



UTTLESFORD DISTRICT COUNCIL

UTTLESFORD HOME REPAIRS ASSISTANCES

POLICY

DRAFT

Version 1.0
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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 offers 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 is 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 & Environmental Services 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 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 was 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. 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. To assist with the delivery of this strategic approach, and in keeping with the findings of the Care Act 2014, it is proposed that the existing home repairs assistance policy be withdrawn and a new suite of offers be made available.
- 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 loan and grant assistance that the Council provides together with the key conditions. Eligibility criteria is 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 (other than Relocation assistance in exceptional circumstances) is 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 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.
- 4.3 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. Reducing cases of fuel poverty,
3. Reduction of category 1 hazards, (with associated health related benefits) & major adaptations for people with disabilities
4. Reducing 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 help people return to their homes following a spell in hospital by providing the necessary and timely adaptations. 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. Housing Assistance Summary

5.1 The table below provides the list and value associated with this housing assistance policy. A summary of the specific forms of assistance within this policy is detailed in a table in Appendix A. The table is an outline of the aims and outcomes of the assistance proposed.

Assistance Title	Grant/Loan Value
Safety, Security and Emergency Repair Grant	£500 grant
Home Improvement Loan	£5000 loan
Affordable Warmth Assistance	£500 loan
Winter Resilience Assistance Loan	£5000 Loan
PLACE Scheme Assistance	Up to £50,000
Disabled Facilities Grant (mandatory)	£30,000 Grant/Loan
Disabled Facilities Grant (discretionary top up loan assistance)	£10,000 Loan
Park Homes Energy Efficiency grant	£4000 Grant
Relocation Assistance	£4000 Loan
Relocation Assistance (DFG)	£10,000 Grant

5.2 Specific Housing Assistance Eligibility and Conditions are available separately on request from the Housing Service. The key loan and grant conditions are detailed below.

6. Loan & Grant 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 where possible. 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. There would be exemptions to repayment conditions where the property is sold to enable the client to move into a care home or with relative carers.
- 6.3 There are two exceptions to the repayment of loan assistance. Firstly, where the Council provides funding for the most urgent cases to help the most vulnerable households resolve safety or security issues. This is in the form of Safety, Security and Emergency Repair Grant as set out in Appendix A. Secondly, grants of up to £3,000 are 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 are exemptions where moving for health or care reasons.
- 6.4 To administer all types of assistance under this policy, fees are 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 reviewed annually in line with the Council's Fees and Charges Policy. It is expected that the fees for administering DFGs will be 15% of the awarded grant. All other assistance will attract a fee of % (To be agreed). Land registry fees are also included in the assistance moneys.

7. Capital Resources

- 7.1 The availability of assistance (grants/loans) 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 HRA 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. The fees attached to the assistance provided, which may include sourcing quotations and monitoring works as they progress, are justified in light of these support costs.

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 of Housing & Environmental Services. 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 of Housing & Environmental Services, the Service Manager and 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 and empty homes that are reported to the Social Care, Health and Housing Performance Board monthly.

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

Assistance Title	Grant Loan or Assistance	Brief outline of assistance	Max awarded grant/ loan	Availability	Eligibility
Safety & Security & Emergency repair grant	Grant	To make a property, secure and to pay for emergency works. Primarily aimed to address urgent/distressing circumstances.	£500.00	Once every 3 years	Eligible for income related benefits or in receipt of income related benefits.
Home Repairs Loan	Loan	To remedy Category 1 hazards, serious disrepair and/or essential works	£5000.00	Once every 3 years	Eligible for income related benefits or in receipt of income related benefits.
Winter Resilience Assistance Service	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.	Works up to the value of £400.00	Once every 3 years	Anyone over 65 yrs in receipt pf income related benefit or disabled persons in receipt of a disability living allowance No repayment conditions
Winter Resilience Assistance Loan	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.	£5000.00	One off	Constrained to those on means tested benefits or fuel poverty assessment.
Disabled Facilities Grants	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 contribution to reflect that the contribution counts towards the maximum of £30,000. Grant repayment conditions apply, in particular where the grant is for more than £5,000 but only for a maximum charge of £10,000.
Disabled Facilities Grants (Discretionary top up loan)	Loan	Discretionary Loan Assistance to “top up” the DFG. Loan assistance will also be considered for applicants that fall outside the DFG eligibility criteria	£10,000	One off	Available for owner occupiers only. Cases assessed on individual basis with input from Adult social care
Park Homes Energy Efficiency grant	Grant	To address cat 1 disrepair and/or energy efficiency measures	£4000	One off	Anyone over 65 yrs in receipt pf income related benefit or disabled persons in receipt of a disability living allowance No repayment conditions
PLACE Scheme	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
Relocation Assistance	Loan	A loan of up to £4,000 for costs of relocating to a more suitable property.	£4000	One Off	Anyone over 65 yrs in receipt pf

		<p>Usually provided where the remaining property is not suitable or the costs of works to make it suitable are not viable.</p> <p>Funding might also be available to assist a tenancy move for a vulnerable tenant to move to a more suitable property, where without such assistance the move is at risk. This is determined on a case by case basis.</p>			<p>income related benefit or disabled persons in receipt of a disability living allowance. Local land charge to be attached to the new property</p>
Relocation Assistance (DFG)	Grant	Continuation of DFG. To provide assistance with the costs of relocating to a more suitable property where it is reasonable or practical to carry out works	Up to £10,000	One off	The DFG is subject to a test of financial resources.