



LEEDS
CITY COUNCIL

AGENDA
ITEM NO.

Originator:
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REPORT OF: Director of Neighbourhoods and Housing Department
REPORT TO: Executive Board
DATE: 09 July 2003

SUBJECT: PROPOSALS FOR PRIVATE SECTOR HOUSING RENEWAL
POLICY - THE REGULATORY REFORM (HOUSING
ASSISTANCE) ORDER 2002

Electoral Wards Affected:

City-Wide

Specific Implications For:

Ethnic Minorities

Women

Disabled people

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Executive Decision

Eligible for Call In

Not eligible for Call in

(details contained in the report)

1.00 PURPOSE OF REPORT

1.01 This report introduces a new policy for dealing with conditions in private sector housing, which takes advantage of the legislative changes introduced in the Regulatory Reform (Housing Assistance) Order 2002. Apart from Disabled Facilities Grants, all other forms of grant will, on 18th July 2003, cease together with the current "test of resources", to be replaced by suitable forms of assistance determined by the Council. The draft policy proposals cover the range of assistance or intervention (financial or otherwise) which will be offered. The policy deals with individual clients needs, area need and regeneration, the private rent sector, empty properties and transitional arrangements for existing work. It proposes an end to the current grant regime, and its replacement by loans and targeted grant assistance for the most vulnerable to carry out essential work in areas of priority, in support of the City's regeneration strategy.

2.00 INTRODUCTION

2.01 Intervention in private sector housing plays a key role in delivering the city's housing strategy. We work with a whole range of private and public sector partners, owners landlords and tenants, in specified regeneration areas and with vulnerable groups of people who reside in poor housing across the city.

2.02 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides opportunities to improve how we target our resources and be more creative in applying solutions to reduce the numbers of disadvantaged and vulnerable people living in poor housing. The Order also provides the opportunity to support and sustain local housing markets. It provides the freedom to work more effectively in partnership with other

agencies to combine our resources, and to enable owners and tenants to access other forms of resources to improve their homes.

- 2.03 Since late autumn last year we have been working on the development of a new policy for dealing with conditions in private sector housing, which will help us meet the Decent Homes standard and support a wider range of owners wishing to improve their homes. The new policy presented in this report proposes an end to the current grant dependency regime, by providing support for owners to access loans or release the equity in their property, where ever this is possible. Grant assistance will still be available for the most vulnerable to carry out essential work, and to bring together other forms of assistance to best effect.
- 2.04 Apart from Disabled Facilities Grants, which continues to be available for owners and tenants, all other forms of mandatory grant under the Housing, Grants Construction and Regeneration Act 1996 cease together with the current “test of resources”, to be replaced by suitable forms of assistance determined by the Council.
- 2.05 This report sets out:
- **the background to these changes**
 - **steps towards a revised private sector housing renewal policy**
 - **the revised policy and policy principles**
 - **the policy implementation including financial and necessary transitional arrangements**

3.00 BACKGROUND

3.01 Legislative Change

The publication of the Regulatory Reform Order (RRO) followed the publication of the Housing Green Paper ‘Quality and Choice: A Decent Home for All’. The central theme of government housing policy contained in this discussion paper was that no-one should have to live in a home that is ‘not decent’.

- 3.02 The green paper recognised the problems faced by low income homeowners in maintaining their properties and the detrimental impact of poor housing condition on demand for housing and upon the image and popularity of neighbourhoods. It sought opinion from local authorities and their partners on potential changes to existing powers and legislative abilities to effect area renewal and property improvement and in general in allowing local authorities more flexibility in grant and area renewal policy.

- 3.03 The Department of Transport Local Government and the Regions (DTLR) published a consultative document in March 2001, following the publication of the Housing Green Paper and lobbying from housing authorities regarding the need to review the existing system of providing grant aid to the private sector. This document (Private Sector Housing Renewal) proposed reform of The Housing Grants Construction and Regeneration Act 1996, Local Government and Housing Act 1989 and the Housing Act 1985.

- 3.04 The introduction of the RRO on the 18th July 2002 was the culmination of this consultation process and now provides authorities with a much greater degree of flexibility in devising strategies to deal with private sector housing which is in poor condition or suffers from low demand and to assist with housing renewal.

- 3.05 The RRO makes the following significant changes :

1. Introduces a general enabling power for authorities to provide assistance for housing renewal, including repair, improvement, adaptation, demolition and rebuilding, and acquisition of replacement accommodation in any location.
2. Repeals detailed legislative provisions with respect to Renovation, Home Repair Assistance and other such grants.
3. Streamlines the provisions governing the operation of Renewal Areas. Provides assistance for the repair, improvement and adaptation of housing, demolition of a dwelling or help with rebuilding cost or the acquisition of replacement accommodation in any location.
4. Makes minor changes to the provisions in relation to Disabled Facilities Grants.
5. Provides a new power to give assistance to persons directly, or through a third party such as an improvement agency or a specialist financial intermediary. The definition of persons in this case is in the widest sense and could include RSLs.

3.06 The new general power to give assistance can only be implemented when the authority has published a policy setting out how they intend to use it. The existing powers in relation to renovation grants will be repealed in July 2003 and if authorities have not consulted on and published a policy by then they will have no powers to give assistance under either the old or new provisions.

3.07 Guidance has been published to accompany the RRO and, with accompanying publications of good practice from the ODPM, forms the basis for the new assistance regime. Because of the need to publish a clear policy, the guidance sets out key issues to be considered when formulating a strategy and the need to :

- align housing renewal policy with wider strategic objectives;
- work with local partners;
- identify local issues, needs and expectations;
- set policy priorities which may be client based, theme based, area based or property based.

3.08 The guidance provides 3 important protections relating to the giving of assistance whether this is a grant, loan or other form of help. It requires that :

- authorities set out in writing the terms and conditions under which assistance is being given;
- before giving any assistance, the authorities must be satisfied that the person has received appropriate advice and information about the extent and nature of any obligation (financial or otherwise) that they will be taking on;
- before making a loan, or requiring repayment of a loan or grant, the authorities must have regard to the person's ability to afford to make a contribution or repayment

3.09 The guidance also promotes the use of a number of policy tools which could now be employed, as authorities have much greater discretion over the assistance they provide, which could include :

- Grant assistance

- Assistance to landlords
- Loan assistance
- Providing loan finance with others
- Loan administration through local authorities
- Commissioning and undertaking works by the local authority
- Supporting purchase and relocation
- Enforcement
- Clearance areas
- Other forms of assistance for housing renewal which could include services such as discounted materials, provision of labour and free or reduced cost surveys.

3.10 **Wider Policy and Strategic Framework**

It is essential that, when preparing the strategy, due regard to the objectives of the Vision for Leeds and the targeting of resources proposed within the Neighbourhood Renewal Strategy for Leeds is taken into account. The policy will need to be consistent with these policies, with the greatest level of resources and intervention likely to be targeted into the neighbourhoods defined in the Neighbourhood Renewal Strategy.

3.11 **National Priorities**

The revised policy will need to address a number of key national priorities which have been set out in the Housing Policy Statement 2001, the National Strategy for Neighbourhood Renewal and, more recently, the 'Communities Plan – Sustainable Communities: Building for the Future'. These have all identified a number of key priorities for private housing strategies

- Addressing unfitness and disrepair in private sector housing
- Addressing the problems of private housing that is in low demand
- Encouraging responsible landlords
- Ensuring vulnerable people in private housing live in a 'decent home'
- Assisting comprehensive regeneration and neighbourhood renewal
- Fair access to housing and housing services for all

3.12 **Regional Priorities**

The Communities Plan heralded the formation of Regional Housing Boards charged with formulating and implementing a Regional Housing Strategy and the allocation of public funds for housing provision and improvement.

3.13 The Regional Housing Strategy has identified four key priorities for action across the Yorkshire and Humber region:

- Regeneration and Neighbourhood Renewal;
- Providing sufficient new homes within mixed-income communities;
- Improving homes to meet decent standards and people's aspirations;
- Fair access to housing for all groups.

3.14 The revised private sector investment and housing strategy will need to dovetail with these priorities as they will drive the allocation of Housing Investment Programme funding which provides the basis for grants expenditure.

3.15 In addition, the regional Housing Strategy recognises the existence or combination of housing market risk across local authority areas. The Housing Market Renewal Pathfinder programme is promoting the establishment of sub-regional partnerships to develop innovative programmes aimed at radically restructuring housing markets where substantial risk exists, including clearance and re-provision and improvement of homes for which there is demand through grants and loan mechanisms. In West Yorkshire a prospective

Pathfinder is being pursued which would seek to address market risk across the five local authority areas and build on existing joint working on private sector renewal across the area.

3.16 **Local Corporate Priorities**

The key corporate priority in Leeds is to 'close the gap' between those neighbourhoods which are relatively affluent and have benefited from the economic success of Leeds and those areas which have high levels of multiple deprivation, depressed housing markets and poor images.

3.17 The Leeds Neighbourhood Renewal Strategy published in 2001 sets out the approach agreed by partners in the Leeds Initiative (the Local Strategic Partnership for Leeds) for regeneration and neighbourhood renewal strategy. It sets out a number of key themes, sets floor targets and identifies three target areas for comprehensive regeneration (to which two more have been added since publication). Within those areas, the expectation is that 'mainstream' budgets will be aligned to support that regeneration.

3.18 Improving community safety, the quality of environmental conditions and 'street scene' and the fair delivery of key services to all people, especially those who are vulnerable, are also key corporate priorities. Plans and programmes to achieve this are framed in the Leeds City Council Corporate Plan; the Leeds Community Safety Strategy, Health Improvement Plans and the Supporting People strategy.

3.19 The revised private sector investment and housing policy will need to be consistent with these policies. It is likely however, that the greatest level of resources and intervention are likely to be targeted into the neighbourhoods defined in the Neighbourhood Renewal Strategy.

3.20 **Local Strategic Housing Priorities**

The Leeds Housing Strategy 2002/3 to 2006/7 published last year, was judged by the government to be one of the best in the country. The housing strategy is framed around the vision of creating decent homes in decent neighbourhoods and five key themes:

- decent homes;
- decent neighbourhoods;
- healthy, confident communities,
- high quality services; and
- healthy housing markets.

Private sector housing investment and housing strategy has a key contribution to all of those themes.

3.21 The Housing Strategy Action Plan sets short, medium and long term outcome targets and defines a wide range of actions required to be undertaken over the next 4 years to deliver the housing strategy and meet those targets. The future private sector policy will need to be consistent with and contribute towards the objectives in the plan to :

- To improve the condition of private housing and reduce the number of homes that are unfit for habitation;
- To improve the energy efficiency of private housing;
- To reduce the number of low demand and obsolete homes;
- To reduce the number of empty homes;

- To reduce the gap in house price increases between the lowest and highest priced areas of the city;
- To review the provision of housing support and care for vulnerable people.

3.22 **Finance and resources**

The level of support for private sector capital expenditure is essentially derived on the basis of local priorities through the Leeds City Council Single Capital Pot. The overall level of support for 2003/4 for area renewal and grants/ loans expenditure within the Housing General Fund (HGF) is £8.272m. The last Leeds House Condition Survey reported that 14.6% of the private sector properties were unfit and that an investment of £335 million was required to bring the properties back into a reasonable state of repair. It can be seen from these assumptions that the resources available to the Council fall far short of those needed to adequately address the scale of the problem.

3.23 The new policy will better utilise these resources with the possibility of using the Capital Pot to provide gearage or security for commercial loans and ultimately in the longer term the prospects of recycling or self financing capital through the repayment of loans. The amount of finance which can be released in the form of pent up equity is the key to securing meaningful levels of capital to secure significant intervention in the condition of private sector housing in Leeds.

3.24 Innovation in itself can also lead to securing greater resources with a proportion of capital funding being secured through the Local Government Office based on the authority's performance. The Single Regional Housing Pot and funding through the Communities Plan will also provide opportunities to authorities who embrace the new ways of working.

3.25 The Council is working closely with other partners to lever in additional funding to support private sector regeneration. For example, a bid to the Housing Corporation for funding under the 'new tools' programme, if successful, could see a substantial injection of money to support an initiative to address obsolete housing in an area of low demand. It was disappointing that Leeds City Council was not included in the first round of pathfinders for the Government's Housing Market Renewal Fund, but officers are working with partners in West Yorkshire authorities on a proposal which could form part of any future bid for additional government funding.

4.00 **A REVISED PRIVATE SECTOR HOUSING RENEWAL POLICY**

4.01 **Private Sector Housing Issues**

Findings from the Leeds Housing Market Study 2001, other key research projects and stock condition surveys have identified a number of key issues to be addressed.

- The number and condition of private sector homes built before 1919 and in particular the 15,000 or so high density and poorly designed back-to-back houses in the city,
- The issue of obsolescence amongst private housing where certain types of home (again especially back-to-backs) may not be suitable for modern requirements and which are no longer attractive to first time buyers,
- Low demand and abandonment of private homes in certain areas often accompanied by low and either falling or stagnant property prices,
- Extent of unfit housing/housing failing decent homes standard,
- Increasing demand for adaptations to housing for people with disabilities to ensure access and mobility around the house,
- Meeting housing needs and requirements of older people living in private housing, especially those who are vulnerable or inappropriately housed,

- Need to encourage greater input from homeowners towards improving their homes, structurally as well as 'cosmetically' or in terms of enhanced facility,
- The need to encourage and enforce improvement in the private rented stock including multi occupied properties,
- The need to support energy efficiency measures due to the low SAP rating of some older properties and the links between affordable warmth and health.

Many of these issues manifest themselves in the same properties, localities and population groups

4.02 **A Review of the Current Policy**

The current policy has its roots based in a review of the City's housing stock undertaken in the mid 1980's which focused regeneration activities into the 10 Non Statutory Renewal Areas. These areas included some 30,000 mainly pre 1919, back to back and terraced properties within the inner city. At that time the City also had a rolling clearance programme which more recently has effectively ceased, with the focus more on retention and rehabilitation.

- 4.03 At January 2002 a range of grants were available, firstly to support city-wide activity, secondly to target expenditure within priority areas, and thirdly to support a range of individual initiatives.

City Wide

- Means Tested Renovation Grants to address unfitness, available to owner-occupiers.
- Home Repair Assistance available to owner occupiers over 60 and in receipt of specified means-tested benefit.
- HMO Grants to assist landlords with fire safety and amenities.
- Energy efficiency schemes for landlords.

Priority Areas

The following additional grant support was available within the 10 Non Statutory Urban Renewal Areas (URAs) noted above.

- To improve energy efficiency for owner-occupiers;
- For additional works to achieve a standard of 'reasonable repair' for owner-occupiers and works for landlords excluding works of a routine maintenance nature;
- For additional works of asbestos decontamination in the Aviarys (Armley URA) for owner-occupiers and landlords; and
- For enhanced works under Group Repair or individual renovation schemes (within the Burley Lodge Statutory Renewal Area (Hyde Park URA)) for owner-occupiers and landlords.

Special Initiatives

- Differential grant allowance for landlord applications subject to membership of an accreditation scheme.
- Setting aside of the 3-year occupation rule for owner-occupiers for properties empty for 12 months or more city-wide and for all properties within the Aviarys. (In Burley Lodge Statutory Renewal Area, the 3-year occupation rule does not apply).
- Home Repair Assistance to support the Prevention of Falls in the Home Scheme in the SRB4 area (Beeston and Holbeck URA), available to owner-occupiers in receipt of specified means-tested benefit.

- Energy efficiency works for owner-occupiers city-wide outside URAs where linked to major renovation schemes.

- 4.04 The need to align the Private Sector Renewal Support Programme (PSRSP) with the changing focus of the Authority's housing strategy and complement the approved regeneration strategy has resulted in increasing pressures on the capital programme allocation. To slow down the rate of commitment and prevent over-programming, and in cognisance of the impending changes, enquiries for the following grants have been suspended in stages over the last 12 months.
- Energy Efficiency Grants
 - Landlords Grants further restricted
 - City Wide Home Repair Assistance (other than to support special initiatives)
 - All new discretionary grant enquiries (with the exception of owner-occupied properties in the Aviarys area and Beeston Landlords Accreditation Grant Scheme)
- 4.05 The private sector investment strategy has historically sought to support a range of initiatives which have complemented the Authority's broader Housing Strategy and Neighbourhood Renewal agenda, combining a broad mix of support for both city-wide initiatives and to assist people or localities in greatest need, for example the elderly, people on low-income, and priority areas such as the Burley Lodges, Beeston and other Urban Renewal Areas.
- 4.06 The investment strategy has been complemented by a wide range of initiatives offering support, advice and assistance, backed up where necessary by enforcement procedures, in particular in respect of the private-rented sector, in order to address poor housing and environmental health concerns. The emphasis has, as stated earlier, been on retention and rehabilitation in recent years, and the level of acquisition and demolition under clearance powers has essentially ceased, although these powers and options do remain available to support regeneration where appropriate.
- 4.07 The wider powers available under the RRO, particularly the ability to offer supported and equity release loans should enable increased resources to be released and focused to support vulnerable owners and area regeneration.
- 4.08 **Evidence Base**
Research over a number of years has helped to inform and provide an evidence base for the new policy. This has included base information from the Leeds House Condition Survey 1995, local house condition surveys including Burley Lodge, Beeston and a wider Urban Renewal Survey undertaken in 2000 looking at over 20,000 properties in the non statutory urban renewal areas. Wider research such as the recently completed Leeds Housing Market Study, has sought views on housing circumstances, experiences, attitudes and future aspirations of approximately 6,000 residents across the city. It is anticipated that the report of the 2001 Leeds House Condition Survey of the city's housing stock will be available shortly, and this will further help inform decisions on policy aims and priorities.
- 4.09 **Consultation**
It is essential that wide ranging consultation is undertaken and views are taken into account in such a fundamental review of policy, and this is emphasised in the requirements and guidance under the RRO. The current policy which forms part of the Council's approved Housing Strategy, developed and refined over many years, has been informed and developed having regard to views and data from wide-ranging sources, and any proposals for future policy will continue to be shaped in this way.
- 4.10 Consultation regarding the proposals within the RRO and the policy changes being considered to the Private Sector Housing Renewal Policy has been undertaken through the

Leeds Housing Partnership Forum and associated working groups. Members of the groups include representatives from residential landlords, housing associations, the Housing Corporation, Government Office, private sector partners, Care and Repair (Leeds) Ltd., the Federation of Master Builders, the private rented sector, student bodies and community representatives.

4.11 Individual meetings have been held with Care and Repair (Leeds) Ltd. and the Federation of Master Builders to discuss the proposals and draft policy details and comments received are built into the implementation plan. Care and Repair currently administer in excess of £240K of Home Repair Assistance on behalf of the Department and derive fee income from assisting elderly home owners to apply for renovation grants. FMB members currently undertake 95% of the grant work in the City under the warranted builders scheme.

4.12 Comprehensive reports regarding the proposed new Private Sector Housing Policy were presented to Scrutiny Board (Neighbourhoods and Regeneration) on 12th March 2003 and the 9th April 2003. Scrutiny Board Members were broadly in support of the proposals.

4.13 **Further Consultation Planned**

The next element is for further consultation to be undertaken in two stages, each covering a period of about one and a half months using a market research company :

Stage 1 - which is currently under way, and will report in mid July is to undertake a quantitative survey of a representative sample of residents and stakeholders to obtain their views on the principles in the draft policy. The residents survey will consist of telephone interviews with a structured sample of 1000 residents from across the City. The Stakeholders survey will be undertaken with up to 100 organisations being consulted on the proposals.

Stage 2 is to undertake a programme of qualitative research to establish residents and stakeholders priorities within the new policy. The research will commence in July 2003 following the adoption of a draft interim policy, to report in mid August 2003 in time for the interim review in October 2003. The residents research will be held with eight groups of between eight to ten residents representing the following groups :

- young people
- families with children
- families without children
- older people
- people with disabilities
- right to buy owners
- tenants of private landlords

The stakeholders in depth interviews will be conducted with 150 representatives including developers, lenders, private landlords, housing associations and voluntary agencies.

4.14 A number of issues in respect of the policy will still be under development in July 2003 as it is not envisaged that the full package of assistance (particularly loan and equity release schemes) will be in place until 2004/5. On going consultation will therefore be undertaken with stakeholders through the Leeds Housing Partnership as well as feed back from surveys of residents and owners seeking to take up the new forms of assistance

5.00 **THE REVISED POLICY**

5.01 **Key Objectives of our new policy**

- To improve the condition and quality of private sector housing.
- To reduce the percentage of non decent homes occupied by vulnerable people within the private sector.
- To reduce the number of unfit homes, or those that will fail the new Housing Health and Safety Rating System.
- To support comprehensive regeneration programmes in priority areas.
- To support initiatives to deal with obsolete housing.
- To support the needs of areas with low community confidence.
- To support the new regulatory proposals for the private rented sector.
- To encourage and support all private owners in taking responsibility for their property.

5.02 Principles

We have based the policy on the following principles.

5.03 ***Everyone who accesses our services will receive assistance, the level of that assistance will be based on that person's need :***

- We have produced a comprehensive information pack, which will be available to all home owners accessing our service. The pack includes information on :
 - Home maintenance.
 - List of warranted builders.
 - Advice on employing a builder.
 - Advice on the different ways of financing building works.
 - Discount scheme for purchasing decorating and building materials
 - Home energy check and Warm Front advice.
 - Agencies able to support home owners - First Check Point, Care and Repair and Leeds Energy Advice Centre.
 - DIY guides and Health and Safety information.

5.04 ***We will introduce more flexible forms of funding and assistance :***

- We will support home owners to obtain commercial loans to undertake renovation works.
- We will help owners to obtain supported loans where they are unable to access commercial loans.
- We will put in place a range of supported loans including equity release and loans which are paid back at point of sale.
- We will provide access to independent financial advice for home owners wishing to take up supported loans.
- We will look at a mix of grant and loan where grant aid is required to "pump prime" renovation works.
- We will still consider non repayable grants where loans cannot be accessed.
- We will look to support owners of obsolete houses which are to be demolished to purchase a new property.

5.05 ***We will give grant aid where vulnerable people require support that cannot otherwise be found, and to support regeneration activity :***

- We will look to develop cost limited home assistance grants including schemes linked to Home Maintenance Initiatives.
- We will continue to provide Mandatory Disabled Facilities grants and consider additional funding where costs exceed the maximum mandatory DFG allowance (currently £25,000).
- We will continue to undertake Group Repair Schemes as part of wider regeneration projects.

- 5.06 ***We will use our existing and future partnerships to combine our resources with others :***
- We will continue to work with voluntary and charitable agencies such as Care and Repair to support vulnerable, BME and special needs clients including programmes such as the Prevention of Falls in the Home and the proposed maintenance service.
 - We will work with Leeds City Credit Union and others to provide a range of commercial and supported loan packages, debt counselling and the provision of access to independent financial advice.
 - We will work with the Primary Care Trusts to support schemes which contribute to public health improvement programmes
- 5.07 ***We will apply our policy to support the objective of achieving the Decency Standard in homes in the private sector occupied by vulnerable households :***
- Our proposed intervention strategy provides greater support to vulnerable households living in unfit or substandard properties.
 - Owners of private houses, subject to significant intervention that are judged as failing to meet the Decency standard, will be offered an appropriate solution to achieving and sustaining that standard where possible, subject to their personal needs.
 - The Council is currently planning a massive programme of improvements to its own housing stock. It is proposed to offer former right to buy occupiers the opportunity to be involved in these schemes using the equity release and loan facilities when these are available, to complement comprehensive area improvements.
- 5.08 ***We will prioritise work in area regeneration to support the Neighbourhood Renewal Strategy for Leeds :***
- We currently and will continue to support group repair and environmental works in the Burley Statutory Lodge Renewal Area.
 - We currently and will continue to support asbestos decontamination work in the Armley Aviarys area of the City.
 - We currently and will continue to support group repair schemes and ‘face lift’ schemes within the Beeston Hill Statutory Renewal area.
 - We will support regeneration as part of the Harehills Neighbourhood Renewal Area activity.
 - We will look to support, with partners, environmental improvements in defined priority areas.
- 5.09 ***We will actively promote energy efficiency and seek to reduce fuel poverty in the private sector by linking with energy initiatives and advice :***
- Fuelsavers - to target Warm Front heating and insulation grants to private sector occupants in receipt of means tested benefits.
 - Health Through Warmth - to allow those just ineligible for Warm Front Grant who are defined as being in fuel poverty, to get support in securing insulation improvements to their home.
 - The Leeds Bradford and Hull Energy Efficiency Advice Centre (LBH EEAC) who provide DIY Home Energy Checks, identify current fuel utility grants and provide a freephone advice service to support access to energy grants.
 - LBH EEAC to continue an ongoing programme of energy advice surgery provision in communities on how to access energy efficiency improvement resources.
 - Heat lease, primarily on the back of a successful public sector pilot, is to be developed to support private sector owners.
 - To link with owners receiving mandatory Disabled Facilities Grants to ensure full integration of Warm Front heating schemes.
 - To ensure ongoing dialogue with all major fuel companies operating in Leeds and to secure energy efficiency grant support for private sector residents in Leeds.

- British Gas Here to Help Scheme targeted to support former right to buy residents within specified "help zones" which also includes grant for security measures.

5.10 ***We will continue to support the Empty Property Strategy to reduce the number of empty properties in the City by :***

- Supporting the regeneration process within the designated Neighbourhood Renewal Areas and areas of low demand throughout the city.
- Supporting and further developing the Investors in Leeds Register.
- Acting as an 'Introductory Service' for prospective investors who wish to acquire long term empty properties.
- Advertising property within areas of low demand - free of charge.
- Proactively searching for and monitoring empty properties and with partners dealing with environmental issues where there are high concentrations of void properties.
- Having a 'proactive enforcement policy' against absentee property owners within areas of low demand i.e., Enforced Sale & CPO.
- Proactively making contact and offering support / advice to owners of long term empty property on a city wide basis.
- Looking to develop supported loans to assist owners of long term void property that is in poor condition, being brought back into habitable use.

5.11 ***We will continue to drive up standards in the private rented sector :***

- We will work in partnership with private landlords to achieve a better quality private rented sector.
- We will support responsible private landlords through the City wide Leeds' Landlords Accreditation Scheme and provide accredited landlords with exclusive benefits of membership of the scheme.
- We will use local accreditation schemes to work in partnership with responsible landlords to achieve the aims of area regeneration strategies.
- We will support accredited landlords within regeneration areas by developing accreditation loans or support to encourage their partnership involvement.
- We will support, encourage and acknowledge responsible private tenants through the Council's Accredited Tenant Scheme.
- We will take tough enforcement action against irresponsible private landlords to force them to either improve or get out of the market, and support responsible landlords in their dealings with irresponsible and anti-social tenants.
- We will comply with the principles of the Government's Enforcement Concordat to ensure that the Council's private rented sector enforcement services are fair, transparent and proportional to the risk to health, safety and welfare of private tenants.

5.12 ***We will work to enable people with disabilities to live independent lives :***

- We will look to develop top up loans to enable disabled people to access more flexible help in terms of discretionary disabled facilities works or to help where the cost of works is above the £25,000 maximum for mandatory grant.
- We will look to provide links to partners who provide energy efficiency advice and financial support for disabled occupiers.
- We will provide any agency service to support disabled people to adapt their homes.
- We will develop assistance to enable disabled people to move to a more suitable home where this is considered to be the best option.

5.13 ***We will continue to consult on our activities and seek to improve our services and the assistance we provide as part of our private sector renewal strategy. We will strive to make our services :***

- *Timely*

- *Accessible*
- *Equitable*
- *Appropriate*
- *Sustainable*

5.14 **Policy Detail (Intervention Levels)**

Assistance available under the general policy is to be based on the concept of staged intervention, **whereby the Local Authority gives the minimum necessary assistance up to a point where homeowners can help themselves.** This will enable the Authority to focus its energies on a limited number of priorities identified in the Neighbourhood Renewal Strategy, which will require significant investment. Focusing within these areas, which by definition have the highest proportion of unfit, non decent, obsolete homes and vulnerable private sector households, will provide significant opportunities for meeting PSA7 (the Government's target to reduce the percentage of vulnerable households living in 'non decent' private sector homes). It will also meet corporate objectives and provide opportunities for accessing external funding whilst providing support for the most vulnerable households.

- 5.15 It is proposed that in the first instance (**Intervention level 1**) that assistance be available to **all** homeowners across the city, on request of, or as a result of, proactive promotional work.

A basic information, advice and 'sign posting' service regarding repair, maintenance and improvement, approved builders and support agencies, and accessing finance.

This is an extension of our current services. Studies undertaken by such groups as the Joseph Rowntree Trust have indicated that owners who can afford to carry out works to their home do not do so because of lack of information or support on issues such as :

- How to pick a reputable builder
- How to use a simple building contract
- How to be aware of what works are required to their home
- Where to get professional help from
- How to access the necessary finance

We have produced a comprehensive information pack to support homeowners and can offer advice over the phone. The information will also be available on our web site.

- 5.16 Further advice and assistance including financial assistance where appropriate, (**Intervention level 2**) will be available for vulnerable households, specified client groups and for homeowners in specified priority areas.

Professional advice and support services are provided to priority 'safety net' cases and approved priority area based or client based programmes, to include property surveys and advice on funding options.

"Safety net cases" are to be defined as vulnerable households in receipt of the following state benefits and living in housing which is unfit or falls below an acceptable standard under the new Housing Health and Safety Rating Scheme :

- Income support
- Housing benefit
- Council tax benefit
- Income based job seekers allowance
- Attendance allowance
- Disability living allowance

- Industrial injuries / Disablement benefit
- War disablement pension

- 5.17 **Approved priority area based programmes** - Support the strategic regeneration aims of the authority. These areas defined in the Leeds Neighbourhood Renewal Strategy where support will be available in line with local strategic action plans and phased regeneration. There are ongoing commitments to specified regeneration areas including the Burley Lodge Renewal Area and the Armley (Aviarys) area of the City. A strategic action plan is in place for Beeston and is being supported through partners and the private sector housing renewal programme with funding for demolition, group repair and facelift activities.
- 5.18 **Client based programmes** - Support specific health objectives or sectors of the community, for example the elderly residents through Care and Repair (Leeds) Ltd. There is an ongoing commitment with Care and Repair to schemes which are already under way including Prevention of Falls in the Home, a scheme which is jointly funded by the Primary Care Trusts. A proposal has been received from Care and Repair to undertake a pilot home maintenance scheme to service home owners aged over 60 and on a means tested benefit. The proposals are to be worked up with the pilot to be undertaken during late summer and implementation following an interim review of the policy in late autumn if the pilot proves to be a success.
- 5.19 The Neighbourhoods and Housing Department currently has the expertise to provide the surveying service in-house using technical officers who have traditionally been undertaking grant surveys. This service will be available from July 2003 for level 2 intervention clients.
- 5.20 **Detailed financial advice and / or financial assistance outside specified priority areas or client based programmes will be available to applicants qualifying as safety net' cases only. The level of financial assistance being considered under the following hierarchy :**
- **The householders own resources and savings**
 - **Commercial loans or faith loans based on the ability to pay or**
 - **Through funding supported by equity in the property.**
 - **As a last resort non repayable Grants.**
- 5.21 The Neighbourhoods and Housing Department currently employs specialist officers to undertake a test of resources for applicants who enquire regarding the availability of home improvement grants. These officers are skilled in advising applicants of benefits they may be entitled to, can provide advice on grants from other sources and also the different methods available for financing home improvements. They are not however able to provide debt counselling or personal financial advice, which must be provided through a third party regulated by the Financial Services Authority (FSA). The service will only partially be in place for July 2003 but it is envisaged that these fieldworkers act as a link to the third party financial advisers.
- 5.22 **Supported loans or faith loans from income**
The local authority support the loan by contributing to and thereby reducing interest payments. Paying loan set-up costs or providing loan sureties are examples of how such a scheme can be supported; however, this type of loan is currently not available and is unlikely to be in place until November 2003.
- 5.23 **Shared equity or supported equity release loans**

The local authority or third party (housing association) take a percentage stake in the property based on the cost of the works required to bring the property up to a reasonable standard of repair or meet the decency standard, costs for which are paid for by a loan. The money is recouped when the house is sold, and any increase (or decrease) in value is shared proportionate to the shared ownership which could help offset interest payments. This type of financing is currently not available and is unlikely to be in place until April 2004.

5.24 The local authority could also support such a scheme by making available a repayable grant, whereby grant conditions would require the repayment of grant at a future date (usually at point of sale) and possibly subject to interest accrued. This approach needs further development as there is an issue that this approach may be determined by the (FSA) as being a loan and thus subject to FSA regulation.

5.25 **Non-repayable grants as a last resort or to provide ‘gap funding’ to enable a scheme to go head**

Grants to be available only where the other assistance noted above is unable to support home improvement and regeneration or in the case of specified or ongoing time limited commitment to key regeneration areas. For example group repair schemes in the Beeston and Burley lodge Statutory Renewal Areas and asbestos decontamination grants in the Aviarys area of Armley.

5.26 **Based on the above principles and intervention levels, the proposed assistance is summarised in the table below :**

POLICY / ASSISTANCE	CONDITION / EFFECT
INTERVENTION LEVEL 1	
Advice and information	All enquirers will be offered advice and information, sign posting to assist them in resolving their property repair and maintenance problems and in helping them achieve the decency standard.
Private Renting and Tenancy Advice	Available to landlords and tenants through Housing Advice and the Leeds Landlord Accreditation Scheme
INTERVENTION LEVEL 2	
Home Inspection service <i>Vulnerable households</i>	To provide a home inspection service for safety net cases to highlight works required to meet the fitness standard, the new health and safety rating scheme and / or the decency standard. Charges may be made where the inspection subsequently leads to a loan or grant.
Essential Works Loans / Grants <i>Vulnerable households</i>	To provide advice and assistance to help support safety net cases, living in unfit housing or housing which fails the new health and safety rating scheme, as part of the city wide programme to obtain a loan or grant
Independent Financial Advice <i>Vulnerable households</i>	To provide access to (IFA) for safety net cases to access loans for improvement works to meet the fitness, or failure of the new health and safety rating scheme. Charges may be made where the advice subsequently leads to a loan or grant.
Debt Counselling	To facilitate access to debt counselling through a third party to enable safety net cases living in unfit

<i>Vulnerable households</i>	housing or housing which fails the new health and safety rating scheme, to enable them to obtain a loan.
Home Maintenance Service <i>Client based programme</i>	To provide a home maintenance service with Care and Repair Leeds Ltd or other partners supported by a small grants scheme. Details still to be determined.
Home Assistance Loans/ Grants <i>Client based programme</i>	To provide advice and assistance to help support elderly vulnerable people living in non decent housing, as part of the client based programme, to obtain a loan or grant
Relocation Loans / Grant <i>Vulnerable households Priority area based programme</i>	To provide a relocation loan / grant to : a) support disabled persons to move to a more suitable home to meet their needs, where this is the best option b) to support the acquisition of properties for improvement or redevelopment. Details still to be determined.
Group Repair Scheme <i>Priority area based programme</i>	Standardised external works to blocks of properties in defined priority areas, to achieve uniformity and visual amenity as part of a comprehensive regeneration scheme. Owners will be required to contribute not more than 25% of the cost subject to a test of resources.
Environmental Improvements and Face lift Schemes <i>Priority area based programme</i>	Undertake environmental works with partners to street frontages, binyards or public areas to secure community confidence as part of a comprehensive regeneration scheme. Private owners will not be expected to contribute to the cost of these type of works.
Accreditation Loans / Grants for the private rented sector <i>Priority area based programme</i>	To be available <u>only to</u> accredited landlords in limited priority regeneration areas as part of a comprehensive improvements scheme to improve properties to the decency standard.
Empty Property Loan <i>Priority area based programme</i>	To provide an empty property loan to help bring back into use long standing empty properties which are blighting the local neighbourhood. Details still to be determined.
Disabled Facilities Grant <i>Client based programme</i>	Mandatory DFG's for registered disabled applicants supported by a referral from Social Services in support of necessary works of adaptations. Plus discretionary loan/grant for works over £25,000 subject to individual schemes considered on their merits.

5.27 Loan Development

One of the key elements of the new policy will be the need to have in place a range of flexible loan / finance support packages which owners can access to undertake renovation works. This is an area which is still under development. There is of course no difficulty for owners with reasonable incomes or large amounts of equity in their property in obtaining commercial loans, given that they are provided with suitable advice and guidance. The problem arises with owners on low incomes with limited or no savings or equity. There are

currently few options open to them, however officers have been working in partnership with Leeds City Credit Union (LCCU) to develop a package of assistance.

5.28 Proposals have been tabled for the Credit Union to investigate the provision of the following services to support private sector renewal :

- A range of unsecured, secured and supported loans for low income home owners.
- A range of equity release products for low income home owners.
- Debit counselling service to support loan take up.
- Professional financial advice service to support loan take up.
- Professional valuation service as part of secured loan and equity set up.

5.29 LCCU are currently preparing a proposal which will consider the staffing and the costs implications of providing these services. They are confident that they can set up these services, which are not dissimilar from those they already provide. It is proposed the provision of such services to be made in two phases.

- To have in place by autumn 2003 unsecured loan facilities (up to £2000) which would be available at standard rates of interest and supported rates of interest depending on the applicants need.
- To have in place by April 2004 the full range of services noted above including secured loans and equity release / share schemes.

5.30 **Policy Development**

There are a number of areas which still need to be developed under the proposed policy, it is difficult to estimate at this point the demand for loans and the effect on the financial predictions for 2003/2004. It is proposed, however, that a range of assistance be available within the following timescales

5.31 **Available for August 2003 Advice and information**

- The Neighbourhoods and Housing Department has over the last 8 months employed a Home Maintenance Project Officer who has produced a range of advice and guidance documents for home owners. Packs are now available for distribution and the department is currently seeking sponsorship for future production and distribution costs.
- DFG's - available city wide to meet mandatory entitlement with individual schemes where works exceed the maximum grant considered for additional financial support on their individual merits.
- Group Repair Schemes are currently available in Burley Lodge Renewal Area and Beeston Hill Renewal Area under the provisions of the Housing Grants Construction and Regeneration Act 1996. It is proposed to continue with these schemes in which owners are offered the opportunity to participate.
- Environmental Improvements and Face lift Schemes are currently available and under way in both Burley Lodge and Beeston provided under Section 93 statutory renewal area provisions. It is proposed to continue with these schemes in which owners are offered the opportunity to participate.
- Grant assistance for owner/occupiers to support asbestos decontamination and renovation in the Aviary's.
- Grant assistance for Landlords in the Beeston Area in support of the Beeston Accreditation Scheme.

5.32 **Available in part for July 2003 but needing further development**

- Accreditation Grants / Loans are currently available in Beeston as Renovation Grants under the provisions of the Housing Grants Construction and Regeneration Act 1996, it is proposed these will continue in the same format until loan packages have been developed.

- Home Assistance Grants / Loans, based on the same criteria as Home Repair Assistance in the Housing Grants Construction and Regeneration Act 1996 are currently available to support special initiatives (falls in the home). It is proposed these will continue in the same format until loan packages have been developed.
- Essential Works Loans / Grants, based on the same criteria as Renovation Grants in the Housing Grants Construction and Regeneration Act 1996 will continue to be available for applications already underway, until loan packages have been developed.

5.33 Requiring further development before implementation

- Loan packages.
- Debt Counselling .
- Home Maintenance Service is currently under development with partners Care and Repair Leeds Ltd. It is proposed to run a pilot scheme in late summer for implementation in the autumn.
- Empty Property Loan, to be developed when loan packages are available.
- Relocation Loans / Grants are to be developed when loan packages are available, to support mandatory disabled facilities Grants and clearance schemes requiring re location.

6.00 POLICY IMPLEMENTATION

6.01 Policy implementation and monitoring

Because of this new fundamental approach, the complex nature of the Private Sector Renewal Policy and the need to further develop the assistance packages, principally loans, it is proposed that the policy that is put in place from the 18th July 2003 be an interim policy

6.02 This policy will need to be carefully monitored and evaluated with a proposed review to be undertaken in the autumn when some of the loan packages will be available. Should it become apparent that the policy is not having the desired effect or that the financial expenditure is likely to be significantly different from the budget estimation, changes can be made at this time to bring it back into line. A further review will be required in April 2004 when more complex loan packages will be available and to establish the changes need to be made into the new financial year 2004/2005.

6.03 Complaints regarding the policy or its implementation will be monitored and where necessary referred through the Councils complaints procedure. Feedback will be monitored through the "customer satisfaction" survey undertaken for completed schemes.

6.04 Transitional Arrangements

It will be some months before the effects of the new policy begins to be felt because of the initial interim policy, the backlog of demand and the levels of commitment under the existing policy. It is proposed that all schemes currently underway under previous policy and legislation are processed to completion.

6.05 Any changes to policy are best initiated at grant enquiry stage, from an operational and customer service point of view. Imposing changes after commencing the process of an enquiry can lead to allegations of creating false expectations, even though there is no legal obligation until the grant has been approved. It should be borne in mind that the time scale taken from enquiry to approval of a grant can be in excess of 10 months. There may be enquiries received in February 2003, which may require approval up to December 2003. Interrogation of the computer records indicate that the following numbers of enquiries had not been approved at 4th June 2003 and could lead to a potential commitment of £2.4 Million.

Grant Type	Average Cost	Enquiries prior to	Estimated cost
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		approval	
Renovation Grants	£9,655	234	£2,259,270
Home Repair Assistance	£2,076	20	£41,520
HMO Grants	£11,387	9	£102,483
Totals		263	£2,403,273

- 6.06 The Private Sector Renewal Budget for 2003/4 has a healthy commitment which currently stands at 80% of the budget and approved grants on average take up to 6 months to complete. The current commitment for 2003/4 and the potential commitment from enquiries received but not yet processed to approval can be managed by allowing spend to be pushed into 2004/5. Prudent management and processing of these enquiries will allow for a smooth transition and take up any slowing down in the programme as a result of introducing loans and other forms of assistance as alternative to non repayable grants.
- 6.07 It is proposed therefore, that any discretionary grant enquiries received prior to March 2003 be processed through to completion. These discretionary grant enquiries will be processed in accordance with the Councils current policy and in accordance with procedures set down in the Local Government and Housing Act 1996 and guidance including amendments to Government Circular 17/96.
- 6.08 It is proposed to begin accepting enquiries for assistance under the new policy provisions from 1st August 2003.
- 6.09 **Publication promotional and marketing plan**
Local Authorities are required to advise members of the public that they have adopted a Private Sector Renewal Policy by placing a public notice in two local newspapers they are not required to publish the policy within the public notice but should include the following information :
- The date on which the policy was adopted.
 - Details where the full policy document can be examined.
 - The intended duration of the policy.
 - A brief description of the policy.
 - Contact details for further information.
- A summary of the policy must also be made available to the public on request
- 6.10 There is likely to be some resistance to the concept of loans where in the past the Council has offered assistance in the form of grants. We have, however in the past had no difficulty in expending our grants allocation, with well in excess of 2,000 enquiries per year from home owners wishing to improve and repair their homes. In 2001/2 we provided over 750 home owners with grant aid. The new forms of assistance will enable us to substantially increase these numbers and provide support to a whole new range of client groups.
- 6.11 Limited marketing has been undertaken in the past by leaflet drops in priority areas where we wish to undertake improvements, through public meetings, newsletters and publications in regeneration areas. We have also targeted specific population groups the elderly through Care and Repair Leeds and ethnic groups who have been under represented in the take up of grants, through local community meetings.
- 6.12 Details of the policy, the aims, objectives and information on how to apply for assistance will also be provided on the Councils Web Site

7.00 CONCLUSION

- 7.01 The new legislative freedoms available to local authorities provide opportunities for the development of new and innovative ways of supporting home owners and helping them to help themselves. The freedoms also provide access to additional funding opportunities and allow a change in emphasis from the Local authority being a provider to an enabler. The key element to success will be the unlocking of resources which are currently untapped in building equity and have not been released because of, fear, ignorance, distrust or simply an unwillingness to do so or because non repayable grants have been available.
- 7.02 The policy which is proposed will provide broad based assistance to support vulnerable households, specified client based programmes and the approved area based programmes in support of the Leeds Neighbourhood Renewal Strategy. There will however need to be a transitional period and development work undertaken over the next 10 months to implement the full range of assistance options.

8.00 RECOMMENDATIONS

- 8.01 That the policy set out in 5.26 of this report and detailed in Appendix 1 be approved for implementation from 18th July 2003 and given appropriate publicity.
- 8.02 That the transitional arrangements set out in 6.07 and 6.08 of this report and detailed in Appendix 2 attached be approved for implementation from 18th July 2003.
- 8.03 That Officers be instructed to continue development work with partners in accordance with the timescales noted in 5.27 to 5.33 in of this document, and in partnership with other West Yorkshire Housing authorities as referred to in paragraph 3.25.
- 8.04 That a review of the progress in developing the new policy be undertaken in Autumn 2003, and again in April 2004 and further reports be prepared recommending any changes, amendment or new forms of assistance to be provided under future local private sector housing renewal policy.

Date report prepared : 20 June 2003

Private sector Housing Assistance Policy

INTERVENTION LEVEL 1

Available to all homeowners across the City free of charge

- | | |
|--|---|
| 1. (a) Advice and information | All enquirers will be offered advice and information, sign posting to assist them in resolving their property repair and maintenance problems and in helping them achieve the decency standard. |
| 1.(b) Private renting and tenancy advice and information | Available to tenants and landlords through Leeds Housing Advice and for members of the Leeds Landlords Accreditation Scheme |

INTERVENTION LEVEL 2

Available to vulnerable households
(*safety net cases*)

- | | |
|-------------------------------------|---|
| 2.(a) Home inspection service | To provide a schedule of works required to meet the fitness standard, the new health and safety rating scheme and / or the decency standard. Charges may be made where the inspection subsequently leads to a loan or grant. |
| 2.(b) Independent Financial Advice | To provide access to (IFA) to access loans for improvement works to meet the fitness, or failure of the new health and safety rating scheme. Charges may be made where the advice subsequently leads to a loan or grant. |
| 2.(c) Debt Counselling | To provide access to debt counselling through a third party to home owners living in unfit housing or housing which fails the new health and safety rating scheme, to enable them to obtain a loan. |
| 2.(d) Essential Works Loans / Grant | Available to home owners, living in unfit housing or housing which fails the new health and safety rating scheme, as part of the city wide programme
<i>Access to financial support under this form of assistance will be considered under the following hierarchy</i> <ul style="list-style-type: none"> • <i>Householders own resources /savings</i> • <i>Commercial / supported Loans based on income</i> • <i>Commercial / supported Loans based on equity</i> • <i>Non-repayable grant as last resort</i> |

2.(e) Relocation Loan /Grant

Available to disabled person to move to a more suitable home to meet their needs, where this is the best option.

Access to financial support under this form of assistance will be considered under the following hierarchy

- *Householders own resources /savings*
- *Commercial / supported Loans based on income*
- *Commercial / supported Loans based on equity*
- *Non-repayable grant as last resort*

CLIENT BASED PROGRAMME 3

3.(a) Home Maintenance Service

To provide a home maintenance service with Care and Repair Leeds Ltd or other partners supported by a small grants scheme. Details still to be determined but will be aimed at the elderly on means tested benefit with grant limited to £500.

3(b) Home Assistance Loan / Grant

Available to elderly vulnerable people living in non decent housing, as part of the client based programme, maximum financial support £2,000.

Access to financial support under this form of assistance will be considered under the following hierarchy

- *Householders own resources /savings*
- *Commercial / supported Loans based on income*
- *Commercial / supported Loans based on equity*
- *Non-repayable grant as last resort*

3(c) Discretionary Disabled Facilities Grants

To provide assistance through access to financial support for the cost of eligible works in excess of the maximum mandatory Disabled Facilities Grant allowance.

PRIORITY AREA BASED PROGRAMME 4

4(a) Relocation Loans /Grants

To support the acquisition of properties for improvement or redevelopment. Details still to be determined.

4(b) Group Repair Schemes

To undertake standardised external works to blocks of properties in defined priority areas, to achieve uniformity and visual amenity as part of a comprehensive regeneration scheme. Owners will be required to contribute not more than 25% of the cost subject to a test of resources.

4(c) Environmental Improvements
and Face lift Schemes

To undertake environmental works with partners to street frontages, binyards or public areas to secure community confidence as part of a comprehensive regeneration scheme. Private owners will not be expected to contribute to the cost of these type of works.

4(d) Accreditation Loans
for the private rented sector

To be available only to accredited landlords in limited priority regeneration areas as part of a comprehensive improvements scheme to improve properties to the decency standard. Details still to be determined.

4(e) Empty Property Loan

To provide an empty property loan to help bring back into use long standing empty properties which are blighting the local neighbourhood. Details still to be determined.

Transitional Arrangements

1. To continue accepting and processing enquiries for discretionary renovation grants under the current policy and provisions of the Housing Grants Construction and Regeneration Act 1996 for:-
 - a) Owner occupiers to support asbestos decontamination in Armley
 - b) Grants to support the Beeston Landlords Accreditation scheme
 - c) Individual schemes considered on their merits
2. To continue accepting and processing enquiries for home repairs assistance under the current policy and provisions of the Housing Grants Construction and Regeneration Act 1996 for special schemes such as "Prevention of Falls in the Homes".
3. That discretionary grant enquiries received prior to March 2003 be processed to completion under the current policy and provisions of the Housing grants Construction and regeneration act 1996.
Note (support for discretionary grants were withdrawn with the exception of the circumstances noted in (1) above on the 25th February 2003)
4. That enquiries for assistance under the new policy provisions are accepted from the 1st August 2003 and processed in line with the assistance available under the new policy at the time of approval.