
Private Sector Housing

Financial Assistance Policy For Adaptation and/or Improvement of Private Housing

Effective from 19 April 2018



1.0 INTRODUCTION

This policy sets out how Elmbridge Borough Council will provide financial assistance to support the provision of decent, healthy and safe housing within the borough.

The Council's obligations, powers and duties in relation to the provision of financial assistance for repair and adaptations are contained within the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

The overall aims and objectives of this policy are to:

- support the adaptation of disabled people's homes to enable them to live independently and ensure their homes are suitable for their needs or support disabled people to move to an alternative home that might better meet their needs
- help vulnerable residents to remedy serious hazards and/or disrepair in their homes where these pose a significant threat to their health and safety and where they are unable to do so without assistance
- assist residents to improve the energy efficiency of their homes, reduce its carbon footprint and tackle fuel poverty
- assist Elmbridge residents with effective discharge from hospital back to their homes to minimise bed blocking and support health outcomes and recovery from illness.
- bring long-term (6+ months) empty properties back into use
- increase the supply of decent rented accommodation.

The Council has limited resources to support the repair, improvement and adaptation of private housing and responsibility in the first instance must always fall to the home owner to address these issues. The Council looks to target its limited resources effectively for vulnerable residents who would not otherwise be able to repair, adapt or improve their home without financial assistance from the Council.

Where a resident owns their own home, the Council wishes to encourage the equity in their home being used responsibly as a means of financing necessary works in the first instance.

A definition of vulnerable households is provided in Appendix A to this policy.

2. TYPES OF FINANCIAL ASSISTANCE

The types of assistance that can be offered are as follows and detailed in Table 1:

Disabled Facilities Grant

Relocation Grant (For Disabled Persons)

Home Improvement Loan

Hospital Discharge or other Minor Works Grant

Energy Efficiency Grant

Central Government Funding for DFGs and Relocation Grants for disabled people is allocated to the Council through the Better Care Fund (BCF). This funding is passed to Elmbridge from Surrey County Council annually.

The funding for other forms of assistance is met locally by the Council and is set through its capital programme.

In order to make the most effective use of the Council's resources and maximise the number of households that can be assisted, a cascade approach is used to ensure that financial assistance is targeted at those who can demonstrate that other options are not available to them.

As a general principle, the application process for financial assistance (except for Disabled Facilities Grants & Relocation Grants for disabled people) includes the following steps:

- a) Consideration as to whether the cost of the works can be met through private finance (for example, through the applicant's own resources or through a commercial loan)
- b) If this is demonstrated to be unachievable, consideration will be given to referral to the Home Trust Loan scheme for home-owners to access an affordable loan.
- c) If the client is not eligible for the Home Trust Loan (or is not a home owner), an application for the relevant grant can be pursued

With the exception of Disabled Facilities Grants, the award of a grant or loan will be subject to the provision and availability of necessary funding.

The applicant must complete an Owner's, Tenants or Landlord's certificate and must state an intention to occupy the property by the applicant or a member of his/her family throughout the 'grant condition period'. This is 10 years for owner-occupiers' DFGs and Hospital Discharge Grants and 5 years for all other grants, commencing from the date the Council certifies grant works have been completed (or until the sale of the property in the case of a loan).

Grants are repayable if the property is sold or otherwise disposed of within the grant condition period (either 5 or 10 years as set out above). Repayment may be waived if there are exceptional circumstances requiring the sale or disposal and repayment

would cause exceptional hardship. The first £5,000 of DFGs for owner-occupiers are not required to be repaid, thereafter up to £10,000 of DFG funding is to be repaid. All other grant monies are repayable in full if the property is sold or otherwise disposed of during the grant condition period.

3. ENQUIRIES, APPLICATIONS AND PROCESSING

Enquiries about financial assistance can be made to the Private Sector Housing Team by telephone on 01372 474625, by e-mail pshousing@elmbridge.gov.uk or online at www.elmbridge.gov.uk. Enquiries can also be made through the Council's CARE team (see 5. below) on 01372 474645.

Applications for Home Trust Loans are to be made directly to The Parity Trust on 023 9237 5921, by email info@paritytrust.org.uk or by applying online at www.paritytrust.org.uk. The Council's CARE Team can assist with Loan Applications.

Formal applications for Grants must be made on the forms prescribed by, and available from, the Council. The Council's CARE can assist with applications where the applicant has chosen to use the services of this Team.

Applicants will be required to provide satisfactory documentary evidence of qualifying status in respect of any claim for assistance.

All grant or loan approvals will be issued in writing and the qualifying works must not be commenced prior to grant or loan approval being issued. Failure to comply with this requirement could result in the application being refused.

For all grants and loans, two itemised and individually priced quotations from suitable contractors must be submitted to ensure that best value can be demonstrated. Where the value of works exceeds, or is likely to exceed £20,000, three such quotations will be required.

Once grant approval has been issued, payment of grant will usually be made direct to the contractor(s) undertaking the works (following receipt of an invoice and satisfactory completion) or to the applicant in the case of a Home Trust Loan.

4. Appeals

Where financial assistance is refused, the applicant can appeal against the decision, in writing, to the Private Sector Housing Manager.

Appeals should be received within 28 days of a decision being issued. Appeals will be determined within a further 28 days.

5. Care and Repair Elmbridge (CARE) Home Improvement Agency & Handyperson Service

The Council provides a dedicated service for elderly and disabled residents who need extra help to undertake repairs and/or adaptations to their homes, Care & Repair Elmbridge (CARE).

Home improvement agencies work as agents on behalf of residents seeking to improve, repair or adapt their home through the financial assistance available through Elmbridge Borough Council or through private funding. CARE Officers visit clients in their own homes and initially provide advice on a range of options before the residents decides if they wish to proceed with any works to their home. If works are to be progressed, for a fee CARE Officers can advise and support clients throughout the process including:

- The preparation of 'schedules of work', detailed drawings and contract documents.
- Help in finding suitable and reliable builders/ contractors and in obtaining competitive quotes.
- Obtaining the required Local Authority Planning and Building Regulations approvals where this might be necessary for more major works.
- Assisting with grant and other application forms needed to progress the works.

This HIA service is non profit-making. It is joint funded by Surrey County Council and Elmbridge Borough Council and is partly funded through the fees it charges for its services.

The Council also provides a subsidised, low-cost **Handyperson Service** for elderly and disabled residents to undertake very minor works of home repair and home safety such as;

- minor plumbing repairs
- fitting shelves
- installing smoke or carbon monoxide alarms
- fitting grab rails or banisters, and
- installing key safes.

Other types of work can be undertaken provided that they take no longer than two hours.

This service is open to homeowners or private tenants in Elmbridge who;

- are aged 70 or more
- have a disability
- are vulnerable in some other way, or
- are on a means-tested benefit.

The Handyperson Service can be contacted on 01372 474645 or by email at careandrepair@elmbridge.gov.uk .

Form of Assistance	Description – Eligible works	Client eligibility	Amounts	Other conditions
<p>MANDATORY DISABLED FACILITIES GRANT (DFG)</p>	<p>All works that are necessary for one or more of the following purposes:</p> <ul style="list-style-type: none"> • to make it easier to get into and out of the dwelling by, for example, widening doors, installing ramps and creating hard standings and dropped kerbs; • to make access easier to the living room; • by providing or improving access to the bedroom, and kitchen, toilet, washbasin and bath (and/or shower) facilities; for example, by installing a stair lift or providing a ground floor bathroom; • to improve or provide a heating system in the home which is suitable to the needs of the disabled person; • to adapt heating or lighting controls to make them easier to use; • to improve access and movement around the home to enable the disabled person to care for another person who lives in the property, such as a spouse, child or another person for whom the disabled person cares; and • to improve access to and from the garden of your home where feasible. <p>An application is only approved if it is considered reasonable and practicable to carry out the relevant works having</p>	<p>The applicant must be either an owner-occupier or a tenant and the relevant person for whom the adaptations are required must be or intend to be a disabled person within the household.</p> <p>The relevant person must be registered or registerable with Social Services as being disabled.</p> <p>A landlord may apply for a mandatory Disabled Facilities Grant on behalf of their disabled tenant.</p>	<p>There is a limit of £30,000 for these grants per application.</p> <p>The disabled person and any partner and any dependants are means tested to determine the amount of any contribution towards the cost of the works. (See Appendix B). This determines the applicant's contribution towards the first part of the grant eligible works. The £30,000 mandatory grant is available for eligible costs over and above the applicant's contribution.</p> <p>If the disabled person is a child,</p>	<p>The DFG repayment condition will be declared as a Land Charge against the adapted dwelling for 10 years</p> <p>If the property is subject to an Owners' Application and is sold within a 10 year period starting on the date of completion of work, the Council will seek to reclaim the funding that exceeds £5,000, but will not seek to recover more than £10,000.</p> <p>The Council will give consideration to the reasons for the disposal of the dwelling. Disposals for reasons of changes in employment, financial circumstances, physical or mental health, or to provide care for another person will be dealt with sympathetically. Monies are not expected to be recovered where</p>

	<p>regard to the age and condition of the dwelling or building.</p> <p>A recommendation is required from a registered Occupational Therapist that works are necessary and appropriate to meet the needs of the 'relevant person'.</p>		<p>the parents or legal guardian are not means tested.</p> <p>There is no means test in the case of Landlord Applications, though financial contributions may be required from registered providers.</p> <p>There is no means test applied where the only works eligible are for the provision of a stairlift, a ramp or steplift (and associated works).</p>	<p>significant reasons are present in this respect or where financial hardship will be caused.</p> <p>DFG payments for Owners applications are recorded as a local land charge.</p>
<p>DISCRETIONARY DISABLED FACILITIES GRANT (DFG)</p>	<p>In the case of mandatory Disabled Facilities Grants where the eligible expense (i.e. the reasonable cost of the required works identified by the Occupational Therapist combined with eligible fees and expenses) exceeds the mandatory grant limit of £30,000, the Council will consider a discretionary 'top up' grant of up to £15,000 as part of the DFG determination.</p>	<p>The applicant is eligible for a mandatory DFG but the eligible expense is over £30,000.</p>	<p>A Discretionary top up of up to £15,000 will be considered to cover mandatory grant works and eligible expenses over and above those works assisted through the mandatory DFG.</p>	<p>Where the property is sold within the grant condition period (10 years for owner applications), the full amount of Discretionary DFG top up will be repaid to the Council. No interest will be charged.</p>

<p>RELOCATION GRANTS</p>	<p>Where it is assessed that adaptation works required to a property relating to a disabled person are uneconomical, or are considered unreasonable and/or impracticable having regard to the age and condition of the dwelling or building, the Council may provide grant aid to assist in the reasonable moving costs associated in moving to a pre-adapted or more easily adaptable property. These costs may include:</p> <ul style="list-style-type: none"> • Removal expenses • Legal costs • Valuation costs <p>These costs will not include costs related to the purchase price of the house, such as stamp duty or a deposit.</p>	<p>The applicant must be either an owner-occupier or a tenant and the relevant person must be a disabled person within the household.</p> <p>The relevant person must be registered or registerable with Social Services.</p>	<p>There is a limit of £5,000 for these grants per application.</p> <p>The disabled person and any partner are means tested to determine the amount of any contribution towards the cost of the works. (See Appendix B)</p> <p>If the disabled person is a child, the parents or legal guardian are not means tested.</p>	<p>Subject to budgetary availability</p>
<p>HOME TRUST LOAN</p>	<p>Subsidised, low cost loans secured on an occupier's home may be available through a third-party agency working in partnership with the Council, The Parity Trust, on referral from the Council.</p> <p>For minor and major works of repair and adaptation to a property to address;</p> <ul style="list-style-type: none"> • Disrepair or home improvements 	<p>The applicant must be an owner – occupier with sufficient equity and income</p> <p>Applicants must be 18 or over and can demonstrate that they are unable to secure</p>	<p>The minimum loan available is £1000 and the maximum is £25,000.</p>	<p>Subject to budgetary availability</p> <p>Loans are secured on the property and are repayable</p>

	<ul style="list-style-type: none"> • Adaptation works • Energy efficiency works 	<p>affordable funding from commercial lenders.</p> <p>Applicants will be assessed on their ability to repay the loan.</p>		
MINOR WORKS GRANT	<p>Minor works to a property which are necessary to keep the property free from serious disrepair.</p> <p>The type of items that can be grant-aided include:</p> <ul style="list-style-type: none"> • Works to keep the property wind and weather tight • Repair or replacement of electrical wiring and/ or heating systems • Structural defects • Defective windows and doors • Treatment of dampness, timber infestation and rot • Other works supported by the Private Sector Housing Team. 	<p>An applicant must be</p> <p>(a) an owner-occupier or a private tenant with repairing obligations relating to the eligible works, AND</p> <p>(b) be aged 18 or over; AND</p> <p>(c) be on an income - related benefit as set out in Appendix A, AND</p> <p>(d) not be eligible for a Home Trust Loan</p>	Grant limit of £5,000 on any one application	<p>Subject to budgetary availability</p> <p>There can be no further grant within 3 years of completion of previous grant.</p> <p>Repayable if property is sold or disposed of within 5 years</p>
HOSPITAL DISCHARGE GRANT	Major or minor works to a property which are necessary to remedy disrepair, improve a home or provide adaptations to enable a patient in hospital to return home	An Elmbridge resident who is currently awaiting discharge from hospital but is unable	Grant up to £5,000.	<p>Subject to budgetary availability</p> <p>Repayable in full if property is sold or</p>

	existing inefficient, obsolete or inadequate heating system, adaptation works as recommended by the Occupational Therapist/ Hospital Discharge Team	to due to unsuitable conditions at their home. .		disposed of within 10 years of grant payment.
ENERGY EFFICIENCY GRANT	<p>Grant can be provided for the following items:</p> <ul style="list-style-type: none"> • cavity wall insulation • loft insulation • condensing boilers • or other measures that may be considered appropriate by the Private Sector Housing Manager to provide adequate thermal insulation, tackle excess cold or address fuel poverty. <p>These grants will be made available to complement national or local grant programmes which also aim to address home energy efficiency such as ECO Flex and applicants will be expected to apply for the national or local grants initially where they are eligible and seek top-up if necessary. The Council also works in partnership with Action Surrey to provide advice and information about home energy efficiency and to act as a referral route for qualifying householders to access grant aid through the range of schemes. Applicants may therefore be</p>	An applicant must be (a) an owner-occupier or a private tenant with repairing obligations relating to the eligible works, AND (b) be aged 18 or over; AND (c) be on an income-related benefit as set out in Appendix D	Maximum of £2,000 per grant	Subject to budget availability

	<p>directed to Action Surrey in the first instance.</p> <p>Energy efficiency works can also be incorporated into Minor Works Grants and Home Trust Loans.</p>			
EMPTY PROPERTY GRANT	<p>Grant can be offered to help carry out improvements and repairs and bring a residential property back into use. Eligible work is subject to survey and includes:</p> <ul style="list-style-type: none"> • damp-proofing or electrical rewiring • the installation of a new kitchen or bathroom. • the installation of double-glazing, central heating, loft insulation 	The property must have been empty for 12 months at the time of grant approval.	Maximum grant of £5,000	<p>Subject to budget availability.</p> <p>The property must be let for at least a year to a tenant introduced by Elmbridge Borough Council or by another agency nominated by us.</p> <p>Grant is repayable if property is sold within 5 years of grant payment</p>
EMPTY PROPERTY LOAN	<p>A loan may be available for homes in Elmbridge empty for 12 months or more. The loan may cover the costs of improvements and repairs to return the property back into use. Eligible works are the same as for empty property grants.</p>	Available for owners of homes in Elmbridge which have been empty for 12 months or more.	Maximum loan of £30,000, repayable over three years.	<p>Subject to budget availability.</p> <p>Loans are provided by the Parity Trust, in partnership with us. The loan can be repaid early without penalty.</p>

REVIEW OF POLICY

The Council will keep this policy under regular review.

APPENDIX A: Definition of vulnerable households

Vulnerable groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves.

Households in receipt of the following benefits are classed as vulnerable and will be eligible for grants or loans, so long as they meet any other eligibility criteria in place for any particular grant or loan:

Pension Credit

Households in receipt of working tax credit which includes a disability element, if they have relevant income of less than £15050

Households in receipt of child tax credit, if they have a relevant income of less than £15050

Income support

Housing Benefit

Council Tax Benefit (does not include single persons 25% discount)

Income-based Job Seekers Allowance

Attendance Allowance

Disability Living Allowance

Industrial Injuries

Disablement Benefit

War Disablement Pension

Universal Credit

Personal Independence Payment (PIP)

Employment and Support Allowance (ESA)

APPENDIX B: Means Test for Disabled Facilities Grant

All Disabled Facilities Grant (DFG) applications are subject to a statutory financial means test. This assessment looks at the resources of the disabled person and their spouse/ partner and their dependants (called the relevant person) and is used to determine how much, if anything, they must contribute towards the cost of the works. The applicant must pay their contribution (calculated by the means test) towards the cost of grant-eligible expenses. The Mandatory DFG monies will pay for the reasonable cost of works and fees up to a maximum of £30,000 above that.

Where the applicant (the owner or tenant of the property) is not the disabled person, it is the disabled person (together with their spouse/ dependants etc.) who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings and capital.

The income, savings and capital figures will be used in conjunction with a table of fixed allowances, set by Government, to calculate the amount of contribution required. Certain pensions, benefits and capital are disregarded in the calculation.

If the calculated income is less than the assessed needs of the relevant person, the Council will grant-aid the eligible costs of the works and fees. If the relevant person's income is more than their assessed needs, a proportion of the income will be used to calculate how much you could contribute towards the cost of the works. If this assessed amount is less than the cost of the works, the difference between the two is paid as a Disabled Facilities Grant.

The maximum amount of mandatory Disabled Facilities Grant that the council is required to pay is £30,000 per application. In exceptional circumstances, if the cost of the eligible works is more, the council can provide a discretionary DFG to increase the amount, subject to the availability of grant funds.

The grant can be paid in instalments or in full on completion of the work. The council will normally pay the contractor/s directly and in arrears when the council is satisfied that the work (or phase of work) has been completed to their satisfaction and in accordance with the grant approval.

The grant is not means tested if the adaptations are necessary for meeting the needs of a child with disabilities or for a Landlord's Application on behalf of a disabled tenant.