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# Private Sector Housing Financial Assistance Policy

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For Adaptation and/or Improvement of Private Housing  
Revised January 2020



**Elmbridge**  
Borough Council  
*... bridging the communities ...*

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## 1.0 Introduction

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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, 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.

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## 2.0 Types of financial assistance

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The types of assistance that can be offered are as follows:

### 2.1 Mandatory grants

- Disabled Facilities Grant (DFG)
- Relocation Grant (For Disabled Persons)

### 2.2 Discretionary grants

The council will consider a discretionary 'top up' grant of up to £15,000 as part of the DFG determination.

- Safe at home grant (formerly Hospital discharge grant)
- Energy efficiency grant
- Home improvement loan
- Minor works grant
- Empty homes grant
- Empty homes loan

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## 3.0 Mandatory Grants

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### 3.1 Disabled facilities grant (DFG)

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.

#### Eligible works

A recommendation is required from a registered occupational therapist that works are necessary and appropriate to meet the needs of the 'relevant person'.

All works that are necessary for one or more of the following purposes:

- 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.

An application is only approved if it is considered reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling or building.

### Client eligibility

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.

- A landlord may apply for a mandatory disabled facilities grant on behalf of their disabled tenant.
- The relevant person must be registered or registerable with Social Services as being disabled.
- The applicant must complete either 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, commencing from the date the Council certifies grant works have been completed.

### Amounts

Disabled facilities grants are means tested and the maximum award per DFG application is £30,000. 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). 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.

The grant is not means tested if;

- If the disabled person is a child.
- a landlord makes an application on behalf of a tenant, though financial contributions may be required from registered providers.
- the only works eligible are for the provision of a stairlift, a ramp or step lift (and associated works).

### Other conditions

The DFG repayment condition will be declared as a Land Charge against the adapted dwelling for 10 years.

If the property is subject to an Owners' Application and is sold within a 5-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.

If the property is sold after 5 years starting from the date of completion of work, the Council will reduce the amount sought by 10% of the total grant every year up until the 10<sup>th</sup> year from the date of the works completed, until the 10<sup>th</sup> year, again the Council will not seek to recover more than £10,000 at any time.

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 significant reasons are present in this respect or where financial hardship will be caused. The Council will waive any grant repayment the applicant dies whilst living at property during the grant repayment period.

## 3.2 Relocation grant

### Eligible works

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:

- Removal expenses
- Legal costs

- Valuation costs

These costs will not include costs related to the purchase price of the house, such as stamp duty or a deposit.

#### Client eligibility

- The applicant must be either an owner/occupier or a tenant and the relevant person must be a disabled person within the household.

#### Amounts

- The relevant person must be registered or registerable with Social Services.
- There is a limit of £5,000 for these grants per application.
- 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)
- If the disabled person is a child, the parents or legal guardian are not means tested.

#### Other conditions

Subject to budgetary availability.

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## 4.0 Discretionary grants

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With the exception of the discretionary disabled facilities grants, as a general principle, the application process for discretionary financial assistance) includes the following steps:

- I. 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)
- II. If this is demonstrated to be unachievable, consideration will be given to referral to the Home Improvement loan scheme for home-owners to access an affordable loan.
- III. If the client is not eligible for the home improvement loan (or is not a home owner), an application for the relevant grant can be pursued.

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' Safe at home grants (formerly hospital discharge grant) 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. All other grant monies are repayable in full if the property is sold or otherwise disposed of during the grant condition period.

#### **4.1 Discretionary disabled facilities grant**

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.

##### **Eligible works**

In cases where a mandatory disabled facility grant costs (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.

##### **Client eligibility**

The applicant must be eligible for a mandatory DFG but the eligible expense is over £30,000

##### **Amounts**

A discretionary top up of £15,000 will be considered to cover mandatory grant works and eligible expenses over and above those works assisted through the mandatory DFG.

##### **Other conditions**

The DFG repayment condition will be declared as a land charge against the adapted dwelling for 10 years.

If the property is subject to an Owner's application and is sold within a 5 year period starting on the date of completion of work, the council will reduce the amount sought by 10% of the total grant every year up until the 10<sup>th</sup> year from the date of the works

completed, until the 10<sup>th</sup> year, again the council will not seek to recover more than 10,000 at any time.

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 significant reasons are present in this respect or where financial hardship will be caused.

## **4.2 Safe at home grant**

### **Eligible works**

The council offers a discretionary safe at home grant for vulnerable residents who are about to be discharged from hospital or those who have been discharged and applies for the grant within 6 weeks of their discharge.

The objective of the grant scheme is for works to be carried out which will improve or create living conditions that ensure safe accessibility around the home, security and the removal or reduction of health and safety hazards in their homes that would result in a hospital readmission.

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, as recommended by the occupational therapist and the hospital discharge team

### **Client eligibility**

An Elmbridge resident who is currently awaiting discharge from hospital but is unable to do so due to unsuitable conditions at their home or, has been discharged from hospital and submits an application within 6 weeks from the date of the hospital discharge.

### **Amounts**

The maximum grant awarded is £5000

### **Other conditions**

This grant is subject to budgetary availability. It is also repayable in full if property is sold or disposed of within 10 years from date of grant payment.

## **4.2 Energy efficiency grant**

### **Eligible works**

The aim of the energy efficiency grant is to fund works to reduce fuel poverty in low

income homes. To achieve this the Council is working in partnership with Action Surrey, a county-wide organisation to offer energy efficiency grants up to £2000, for works to improve energy efficiency and reduce fuel poverty to qualifying households. (see Appendix A for conditions).

Grant can be provided for the following items:

- 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

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 directed to Action Surrey in the first instance.

Energy efficiency works can also be incorporated into Minor works grants and Home improvement loans.

### Client eligibility

An applicant must be:

- an owner-occupier or a private tenant with repairing obligations relating to the eligible works
- be aged 18 or over and
- be on an income-related benefit as set out in Appendix A.

### Amounts

A maximum of £2,000 is offered per grant which is also subject to budget availability

## 4.4 Home improvement loan

Home improvement loans are offered by Parity Trust, a not for profit organisation working in partnership with the council. The loan is low cost subsidised by the council and is secured on an occupier's home.

Applications for home improvement loans should be made directly to The Parity Trust on 023 9237 5921, by email [info@paritytrust.org.uk](mailto:info@paritytrust.org.uk) or by applying online at [www.paritytrust.org.uk](http://www.paritytrust.org.uk)

## Eligible works

The loans are available to eligible home owner/occupiers for works to their properties to carry out works such as remedying serious disrepair, energy efficiency and security improvements. The council's Private Sector Housing team can assist with loan applications.

## Client eligibility

The applicant must be an owner-occupier with sufficient equity and Income.

Applicants must be 18 or over and can demonstrate that they are unable to secure affordable funding from commercial lenders.

Applicants will be assessed on their ability to repay the loan.

## Amounts

The minimum loan available is £5000 and the maximum is £25,000.

## Other conditions

Loans are subject to budgetary availability, secured on the property and are repayable.

## 4.5 Minor works grant

Minor works grants are offered to qualifying residents to help fund works to their property necessary to keep it free from serious disrepair. The type of items that can be grant aided include:

- Works to keep the property wind and weather tight
- Repair or replacement of electrical wiring and/ or heating systems
- Defective windows and doors
- Treatment of dampness, timber infestation and rot
- Other works supported by the Private Sector Housing Team
- Structural defect

## Client eligibility

An applicant must be:

- an owner-occupier or a private tenant with repairing obligations relating to the eligible works,
- aged 18 or over,
- on an income related benefit as set out in Appendix A and

- not be eligible for a home improvement loan

### Amounts

The grant limit is £5,000 (excluding VAT), on any one application and is also subject to budgetary availability.

### Other conditions

The grant is paid directly to the grant applicant.

There can be no further grant application submissions within 3 years of completion of previous grant. Repayable if property is sold or disposed of within 5 years.

## 4.6 Empty property grant

The purpose of an empty property loan or grant is to provide financial encouragement to owners of empty properties enabling repairs, adaptations or conversions to make an empty property safe and secure for occupation.

### Eligible works

A grant can be offered to help carry out improvements and repairs and bring a residential property back into use. Eligible works are subject to survey and includes:

- damp-proofing or electrical rewiring
- the installation of a new kitchen or bathroom.
- the installation of double-glazing, central heating, loft insulation

### Client eligibility

The property must have been empty for 12 months at the time of grant approval. 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.

### Amounts

Maximum grant of £5,000. Subject to budget availability.

### Other conditions

Grant is repayable if property is sold within 5 years of grant payment

## 4.7 Empty property loan

An empty property loan may be available for homes in Elmbridge, which have been empty for 12 months or more. The loan may cover the costs of improvements and repairs to return the property back into use.

Empty property loans are offered to owners of empty properties by Parity Trust, a not for profit organisation working in partnership with the council. Empty property loans

are secured and supported by the council, guaranteeing a low interest rate, which is fixed for the full term of the loan.

Applications for empty property loans should be made directly to The Parity Trust on 023 9237 5921, by email [info@paritytrust.org.uk](mailto:info@paritytrust.org.uk) or by applying online at [www.paritytrust.org.uk](http://www.paritytrust.org.uk).

### Eligible works

Eligible works are the same as for empty property grants.

### Client eligibility

Available for owners of homes in Elmbridge, which have been empty for 12 months or more.

### Amounts

A maximum loan of £30,000 maybe offered by the Parity Trust.

### Other conditions

The loan is repayable up to 25 years and can be repaid early without penalty.  
Subject to budget availability

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## 5.0 Enquiries, applications and processing

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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](mailto:pshousing@elmbridge.gov.uk) or online at [www.elmbridge.gov.uk](http://www.elmbridge.gov.uk). Enquiries can also be made through the council's CARE team (see 5. below) on 01372 474645.

Applications for Home improvement loans are to be made directly to The Parity Trust on 023 9237 5921, by email [info@paritytrust.org.uk](mailto:info@paritytrust.org.uk) or by applying online at [www.paritytrust.org.uk](http://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 over £5000, 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 improvement loan.

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## 6.0 Appeals

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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.

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## 7.0 Care and Repair Elmbridge (CARE) Home Improvement Agency (HIA) & Handyperson Service

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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 handyman 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 handyman service can be contacted on 01372 474645 or by email at [careandrepair@elmbridge.gov.uk](mailto:careandrepair@elmbridge.gov.uk)

## **Policy review**

The council will keep this policy under regular review.

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## **8.0 Appendix A – Definition of vulnerable households**

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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)

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## 9.0 Appendix B – Means test for disabled facilities grant

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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 dependent's (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/ dependent's 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 DFG.

The maximum amount of mandatory DFG 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.