available is set by Government regulations.
- 6.4.b. The full legislation with regard to Disabled Facilities Grant allocation and works can be accessed at <a href="http://www.opsi.gov.uk/acts/acts1996/ukpga\_19960053\_en\_3">http://www.opsi.gov.uk/si/si2009/uksi\_20091807\_en\_1</a>
- 6.4.c. Means testing of applicants for Disabled Facilities Grants will be carried out in accordance with the latest available guidelines<sup>5</sup>.
- 6.4.d. According to good practice guidelines<sup>6</sup>, Registered Social Landlords may contribute towards works requiring Disabled Facilities Grant funding. Contributions may be up to an agreed annual sum or fixed cost for each grant application over a certain amount. Registered Social Landlords are under no obligation to fund adaptations, but should contact Blaby District Council to arrange an agreement if they wish to provide additional support to their disabled tenants.

http://www.communities.gov.uk/documents/housing/xls/testofresourcesspreadsheet.xls (Test of Resources for disabled facilities grant: Allowances, premiums and factors from 5 August 2009)

<sup>&</sup>lt;sup>5</sup> Currently available at

<sup>&</sup>lt;sup>6</sup> "Delivering Housing Adaptations for Disabled People: A Good Practice Guide" (June 2006 Edition), by the Department for Communities and Local Government (available at: http://www.communities.gov.uk/documents/housing/pdf/138595.pdf

#### 6.5. <u>Support for landlords</u>

#### Policy 12. East Midlands Landlords Accreditation Scheme.

**Policy 12:** Landlords who join up to the East Midlands Landlords Accreditation Scheme (EMLAS) will receive priority for a Discretionary Renovation Loan to carry out works in order to bring properties they own within the district up to the decent homes standard (subject to inspection).

- 6.5.a. Blaby District Council wants to reward and retain good landlords. All landlords are encouraged to sign up to the East Midlands Landlord Accreditation Scheme (EMLAS<sup>7</sup>), which provides professional development training, market advantage and a number of financial incentives.
- 6.5.b. Blaby District Council provides additional services to support landlords in the private sector, including:
  - Tenant finding service
  - Deposit Guarantee scheme
  - Landlord information packs
- 6.5.c. Where landlords work closely with the Council we will strive to minimise any disruption caused by loss of income through poorly managed tenancies, by working with tenants to streamline any action in the case of payment defaults. We aim to ensure landlords who are prepared to house vulnerable households are fully supported throughout the process.
- 6.5.d. Landlords who are working with Blaby District Council to house vulnerable households will be able to advertise their properties on the Choice Based Lettings website when it is introduced.
- 6.5.e. Blaby District Council will provide opportunities for local landlords to share best practice and access advice and support services, through a regular forum and other channels as appropriate. Landlords will also be kept up to date with the support services provided by the council.

<sup>&</sup>lt;sup>7</sup> http://www.emlas.org.uk/

#### 7 Priority 5: Promotion and Service Delivery

- 7.1.a. It is essential to promote the services and opportunities provided by Blaby District Council in relation to private sector housing and empty homes. Consequently, some resources will be directed towards the development of promotional material, as well as in raising awareness through 'soft selling' where the Council receives related enquiries.
- 7.1.b. All organisations and departments which elect to be involved in adopting and implementing this strategy are expected to contribute to raising awareness, through their existing channels of communication (i.e. websites, through interactions with the public, regular newsletters etc).
- 7.1.c. In addition, Blaby District Council may produce some promotional items to make publicly available, such as leaflets, posters or information booklets, to encourage uptake of the available support.
- 7.1.d. The effectiveness and impact of the policies outlined in this document in achieving the key strategic aims will be monitored using existing internal systems.

#### 8 Summary of Priorities and Policies

#### 8.1. LIST OF PRIORITIES

- Priority 1: Identify and concentrate on problematic empty properties which have been unoccupied for over 1 year
- Priority 2: Provide encouragement and support to owners of empty properties
- Priority 3: Develop better partnership working in order to improve the condition of nondecent private sector housing, and make homes safe for households across the district
- Priority 4: Ensure maximisation of available funding in prioritising vulnerable households, and improving the quality of life of our residents
- Priority 5: Promotion and Service Delivery

#### 8.2. LIST OF POLICIES

- **Policy 1**: A property will be considered to be a long term void if it is known to have been wholly unoccupied for a period of at least 12 months.
- **Policy 2**: Retrospective applications may be considered for grants and loans if emergency work has been carried out by an owner or landlord to address a Category 1 Hazard, as defined by The Housing Act 2004, and as a result of action taken or deemed necessary by an authorised officer of the Council. Any applications for retrospective funding will be subject to eligibility.
- **Policy 3**: No financial assistance will be provided without an assessment of the property by a Council representative that concludes the relevant works are necessary. Necessary works are defined as those required to meet the Decent Homes Standard.
- **Policy 4**: Landlords receiving Minor Works Grant assistance must allow Blaby District Council to nominate tenants to the property for the first 2 years following completion of works. Rent levels must not exceed the Local Housing Allowance rate (or equivalent) for that period.
- **Policy 5**: Grant assistance will only be permitted where the result is the provision of accommodation for a vulnerable household. A vulnerable household is defined as: A household in receipt of, or entitled to, one or more means tested benefit; OR A household in receipt of, or entitled to, a non-means tested benefit, subject to a separate means test by the Council; OR

A household with any occupant aged over 60 years, with savings or capital (such as shares, or property other than the home being occupied) below £16,000, subject to a separate means test by the Council.

- **Policy 6**: Minor Works Grants will be available to eligible applicants, up to a maximum of £3,500 for completion of essential works to make emergency repairs to heating or rectify HHSRS category 1 hazards. Applicants may have several grants up to a maximum of £3,500 in any 4 year period. Eligibility applies to both owner occupiers and tenants in the private sector.
- **Policy 7**: Applicants for Minor Works Grants must provide evidence of ownership in relation to the property concerned. The property owner must agree to the recommended works, and the terms and conditions of the Council before the grant can be released (though this requirement may be waivered in exceptional circumstances).
- **Policy 8**: Zero Interest Discretionary Renovation Loans are available to qualifying owner occupiers and landlords, up to a maximum of £20,000. The loan amount is repayable in full when the property is sold, disposed or transferred.

**Policy 9**: Owner occupiers may qualify for Zero Interest Discretionary Renovation Loans where:

Minor Works Grant has been permitted but is not sufficient to cover the required works to bring the property up to standard, OR

The household is not eligible for Minor Works Grant, and can demonstrate to the satisfaction of the Council that they are unable to access a market loan. Necessary works are defined as those required to meet the Decent Homes Standard.

**Policy 10**: Landlords may qualify for Zero Interest Discretionary Renovation Loans where:

Minor Works Grant has been permitted but is not sufficient to cover the required works to bring the property up to standard, OR

The loan will be used to bring a long term empty property back into use, which will then be let to a vulnerable household. On completion of works, the Landlord must allow Blaby District Council to nominate tenants to the property for the first 2 years. Necessary works are defined as those required to meet the Decent Homes Standard.

**Policy 11**: Disabled Facilities Grants will be provided according to national legislation, regulations and guidelines.

**Policy 12**: Landlords who join up to the East Midlands Landlords Accreditation Scheme (EMLAS) will receive priority for a Discretionary Renovation Loan to carry out works in order to bring properties they own within the district up to the decent homes standard (subject to inspection).

### 9 Eligibility for Financial Products: Quick Table

Financial help available?	How much is it?	What you can use it for?	Who can get it?
0% Interest Discretionary Renovation Loan	Up to £20,000	Repairs to bring property up to the Decent Homes Standard	<ul> <li>Owner Occupiers on low incomes or means tested benefits</li> <li>Landlords or owners renovating long term empty properties (landlords are then required to allow Blaby District Council to nominate tenants for a minimum period)</li> <li>Landlords housing vulnerable households</li> </ul>
Emergency Minor Works Grant	Up to £3,500	Repairs to rectify Category 1 Hazards or emergency heating failures	<ul> <li>Owner Occupiers below Pensionable age on Means Tested or Disability Benefits and/or low incomes</li> <li>Landlords housing vulnerable households</li> </ul>
Disabled Facilities Grant	Up to £30,000	Essential adaptations to give better freedom of movement around the home and to access essential facilities	Disabled households (owner occupiers or via landlord) subject to assessment and practicability

#### 10 Glossary of terms & definitions

**Category 1 Hazard**: A hazard of a prescribed description which falls within a prescribed band as a result of achieving, under a prescribed method for calculating the seriousness of hazards of that description, a numerical score of or above a prescribed amount (this definition is taken from The Housing Act 2004. More information about how housing is assessed is available on the Blaby District Council website<sup>8</sup>.

**Decent Homes Standard**: The definition of what constitutes a Decent Home was updated in June 2006. A decent home meets the following four criteria:

- 1) It meets the current statutory minimum standard for housing
- 2) It is in a reasonable state of repair
- 3) It has reasonably modern facilities and services
- 4) It provides a reasonable degree of thermal comfort

More information about the Decent Homes Standard is available via Communities and Local Government<sup>9</sup>.

**Disabled Facilities Grants**: For disabled households it is currently mandatory for Councils to provide funding for essential adaptations to give better freedom of movement around the home and to access essential facilities. Approval of funding will be based on an assessment of whether the proposed works are necessary and appropriate to meet the disabled persons needs, and reasonable and practicable depending on the age and condition of the property.

**Emergency Works**: Repairs to rectify a Category 1 Hazard which has been identified by an authorized officer of the Council, or emergency repairs to heating. It will be at the Councils discretion to determine whether works which have not been identified as a Category 1 Hazard can be classified as emergency works.

Housing Health and Safety Rating System (HHSRS): The Housing Health and Safety Rating System (HHSRS) is a risk based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings. It was introduced under the Housing Act 2004 and came into effect on 6 April 2006. It applies to residential properties in England. The HHSRS assesses 29 categories of housing hazard, each hazard has a weighting which will help determine whether the property is rated as having Category 1 (serious) or Category 2 (other).

**Local Housing Allowance Rate**: The Local Housing Allowance is the current criteria used to determine rent subsidy payments to households on low incomes (the equivalent of Housing Benefit for households renting in the private sector). The rate is based on household type (size criteria) and location<sup>10</sup>.

21

<sup>&</sup>lt;sup>8</sup> See http://www.blaby.gov.uk/ccm/navigation/housing/housing-advice/housing---public-health-advice/

<sup>&</sup>lt;sup>9</sup> See DCLG "A Decent Home: Definition for guidance and implementation" June 2006 – Update, available at http://www.communities.gov.uk/documents/housing/pdf/138355.pdf

<sup>&</sup>lt;sup>10</sup> More information about LHA Rates can be found at LHA Direct. See <a href="https://lha-direct.voa.gov.uk/Secure/Default.aspx">https://lha-direct.voa.gov.uk/Secure/Default.aspx</a>

**Long Term Void**: A property that has been wholly unoccupied for a minimum of 12 months

**Minor Works Grant**: A Minor Works Grant is a maximum of £3,500 to carry out works to rectify emergency heating repairs or Category 1 Hazards. Minor Works Grants are only available to assist vulnerable households.

**Vulnerable Household**: For the purposes of these policies, vulnerable households are defined as:

A household in receipt of, or entitled to, one or more means tested benefit; OR A household in receipt of, or entitled to, a non-means tested benefit, subject to a separate means test by the Council; OR

A household with any occupant aged over 60 years, with savings or capital (such as shares, or property other than the home being occupied) below £16,000, subject to a separate means test by the Council

**Zero Interest Discretionary Renovation Loans**: A homeowner loan secured on the property at 0% interest, repayable on sale, disposal or transfer. The loan amount is a maximum of £20,000 which must be used to carry out approved works to bring the property up to the Decent Homes Standard.