

PRIVATE SECTOR HOUSING REPAIRS ASSISTANCE

(made under the HOUSING GRANTS, CONSTRUCTION AND REGENERATION ACT 1996
THE REGULATORY REFORM (HOUSING ASSISTANCE)
(ENGLAND AND WALES) ORDER 2002) Following the introduction of the new private sector housing repairs assistance policy in June 2003 a review of the policy was undertaken in 2005. As a result the policy was amended in October 2005 and reviewed in June 2007. This is the current policy for assistance with private sector housing repairs and adaptations. Reigate and Banstead Borough Council is aware of the environmental and social benefits, which arise from a well-maintained private sector housing stock. As a result of this, and the relevant legislation, the Council sets aside part of its capital annual budget to assist private homeowners to maintain their property. The following types of grant and loan assistance are available:

1. Disabled Facilities Grants
2. Assistance with large scale works, (over £5,000)
3. Loans for works between £501 and £5,000
4. Grants for works up to £500
5. Assistance for exceptional cases

1. DISABLED FACILITIES GRANTS [MANDATORY]

In order to be eligible for a grant:

- (a) the disabled person must be registered or registerable with Social Services;
- and**
- (b) the applicant must be either an owner or a tenant

A recommendation is required from an Occupational Therapist that works are necessary and appropriate for one or more of the following purposes:

- facilitating access to and from the dwelling or building by the disabled occupant;
- making the building safe for the disabled person or other persons residing with them;
- access to the principle family room by the disabled occupant;
- access to or providing a bedroom for the disabled occupant;
- access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant;
- access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the disabled occupant of such a facility;

- access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
- facilitating the preparation and cooking of food by the disabled person;
- improving or providing a heating system for the disabled person;
- facilitating the use of power, light or heat by the disabled person by altering same or by providing additional means of control;
- facilitating access and movement around the dwelling to enable the disabled person to provide care for someone.

The disabled person and any partner are means tested to determine their contribution towards the cost of the works. Any means test will be in accordance with the Housing Renewal Grants Regulations as amended. If the disabled person is a child, the parents are means tested.

The maximum amount of grant is £30,000 if the applicant is assessed as having no contribution to make to the cost of the works. The grant will be reduced by the amount of any assessed contribution towards the cost of works, e.g. if the contribution is assessed as £5,000, the maximum grant available is £25,000.

An application is only approved if it is considered reasonable and practical to carry out the works having regard to the age and condition of the dwelling or building. Where there are exceptional circumstances and it is not reasonable or practicable to adapt a dwelling for the disabled person's needs an application may be made under the Exceptions Policy (section 5 of this document) to offer limited assistance with relocation.

Works relating to the accommodation, welfare or employment of the disabled person may also be made under the Exceptions Policy (section 5 of this document). All cases treated as exceptions will be considered by the Council's Licensing and Regulatory Committee.

Sale or Assignment of Interest in the Property

If within 10 years from the date of approval of the grant the applicant, being the qualified owner, disposes of their interest in the premises, and the amount of grant exceeds £5,000, the Council may demand repayment of the sum of grant that exceeds £5,000.

The Council may demand an amount of not less than £500 but not more than £10,000 and must be satisfied, having considered the factors outlined in section 3(2)(i)-(iv) of the General Consent 2008, that it is reasonable in all the circumstances to require repayment.

2. ASSISTANCE WITH LARGE SCALE WORKS

A. For homeowners' aged 60 or over:

The Council is a member of the National "Houseproud" scheme, which is a 'not for profit' organisation, and provides loans to homeowners aged 60 and over.

This scheme facilitates loans and provides financial assistance to the following people:-

- (i) Homeowners aged 60 and over;
- or**
- (ii) Homeowners where the household includes a disabled person of any age.

The three main loan options are:-

- (i) capital release loan;
- (ii) interest only loan;
- (iii) capital and interest repayment loan.

The amount that can be borrowed usually ranges from £3,001 up to 30% of the current value of the property. Should a loan be taken out, there is **an absolute guarantee of no repossession while applicants are living in the property.**

Furthermore, help is provided throughout the process including:-

- (i) free independent financial advice;
- (ii) the services of a Council and/or Anchor Staying Put officer to determine what works are necessary;
- (iii) the selection of a reliable builder to undertake the work when using the services of Anchor Staying Put.

For homeowners over 60 in receipt of Income Support:

Where certain means test criteria are met, and if the works to be undertaken fall into the following categories, the Benefits Agency will pay the interest payments on the loan, and the Council will pay the loan set up fees and technical fees associated with the works:

- Provision of basic amenities and replacement of any defective amenities;
- Repairs to existing heating systems;
- Damp proofing measures;
- Provision of ventilation and natural lighting;
- Provision of drainage facilities;
- Provision of facilities for preparing and cooking food;
- Provision of insulation of the dwelling
- Provision of electric lighting and power sockets
- Provision of storage facilities for fuel and refuse
- Repairs of unsafe structural defects
- Adapting a dwelling for the special needs of a disabled person

For homeowners over 60 not in receipt of Income Support:

The services of Houseproud will also be available to residents that are over 60 years of age and not on Income Support, with no restriction on the types of work that can be carried out. In these cases the Council will not pay the loan arrangement or technical fees, however these may instead be added to the balance of the loan.

For owner-occupiers who decide not to take a loan from Houseproud to undertake repairs assistance may be available under the Exceptions Policy (see section 5 of this document).

B. For homeowners aged under 60:

Owner-occupiers who are less than 60 years of age will need to have investigated re-mortgaging and down sizing as possible options before any application for assistance can be considered under the Council's Exceptions Policy (see section 5 of this document).

3. LOANS FOR SMALL SCALE REPAIRS, IMPROVEMENTS AND ADAPTATIONS COSTING BETWEEN £501 AND £5,000.

These works would normally be for repair or improvement of a property, where there is either an immediate need for work to be undertaken or the works would be required within the next year.

Such works would enable the occupier to remain independent in their home and that it would be in a **safe, secure and weather tight** condition.

To qualify for assistance an applicant must:-

- (a) be aged 18 or over on the date of application;
- (b) be an owner-occupier;
- (c) be on income related benefit (and if under 60 years of age have been in receipt of such benefit for at least 6 months), i.e.

Income Support
Housing Benefit
Council Tax Benefit
Tax Credit
Income based Job Seekers Allowance
Guarantee Pension Credit

- (d) have a power or duty to carry out the works

NB Assistance will not be available to otherwise eligible applicants who have household or family members residing at the premises who could reasonably be expected to contribute towards the cost of works. (This includes joint owners, **resident or not**, but does not include former partners or lodgers)

The types of work that can be grant-aided include:

(a) Repairs

- roof repairs
- repairs to dangerous gas and electrical installations
- repairs or renewal of defective windows
- repair of defective floors or stairs
- replacement of defective plumbing
- repair of drainage systems
- renewal of hazardous paving
- renewal of defective boundary fences and access gates if owned by the applicant and is necessary for security purposes

(b) Improvements

- provision of central heating

- provision of gas heaters (fires and water heaters)
- thermal insulation (if not eligible for Warm Front Grant (a Government funded initiative)
- installation of a telephone line (Lifeline Clients)
- improved security measures as recommended by the Crime Prevention Officer
- additional power sockets
- minor disabled adaptations (over bath shower, small ramps and electric door openers)
- double glazing (where windows are defective and timber replacement exceeds the cost of upvc replacements)
- provision of safe floor finishes in the kitchen and/or bathroom
- provision of facilities for preparing and cooking food

NB this list is not exhaustive in respect of works where grant/loan assistance may be given.

The loan limit for one application is £5,000 and assistance over a three-year period will not exceed £5,000. Three months will normally need to have elapsed between each application unless works are deemed to be of an urgent nature by the Head of Housing Services.

All small works loans over £500 will be repayable on the sale of the property but will not attract any interest charges. Owners will have to sign an agreement to repay the grant on the sale of the property, which will be registered in the Local Land Charges Register. **NB If the property is not sold, the requirement to repay grant assistance will lapse on expiry of 35 years from the date of payment being made.**

The Head of Service in consultation with the Executive Member for Planning and Housing has delegated authority to increase the maximum amount of assistance by £1,000, where there are unforeseen works, which prevent completion of works, or exceptional circumstances where it is not possible to undertake works for the particular purpose within the normal limits.

4. SMALL WORKS GRANTS FOR REPAIRS AND ADAPTATIONS COSTING UP TO £500

These works would normally be for repair or minor adaptations, for a disabled person, of a property, where there is either an immediate need for work to be undertaken or the works would be required within the next year.

Such works would enable the occupier to remain independent in their home and that it would be in a **safe, secure and weather tight** condition.

To qualify for assistance an applicant must:-

- be aged 18 or over on the date of application;
- be an owner-occupier;
- be on income related benefit (and if under 60 years of age have been in receipt of such benefit for at least 6 months), i.e.

Income Support

Housing Benefit
Council Tax Benefit
Tax Credit
Income based Job Seekers Allowance
Guaranteed Pension Credit

(d) have a power or duty to carry out the works

NB Assistance will not be available to otherwise eligible applicants who have household or family members residing at the premises who could reasonably be expected to contribute towards the cost of works. (This includes joint owners, **resident or not**, but does not include former partners or lodgers)

The types of work that can be grant aided include:

(a) Repairs

- roof repairs
- repairs to dangerous or electrical installations
- repair or renewal of windows
- repair of defective floors or stairs
- replacement of defective plumbing
- repair of drainage systems
- renewal of hazardous paving
- renewal of defective boundary fences and access gates if owned by the applicant and is necessary for security purposes

(b) Minor adaptations

- moving power of lighting points
- installing small handrails
- electric door openers
- intercom systems
- small ramps
- installation of a telephone line (Lifeline clients)
- provision of facilities for preparing and cooking food

NB This list is not exhaustive.

The grant limit for one application is £500 and assistance over a three-year period will not exceed £1,000. Three months will normally need to have elapsed between each application unless works are deemed to be of an urgent nature by the Head of Housing Services.

5. EXCEPTIONS POLICY

If an applicant seeking financial assistance for repairs to a dwelling considers that there are exceptional circumstances that fall outside Sections 1,2,3 and 4 above , they

may present such details as appropriate for consideration to the Regulatory Committee. NB Decisions on works up to the value of £1,000 are delegated to the Head of Housing Services, in consultation with the Executive Member for Planning and Housing

The Council in considering such applications will have regard to:

- the type of tenancy or right of occupation;
- the ability of other joint owners to contribute towards the cost of the works;
- the cost of repair;
- the urgency and/or nature of the works;
- the suitability of the accommodation;
- the ability of the applicant to meet their needs through alternative accommodation;
- evidence of financial hardship;
- the nature of any adaptation required due to a disability; and
- the availability of alternative funding.

Applicants seeking to gain assistance outside the Council's Financial Assistance for Private Sector Housing Repairs Assistance Policy should:

- clearly set out the reasons why they would suffer hardship by operation of the policy; and
- must, on request, supply whatever additional information the Council considers necessary to assist it in determining an application under the exceptions policy.

Decisions made by the Regulatory Committee are final.

NB All applicants before being able to present their case for consideration by the Regulatory Committee will have to be able to satisfy Officers that they have been unable to re-mortgage their property and have investigated down sizing their accommodation.

When considering any cases under the exception policy the Committee may have regard to relocation, grant for properties where repairs affect the health and safety of the occupier, service of an enforcement notice and undertaking work in default or service of a deferred action notice.

ENQUIRIES

Anyone wishing to apply for assistance under the above policy should contact Housing Services by:

- telephoning 01737 276425
- writing to

Private Sector Housing
Town Hall
Castlefield Road
Reigate
Surrey
RH2 0SH

- e-mailing Alun.Thomas@reigate-banstead.gov.uk

Policy Revision June 2007

In order to improve operational efficiencies, the small works loan limit be increased to £5,000 on one application in a three year period. The total loan value in a three-year period remains at £5,000.