



CHELTENHAM
BOROUGH COUNCIL

Housing Renewal Policy

2003-06

www.cheltenham.gov.uk/regeneration

To be published: 1st August 2003

Housing Renewal Policy 2003-2006

1. Introduction

- 1.1 The council is required to adopt and publish a Housing Renewal Policy in order to use new wider powers for providing locally determined forms of assistance.

2. Background

- 2.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into force on 18th July, 2002, repealing much of the prescriptive legislation governing the provision of previous housing assistance and replaced it with new wide ranging powers to provide assistance for housing renewal significantly based on local needs and the achievement of strategic objectives.
- 2.2 The increased flexibility on offer allows for new and innovative approaches to housing renewal and will require regular review in the context of the council's overall Housing Strategy. The council is however mindful of the resourcing implications of this policy, both for itself and partner organisations and expenditure priorities outlined will therefore be reviewed annually at budget setting, having regard to community and corporate priorities.
- 2.3 This Housing Renewal Policy is effective from 1st August, 2003. Revised versions will be produced when significant changes occur, e.g. to the type of assistance available.
- 2.4 This policy document limits itself principally to consideration of works of repair, improvement or adaptation etc. rather than to enabling housing provision in the first place which is considered separately through the Housing Strategy.
- 2.5 Extracts from central government publication:

“Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. The Government’s view is that it is primarily the responsibility of homeowners to maintain their own property. However, the government is committed to improving housing quality across all tenures including the owner occupied sector and fully accepts that some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. Local authorities therefore have an important role to provide assistance in these cases”.

“It is not intended to bring about the wholesale replacement of housing grants with loans”.

“The Government would consider that an authority was failing in its duty as a housing enabler and in its responsibility to consider the condition of the local private sector stock if it did not make some provision for (private sector housing) assistance.”

“Authorities must avoid fettering their discretion to provide assistance. They may legitimately turn down an application that falls outside their policy, but cannot refuse to consider an application, or refuse an application that is outside policy without there being a mechanism in place to determine such cases. The mechanism should ensure that exceptional cases that fall outside policy are individually considered on a sound and informed basis and approved where appropriate”.

Source: Housing Renewal Guidance - June 2002

2.6 The Cheltenham context

- 2.7 Cheltenham, with a population of over 110,000 is one of the eleven major urban centres in the south-west region. Together with Bishop's Cleeve and Woodmancote in the Tewkesbury Borough Council administrative area, Cheltenham is one of the two principal urban areas in Gloucestershire.
- 2.8 The national census 2001 shows that proportionally, Cheltenham has the second highest number of single households in the region (34%). Despite this fact, in terms of population density, Cheltenham ranks fifth highest in the region with 23.6 persons per hectare.
- 2.9 Of the total population, 10,000 are aged 75 and over (9%) and over 17,100 Cheltenham residents have a limiting long-term illness (15.6%). The census also showed that 3,822 households still lack central heating (7.9%) and 230 households are without their own bath/shower and toilet facilities.
- 2.10 Regional Planning Guidance for the South West (RPG 10) 2001, sets a target of 2,400 new homes in Gloucestershire each year to 2016 and on an equally apportioned basis regionally suggests that between 713 and 1,188 of these should be affordable. There is a need for this regional target to be translated into a realistic figure at county and district level.
- 2.11 Cheltenham house prices are generally high and well above the national average. In December 2002, average property prices were £280,000 for a detached property, £172,000 for a semi-detached property, £160,000 for a terraced property and £128,000 for a flat.
- 2.12 As a result of high property prices, poorer owner occupiers, particularly the elderly, may still have a significant level of equity tied up in the value of their home. The government is keen to see schemes developed which will assist owners in undertaking repairs and improvements to their homes by accessing this capital. Whilst the council is keen to facilitate such services, it recognises the concerns of partners that they are not always an appropriate replacement for grant assistance with essential health and safety related works.

3. Consultation and the Cheltenham Community Plan

- 3.1 Borough wide our Local Strategic Partnership is in place, which brings together the key organisations and partnerships in the borough who have worked together to produce a draft community plan. It is not one organisation's plan, it belongs to the borough as a whole. The ten inter-linking themed delivery partnerships are
- Built Environment Partnership
 - Cheltenham Business Partnership
 - Cheltenham Learning Town Forum
 - Crime and Disorder Partnership
 - Health Improvement Partnership
 - Regeneration Partnership
 - Social Justice Partnership
 - Sustainability Panel

- Transport Partnership
- Cultural Partnership

3.2 The draft community plan is the result of extensive consultation with residents, organisations, businesses, community partnerships, voluntary sector agencies and community groups. Through this consultation, the Cheltenham Strategic Partnership has been able to listen to the needs and wants of local people and has set out a vision of how the borough can develop and improve over the next 20 years, which has then been broken down into six key themes:

- ***The vision for Cheltenham in the year 2020 is for it to be a vibrant, safe and sustainable town where residents, workers and visitors enjoy the benefits of economic, social and environmental well-being.***

3.3 The six key themes are:

1. **We want an attractive and safe town**
2. **We want a thriving economy**
3. **We want a decent standard of living**
4. **We want to live life to the full**
5. **We want safe and accessible travel and transport**
6. **We want a healthy environment**

3.4 The community plan sets out clear priorities for action and will provide the framework for more co-operation and joined up working between all the organisations and partnerships in the borough on the issues that matter most. The Cheltenham Strategic Partnership has identified five key priorities which need to be addressed over the next five years. These are based on the results of consultation but also reflect national priorities:

1. ***Achieve a balanced housing market where the housing supply meets the aspirations of the town and enhance access for all to decent, affordable and appropriate housing***
2. ***Reduce levels of recorded crime and reduce the fear of crime in our communities***
3. ***Protect and enhance the environmental quality of the town and make Cheltenham the most beautiful and sustainable town in England***
4. ***Improve sustainable travel and transport options in the town in order that economic prosperity continues***
5. ***Develop a sense of community cohesion, where there is a common vision and a sense of belonging for all communities and a reduction in the perceived or actual inequalities for all sections of the local community***

3.5 In identifying the need to achieve a balanced housing market and enhance access to all to decent affordable and appropriate housing as a key priority, Cheltenham Strategic Partnership recognises the crucial relationship housing has in underpinning the social, economic and environmental well-being of the borough. The draft community plan identifies how housing renewal and investment programmes will underpin all six themes of the plan.

- An attractive and safe town – the design of new housing will be expected to incorporate the highest build and design standards
 - A thriving economy – housing regeneration initiatives will provide the focus for local investment and employment creation programmes in areas of need
 - A decent standard of living – good quality, affordable housing is central to the aspirations of the strategic partnership to provide a decent standard of living
 - Living Life to the full – grant schemes will be used to enable disabled people and older people to live at home more independently and wider housing programmes will actively promote resident and user involvement
 - Travel and transport – Housing initiatives will push for improved transportation networks to link homes with centres of employment, learning and public services
 - A healthy environment – the design of new housing will be expected to incorporate the highest energy efficiency standards
- 3.6 Specific consultation in developing this policy has taken place via a county group of housing officers and locally, by customer survey and close co-operation with the local home improvement agency, Care and Repair (Cheltenham) Ltd. A draft of the proposed policy was published on the council's web-site, with the facility to provide consultation responses electronically. We have also had regard to feedback provided by the Cheltenham Viewpoint panel.
- 3.7 Organisations formally consulted about the development of this policy include:-
- Cheltenham and Tewkesbury Primary Care Trust;
 - Care and Repair (Cheltenham) Ltd;
 - Gloucestershire NHS Trust;
 - Gloucestershire Social Services.
- 3.8 The council has also been reviewing all of its services having regard to our legal obligations under Section 17 of the Crime and Disorder Act. Consideration has been given to the extent to which the services contained in this policy can contribute to a reduction in crime.

4. Policy implementation

- 4.1 This Housing Renewal Policy will become effective from 1st August, 2003 and will be subject to annual review via the council's Housing Strategy. The council's Corporate Plan and Best Value Performance Plan will also influence future developments and report on performance.
- 4.2 The policy will cover a three year period prior to any major review. Minor changes to the policy will be made by the Assistant Director (Neighbourhood Regeneration) in consultation with the Deputy (Neighbourhood and Community).
- 4.3 Where any planned amendment will produce a significant change to service provision, it will require the approval of the council's cabinet before the operational policy is changed. Such changes are most likely to arise when there is an update to the council's housing needs information (a Gloucestershire-wide study is scheduled for 2004) or the next private sector stock condition survey (scheduled for 2005/6).
- 4.4 Other factors that may affect the review of this policy include:
- changes to corporate capital spending plans;

- significant changes in local circumstances (e.g. housing need);
- national policy/legislative changes;
- Local Strategic Partnership priorities.

4.5 In implementing this policy, the council will have due regard to relevant national legislation and related guidance including in particular that related to housing renewal, fitness enforcement (including houses in multiple occupation), the health and safety rating system, neighbourhood renewal assessment and disabled facilities grants (DFG's).

4.6 Key targets against which this policy will be monitored are detailed at Appendix C.

5. Balancing Cheltenham's housing market

5.1 The council is committed to doing whatever it can, within its resources, to help facilitate a more balanced local housing market and is in the process of commissioning research into the key issues leading to market imbalance in the town and the opportunities available to address the issue.

5.2 Initial findings from the study suggest that a number of key issues are impacting significantly on the balance of the local housing market in the town:-

- the high level of local house prices compared to average income levels;
- the deficit of land available for new housing to meet local needs, particularly affordable rented housing;
- the uneven distribution of existing affordable rented housing;
- the impact of the University of Gloucestershire on the adjoining residential district of St. Paul's and, to a lesser extent other areas of central Cheltenham;
- the attractiveness of the town to second home owners.

6. Housing need and affordability in Cheltenham

6.1 The council commissioned a comprehensive housing needs study in November 2000 which showed a net requirement of 709 new affordable rented homes in Cheltenham to 2005. An update undertaken in 2003 shows that this has increased to a net requirement of 294 units per annum, or 1,470 units over a five year period.

6.2 The consultant's latest report recommends a target level for affordable housing provision of 40% on all housing sites of 15 dwellings or more. In practice, it has not been possible to date to apply the new 15 dwelling threshold and the target in the council's supplementary planning guidance published for consultation in September 2002, is a minimum 30% affordable dwellings, not the 40% recommended. In reality, it will be difficult to achieve even the 30% target on existing identified housing sites, as most development in Cheltenham is taking place on brownfield or windfall sites where the economies of development do not necessarily facilitate affordable housing provision at the rate envisaged.

6.3 Since March 2000, there has been a substantial increase in property values nationally and this situation is mirrored in Cheltenham where average minimum property values have increased by more than 50% over this period. The increase in minimum values is particularly relevant when considering affordability.

- 6.4 Between 1st April, 2000 and 1st April, 2003 there was a net loss of 435 social rented homes in the town due to right to buy, right to acquire and redevelopment. This trend is set to continue, with forecast provision unlikely to keep pace with losses of affordable units. Coupled with the relatively low rate of new provision generally, the housing affordability situation in the town is likely to worsen.
- 6.5 Providing new homes is not the only way of meeting housing need and failure to address properties falling into disrepair or to adapt properties for disabled occupiers can also lead to an increase in housing need. It is therefore recognised that the council's housing approach needs to be balanced and not centred around a particular form of tenure. This has been taken into account in framing the policies in the document.
- 6.6 In addition, opportunities may arise for the provision of affordable housing from the conversion or re-use of vacant dwellings or by the redevelopment of sub-standard housing which is currently in private ownership. The council will seek to encourage this in tackling vacant property issues, including the provision of enhanced levels of assistance in exchange for nomination rights.

7. Private housing standards in Cheltenham

- 7.1 Housing conditions have a direct effect on the health of their occupants. As the fabric of properties naturally deteriorates with time, the need for intervention is on-going and action and financial support to those on low incomes is necessary to prevent an increase in the number of unfit properties.
- 7.2 **Cheltenham Private Sector Stock Condition Survey 2001**
- 7.3 The council carries out a sample survey of the conditions in the private housing sector once every five years to inform its strategy for intervention in relation to energy efficiency, adaptations and where the market is failing to address problems of disrepair and unfitness for habitation. The results of the last survey were published in 2001.

Unfit Properties

- 7.4 In 1994, 1523 private sector properties (3.8%) were assessed to be unfit for habitation, but our 2001 survey suggests that the position has improved quite significantly with an estimated 1,119 now unfit (2.52% or one in forty dwellings). This represents a 27% improvement and compares very favourably to a national average figure for unfitness of 7.6% (English House Condition Survey 1996).
- 7.5 The 2001 survey indicated that a further 889 properties (2%) were borderline unfit and likely to fall into unfitness within five years without investment by the owner. The majority of unfit properties identified (755) were in the owner occupied sector, with the majority of the remainder (328) being privately rented.
- 7.6 The highest level of unfitness was identified in the St. Pauls ward (where the authority has a renewal area) with one in sixteen dwellings assessed to be unfit for habitation. This was followed by St. Peters ward with one in eighteen unfit and Lansdown/Park wards with one in twenty three dwellings unfit. St. Pauls ward was also assessed to have the highest number of borderline unfit properties (i.e. those which are likely to fall into unfitness in the near future).
- 7.7 In targeting unfit properties, it is unlikely that there will be any significant impact on the total, without action to deal with properties falling into unfitness as well as those that are already unfit. The survey highlights the fact that the private rented sector has the highest level of unfitness of any tenure in Cheltenham.

7.8 Individual unfit properties will continue to be identified for interventionary action by a variety of means including:

- surveys following enquiries to the Neighbourhood Regeneration division
- complaints about poor housing conditions by tenants
- our five yearly sample private sector stock condition survey
- inspections pursuant to the council's vacant property strategy
- proactive enforcement activity in the private rented sector (e.g. HMO Registration scheme)
- referrals from other agencies (e.g. social services, Care and Repair, Cheltenham Housing Aid Centre, Citizen's Advice Bureau)
- assessments of private housing resulting from applications to the housing needs register

Key facts from Private Sector Stock Condition Survey - May 2001

I.	Total number of private dwelling houses	44,327
II.	Total number of owner occupied houses	37,235
III.	Total number of unfit dwellings	1,119
IV.	Rate of unfitness	2.52%
V.	Rate of unfitness plus borderline fit	3.72%
VI.	Projected rate of unfitness using proposed Health and Safety Hazard Rating System	Not yet available
VII.	Number of private homes failing to meet the decent homes standard	Not yet available
VIII.	Dwellings needing substantial repair (£1,000 plus needed)	6,658
IX.	Cost of giving unfit houses a minimum 10 year life	£750,000
X.	Cost of improving houses needing substantial repair	£1.3 million
	Percentage of unfit houses where head of household is:	
XI.	On low income	23%
XII.	Aged over 60	18%
XIII.	Percentage of unfitness in the private rented sector	6.2%
XIV.	Percentage of homes with energy efficiency rating below national average	17%
XV.	Estimated number of vacant private sector dwellings	274
XVI.	Capital allocated for all private sector housing grants for 2003/4	£1.319 million
XVII.	Capital allocated to top up Clearance reserve 2003/4	£50,000
XVIII.	Capital allocated for mandatory DFG's for 2003/4 (private sector)	£470,000

8. Sustainability and energy efficiency

8.1 The Home Energy Conservation Act 1996 (HECA) required the Council to set out measures which will lead to a significant improvement in the energy efficiency of residential accommodation in the Borough. The council supports the government's view that improving the energy efficiency of residential accommodation is important for sustainability reasons, to help combat global warming and to help ensure that every household has access to affordable warmth.

- 8.2 The council is working with a wide range of organisations to promote energy efficiency in residential property and has signed up to a Gloucestershire-wide affordable warmth strategy. The council is also currently working in partnership to prepare a Climate Change Strategy. Both of these documents set out targets for improvements to residential property.
- 8.3 The council identified measures which when compared with the situation on 1st April 1996, would if undertaken result in a 30% improvement in the energy efficiency of the stock. The Act did not set any deadline for the achievement of the saving, but the government expects that substantial progress will be made towards this target over a ten to fifteen year period and the council has signed up to this objective.
- 8.4 **Baseline data**
- 8.5 In 1996, the council used a methodology provided by the Department of the Environment and developed by the Building Research Establishment, and updated with local information, to produce a notional baseline position for the energy efficiency of the stock. This has been used to assess progress towards meeting the 30% target set out in the HECA.
- 8.6 It should be noted that the baseline assessment was based on national statistics, but the results for all tenures are summarised below, together with an assessment of the impact of energy efficiency improvements, reduction in CO₂ emissions and energy use.
- 8.7 Physical property improvements and their energy efficiency impact

Measure	No. dwellings improved	Estimated Cost (£)	Improvement in Energy Efficiency	CO ₂ Reduction (tonnes)	Reduction in Energy use (GJ)
1	2037	61,110	0.5%	1,866	27,073
2	5675	1,589,000	1.0%	3,288	50,074
3	19467	2,920,050	0.9%	3,046	45,302
4	19878	7,951,200	8.3%	26,977	419,134
5	31812	47,718,000	5.2%	17,585	263,943
6	25165	12,582,500	12.9%	36,833	651,562
Total		£72,821,860	28.8%	89,595	1,457,088

Key:

	Property improvement measures analysed	Average Estimated Unit Cost (1996)
1	Hot Water Tank Insulation;	£30.00
2	Loft Insulation;	£280.00
3	Draught-stripping;	£150.00
4	Cavity Wall Insulation;	£400.00
5	Full Double-glazing;	£1,500.00
6	Condensing Boiler.	£500.00

8.8 Strategic energy efficiency objectives

- to improve the baseline information on the energy efficiency of the housing stock across all tenures to help inform and prioritise investment decisions;

- a 30% improvement in the energy efficiency of the residential accommodation in the Borough between 1996 and 2011;
- access to affordable warmth for all residents in the Borough within ten years, combating fuel poverty and associated health problems;
- minimisation of the environmental damage associated with the use of fuel in the home, including the promotion of both energy efficiency and renewable energy technologies;
- to reduce fuel costs by means of an effectively targeted programme of housing improvements combined with the provision of advice on how dwellings may be heated in an energy efficient manner;
- to integrate improvement of the housing stock with other initiatives in order to maximise opportunities for improving energy efficiency at marginal cost;
- to minimise the environmental damage associated with the use of fuel in dwellings by improving energy efficiency and the use of renewable energy, thereby reducing carbon dioxide emissions;
- to facilitate changes in behaviour and investment by householders in terms of the efficient use of energy, by promoting the financial benefits and pay-back periods for a range of domestic energy appliances and measures;
- to educate the public in general and schoolchildren in particular, including raising awareness of global warming and encouraging sustainable energy use in the home.

8.9 Progress to date

The council reports local progress in improving domestic energy efficiency annually across all tenures against the 1996 baseline:

(a1) Progress reported between 1 April 1996 and 30 June 1997 (1 st progress report)	-
(a2) Progress reported between 1 April 1997 and 31 March 1998 (2 nd progress report)	4.50%*
(a3) Progress reported between 1 April 1998 and 31 March 1999 (3 rd progress report)	2.29%
(a4) Progress reported between 1 April 1999 and 31 March 2000 (4 th progress report)	1.50%
(a5) Progress reported between 1 April 2000 and 31 March 2001 (5 th progress report)	1.91%
(a6) Progress reported between 1 April 2001 and 31 March 2002 (this progress report)	1.66%
(b) Overall improvement in energy efficiency from 1 April 1996 to 31 March 2002	11.34 %

Improvements shown are based on the reduction in average energy consumption (GJ/year) across all tenures as determined by 400 annually completed telephone surveys using BRE HECAMON software.

*Note: Improvement achieved during previous two years requested from survey respondents to establish improvements from the baseline position at 1st April, 1996

8.10 Key energy efficiency achievements

- the establishment of an energy advice centre covering the whole of Gloucestershire;
- the formal adoption of a county-wide affordable warmth strategy;
- extensive promotion of energy efficiency message to over 200,000 households, including bounty packs to new parents, schools home energy project, education pack, group presentations, newspaper articles;
- discount directory produced of local energy efficient appliance suppliers and white goods cash-back scheme promoting sale of such appliances;
- redevelopment of unpopular blocks of flats in Hester's Way with energy efficient new dwellings;
- high standard of energy efficiency required in all new affordable housing developments;
- thermal encapsulation of several blocks of council-owned flats;
- 544 private dwellings improved under the council's cavity wall cash-back scheme;
- condensing boilers now fitted as the replacement standard in council-owned dwellings and for new grant-assisted installations in the private sector;
- several successful county-wide partnership projects, including the 'Warm and Well' scheme sponsored by the Energy Saving Trust which has improved the energy efficiency of 428 private dwellings in Cheltenham alone during its first two years.

8.11 Promoting domestic energy efficiency

8.12 A key challenge is to ensure a wide public understanding of environmental issues and an awareness of the environmental impact of actions and proposals in relation to energy use, including global warming.

- 8.13 In the absence of regulatory controls, it is recognised that the extent of domestic energy efficiency improvements required will require significant co-operation from householders. Where the council and its partners have direct control of the energy efficiency of residential dwellings, every effort will be made to implement cost effective improvements within available resources. In the privately owned and residential sectors, we will seek to promote and encourage improvements through a process of awareness raising, education and incentives. Where appropriate, we will promote local and national grant schemes and savings to householders through bulk purchasing schemes.
- 8.14 The council provides financial support to the Gloucestershire Energy Efficiency Advice Centre (part of the charity known as the Severn Wye Energy Agency) which is part of a national network supported by the Energy Saving Trust. The advice centre actively promotes domestic energy efficiency and provides free home energy advice householders, referring enquirers to schemes that result in the installation of energy efficiency measures.
- 8.15 **Affordable warmth and the 'Warm and Well' scheme**
- 8.16 Ensuring that all residents have access to affordable warmth is a significant strategic objective. Whilst the actions necessary to achieve this objective are not always complementary to combating climate change, ensuring that energy is being used as efficiently as possible in the residential sector is important.
- 8.17 The Census 2001 indicates that 3,822 Cheltenham households do not have central heating. As the vast majority of council-owned homes now have central heating, this suggests that a significant number of privately owned properties still lack this important facility.
- 8.18 The six Gloucestershire local authorities and South Gloucestershire unitary authority have worked together to formulate a strategy to tackle the related issues of affordable warmth and fuel poverty in a co-ordinated way across the county. Gloucestershire was the first county in England to produce such a strategy, which was launched in September 2001.
- 8.19 The strategy was developed in consultation with a wide range of relevant organisations and individuals. The process was guided by a steering group which included the HECA officers from all seven authorities, Gloucester Health Authority, Gloucester Social Services, National Energy Action and Severn Wye Energy Agency (SWEA), a local environmental charity.
- 8.20 To support the Affordable Warmth Strategy the six authorities of Gloucestershire set up the 'Warm and Well' scheme, led by Cheltenham Borough Council, with support from the national HECAAction fund. The scheme encourages health professionals to refer households where poor insulation and heating may be having a detrimental effect on health. Training, information and referral materials are provided by the scheme. Referrals are directed towards Warm Front grants, Council grants or a bulk discount scheme depending on the household's circumstances.
- 8.21 Each authority has committed at least £60,000 for grant funded energy efficiency measures over the first two years of the 'Warm and Well' project. Additional funding has been negotiated from Scottish Power to support the grant and bulk discount elements of the scheme. Primary Care Groups have also committed funding to provide extra measures (e.g. ventilation) in some areas.

8.22 Energy from renewable sources

- 8.23 Simply improving the energy efficiency of existing and new buildings is unlikely to lead to a significant reduction in the emission of greenhouse gases which are contributing to climate change.
- 8.24 The promotion of renewable energy is a key element of the Cheltenham climate strategy. Whilst seeking to use energy as efficiently as possible, the council and its partners will also work to encourage and promote the generation of energy from renewable sources both locally and further afield to help meet Cheltenham's energy requirements. Where legislation and technology permits, we will seek to ensure that Cheltenham meets and where practicable exceeds national targets.
- 8.25 Our initial analysis suggests that the scope for renewable energy generation locally is likely to be focused on photovoltaics (PV), but opportunities for exploiting renewable energy from other sources such as bio-mass, heat pumps, wind power and any new technologies will also be explored.
- 8.26 In the absence of legislative requirements, we will seek to implement showcase projects to demonstrate what can be achieved in renewable energy terms. These will be used to encourage private developers to develop the market for renewable energy technologies and to lobby for appropriate changes to planning and building regulations.

9. Personal circumstances

- 9.1 The council recognises that the personal circumstances of certain households require special consideration when exercising its duties in connection with private sector renewal. Lack of adequate income means that some households cannot afford to maintain or improve their homes, or to heat them to an adequate, safe and comfortable level. The same lack of income also prevents these households from undertaking cost-effective improvements to the energy efficiency of their properties. Low-income households therefore require support to provide them with the necessary improvements.
- 9.2 Even householders on moderate incomes living in energy inefficient houses will have difficulty in heating them to an adequate level. We will, therefore, prioritise those properties with the poorest energy efficiency standards for any improvement work. In doing so, it is acknowledged that in general such properties will provide the greatest scope for cost-effective energy efficiency improvements.
- 9.3 It is also recognised that some households have other special needs relevant to the delivery of services. These needs arise as a result of old age, disability, the presence of young children, language and cultural differences and hearing and vision impairment. Elderly people, those with disabilities and families with young children often spend longer periods at home than the rest of the population. These needs must be taken into account when delivering, or enabling the delivery of services.
- 9.4 Particular consideration will be given to elderly, ethnic minority and vision and hearing impaired households when delivering advice, information, promotional material and education services. We will work to ensure that the most vulnerable households are targeted for assistance which is appropriate to their needs.

10. Adaptations to meet the needs of disabled residents

- 10.1 The council's private stock condition survey identified that 55% of those with some form of identifiable disability have a need for a specialist adaptation.

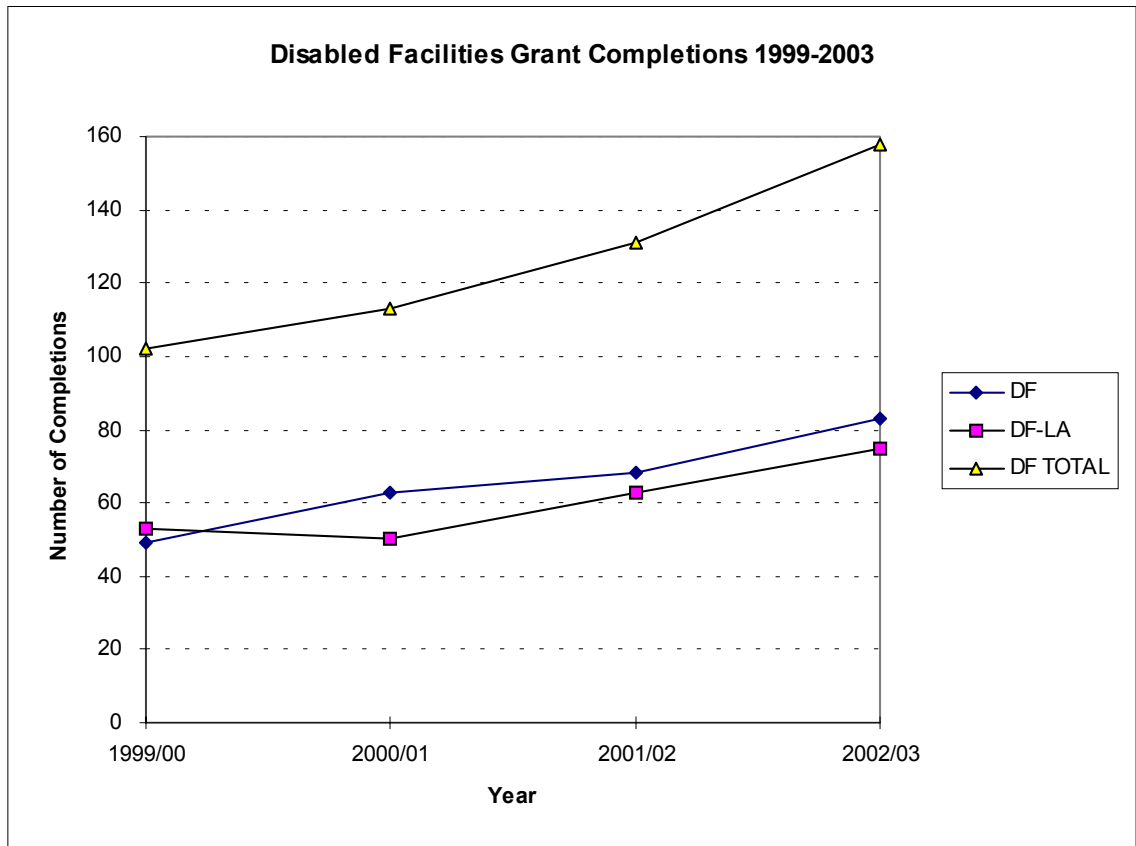
- 10.2 The provision of disabled facilities grants is an important area for partnership working and impacts on the targets of other agencies, in particular social services and health. The council recognises these links and seeks to co-operate, for example in fast-tracking clients awaiting adaptations to facilitate hospital discharge and prevent bed-blocking.
- 10.3 Disabled people are also more likely to live in unfit properties, with 18% of all unfit properties in Cheltenham likely to be occupied by someone who is disabled. The council's private sector stock condition survey in 2001 estimated the following total occurrences of need for adaptations:-

Adaptation	Number of Occurrences of Need
Door answer system	563
Emergency alarm system	549
Grab-rails or hoist	1024
Single level accommodation	201
Re-designed bathroom	202
Re-designed kitchen	363
Re-designed WC provision	397
Downstairs WC	263
Stairlift provision	392
Wider doorways	335
Low level light switches	172
Raised power points	434
Improved parking	202
Total	5097

- 10.4 The Census 2001 shows that 9% of Cheltenham's population are over 75 years of age. In total, 15.6% of the population have a limiting long term illness, with 8,178 people describing their general health as 'not good'. In terms of ability to work, 2,813 residents describe themselves as permanently sick or disabled.
- 10.5 Our local home improvement agency, which is provided with financial support by the authority, runs a number of services of assistance to the elderly and disabled. As well as providing a full project management service to assist clients with major works to their properties, Care and Repair (Cheltenham) Ltd also operate a Handyman service for minor repairs and adaptations.
- 10.6 In the private sector, disabled facilities grants are currently adapting only around 70 properties per year. As more people are expected to be maintained in, or moved back into the community and the elderly population continues to increase, a growth in demand for DFGs would appear inevitable and the council recognises that this demand will need to be taken into account in future planning.

10.7 Mandatory disabled facilities grants

10.8 The existing statutory framework governing the required provision by local authorities of mandatory DFGs is to continue for the foreseeable future, with additional resources available from central government. The council receives 60% of its funding on DFGs in the form of a cash grant from the government. Demand for the service has increased substantially in recent years, as shown in the table below.



DF = Private sector adaptations
DF-LA = Council house adaptations
DF TOTAL = Total number of adaptations

10.9 The council's Community Services Division will actively promote the availability of mandatory DFGs and will seek to work in partnership with the welfare authority, Care and Repair (Cheltenham) Ltd and other agencies to deliver a streamlined service where adaptation of a property is reasonable and practicable. As far as possible, similar services will be made available to residents regardless of their form of tenure.

10.10 Where possible, arrangements will be made with other authorities in the county to procure equipment and adaptations in the most cost-effective manner.

10.11 As DFGs are mandatory, they will continue to receive some priority in the allocation of funding and the council will work with the welfare authority to ensure that cases are effectively prioritised and dealt with according to need. Where resources are insufficient to meet demand, the council will seek to deal with cases equitably regardless of tenure.

10.12 Adaptation of a property may not always be the most appropriate solution to housing need. The council will seek to advise and assist clients with alternative arrangements to meet their housing needs where this is considered to be a more practicable or reasonable solution to the individual circumstances of a client. For example, financial and practical assistance with moving to a more suitable property.

10.13 **Discretionary assistance**

- 10.14 Appendix C sets out details of a new form of discretionary grant assistance, Adaptation Support Grant (ASG), which will complement mandatory disabled facilities grant.
- 10.15 Discretionary assistance will be considered in exceptional circumstances, to provide additional assistance or top-up funding to the maximum available mandatory DFG of £25,000. Such cases will be determined on a case by case basis and will be subject to ratification by Cabinet deputy Neighbourhood and Community (under delegated authority) or the Cabinet as appropriate.

11. **The private sector stock**

- 11.1 The council recognises the importance of the asset value of Cheltenham's private sector housing stock and the contribution which its condition makes to the well-being of the town and its inhabitants.
- 11.2 Cheltenham has a relatively low level of property unfitness, but has invested significantly in terms of targeted grant resources over many years to help lower income householders to stay in their own homes.
- 11.3 The government is increasingly emphasising the possibility of using loans, equity release and other forms of assistance as alternatives to grant aid, but mechanisms for delivering these will need to be refined in partnership with the local home improvement agency Care and Repair (Cheltenham) Ltd.
- 11.4 As a first step towards this approach, the council has reviewed its grant policy which is already based on the government's health and safety rating system. The new policy tightens the qualification criteria and will, in general, target grant resources to the most vulnerable client needs groups. Clients who are significantly under-occupying a property or who have sufficient equity to consider funding works themselves will be referred to the local home improvement agency for advice.
- 11.5 If there is evidence from our local Home Improvement Agency that clients in need are unable to solve their housing problems via grant assistance or by raising a loan or releasing equity using schemes on the open market, the council will consider developing its own loan scheme as a lender of last resort. In this respect, the council would want to build on any successful schemes developed and operated elsewhere.
- 11.6 Full details of the proposed policy and eligibility criteria are provided at Appendix A.
- 11.7 In terms of enforcement action, the council intervenes in the private housing sector where it considers such intervention to be in the public interest. Generally, this will be as the result of a complaint by a member of the public or because it is evident from inspection that a property or group of properties are vacant, not fire safe and/or are in disrepair having regard to their age, character and locality.
- 11.8 The council will ensure that it meets its statutory obligations in respect of the enforcement of minimum housing conditions and the remedy of statutory nuisances including where necessary undertaking works in default of owners.

12. **The owner-occupied sector**

- 12.1 Owner occupation is the preferred form of tenure for the majority of the population. Investment in a home is the most significant financial investment most people will ever make and the principal responsibility for repairing and maintaining that asset lies with the householder.

- 12.2 In Cheltenham, the condition of the owner occupied sector is generally much better than the national average. In 2000, 67% of unfit properties (755) were found to be in the owner occupied sector. There were assessed to be 1,119 unfit properties in the private stock as a whole, equating to 2.5% of the stock. This compares to an unfitness rate nationally of 7.6%.
- 12.3 The age profile of Cheltenham's private sector housing stock is markedly different from the national average, with 36% of properties built before 1919 compared to 20% nationally. Only 14% of Cheltenham's stock was built in the inter-war period (20% nationally), with half the stock built post 1945 (58% nationally).
- 12.4 The extent of Georgian and early Victorian property in and around the town centre dictates that a high level of investment is required to maintain the stock. Those on a low income often find themselves with a valuable asset, but no satisfactory way of realising the capital tied up in their property to undertake repairs.
- 12.5 Despite the wish of the government to encourage equity release schemes, there are still few, if any, reputable schemes that can be recommended to clients. With the ability of the council to fund capital works by way of grants increasingly difficult, we will look to work with external providers and the local home improvement agency, Care and Repair (Cheltenham) Ltd, to make loans available to those unable to access help via traditional lending routes.
- 12.6 Grant assistance may continue to be made available to owner occupiers subject to available resources, but this will be to deal only with issues that directly put their health and safety at risk. We will aim to ensure that private sector dwellings achieve at least Band D as assessed against the government's Housing Health and Safety Rating System. Grant aid, loan or move-on assistance will be considered towards the cost of repairs and improvements having regard to the following:
- the works must be to modify or remove a hazard at the property rated as category A, B or C as assessed using the latest Housing Health and Safety Rating System Guidance published by the government;
 - the property must be in Council Tax Band A, B, C or D;
 - if the property is currently unfit for habitation, renovation must be considered the 'most satisfactory course of action' ;
 - the current grant allocation policy, including any applicant eligibility and means-testing criteria.

13. The private rented sector

- 13.1 Economically, Cheltenham has a thriving private rented sector but there are still problems of disrepair, poor amenities and lack of fire safety precautions in many properties. The council recognises that the condition of the private rented sector is very important to the success of local educational establishments, in particular the University of Gloucestershire, in attracting students to the town.
- 13.2 The council will work with landlords seeking advice from the authority to help them to meet their obligations and will develop the information available on its web pages (www.cheltenham.gov.uk/regeneration) in order to facilitate better conditions in the private rented sector. It is not intended that the council will provide grant assistance to landlords from April 2003, other than to facilitate bringing back into use long term vacant properties.

- 13.3 The council will continue to respond actively to complaints from tenants about poor conditions in the private rented sector and will use the full range of its enforcement powers to provide remedies for their protection.
- 13.4 **Houses in multiple occupation**
- 13.5 The council has a duty to ensure that certain types of Houses in Multiple Occupation (HMO) are inspected and has a pro-active policy of intervention to secure the fire safety and repair of the most high risk properties. Over time, it is our intention to expand the current control registration scheme for Houses in Multiple Occupation, or to introduce licensing when powers allow, to include a wider range of rented properties. The recently published Housing bill suggests that HMO licensing will greatly expand the number of student properties which will need to be inspected by the council.
- 13.6 In the short term the council will employ an enforcement-led approach to secure minimum standards in the highest risk registerable properties in multiple occupation, because despite the co-operation of many landlords, there are others who have failed to come forward to register their properties. Failure to register an HMO which falls within the scheme is an offence and the council will now seek to prosecute owners and/or managing agents in appropriate cases. The council will seek to maximise fee income from registration charges, particularly where properties are found not to meet the required standard when inspected.
- 13.7 There are an estimated 300 registerable HMOs in Cheltenham of which only 93 are currently registered. This has taken three years to achieve and the current rate of registration is insufficient to ensure that we meet the 300 target within a five year registration cycle. Funding for an additional housing standards officer has been included in the revenue base budget for 2003-04 to reflect this target. However, we will need to carefully monitor the impact of these additional resources and recognise that further resources may be needed to ensure that the council meets its mandatory duty.

14. Vacant private sector property

- 14.1 Given the demand for properties of all types in Cheltenham and the pressure on the council to make additional housing provision, it is unacceptable for existing properties to be kept vacant unnecessarily for extended periods.
- 14.2 The council has for many years had a pro-active policy of making contact with the owners of long term vacant properties to seek their co-operation in bringing them back into housing use. There have been many notable successes that have had a positive impact on the town's appearance, as well as making better use of these wasted assets. Grant aid has been used as an incentive to encourage owners to bring vacant properties back into use. In total, the council currently 'encourages' around 25 long term vacant properties back into use per annum.
- 14.3 Compulsory purchase action has been used in several cases as a last resort to secure the improvement and re-use of long term vacant properties.
- 14.4 Despite this work, at 1st April 2003, there were 980 dwellings in the town (excluding student and furnished second homes) that had been empty for longer than six months. A hard core of around 100 properties have been vacant for more than three years and it is on these properties that are the council's will focus its attention.

- 14.5 The council will continue to actively pursue this matter with a view to further reducing the number of long term vacant residential properties. Subject to available resources the council will offer a grant incentive to owners (repayable in the event the property is not re-occupied or again falls vacant), but as a last resort will consider using enforcement powers, including compulsory purchase to secure their re-occupation.
- 14.6 The authority will continue to target long term vacant and underused commercial property, including vacant space above commercial premises (including shops), with a view to helping enable better use to be made of the existing built environment. Where appropriate, consideration will be also be given to the use of compulsory purchase powers to regenerate run-down commercial areas. Partnership arrangements with the private sector will be considered where the council has insufficient monies to fund the acquisition of such properties from within its own resources.
- 14.7 The council may consider offering a higher level of grant assistance (subject to a maximum of £15,000 per dwelling unit) where the owner is prepared to offer nomination rights to the authority.
- 14.8 Appendix B includes details of the council's grant policy in respect of long term vacant properties.

15. Area regeneration

- 15.1 The council's established approach to area regeneration has been based on the principle of co-ordinated public investment boosting the confidence of the private sector to fund improvements in run down areas on an on-going basis. The council also looks to provide or enable wider support to the community to help ensure that both regeneration and local communities are sustainable.
- 15.2 There are now few, if any areas of Cheltenham where the private housing sector could be viewed as failing. There are no clearly identifiable low demand areas. Private investment in property is taking place across the town and isolated areas of vacant or difficult to let property are more likely to be associated with ineffective management, a surplus of student accommodation, anti-social behaviour or poor environmental conditions (e.g. proximity to major roads or junctions) than with poor physical property conditions.
- 15.3 The council aims for Cheltenham to be the most attractive town in the country and to this end, there are still areas of the town that would benefit from a co-ordinated approach to improving the local environment, including rationalising commercial land holdings to attract inward investment and promote sustainable communities.
- 15.4 In addition to the physical environment, there is evidence of continued social exclusion in communities in various parts of the town. Effective regeneration needs to address physical, social and economic deprivation.
- 15.5 The Local Strategic Partnership (LSP) has set up a Regeneration partnership with the aim of developing a town-wide co-ordinated approach to regeneration focusing in particular on identified areas of multiple deprivation. The council will take a leading role in enabling the targeting of resources to support the physical, social and environmental well being of such areas and where appropriate, will help to develop new policies and projects to facilitate the objectives of the partnership.
- 15.6 **Cheltenham Borough Homes**
- 15.7 The council has recently transferred the management of its own housing stock, comprising approximately 5,100 dwellings, to an Arms Length Management Organisation known as Cheltenham Borough Homes.

- 15.8 The council recognises the need for substantial investment in order for all dwellings to meet the government's decent homes standard by 2010 and is aware that some redevelopment will be necessary to deliver sustainable investment. Capital investment will be linked to neighbourhood management and major decisions will be based on the detailed financial and socio-environmental appraisal of available options.
- 15.9 Whilst the council is mindful of the demand for affordable housing in the town, redevelopment of blocks of flats at lower density will still be considered where this contributes to the creation of better balanced and sustainable communities.
- 15.10 In view of the difficult financial climate within which local authorities are now operating, the council will continue to work with other registered social landlords and private developers where such partnerships can deliver strategic housing objectives cost effectively.
- 15.11 The council will also seek to ensure that area regeneration initiatives are as far as possible 'tenure blind' and that support is provided to owner occupiers to assist with repairs and improvements where such works are being carried out to the council's own stock (for example, blocks improved by encapsulation to improve thermal insulation). In meeting this objective, the council will seek to work closely with Cheltenham Borough Homes and our other development partners.
- 15.12 Mobile home sites
- 15.13 At 1st April, 2002, there were 13 licensed mobile home sites in the Borough comprising 369 units. Considerable progress has been made in improving standards on Cheltenham's mobile home sites and the council will continue to seek improvements, particularly on the change of ownership of individual units to ensure that all existing contraventions are eventually eliminated.
- 15.14 The establishment of new mobile home sites is currently constrained by local planning policies and it is not proposed that this will change in the foreseeable future.

16. Resourcing implications

- 16.1 The council is concerned about its ability to continue to fund private sector renewal activities at the current level, particularly bearing in mind the community need and priority for more affordable housing provision. This renewal policy envisages some reduction in grant expenditure in future years, but overall, it seems likely that staffing demands will actually increase, particularly as a result of increased enforcement activity.
- 16.2 The operational delivery of services under the housing renewal policy will rest primarily with the council's Neighbourhood Regeneration division. Disabled facilities grants and related support will be administered through the Housing Services team of the Community Services division.
- 16.3 It is predicted that revenue growth is likely to be required to support planned services, even to support the council's current statutory responsibilities in these areas.
- 16.4 The council is in the process of reviewing its medium term financial strategy to ensure that capital funding is available to facilitate delivery against key performance targets, within the context of Cheltenham's Corporate Plan and the wider Community Plan of the Cheltenham Strategic Partnership.

- 16.5 Key targets against which this strategy will be monitored are detailed at Appendix D. These may be subject to change by central government or council requirements and if so, such changes will be detailed in the council's Best Value Performance Plan (BVPP). Performance will be reported on the council's web site, through the BVPP and via the council's Housing Strategy updates.

Health and Safety Grant (HSG)

Purpose

To facilitate the improvement of houses for those most in need in the Borough where repairs are essential to protect the health and safety of the occupant.

Eligibility

Eligible applicants include those persons who :-

- are owner occupiers, and
- are 60 years of age or more, and in receipt of a means tested state benefit
or,
- have children aged 5 or less living with them on a permanent basis and who are in receipt of a means tested benefit.

Works to properties in council tax bands A to D (inclusive) to rectify health and safety risks for dwellings falling within Bands A to C (inclusive) under the government's health and safety rating system will qualify for grant aid, as will basic property security measures.

Other relevant factors

In determining whether the payment of grant assistance is an appropriate response to the case in question, regard will be had to the following factors :-

- whether or not the property in question is considered to be unfit for habitation;
- whether the proposed work will render the property fit for habitation;
- the outcome of any neighbourhood renewal assessment;
- whether the applicant is considered able to remain living in the property without additional support from the statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an acceptable cost;
- the wishes of the occupier(s);
- any equity the applicant may have in their property over £50,000;
- whether the applicant has made or has considered making an application to be placed on the council's housing needs register and whether rehousing of the applicant in supported or other suitable accommodation is likely or desirable;
- how fully the property is occupied;
- the circumstances of any other joint owners of the property who live in or intend to live in it;
- where the value of applications for assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received.

'Warm and Well' scheme

Note: Eligibility under the 'Warm and Well' scheme for energy efficiency related grants will be determined in consultation with the other Gloucestershire district authorities through the 'Warm and Well' project steering group. (Contact Severn Wye Energy Agency on Freephone 0800 512012).

Maximum grant

The grant will cover the cost of eligible works and related professional fees, subject to a maximum grant of £15,000.00, at the discretion of the council.

Vacant Property Grant (VPG)

Purpose

To facilitate the improvement and bringing back into use of vacant properties/dwellings in the Borough.

Eligible Applicants

Those owners who have an owners interest in a property/dwelling which has been vacant for at least one year. An owners interest for these purposes is one which:

- a) is held by the applicant alone or jointly with others; and
- b) is either an estate in fee simple absolute in possession or a term of years absolute of which not less than five years remain unexpired at the date of application.

Eligible Works

Those works needed to bring the dwelling/property up to the decent homes standard or to provide new dwellings by the conversion of an existing building. The grant will cover 50% of the cost of works and related professional fees, subject to a maximum grant of £15,000.00 per dwelling unit.

Other relevant factors

The following conditions for grant payment will apply:

- On completion of the works the property must reach the decent home standard.
- A written undertaking must be signed by the owner / applicant stating that if the property, whilst in his ownership, becomes or remains vacant for a period of six months or more, then at the Council's discretion he shall be obliged to sell the property to the Council at market value, less the amount of grant paid. If the value of the property cannot be agreed then this shall be determined by independent valuation as detailed in the agreement.
- The owner/applicant must also undertake in the agreement to occupy the house as his sole residence for a period of three years, commencing from the authorised date of grant payment, or let the property for a three year period commencing from the authorised date of grant payment. The owner/applicant must also undertake to repay the grant in full if he should breach this undertaking.

Maximum grant

The grant will cover 50% of the cost of works and related professional fees, subject to a maximum grant of £15,000.00. Applications will be considered on a case by case basis having regard to the age and location of the property, the length of time the property has been vacant, the extent of works required and whether the applicant is willing to offer nomination rights to the council for the dwelling unit(s) created.

Adaptation Support Grant (ASG)

This is a new grant, replacing Home Repair Assistance, in cases where works are identified by an Occupational Therapist as “necessary and appropriate”, or are required in association with such works, to meet the needs of a disabled person.

Eligible applicants:

- Owner occupiers or private tenants who are disabled and referred for assistance by an Occupation Therapist of the County Social Services department;
- Are in receipt of a means-tested benefit, and/or
- Are 60 or more years of age and having completed a Test of Resources form for a mandatory disabled facilities grant are assessed to be a ‘nil contributor’.

Note: Where an applicant has a calculated contribution but has made a financial contribution towards the DFG, they would be considered a ‘nil contributor’ for the Adaptation Support Grant.

Eligible works:

1. Essential repairs related to the health and safety of the occupants of the necessary for the adaptation work (whether via DFG or ASG) to proceed. (The most common example of this currently would be rewiring of a dangerous electrical installation).
2. Minor adaptations (for example the provision of a handrail costing £500.00). In these cases, it is more cost effective to provide an Adaptation Support Grant than a more administratively complex DFG.

As mandatory DFG expenditure attracts a 60% cash grant reimbursement from the government, officers will exercise caution in the use of this grant as an alternative to DFG.

3. Where a speedy response is required, for example for repairs to an existing stairlift and again, it is quicker to process an ASG than a DFG.
4. Where an applicant has a life interest rather than a full owners interest in a property only a life interest and is therefore not eligible to receive a mandatory DFG.
5. Relocation costs, or purchasing costs of a new property, where adaptations to existing accommodation are considered less appropriate or too costly and a cheaper option is to assist with re-housing and if necessary, to assist with carrying out adaptations to an alternative property.

Maximum grant:

The maximum grant payable in any one year will be £3,000 in relation to Item 1 and £5,000.00 (in total) in relation to items 2 to 5 inclusive.

Key Performance Indicators

Table 1 - Best Value Performance Indicators

Best Value Performance Indicators	2001/02	2001/02	2002/03	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
Definition	Actual	District top 25%	Target	Actual	Target	Target	Target	Target	Target
BVPI 62 - The average number of unfit private sector dwellings made fit for habitation as result of the Council's action	8.80%	3.9%	9.00%	7.6 %	7.00 %	7.00 %	7.00 %	7.00 %	7.00 %
BVPI 64 - The number of private sector dwellings that were vacant for more than six months at 1st April in the previous year that were returned to occupation during the year as a direct result of action by the local authority	25 (2.8%)	2.8%	25	25	26	26	27	27	28

Table 2 - Local Performance Indicators

Local Performance Indicators	2001/02	2002/03	2002/03	2004/05	2005/06	2006/07	2007/08
Definition	Actual	Target	Actual	Target	Target	Target	Target
To enable or assist the repair and/or improvement of at least 300 dwellings per annum (Our town, our future)	352	300	492	230	230	230	230
To secure the fire safety of at least 350 dwellings per annum (Our town, our future)	560	350	327	350	350	350	350
Number of unfit dwellings made fit for habitation	92	101	56	78	78	78	78
Percentage of responses provided within target times for requests for service and complaints	98.5%	99.0%	98.4%	99.5%	99.5%	99.5%	99.5%
Approval or other formal response to application - target 3 weeks	89.2%	92.0%	95.6%	95.0%	96.0%	97.0%	98.0%

Local Performance Indicators (continued)	2001/02	2002/03	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
Definition	Actual	Target	Actual	Target	Target	Target	Target	Target
Number of dwellings adapted with grant assistance	139	142	162	145	148	150	153	153
Number of Houses in Multiple Occupation registered or licensed	16	25	25	35	50	60	70	80
Number of dwellings in Hoses in Multiple Occupation registered or licensed	110	180	207	190	200	200	200	200

Historic Performance - Grant Completions 1991-92 to 2002-03

Appendix E

Year	Grant Type - Number of Completions by Year											Totals
	HR	DF	DF-LA	DF TOTAL	GRep/rehab	HMO	CP	HRA	MW	CWC	WW	
1991/92	86	44		44		13	6		39			188
1992/93	99	47		47		4	2		39			191
1993/94	120	56		56	7	4	1		169			357
1994/95	118	86		86	18	9	5		70			306
1995/96	157	67		67	7	6	5		88			330
1996/97	120	44	32	76	0	9	7		19			231
1997/98	43	53	53	106	11	19	6	62				247
1998/99	25	58	41	99	39	28	1	71				263
1999/00	32	49	53	102	53	37	0	201		138		563
2000/01	31	63	50	113	23	36	0	212		407		822
2001/02	27	68	63	131	31	19	0	78		154	83	523
2002/03	18	83	75	158	6	18	0	43			345	588
Grand Totals	876	718	367	1085	195	202	33	667	424	699	428	4609

Key:

HR	House Renovation Grant
DF	Disabled Facilities Adaptation (Private Property inc. Owners, Private Tenants and Housing Associations)
DF-LA	Disabled Facilities Adaptation for Council Tenant
Grep/rehab	Group Repair/Rehabilitation (inc. conversions from commercial to residential)
CP	Common Parts Grant (e.g. renewal of roof of property converted into flats)
HRA	Home Repair Assistance
MW	Minor Works Grant (now replaced by HRA)
CWC	Cavity Wall Insulation Cash-back scheme
WW	Warm and Well Project - Gloucestershire Energy Efficiency Grant (inc. bulk discount)