

HOUSING ASSISTANCE - SUMMARY

(Private Sector Housing Stock)

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

On 18th July 2003, Southend Council implemented a new policy of Housing Assistance aimed at helping owners of private residential properties in the Borough to repair, improve or adapt their homes.

The new Housing Assistance regime largely replaces the former house renewal grant system under which the Council gave improvement grants to home owners for similar works. Only one grant remains unchanged from the former grant system - mandatory disabled facilities grant given specifically to help adapt the homes of disabled householders to suit their particular needs.

The new Housing Assistance regime is described in some detail in a published format: "Policy Document - Housing Assistance" available for inspection free of charge at the reception desk on floor 10 of the Civic Centre, Victoria Avenue or at all public libraries in the Borough.

This leaflet summarises the main types of assistance that have been made available under the new policy, and is designed to give property owners a broad overview of the new regime.

Housing Assistance - New Policy

The Government has given your local Council new powers to offer a wide range of housing assistance to owners of residential properties in the Borough. The aim of the new powers is to give the Council much greater flexibility in addressing the local needs of property owners in the private sector.

Southend has a relatively high proportion of private properties that are unfit for human habitation or in disrepair. This is partly due to the age of local properties, a third of which were constructed before the First World War, but also due to the profile of tenure and local economic characteristics of the area.

Private properties are primarily a private responsibility, but the Council recognises that some home owners need help in arranging and/or paying for essential works of repair and improvement of their properties. Accordingly, the Council has considered various ways in which it might assist property owners undertake such works. In the short-term the Council has decided that the most appropriate way to help property owners with works to their homes should continue to be by means of grant aid. These housing assistance grants will be targeted mainly at property owners of limited financial means. The following types of grant are now available:

	Grant Type	Target Applicants	Maximum Grant Available
1	Home Repairs Grant	Owner-occupiers	£12,000 if unfit £6,000 if fit
2	Empty Homes Grant	Future landlords	£15,000 for a house £10,000 for a flat
3	HMO Grant	Landlords of Houses in Multiple Occupation	Minimum of 50% of eligible works - no financial limit.
4	Landlord Grant	Landlords of self-contained dwellings with older regulated tenancies	£15,000 for a house £10,000 for a flat

5	Disabled Facilities Grant	Households with disabled member	Limit of £25,000 for mandatory work. No limit on discretionary work.
6	Solar Heating Grant	Owner-occupiers	£1,000 per application

Eligibility for most of these grants (except Solar Heating Grants) is based on means tested benefit receipt, or other finance related criteria. Most grants require applicants to submit a certificate of future occupation which confirms their intention as to the occupation of a property for a period after the grant is paid. Some grants have conditions applied for a period which require partial or whole repayment if the property concerned is not occupied in accordance with the certificate of occupation.

Full details on any of these grant types can be obtained by telephoning the **Grants Helpline** on **(01702) 215815**, but an outline of each is included below:

HOME REPAIRS GRANT

Scope

Available for works of repair and improvement to dwellings.

Eligible Applicants

Home Repairs Grant will only be given to an applicant who:

- Is aged 18 or over, and
- Is wholly or mainly resident in the dwelling, and
- Has an owner's interest in, or is a tenant of, the dwelling, and
- Has a duty or power to carry out the works, and
- Either he, or his partner is in receipt of:
 - Income Support or Income Based Jobseekers' Allowance
 - Working Tax Credit
 - Housing Benefit
 - Council Tax Benefit
 - Disabled Person's Tax Credit, and
- Has occupied the dwelling for at least 1 year, unless empty for 3 years or more.

Eligible Property

Grant is not be available to dwellings newly built within 10 years, or for works which should have been subject to Building Regulations within that period, or that have not got relevant planning consent.

Eligible Works

- ◆ Specific repairs or improvement works, where these form incremental elements needed to work towards the fitness standard
- ◆ Works needed to improve conditions that are currently prejudicial to the health of the occupant[s], or are likely to become so with a reasonable period
- ◆ Works needed to improve conditions which seriously affect the occupants continuing use or occupancy of a dwelling



- ◆ Works of lead pipe replacement where there is substantiated concern over lead levels in the drinking water supply
- ◆ Works to improve energy efficiency where directly associated with other repairs towards the Energy Efficiency Standard, as necessary for applicants not eligible for Warm Front grant.
- ◆ Smoke alarms for the elderly - one per floor [10 year battery life model] to be required in every eligible case where main works are to be completed by a non-specialist contractor.
- ◆ Smoke alarms for any household which includes a child under 10 years of age where other works are to be completed by a specialist electrician.

Amount of Assistance

The maximum grant on any one application cannot exceed £6,000 where a dwelling is not unfit. This maximum rises to £12,000 where a dwelling is unfit for habitation.

There must be a period of 3 months between successive applications, subject to a prioritised waiting list.

Grant Conditions

One of the following certificates must be provided with a grant application:

- ◆ Owner Occupation Certificate stating the owner has or proposes to acquire an owner's interest and that the applicant or the applicant's family intend to live in the dwelling for a period of 5 years as their main residence.
- ◆ Tenants Certificate stating that the applicant is a qualifying tenant (i.e. is required to carry out the relevant works by the terms of the tenancy), and that the applicant or the applicant's family intend to live in the dwelling as their only or main residence for 3.

Owner occupation conditions will be monitored to ensure compliance where the cost of grant awarded exceeds £6,000.

EMPTY HOMES GRANT

Scope

An Empty Homes Grant is payable for a variety of works to long-term empty residential houses or flats. However, grant aid will be principally for works to make such a property fit for habitation.

The extent of grant eligible works will depend on the circumstances of individual properties.

Eligible Applicants

Owners (potential landlords or owner-occupiers) with at least 1 year's continuous prior ownership.

Eligible Property

Empty properties which have been vacant for more than 3 years. Excludes dwellings newly constructed within the last 10 years, or that have not got relevant planning consent, or works which should have been subject to Building Regulations within that same period.

Eligible Works

Works may be grant aided on a discretionary basis where the relevant works are:

- ◆ To bring a dwelling to the standard of fitness for human habitation.
- ◆ To bring the dwelling to a standard of reasonable repair, beyond basic fitness.
- ◆ To provide thermal insulation to the Council's energy efficiency standard.
- ◆ To provide facilities for space heating, including central heating.

Amount of Assistance

Grant is a maximum of 100% of relevant works where applicant

does not own other tenanted properties but reduced to 50% where 1 or more other properties owned.

The maximum grant to be paid under either percentage, is £15,000 where the dwelling is a house, and £10,000 where a flat.

Within these maximum limits, 100% grant aid will be paid for works that contribute to the Council's energy efficiency standard.

Grant Conditions

One of the following certificates must be provided with a grant application, dependent upon the type of applicant:

- ◆ Owner Occupation Certificate stating the owner has an owner's interest and that the applicant or the applicant's family intend to live in the dwelling for the grant condition period of 5 years as their only or main residence.
- ◆ Certificate of Intended Letting stating that the landlord has a qualifying owner's interest, and that the dwelling will be let or available for letting for not less than 5 years beginning from the completion of relevant works.

Grant occupancy conditions will be monitored to ensure compliance.

LANDLORD GRANT

Scope

A Landlord Grant is payable for certain older-style regulated tenancies for works of repair and improvement to self-contained houses or flats in recognition that restricted rental incomes limit investment in such capital works.

Eligible Applicants

Current landlords of rented dwellings occupied by tenants on older-style regulated tenancies, where rents are restricted by the Rent Officer.

Eligible Property

Tenanted houses or flats which are unfit for human habitation, or that are in substantial disrepair. Excludes dwellings that have not got relevant planning consent, or works which should have been subject to Building Regulations within the last 10 years.

Eligible Works

Works may be grant aided on a discretionary basis for works:

- ◆ To bring a dwelling to the standard of fitness for human habitation.
- ◆ To bring the dwelling to a standard of reasonable repair, beyond basic fitness.
- ◆ To provide adequate thermal insulation to the Council's energy efficiency standard.
- ◆ To provide facilities for space heating, including central heating.

Amount of Assistance

Grant will be paid to a minimum of 50% of relevant works, to a maximum grant of £15,000 where the dwelling is a house, and £10,000 where a flat.

Within these maximum limits, 100% grant aid will be paid towards works on every grant application that contributes to the Council's energy efficiency standard.

Grant Conditions

The following certificate must be provided with a landlord grant application:

- ◆ Certificate of Intended Letting stating that the landlord has a qualifying owner's interest, and that the dwelling will be let or available for letting for not less than 5 years beginning from the completion of relevant works.



Grant occupation conditions will be monitored to ensure compliance.

HMO GRANT

Scope

An HMO Grant is payable to landlords of houses in multiple occupation for the provision or upgrading of fire precautions, and energy efficiency works.

Eligible Applicants

Landlords of existing HMO premises

Eligible Property

HMO premises with appropriate planning consent. Only bedsit type HMO premises qualify; bed & breakfast guest houses are ineligible for grant aid.

Eligible Works

Works may be grant aided for the following works:

- ◆ To upgrade existing means of escape works to current standards.
- ◆ First time provision of means of escape works to current standards.
- ◆ Insulation works to the Council's energy efficiency standard.

Amount of Assistance

Grant will be paid to a minimum of 50% of relevant works. No maximum applies. In addition, 100% grant towards works to the Council's energy efficiency standard.

Grant Conditions

The following must be provided with a grant application:

- ◆ Certificate of Intended Letting stating that the landlord has a qualifying owner's interest and that the dwelling will be let or available for letting for at least 5 years.

Grant occupation conditions will be monitored to ensure compliance.

DISABLED FACILITIES GRANT

Scope

Discretionary disabled facilities grant (DFG) is available for adaptation works to dwellings owned or tenanted where works have been recommended by an Occupational Therapist from the Social Care Department of the Council for the accommodation, welfare or employment of a disabled person. Grant can also be given for works that are mandatory under the Housing, Grants, Construction and Regeneration Act 1996 where the eligible cost exceeds the maximum mandatory grant.

Eligible Applicants

Discretionary DFG will only be given to an applicant who:

- ◆ Is an owner-occupier or tenant (tenant's need their landlord's written consent).
- ◆ Where the eligible cost of works exceeds the applicants own financial contribution calculated from the test of resources used for mandatory DFGs, and any other grant maximum applying in respect of the work.

Eligible Property

Eligible dwellings need to have established planning consent. Grant will not be available for works which should have been subject to Building Regulations within the last 10 years.

Eligible Works

Mandatory adaptation works as defined by the 1996 Act, in as much as their costs exceed the grant maximum for mandatory.

Other adaptation works to a dwelling for the accommodation, welfare or employment of a disabled member of the applicant's household.

All works must be the subject of a professional recommendation by a qualified Occupational Therapist that substantiates the need for any adaptation and the works required to meet it.

Amount of Assistance

The total value of grants will be determined by the Council having regard to the merits of each application, and the availability of relevant capital funding.

Grant Conditions

One of the following certificates must be provided:

- ◆ Owner Occupation Certificate stating the owner has or proposes to acquire an owner's interest and that the applicant or the applicant's family intend to live in the dwelling for a period of 5 years as their only or main residence from the completion of works.
- ◆ Tenants Certificate stating that the applicant is a qualifying tenant (i.e. has an established tenancy) and that the applicant or the applicant's family intend to live in the dwelling as their main residence for 3 years.

SOLAR HEATING GRANT

Scope

Solar heating grant (SHG) is available for works to owner-occupied dwellings for the supply and installation of a solar heating system to allow hot water to be provided from infra red radiation from the sun.

Eligible Applicants

Solar Heating Grant will only be given to an applicant who:

- ◆ Has a relevant interest in the dwelling, as an owner-occupier.
- ◆ Is able and willing to pay the balance of costs of installation beyond any grant approved.

Eligible Property

Eligible dwellings need to have established planning consent. Where the property is a flat, the relevant consent of the freeholder will be needed.

Eligible Works

Works for the supply and fitting of a complete solar water heating system to the roof of the dwelling concerned. Typically comprising a solar heating panel, pump and associated pipe work, hot tank and related control system including associated electrical and plumbing works, disturbance of roof covering and making weather tight. All works to be undertaken by an approved specialist contractor.

Amount of Assistance

Solar heating grant will be a fixed sum of £1,000 towards any eligible costs of installation (typical costs likely to be £2,000 plus) subject to available capital funding for that purpose.

Grant Conditions

The following certificate must be provided:

- ◆ Owner Occupation Certificate stating the owner has or proposes to acquire an owner's interest and that the applicant or the applicant's family intend to live in the dwelling throughout the period of 3 years as their main residence from the completion of works.



Enforcement of Grant Conditions

Breaches of grant conditions will result in a demand for repayment of the grant being made by the Council.

For owner-occupiers the amount of grant to be repaid will be the original grant amount less an amount calculated in direct proportion to the amount of time, from the date of completion of works up until the date of completion of the sale, that the property has been occupied.

No interest will be added to any amount of grant to be repaid for any breach of housing assistance conditions by an owner occupier.

For landlords the amount of grant to be repaid will be the whole of the amount of the original grant regardless of the date at which the breach of condition occurs, plus compound interest from the date of final grant payment.

Housing Assistance Loans

The new legislation gives discretionary power to the Council to provide housing assistance loans as well as grants. The potential benefit of loans has been considered to assist home owners in the Borough in carrying out works to their properties.

The provision of loans is not straight- forward. There are many factors which influence both the grant and administration of the loans as well as the uptake of the loans by property owners.

The Council has concluded that for the time being, housing assistance loans will be offered only to a small group of high priority house owners - those eligible for disabled facilities grants (either mandatory or discretionary) for essential adaptation works which they cannot reasonably afford to pay for themselves. These loans will be administered by the Council.

The Council believes there is the potential for other forms of housing assistance loans to be developed over a period of time so as to extend the range of home owners the Council can help in the future.

Other Forms of Assistance

Apart from the award of housing assistance grants, and of some loans as outlined above, the Council will be giving positive assistance to home owners in the form of housing advice on a range of matters.

Housing advice is important as it enables property owners to make more informed choices about how to deal with matters relevant to their homes.

Specific housing advice will be offered by the Private Sector Housing Team of the Environmental Health Service of the Council on the following::

- ◆ Grants
- ◆ Energy conservation works
- ◆ Repairs
- ◆ Improvements
- ◆ Adaptations
- ◆ Enforcement of works
- ◆ Housing standards
- ◆ Empty homes
- ◆ Houses in multiple occupation
- ◆ Privately rented accommodation

Capital Resources for Housing Assistance 2003/4

For the financial year 2003/4 the capital resources that will be committed to implementing housing assistance by the Council will be £855,000. A further £410,000 is available in addition, but is intended solely for mandatory disabled facilities grants.

Exceptions to Policy/Appeals Procedure

All applications for housing assistance will be considered within the new policy. Applications may be refused if sufficient funding is not available even though they may otherwise meet policy criteria.

The Council will consider cases of unusual need on an ad hoc basis even though the criteria are not met, subject always to the availability of sufficient grant funds. All such decisions will be notified in writing to applicants.

Policy Implementation

This policy came into effect on 18th July 2003. It is to be reviewed annually and more frequently if required. It is intended that a revised policy will be issued every March to be implemented in April at the start of the new financial year).

Such reviews will become part of the annual cycle of Housing Investment Programme Submissions (HIPS) made by the Council to the Office of the Deputy Prime Minister in respect of overall private sector housing strategy. These submissions will include a bid for capital resources for the provision of housing assistance for the following year.

Full Housing Assistance Policy

A copy of the full Housing Assistance policy document can be found on the Council's website at www.southend.gov.uk/content.asp?content=1212.

Alternatively, a copy of the policy can be viewed at the public reception on Floor 10 of the Civic Centre or at any local public library. Further information about the new policy can also be obtained from the Grants Helpline on (01702) 215815. Or you can write to the address below:

Grants Administrative Officer
Environmental Health Service
Technical & Environmental Services Department
Southend Borough Council
Floor 6, Civic Centre,
Victoria Avenue
Southend, Essex.
SS2 6ER

