GEDLING BOROUGH COUNCIL

Types of Grant Assistance available 2010/2011

The grants available continue to be subject to the provisions in the Housing Grants, Construction and Regeneration Act 1996 with some additional local variations.(*see Appendix B of Private Sector Housing Renewal Policy and Strategy 2008-2012)*

Apart from mandatory disabled facilities grant, the approval of all other grants is discretionary. The availability of discretionary grants will be subject to the Council having adequate financial resources.

As a matter of principle no grant assistance will be available for any works commenced prior to the issue of a grant approval.

The Council reserve the right to amend the policy at any given time.

A. RENOVATION GRANT

Renovation grants can be made available for the improvement or repair of a dwelling or for the provision of dwellings by the conversion of a house or other building. The property must be over 10 years old at the time of application. The Authority must be satisfied that the proposed works are necessary for one or more of the purposes set out in Section 12 of the Act. Renovation grants shall not be approved to remove Category 1 hazards unless the Council is satisfied that this is the most satisfactory course of action. **The property must be decent on completion of works**. The grant can be available to owner-occupiers, tenants with repairing obligations and landlords.

Owner- occupiers and tenants

Eligibility:

- The applicant must have at least a 3- year prior ownership/tenancy and residence qualification.
- An applicant has to be over the age of 18.
- Any private sector tenant must have a repairing obligation on the dwelling.
- The dwelling must fail the Decent Homes Standard (See Appendix)
- The applicant must be "vulnerable" as defined below.

  * **Aged 60 or over** and in receipt of Guaranteed Pension Credit, Income Support, Council Tax Benefit or Income-based Job Seeker's Allowance.

  * **Disabled** and in receipt of Income Support, Council Tax Benefit, Income-based Job Seeker's Allowance, or Working Tax Credit which includes a disability element (where the income of the household results in the receipt of the maximum level of credit available)

  * **Families with children 16yrs or under** and in receipt of Income Support, Council Tax Benefit, Income-based Job Seeker's Allowance or Child Tax Credit (where the income of the household results in the receipt of the maximum level of credit available)

Eligible works:

- Works to make the dwelling meet the Decent Homes Standard (See Appendix)

A Decent Home is one which is free from serious hazards, is wind and weathertight, warm and has modern facilities.

A Decent Home meets the following four criteria:

a) it is free from Category 1 Hazards determined by the Housing Health and Safety Rating System
b) it is in a reasonable state of repair
c) it has reasonably modern facilities and services
d) Ii provides a reasonable degree of thermal comfort

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Application Process

Eligible enquiries for works to bring the dwelling up to the Decent Homes Standard will be entered onto a **General Enquiry List** and will be inspected in date order.

A schedule of eligible works will be produced.

Applicants will be required to submit 2 estimates for the works, a certificate of future occupation, proof of ownership and acceptance of financial commitment statement with their formal application.

Amounts:

- The maximum renovation grant will generally not exceed £20,000. However, in exceptional circumstances, additional grant aid up to a maximum of £30,000 may be approved, where renovation is deemed to be the most satisfactory course of action

General Provisions:

- Any necessary property adaptations to accommodate essential facilities will be provided within the existing floor area of the property where possible.
- All eligible works specified must be completed for grant to be payable.
- The grant will be fully repayable on disposal of the property at any future date unless there are exceptional circumstances. These cases will be referred to the Portfolio Holder for determination.
- A grant condition shall be registered as a local land charge so as to be binding on the owner and successive owners of the property.
- Where the application was accompanied by an owner-occupation certificate, the Council may reclaim the grant, plus interest, if the property is not occupied in accordance with the intention stated in that certificate for 5 years after the completion of the grant.

B. HOME REPAIR ASSISTANCE

Home Repair Assistance can be made available for the improvement, repair or adaptation of a dwelling, qualifying houseboat or mobile home. It can be available to owner-occupiers and private sector tenants. **The property does not have to be decent upon completion of the works.**

Owner-occupiers and tenants

Eligibility:

- Applicants must be aged 60 years or over, disabled or infirm, or families with children 16yrs or under
- They must be in receipt of one of the following income-related benefits:- Guaranteed Pension Credit, Income Support, Council Tax Benefit, Housing Benefit, Income-based Job Seeker's Allowance. Child tax credit (maximum level)
- The applicant must have the power to carry out the works requested.
- The applicant must live in the dwelling, qualifying houseboat or mobile home as his only or main residence.
- Assistance will not be available for residents of shared accommodation eg Houses in Multiple Occupation, residential care homes.

Eligible Works:

Elderly, infirm and disabled applicants

- Additional or more accessible sanitary appliances.
- Renewal of defective heating and hot water systems. Replacement of inefficient boilers over 20 years of age. Additional heating to provide affordable warmth; may include replacement of less manageable appliances eg gas instead of coal. (If applicant or works not eligible for a Warm Front Grant or if Warm Front are unable to meet urgent need)
- Safety works - to include hard-wired smoke alarms, hand rails, improved access into and out of the property, installation of additional power point and/or phone line to serve "Lifeline".(If applicant or works not eligible for other grants.)
- Security works - to include improvement of door locks, provision of window locks, security lights, replacement of glazed sections of entrance doors, renewal of insecure entrance doors, door entry phones for disabled persons with reduced mobility, hard- wired intruder alarms (If applicant or works not eligible for other grants.)
- Thermal insulation works (where works or applicant not eligible for a Warm Front Grant):- loft insulation, cavity wall insulation, internal or external wall insulation, hot water tank insulation, floor insulation where floor being renewed.
- Top-up Warm Front Grants where costs exceed the Grant available.
- Works towards the Decent Homes standard where applicant is unable to cope with all the works required under a Renovation Grant to make the property decent, as identified by Improvement officers.
- Works to remove Category 1 hazards, where applicant fails the 3 year owner-occupation eligibility condition for Renovation Grant.

Families

- Renewal of defective heating and hot water systems. Replacement of inefficient boiler over 20 years of age. Additional heating to provide affordable warmth;(If applicant or works not eligible for a Warm Front Grant or if Warm Front are unable to meet urgent need)

- Thermal insulation works (where works or applicant not eligible for a Warm Front Grant):- loft insulation, cavity wall insulation, internal or external wall insulation, hot water tank insulation, floor insulation where floor being renewed.

- Top-up Warm Front Grants where costs exceed the Grant available.

Application Process

All enquiries will be entered onto the **Home Repair Assistance Enquiry List** and inspected in date order.

However, **priority will be afforded to inadequate heating, defective hot water system, installation of power point and /or phone line to facilitate "Lifeline" and security works for recent burglary victims**. Such properties will be i**nspected *within 2 weeks***.

A schedule of eligible works will be produced

Assistance in obtaining quotes will be offered to elderly and disabled clients. As a general rule 2 estimates will be required unless there are exceptional circumstances or assistance is via top-up of Warm Front Grants.

Proof of ownership and an acceptance of financial commitment statement will be required to be submitted with the formal application.

A schedule of eligible works will be produced

Amounts:

- The maximum Home Repair Assistance Grant will not exceed £5,000.

General Provisions:

- Any necessary property adaptations to accommodate essential facilities will be provided within the existing floor area of the property where possible.
- All eligible works specified must be completed for grant to be payable.
- The grant will be fully repayable on disposal of the property at any future date unless there are exceptional circumstances. These cases will be referred to the Portfolio Holder for determination.
- A grant condition shall be registered as a local land charge so as to be binding on the owner and successive owners of the property.

C. DISABLED FACILITIES GRANT

This grant is designed to help make the home of a disabled person more suitable for him or her to live in, and to help the person manage more independently in the home.

The property may comprise of a dwelling, flat, qualifying houseboat or caravan.

Grant is **mandatory** for the following purposes:-

(a) facilitating access by the disabled occupant to and from the property or the building in which the dwelling or, as the case may be, flat is situated;
(b) making the property or building safe for the disabled occupant and other persons residing with him;
(c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
(d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
(e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
(f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
(g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
(h) facilitating the preparation and cooking of food by the disabled occupant;
(i) improving any heating system in the property to meet the needs of the disabled occupant or, if there is no existing heating system in the property or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
(j) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
(k) facilitating access and movement by the disabled occupant around the property in order to enable him to care for a person who is normally resident there and is in need of such care;
(l) facilitating access to and from a garden by a disabled occupant;
(m) making access to a garden safe for a disabled person
(n) such other purposes as may be specified by order of the Secretary of State.

Discretionary grants are for the purpose of making the property or building suitable for the accommodation, welfare or employment of the disabled occupant in any other respect. They may also be used to fund mandatory works which exceed the maximum £30,000 grant limit after deduction of the relevant person's contribution.

Eligibility:

- Applicants may be the owner or tenant of the dwelling or occupier of a qualifying houseboat or caravan

Eligible Works:

- Mandatory works only

Application Process

All enquiries should be made to the Occupational Therapy Department of Gedling Social Services.

Clients not in receipt of Income Support, Income-based Job Seeker's Allowance, Guaranteed Pension Credit, Council Tax Benefit, Housing Benefit , Maximum Child Tax Credit or Maximum Working Tax Credit will be sent a preliminary Test of Resources.

It is the responsibility of the Occupational Therapist to advise the Authority what adaptations, if any, are 'necessary and appropriate' to meet the needs of the disabled occupant of a property.

Upon receipt of a referral from the Occupational Therapist the property is inspected. The Council must be satisfied that the proposed works are 'necessary and appropriate' to meet the needs of the disabled occupant, and the works are 'reasonable and practicable' given the age and condition of the property.

A letter advising what adaptations will be considered and if applicable a schedule of eligible works will be produced.

Applicants will be required to submit 2 estimates for the works, a certificate of future occupation, proof of ownership and acceptance of financial commitment statement with their formal application.

Amounts:

- The maximum Mandatory Disabled Facilities Grant will not exceed £30,000.
- The amount of grant is determined in accordance with the Housing Renewal Grants Regulations 1996 (as amended). The Test of Financial Resources is applied to the disabled occupant and, if applicable, their partner. There is no Test in respect of disabled children.
  An "affordable loan" is calculated from whatever income they have above a level assessed for their needs such as disability, old age or single parenthood. The amount of grant is equal to the cost of the eligible works (max £30,000) minus the "affordable loan".

General Provisions:

- Any necessary property adaptations to accommodate essential facilities will be provided within the existing floor area of the property where possible.
- All eligible works specified must be completed for grant to be payable.

ARRANGEMENTS FOR APPLICATIONS FOR ASSISTANCE FALLING OUTSIDE THE HOUSING RENEWAL GRANTS POLICY

All applications for assistance will be considered, however the Council may legitimately turn down an application for assistance that falls initially outside this policy.

When this happens, the Council will inform the applicant of the reasons for the application being turned down for assistance.

The Council may decide to take the application to the Portfolio Holder for a decision, if it is felt that the existing policy needs amending, to take account of a specific application.

If an applicant wishes to appeal/challenge the decision, this must be done in writing for the attention of the Head of Housing Services, within 14 days of the date of the Council's decision. A Review will be undertaken within the following 28 days and the decision of the Review will be notified to the applicant with reasons if the original decision is unchanged.

Appendix
THE DECENT HOME STANDARD

A decent home meets the following four criteria:

a – It meets the current statutory minimum standard for housing

Dwellings below this standard are those defined as having Category 1 hazards as determined by the Housing, Health and Safety Rating System

b – It is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

- One or more of the key building components are old and, because of their condition, need replacing or major repair; or
- Two or more of the other building components are old and, because of their condition, need replacing or major repair.

c – It has reasonably modern facilities and services

Dwellings which fail to meet this criterion are those which lack three or more of the following:

- A reasonably modern kitchen (20 years old or less);
- A kitchen with adequate space and layout;
- A reasonably modern bathroom (30 years old or less);
- An appropriately located bathroom and WC;
- Adequate insulation against external noise (where external noise is a problem);
- Adequate size and layout of common areas for blocks of flats.

A home lacking two or less of the above is still classed as decent therefore it is not necessary to modernise kitchens and bathrooms if a home passes the remaining criteria.

d – It provides a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient heating.