



# **UTTLESFORD DISTRICT COUNCIL**

## **HOME REPAIRS ASSISTANCE POLICY**

**May 2017**

## **Executive Summary**

This policy makes use of the powers provided under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer a range of assistance measures to better meet the needs of low income and vulnerable groups.

The Council's view is that it is primarily the responsibility of homeowners to maintain their own property but accepts some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in safe and good repair. This policy reflects this safety net approach and provides a range of flexible offers of assistance to support the Council's Health and Wellbeing agenda.

In particular it focuses on:

- Providing a range of adaptations to meet individual residents needs to enable them to live safely and independently at home.
- Maximising the housing stock to enable long term empty homes to be brought back in to use.
- Improving the energy efficiency of properties and ensuring the maximum use of the private sector housing stock.

All grants, loans & assistance are available subject to the eligibility criteria and conditions. The Director of Housing Health and Communities will consider exceptional circumstances outside the scope of the policy.

## **1. Introduction**

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes.
- 1.2 This policy sets out what assistance UDC is able to offer to support residents, particularly the elderly and most vulnerable, who do not have resources to live in decent and suitable properties for their needs. Assistance is available to support the existing statutory Disability Facilities Grant (DFG), make homes safer for vulnerable people, improve substandard homes and improve heating and energy efficiency.
- 1.3 To ensure the longevity of this policy and in keeping with on-going financial pressures facing the Council, the assistance provided in this policy will be a combination of grants and loans. By providing more loans, it ensures sustainability, allowing assistance to be recovered and re-used at some point in the future.
- 1.4 This policy updates and replaces the Uttlesford Housing Repair Assistance policy approved by Cabinet in 2003, then amended in 2008 to include thermal insulation and energy efficiency measures in mobile homes.

## **2. Background**

- 2.1 There is a growing body of evidence detailing the many ways that inadequate housing adversely affects health. The condition of a property has the potential to have both direct and indirect impacts on physical, social and mental health. From indoor dampness and mould, physical injuries from falls, cold homes, overcrowding to household carbon monoxide poisoning, the links between poor housing and health are many and complex.
- 2.2 According to the British Research Establishment (BRE), it is now widely accepted that the calculated cost of poor housing to the NHS is approximately £1.4 billion. This represents first year treatment costs of those living in the poorest 15% of the housing stock. If expanded to include all homes the figure rises to approximately £2.5 billion.
- 2.3 In May 2015 the Council commissioned the BRE to report on the condition of housing stock within the district. The resulting stock model combined information on property type, age, construction, insulation and heating method to give an overall assessment of the condition of property down to street level. The model also provides the Council with information on the economic status of the residents.
- 2.4 An indication of the condition of the housing stock can be gained by the number of category 1 hazards estimated to be in the district. Category 1 hazards are defined within the provisions of the Housing Health and Safety Rating System (HHSRS). This risk based evaluation tool was introduced under the Housing Act 2004. There are 29 categories of housing hazards identified with HHSRS and when assessed separately they can be judged to be 'serious', with a 'high score', deemed to be a category 1 hazard. All other 'non serious' hazards are

called category 2 hazards. The risk assessment looks at the likelihood of an incident arising from the condition of the property and the likely harmful outcome. If a local authority discovers category 1 hazards in a home, it has a duty to take the appropriate action.

- 2.5 Based on 2015 modelled data, 22% (6314) of private sector dwellings in the district have category 1 hazards present, this compares with 19% regionally and 17% nationally. 27% of properties in the private rented sector are thought to have category 1 hazards.
- 2.5 Excess cold is the most common category 1 hazard found in 18% of owner occupied stock and 22% of private rented dwellings.
- 2.6 In recognition of the range of housing problems within the private sector, there is a need to take a long term strategic view to help to improve the health, safety, and wellbeing of residents.
- 2.7 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes. Every local authority is required to adopt and publish such a policy. This policy contains the assistance that the Council provides together with the key conditions. Eligibility criteria are also outlined. However, due to on-going changes to benefit systems and methods of means testing, the criteria will not be set within this policy but will be determined by officers and reviewed on an annual basis to ensure that it meets the needs of those considered most vulnerable.
- 2.8 The aim of this policy is to support residents in improving their health and wellbeing by addressing problems with substandard and/or unsuitable homes that do not meet individual needs. The Housing Assistance function has a role in supporting the wider adult social care prevention agenda; specifically, those aims of the Care Act 2014 to promote wellbeing, independence and prevent or delay care and support needs.

### **3. Scope**

- 3.1 Legislation does not restrict policy or its forms of assistance to private sector homeowners alone. However, no forms of discretionary assistance are available for Council or housing association tenants, as other mechanisms are in place to improve their homes.

### **4. Policy Detail**

- 4.1 Uttlesford District Council is required to meet its mandatory requirements in respect of Disabled Facilities Grant and will seek to maximise resources to assist as many eligible clients as possible in obtaining the necessary and appropriate adaptations to their homes. To meet this objective, the Council will place charges upon the property where the grant exceeds £5,000, up to a charge limit of £10,000. This only applies to owner occupied households and the charge will last for 10 years.

- 4.2 The withdrawal of support in delivering disabled adaptations by the Papworth Trust in April has created a need to offer assistance for individuals that wish to pursue privately funded adaptations. The Council will offer assistance to these individuals and will look to recover the costs associated with these works. For those applying for assistance, a fee of 15% of the total cost of works is applied to oversee these adaptations.
- 4.3 The Council will also provide discretionary assistance to meet priorities outlined below. However, the availability of discretionary assistance from Uttlesford District Council will always be dependent upon resources being available. In recognition of the above and the findings of the BRE stock profiles, this policy has prioritised assistance to:
1. The safety and security of older persons and other vulnerable groups, living in their home
  2. Reduction in the cases of fuel poverty
  3. Reduction of category 1 hazards, (with associated health related benefits) & major adaptations for people with disabilities
  4. Reduction in the number of non-decent homes, primarily with loan assistance
  5. Reduction of empty homes
  6. The improvement in the thermal efficiency of the housing stock
- 4.4 One of the driving forces of this policy will be to promote independence, enabling people to remain in their own homes. Continuing from the existing good work of the Council, this policy will link in with the Disabled Facilities Grants system and will look to diversify the work of the service and forge closer links with the NHS and adult social care. This policy also provides assistance to remedy fall hazards in the home and to provide adaptations to allow safe access in and around the home.

## **5. Assistance Summary**

- 5.1 The table below provides the list and value associated with this Home Repairs Assistance Policy. A summary of the specific forms of assistance within this policy is in more detail within Appendix A.

<b>Assistance Title</b>	<b>Value</b>
<b>Safety, Security and Emergency Repair Grant</b>	<b>£500</b>
<b>Home Improvement Loan</b>	<b>£5,000</b>
<b>Winter Resilience Assistance Service Grant</b>	<b>£500</b>
<b>Winter Resilience Assistance Works Loan</b>	<b>£5,000</b>
<b>PLACE Scheme Assistance</b>	<b>Up to £50,000</b>

<b>Disabled Facilities Grant (mandatory)</b>	<b>£30,000</b>
<b>Disabled Facilities Loan (discretionary top up loan assistance)</b>	<b>£10,000</b>
<b>Disabled Gardening Service</b>	<b>£300</b>
<b>Park Homes Energy Efficiency Grant</b>	<b>£3,000</b>

- 5.2 Specific housing assistance eligibility and conditions are available separately on request from the Environmental Health Service. The key grant and loan conditions are detailed below.

## **6. Grant and Loan Conditions**

- 6.1 Due to on-going financial pressures on the Council, the majority of assistance will be provided as a loan, as this will be recovered or recycled in time.
- 6.2 The repayment conditions are at zero% interest rate, in the form of a land registry charge. Financial assistance is normally returned to the Council when the applicant is in a better position to do so, such as through the sale of the property. Alternative payments can also be arranged by agreement. There may be exemptions to repayment conditions where the property is sold to enable the client to move into a care home or with relative carers. Decisions will be based on a case for case basis and will be agreed by the Principal Environmental Health Officer.
- 6.3 There are exceptions to the repayment of assistance. Firstly, where the Council provides funding for the most urgent cases, to help the most vulnerable households to resolve safety or security issues. The second is the provision of winter resilience services to tackle immediate problems associated with the onset of winter and disabled gardening support services. Under these situations, the Council will define the level of assistance and will look at delivery through handyman/gardening services. Exceptions will also be awarded to Park Homes to top up other publically funded grant schemes. Grants of up to £3,000 are to be made available for eligible households on Park Homes as loans cannot be charged to Park Homes. Although charges cannot be placed against Park Homes, recipients of assistance will be required to sign an undertaking to repay the funding provided if they sell their home within 5 years. There will be exemptions where moving for health or care reasons.
- 6.4 To administer all types of assistance under this policy, fees will be charged for the assistance provided. In most cases, fees are included in the assistance moneys as a percentage of the assistance amount. Fees will be applied at 5% of the full costs of the awarded grant where application, tendering and works are managed by the applicant. For all other applications, where overseen by Council Officers a fee of 10% for the costs of the works will be applied to the grant. Land registry fees are also included in the assistance moneys.

## **7. Capital Resources**

- 7.1 The availability of assistance from the Council will always be dependent upon the finite resources available. These resources are available from the Housing Assistance Budget and the Mandatory Disabled Facilities Grant Budget. Both budgets are dependent on capital funding, being a combination of Council Home Repairs Assistance funding and ECC Capital grant funding taken from ECC Better Care Fund.
- 7.2 PLACE grants and loans are paid from a fund held by a consortium of six local authorities as part of a scheme to refurbish and renovate empty homes so that they are suitable for re-occupation. The money available for grants is finite and may not be available for the duration of this policy. Loan moneys will be recirculated as available.

## **8. Mandatory Disabled Facilities Grant Budget**

- 8.1 Legislation enables some recovery of DFG assistance in specific circumstances under the provisions of Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008. Under this legislation, the Council imposes a charge upon the property for ten years in all owner occupation cases where the grant exceeds £5,000 (for the part of the grant that exceeds £5,000), up to a charge limit of £10,000.
- 8.2 Upon sale of the property within ten years of the grant completion, the presumption will be to recover the cost of the adaptation. However, in accordance with formal government guidance, the individual circumstances of the owner will be considered.

## **9. Applicant Support**

- 9.1 The Council does not have the resources to replicate services provided by Home Improvement Agencies. However, it is recognised that there is a need for a level of client support in helping complete the various forms required for financial assistance. Many applicants are vulnerable and/or elderly and officers will look to provide an appropriate level of support to ensure that the process for applying for assistance progresses in a satisfactory manner.

## **10. Complex Cases and Hardship**

- 10.1 It is considered that most cases will be overseen by officers. However, on occasion, unforeseen problems associated with complex cases arise that may require an alternative approach. These cases as well as particular cases of hardship may require support and assistance beyond the assistance outlined within this policy. Where such unusual cases occur, the details will be discussed with officers and team managers and the Assistant Director Housing Health and Communities. Only in exceptional circumstances will assistance be considered beyond that set out within Appendix A.

## **11. Appeals about Decisions in Individual Cases**

11.1 Appeals about how the policy is operated in individual cases, for example, where an enquiry or application for assistance is refused, will be considered initially by the service manager. Where this does not resolve the case in question to the satisfaction of the person concerned, the appeal case will subsequently be considered by the appeal panel consisting of the Assistant Director Housing Health and Communities, the Service Manager and an Environmental Health Officer.

11.2 Appeals will be considered only on the following grounds:

- That the policy has not been applied correctly in the case in question, for example there has been a mistake, or
- That the case in question is exceptional in some way that justifies an exception to the general policy.

11.3 Appeals will not be considered on the grounds that the appellant simply disagrees with the policy. However, any written comments and complaints about the policy will also be considered by the service manager.

11.4 The decision of the Appeal Panel is final. Decisions will be notified to appellants in writing within 14 days from receipt of the written appeal.

## **12. Monitoring and Reporting Arrangements**

12.1 The success of this policy is monitored through performance indicators relating to category 1 hazards reported to the Housing Board on an annual basis.

12.2 Satisfaction surveys are also to be sent to clients to understand the quality of the service provided, outcomes achieved and to monitor the diversity of clients.



## Appendix A – Summary of Assistance

Assistance Title	Grant Loan or Assistance	Brief Outline of Assistance	Max Awarded	Availability	Eligibility
<b>Safety &amp; Security &amp; Emergency repair grant</b>	Grant/Assistance	To make a property, secure and to pay for emergency works. Primarily aimed to address urgent/distressing circumstances.	Works up to the value of £500.00	Once every 3 years	Eligible for income related benefit or in receipt of income related benefit
<b>Home Repairs</b>	Loan	To remedy Category 1 hazards, serious disrepair and/or essential works	£5,000.00	Once every 3 years	Eligible for income related benefits or in receipt of income related benefits.
<b>Winter Resilience Assistance Service</b>	Assistance	A series of quick fix measures provided by a handyman service to tackle immediate problems associated with the onset of winter. Measure to combat fuel poverty and/or poor thermally efficient homes. To include 50% discount contribution towards boiler servicing	Works up to the value of £400.00	Once every 3 years	In receipt of income related benefit or based on fuel poverty assessment
<b>Winter Resilience Assistance Works</b>	Loan	To pay for energy efficiency works such as central heating boilers, radiators, insulation works etc. Intended to remedy fuel poverty. Works may attract external funding.	£5,000.00	One off	Constrained to those on income related benefits or based on fuel poverty assessment.
<b>Disabled Facilities Grants</b>	Grant/Loan	Mandatory Disabled Facilities Grants will be assessed and paid under the provisions of Chapter 1 of the Housing Grants Construction and Regeneration Act 1996 as amended	£30,000	One each year	The DFG is subject to a test of financial resources. The grant for the adaptation is a maximum of £30,000, less any financially assessed contribution. Repayment conditions apply, in particular where the grant is for more than £5,000 but only for a maximum charge of £10,000.
<b>Disabled Facilities Grants (Discretionary top up loan)</b>	Loan	Discretionary repayable grant to “top up” the DFG.	£10,000	One off	Available for owner occupiers only. Assessed on individual basis with recommendation from Adult Social Care
<b>Disabled Gardening Services</b>	Grant	Grant contribution towards gardening services to facilitate accessibility & prevent crime	£300	One each year	Eligible for or in receipt of income related disability benefit
<b>Park Homes Energy Efficiency grant</b>	Grant	To address cat 1 disrepair and/or energy efficiency measures	£3000	One off	Subject to means testing
<b>PLACE Scheme</b>	Lease agreement (Grant) or Loan	Grant available to bring the dwelling up to the government's Decent Homes Standard in return for a lease arrangement.  Loan to allow a dwelling to be renovated for sale, whereupon the loan is repaid, or made available for letting, repaying the loan through rental income. The owner has full control over future occupation of the dwelling	Up to £50,000	One off	Any home owner in possession of a property vacant for a period greater than 6mths. PLACE terms and conditions apply