

## Cabinet – 5 February 2014

### Walsall Housing Renewal Assistance Policy 2014-2018

**Portfolio:** Councillor Adrian Andrew, Deputy Leader, Regeneration and Transport

**Related Portfolio:** Councillor Chris Towe, Resources  
Councillor Zahid Ali, Public Health and Protection

**Service:** Resources

**Wards:** Borough Wide

**Key decision:** Yes

**Forward plan:** Yes

#### 1. Summary of report

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave local authorities a discretionary power to provide assistance for housing renewal in a number of ways through a Housing Renewal Assistance Policy. The Council is required to produce and publish a policy and this report describes and seeks approval for the new Housing Renewal Assistance Policy ('the Policy') for 2014 to 2018.
- 1.2 Major improvements have been secured to the fabric of hundreds of homes in the borough, extending their life span, removing hazards that can seriously injure or kill residents and adapt them for the residents needs. The Policy considers the limited resources available for private sector housing works and targets those resources to people most in need and to meet local priorities in line with the adopted Housing Strategy.

#### 2. Recommendations

Cabinet is recommended to request Council to:

- (a) adopt and publish the Housing Renewal Assistance Policy 2014-2018 as contained in **Appendix A** of this report with the commencement dates as listed in the Policy document;
- (b) agree that funds returned to the Council through the land charging process for all grants and loans continue to be made available for future private sector housing renewal assistance.

### 3. Report Detail

- 3.1 The Council has statutory powers to offer advice and discretionary financial assistance to owner occupiers, tenants and private sector landlords to improve the quality and availability of housing. Where there is a disabled person in a household, in many circumstances local authorities have a mandatory duty to offer a Disabled Facility Grant (DFG) to assist with the cost of adaptation work.
- 3.2 As resources are limited and there is substantial demand, especially for mandatory DFGs, it is essential to ensure that financial assistance is offered on a fair, priority basis that takes account of competing needs. The funds for the DFG are proposed by government to form part of the new Better Care Fund (previously referred to as the Integration Transformation Fund)
- 3.3 The responsibility to maintain private property rests firmly with the owner, but the condition and availability of private sector housing stock does have substantial implications for this Council's housing strategy, especially in terms of access to affordable housing.
- 3.4 The proposed Policy for 2014-2018 is contained in **Appendix A** of this report. The Policy links with national, regional and local strategic priorities. It aims to offer assistance to vulnerable households on an individual basis to help sustain the private sector for long term public benefit.
- 3.5 The Council has an excellent track record of securing external funding for a variety of housing initiatives and based on the above the following priorities have been set out using identified funding sources:

Table 1

Priority	Area of work	Funded by (where available)
1	Mandatory Disabled Facilities Grants.	Government Grants
2	Aids and adaptations including discretionary adaptation grants, 'exceptional top-up' assistance, low cost adaptation grants, preventative adaptations.	Council capital resources and external loan and grant funds.
3	Address Category 1 hazards under the Housing Health and Safety Rating System.	Council capital resources External loan and grant funds.
4	Create decent private sector homes reducing deaths and hospital admissions due to cold / damp properties.	Council capital resources External loan and grant funds.
5	Reduce fuel poverty and CO2 emissions from heating in private sector homes.	External loan and grant funds.
6	Tackling long term empty homes	Council capital resources External loan and grant funds.

### 3.6 Maximising help

In January 2010 Cabinet approved the use of land charges in line with national guidance for statutory DFGs. As at 1<sup>st</sup> January 2014 a total of £1,154,413 land charges have been applied.

3.7 In January 2011 the Council agreed to extend the types of assistance where recovery through land charges should take place and the 2014-18 Policy continues this.

### Securing Better Value for Customers

3.8 Significant work in 2011 and 2013 by the Council has provided two new Framework contracts which are producing major savings on the schedule of rates for DFGs and other works:

- Lift framework (also available for councils throughout the West Midlands) providing savings on previous rates of up to 39%;
- Building works providing savings on previous rates of over 40%;

3.9 These savings mean that the council is able to help more people for the same capital allocations and it helps significantly when we compete for external funding.

3.10 During summer 2013 the council nominated two contractors to deliver for private residents (tenants and owner occupiers) the Energy Company Obligation (ECO). This is directly funded by energy companies and is part of the national Green Deal. The proposed Policy provides help by loans for residents where the cost of works exceeds the ECO grant that is available for them.

### Customers helped sooner to stay healthy, safe and well

3.11 As reported in January 2011 to Cabinet the Council has undertaken significant work to streamline key grant processes including the DFG process. This has led to major improvements in grant delivery including;

- Reduction in time from referral to approval of statutory DFG from 91 weeks in April 2008 and 70 weeks in April 2010 to 8 weeks at 1<sup>st</sup> January 2014 (91% improvement on 2008 performance);
- Helping more customers each year as shown by Table 3 below:

Table 3: Number of DFG approvals per year	Qtr1	Qtr2	Qtr3	Qtr4	Total
2009/10 financial year	33	32	31	39	135
2010/11 financial year	48	55	149	65	327
2011/12 financial year	62	82	80	83	307
2012/13 financial year	66	110	94	127	393
2013/14 financial year	120	129	146	NK	395+
Improvement on 2009/10 performance	263%	303%	371%	NK	NK
Improvement on 2012/13 performance	81%	17%	55%	NK	NK

3.12 By helping customers sooner (and with the reduction in schedule of rates costs for adaptations) the average cost of grants has significantly reduced. In 2008/09 the average grant was £12,575 and by 1<sup>st</sup> January 2014 this had reduced by 63% to £4,676. In 2009/10 the Council approved 76 major adaptations schemes costing £12,000 or more. In 2013/14 (Up to 1<sup>st</sup> January 2014) the Council has approved 26 schemes in this cost range which equates to 35 for the full year (46% less than in 2009/10).

3.13 Streamlining has also meant that the Housing Improvement Service has been able to deliver new projects:

- Preventative adaptation assistance:  
This service provides 100% land charged adaptations costing up to £12,000 to owner occupiers who don't meet the statutory DFG criteria but would like adaptations to their homes. The service has helped 78 households already.
- Supporting Independence  
Designing and managing adaptations to homes for residents who are returning from 'out-of-county' social care and health placements to live independently in the borough. Whilst residents who will be supported to live independently in their own home within the community will continue to receive tailored care and support the cost of this is significantly less than previous provision.

#### **4. Council Priorities**

4.1 The Policy is in full accordance with the Corporate Plan priorities of:

- Improving health and well being, including independence for older people:  
Disabled facility grants and a range of other assistance directed at supporting older people
- Creating Safe, Sustainable and Inclusive Communities:  
The Policy includes support for works to reduce the risk of entry by intruders into vulnerable resident's homes and therefore makes a direct positive contribution to community safety
- Improving Safeguarding, Learning and the Life Chances for Children and Young People:  
The Policy provides the framework for direct support for families with children and young people especially disabled children.

#### **5. Risk Management**

5.1 The principal risk relates to the continually increasing demand for assistance through mandatory DFGs. This is being mitigated as far as possible through the;

- use of the criteria for assessment and referral that Cabinet approved in 2009
- continued capital support being provided by the Council for DFGs and related adaptation works and early help (Handyperson works, minor works);;
- use of land charging on;
  - DFGs where possible and;
  - On all 'preventative' adaptations schemes.

## **6 Financial Implications:**

- 6.1 No grant / loan will be offered until the relevant funding has been secured by the Council. Priority for funding will remain for the provision of statutory DFGs which must be considered within a reasonable time from their valid receipt and paid within a reasonable time (both no longer than 6 months).
- 6.2 The Council has been notified that the statutory grant allocation for DFGs for 2014/15 will be at least the same as for 2013/14 of £1.36M.
- 6.3 The DFG allocation in future years will form part of the Better Care Fund. It is not expected that this will impact negatively (i.e. no reduction expected) upon the level of funding for DFGs in Walsall.
- 6.4 As with previous policies this new one ensures that the funds available to support housing renewal in the borough secure maximum benefits and the continuation of land charging for a wide range of projects will help over time to re-circulate funding. It is again proposed that these 're-circulated' funds be directed back to housing renewal in the future.

## **7 Legal Implications:**

- 7.1 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 gives the Council power to offer housing assistance in any form, subject to that power being carried out in accordance with a policy which the Council has adopted and published. It allows Councils to adopt a flexible approach to giving financial help reflecting local circumstances, needs and resources.
- 7.2 The legislation for offering Disabled Facilities Grants is set out by the Housing Grants, Construction and Regeneration Act 1996. The Act places a statutory duty on local housing authorities to provide grant aid to people with disabilities (who meet the criteria) for a range of adaptations to their homes.
- 7.3 The Localism Act 2011 gives the Council a general power of competence, under which it is able to support sustainable development, incur expenditure and give financial assistance for things such as renewable energy. This power will be used to provide assistance for relevant grant and loan schemes within this policy.

## **8 Property implications**

- 8.1 Tenants and licence holders of the Council's very limited housing stock will be considered for assistance in line with the proposed Policy.

## **9 Health and Wellbeing implications**

- 9.1 The Policy and its delivery will have a positive impact for citizens of the borough particularly vulnerable households. Works will enable residents to remain living in their home longer, reduce the risk of harm and illness as a result of their housing conditions and directly reduce excess winter deaths and fuel poverty.

## **10 Staffing Implications:**

- 10.1 The proposed Policy will continue to enable staff within the Resources Directorate to give clear advice and support on housing renewal issues. Staffing reductions in 2009/10, 2012/13 and 2013/14 and streamlining of processes during 2010 and 2011 have enabled a higher volume of schemes to be delivered at a lower cost and as indicated in 3.13 above two major new initiatives to be developed.
- 10.2 In line with national best practice the Council has for over 5 years had Occupational Therapists (OT) based within the DFG team. This continues to improve the service for customers through closer liaison and reduction in time during the DFG process. Streamlining of services has meant that this staffing has been able to be reduced from 2 to 1/2 a post, freeing up OT's to work on other Social Care and Inclusion priorities.

## **11. Environmental impact**

- 11.1 The delivery of the Policy will make a number of significant positive impacts upon the environment including reducing:
- carbon emissions from dwellings,
  - the need for new build housing by bringing long term empty properties back into use and improving existing homes.

## **12. Equality implications**

- 12.1 The Policy promotes the delivery of limited resources to the most vulnerable members of the community including providing significant support for residents with disabilities. An Equality Impact Assessment has also been produced for this Policy.
- 12.2 Where discretionary assistance is available for example certain loan initiatives this has been structured to enable those in greatest financial need to receive the highest but most affordable assistance.

## **13 Consultation**

- 13.1 This Policy is in accordance with the Housing Strategy which benefited from significant consultation prior to its adoption.
- 13.2 A copy of the adopted policy will be available on-line.

## **Background papers**

None.

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28 January 2014



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28 January 2014



**Walsall Council**

# **Walsall Housing Renewal Assistance Policy 2014-2018**

**January 2014**

**Date of Next Review: January 2015**

**Housing Standards and Improvement  
Resources Directorate  
Walsall Council**

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## 1. INTRODUCTION

The Resources portfolio has both statutory duties and discretionary powers to offer help and financial assistance to improve private sector housing conditions in the borough. The policy has been developed with regard to local, regional and national priorities and available funding. This policy will come into effect from 1<sup>st</sup> March 2014.

The policy will be reviewed annually and amendments to the policy can be approved by the delegated powers held by the Executive Director, or Assistant Director Resources.

Should new grant funds be secured by the Council for delivery of housing related assistance for the public between 2014 and January 2018 that is not covered by this Policy the assistance criteria and delivery can be approved by the delegated powers held by the Executive Director, or Assistant Director Resources in consultation with the Portfolio Holder, Regeneration and Transport.

## 2. BACKGROUND

The Regulatory Reform Order 2002 gave local authorities a discretionary power to provide assistance for housing renewal in a number of ways through a Housing Renewal Assistance Policy. The policy considers the limited resources available for private sector housing and targets those resources to people most in need and to meet local priorities.

The Council is required to publish the policy and this will be available free of charge on-line.

## 3. THE COUNCILS PRIORITIES AND HOUSING VISION

We reviewed our housing vision and priorities and adopted a new **Housing Strategy** in November 2011, which lasts until 2016.

[http://cms.walsall.gov.uk/47472\\_housing\\_strategy\\_2012-2016\\_v4.pdf](http://cms.walsall.gov.uk/47472_housing_strategy_2012-2016_v4.pdf)

Our revised vision and priorities are a result of; consultation with residents and partner agencies, an analysis of our local situation and housing need, and national and regional policy.

Investment in housing improvements in the private sector can have a significant positive impact upon the well being of residents, communities and the environment.

## 4. PURPOSE OF THE POLICY

### 4.1 Overview

The Housing Acts give councils the power to offer informal help and discretionary financial assistance to owner occupiers, tenants and private sector landlords to

improve the quality and availability of housing. Where there is a disabled person in a household, in many circumstances local authorities have a mandatory duty to offer a Disabled Facilities Grant (DFG) to assist with the cost of adaptation work.

As resources are limited and there is substantial demand especially for mandatory DFGs, it is essential to ensure that financial assistance is offered on a fair, priority basis that takes account of competing needs.

The responsibility to maintain private property rests firmly with the owner, but the condition and availability of private sector housing stock does have substantial implications for this Council's housing strategy, especially in terms of access to affordable housing. This policy aims to offer assistance to vulnerable households on an individual basis to help sustain the private sector for long term public benefit.

The council expects private property owners to adequately insure their buildings. It will not consider funding (grants / applications for works which should be covered by a buildings insurance policy (whether present or not).

#### **4.2 Strategic priorities 2014 – 2018**

This policy links with national, regional and local strategic priorities. The council has an excellent track record of securing external funding for a variety of housing and regeneration initiatives. Based on the above the council has prioritised the following using identified funding sources:

<b>Priority</b>	<b>Area of work</b>	<b>Funded by (where available)</b>
1	Mandatory Disabled Facilities Grants.	Government Grants
2	Aids and adaptations including discretionary adaptation grants, 'exceptional top-up' assistance, low cost adaptation grants, preventative adaptations.	Council capital resources and external loan and grant funds.
3	Address Category 1 hazards under the Housing Health and Safety Rating System.	Council capital resources External loan and grant funds.
4	Create decent private sector homes reducing deaths and hospital admissions due to cold / damp properties.	Council capital resources External loan and grant funds.
5	Reduce fuel poverty and CO2 emissions from heating in private sector homes.	External loan and grant funds.
6	Tackling long term empty homes	Council capital resources External loan and grant funds.

### **4.3 Bids for external funding**

We know that some forms of funding are 'ring-fenced' or available for specific purposes and in some cases these help secure additional funding from external partners including the Walsall NHS. The council will continue to bid for external funding to improve the private sector stock in the borough and particularly to meet its key priorities.

### **4.4 Key legislation**

Section 19 details the key legislation governing the housing renewal policy.

## **5. IMPROVING PRIVATE SECTOR HOUSING**

### **5.1 Overview**

In addition to ensuring effective delivery of the mandatory disabled facilities grants the aim of the policy is to improve private sector housing conditions.

We seek to ensure that all homes in the borough are free of any category 1 hazards as assessed under the Housing Health and Safety Rating System (HHSRS).

### **5.2 Priorities**

Limited financial resources are available for assistance in Walsall. These resources are therefore prioritised to ensure:

- 1) a property is free from any category 1 hazards assessed under the Housing Health and Safety Rating System,
- 2) a property is accessible in terms of 'adaptations' for the disabled and or elderly
- 3) adequate thermal comfort especially where a household has a severe cold / damp or excess heat related illness,
- 4) hard to insulate properties are improved to provide thermal comfort, reduce CO2 emissions and fuel poverty,
- 5) renewable home energy is promoted in line with 2) and 4) above,
- 6) empty homes that have been vacant for 6 months or more, are brought up to the decent home standard.

Finances do not currently permit tackling all failures under the decent home standard and we accept that in some circumstances when assistance is offered to help carry out repairs, it may only be possible to make a property partially decent, particularly if the owner cannot afford to take out a loan to cover all decent home failings. In these situations priority will be given to works to address category 1 hazards.

Where a Minor Works Assistance grant is approved we expect the property to be made decent upon completion of the works.

Many properties have items of repair and maintenance. These are the responsibility of the owner. If the items do not meet the priorities listed above we are unable to provide financial assistance (loans / grants) but will seek to offer impartial free advice to owners about:

- identifying and prioritising repairs to their home,
- obtaining estimates for the repairs,
- appointing contractors.

We will not recommend contractors or specific products.

## **6. TYPES OF ASSISTANCE**

The following types of assistance and initiatives are available under this policy:

- a) Mandatory Disabled Facilities Grants (DFG),
- b) Discretionary Adaptation Grants including 'exceptional top-up' assistance above the mandatory DFG limit and relocation assistance,
- c) Low cost adaptation grants,
- d) Disabled persons relocation grant,
- e) Preventative Adaptations Assistance (PAAs)
- f) Empty Homes Loans,
- g) Home owner loans,
- h) Home Repair Assistance grants,
- i) Health Through Warmth grants / loans,
- j) Addressing hard to insulate properties loans / grants,
- k) Addressing fuel poverty / renewable energy grants / loans,

Appendix 1 provides a full summary of the different types of assistance available, their purpose, eligible client groups, amounts available and conditions applicable.

## **7. RESOURCES**

### **7.1 Overview**

Final confirmation of resource allocation for 2014/15 is awaited. No grant / loan will be offered until the relevant funding has been secured by the Council.

Priority for funding will remain for the provision of mandatory DFGs which must be considered within a reasonable time from their valid receipt and paid within a reasonable time (both no longer than 6 months).

### **7.2 Maximising the benefits of limited funding**

With the reducing availability and level of funds to assist residents wherever practicable the Council will only offer assistance as grants that are 100% recoverable through a land / property charge. This charge will be recoverable in full on the sale or other relevant disposal of the property. In summary the following grants will be recoverable:

Name	Level / conditions	Time Limit on recovery
Statutory Disabled Facility Grants including Disabled Persons Relocation Grant Low cost adaptation grants of £5,000 to £12,000 inclusive.	100% of costs in excess of £5,000 up to a maximum charge of £10,000, in line with legislation.	10 years from date of completion certified by the Council
Empty Homes Loans	100% of the cost.	The first £10,000 of costs to be land charged for 10 years only. Any costs in excess of £10,000 to have no time limit.
Exceptional Top Up Assistance for adaptations	100% of costs. No time limit on recovery	
Preventative Adaptations Grant		
Home Repair Assistance		
Discretionary Disabled Facility Loan		
Category 1 Hazard Loan		
Decent Home Standard Loan		
Home Energy and Renewable Energy / Services Project		
Health Through Warmth		
Hard to Insulate Properties		

All grants / loans provided (except for statutory disabled facility grants) will be subject to the following land charge conditions;;

- a) The land charge will be for the full cost of the grant / loan including fees. It will be based upon the final grant / loan award paid.
- b) There will be no time limit on the land charge i.e. It does not expire after a set time period.
- c) The land charge will be repayable in full in all cases.
- d) The land charge will be repayable upon the sale or relevant disposal of the property (including but not limited to transfer of the property between family members / relatives)

All applicants will be advised to seek independent legal advice on the implications of a charge being placed on their property.

### **New Energy Company Obligation scheme**

To help residents benefit from the Energy Company Obligation (ECO) where a gap exists between the ECO and the cost of the works Gap-funding assistance in the form of loans will be provided. These discretionary loans which will be repaid on a monthly basis will be for a maximum of 5 years.

### **7.3 Partnership working**

External resources are available to enhance our programme through signposting to other schemes and partnership working. These include:

- Feed In Tariff schemes (Fits) to assist with projects such as solar panels,
- Smoke detectors and carbon monoxide fitted by West Midlands Fire Service under the brigade home safety checks,
- Undertake projects to minimise bills for residents such as collective fuel switch schemes and providing advice to enable residents to maximise their benefits.

### **7.4 Council Agency Service and external advisors**

The Council provides an Agency Service for the management of all discretionary grant / loan assistance provided. The service will not be offered in cases where it's considered not practical or unlikely to be best value for money or where an applicant proposes works that are in excess of what can be grant / loan assisted.

A fee is chargeable for the Agency Service and will be included within each relevant grant / loan. Through significant streamlining of processes the Council has been able to reduce the fee charged from 15% in 2009/10 to 7% for 2011/12. It is proposed to hold the 7% fee level for 2014 to 2016 with a review in January 2016 of fee levels.

The service includes the commissioning of building contractors, architects, specialist advisors etc. The fees of architects / advisors commissioned by the Council will be included within each relevant grant / loan.

There is no requirement for residents to use the Council's Agency Service for mandatory DFGs.

Where an applicant uses an external 'agent' (architect, other designer or Occupational Therapist) to provide any element of design and supervision of their DFG the Council will only consider the fees as eligible for assistance if the 'agent' possesses valid / current insurances on an each and every claim basis to a minimum of £500,000 for ;

- professional and
- public liability

The Council regularly reviews fees charged by third parties for services either directly to them or to members of the public. The Council in determination of all grants and loans (including DFGs) has a duty to consider both Value for Money and what is 'reasonable' and 'appropriate' to fund.

Between 2014 and 2016 total fees (excluding statutory Planning, Building Regulation etc fees) for a DFG that are higher than 10% will be considered excessive and funding will be 'capped' to a maximum of 10%. For example, where both a designer and private Occupational Therapist are employed by an

applicant their total fees cannot exceed 10% for the purposes of grant assistance. For straight stair lifts fees will be limited to a total maximum of £200.

No grant payments for design will be made until all of the physical adaptation works have been fully completed and completion certificates submitted for the consideration of the Council. i.e. there will be no interim or stage payments for fees for external professional advisors.

For the Empty Home Loan scheme an application fee of £500 is also charged in addition to any Agency fees for the scheme this is irrespective of whether the applicant wishes to use the Council's Agency service or not.

## **8 GENERAL CONDITIONS**

### **8.1 General conditions applicable to all forms of assistance**

Approval is dependent on the council having adequate money available within the appropriate budget at the time of the application for assistance.

Applicants must:

- be aged 18 years or over at the date of application,
- not be a body mentioned in section 3(2) of the 1996 Housing Grants Construction Act 1996 for example not a Police Authority,
- own the relevant property unless the individual assistance indicates a wider tenure eligibility,
- supply household income and expenditure details where appropriate, for example test of resources / means test,
- must pursue any claims against work covered under insurance policies before an application is made,
- not have savings in excess of £50,000,
- live in the property as his or her main residence, except where the applicant is a landlord or it is an empty home AND the applicant has the owner's interest in the property OR be a tenant of the property, alone or jointly with others AND have a responsibility to carry out the works in question or have the owner's consent to do so. Where the applicant is an owner occupier, there will be a minimum time period for prior occupation dependent on the type of assistance,
- where appropriate give a signed undertaking to repay the financial assistance if the conditions of the grant or loan are breached,
- consent to allow the council to confirm the applicant's interest in the property.

Applications must:

- be for properties that were built or created by conversion at least 10 years ago, unless the council agrees otherwise. This does not apply to any assistance being given to adapt a property to meet disabled persons' needs or to empty property loans,

- be made on the appropriate council application forms which we will provide free of charge upon request. These forms should be submitted, along with any additional information as described in Appendix 1, as a complete application to the Council. If all the information required is not provided the application will not be treated as complete and will not be considered for approval. Time periods for service delivery will not start until a complete application is received,
- have relevant planning and / or building regulations approval and other necessary consents,
- include written consent from all the owners of the property to the eligible works being done,
- not be for works that have already been completed. If works have started the council may consider assistance for the remaining works if it is satisfied that there were good reasons for starting the works before assistance was approved,
- must not be for repairs required as a result of deliberate damage / neglect caused by or allowed to occur by the household,
- include the relevant number of detailed tenders or quotations for the agreed scheme of works except where specific framework contractors are used or schedule of rates are in place. It is always necessary to show value for money and:
  - where the cost is below £2,500, at least two itemised quotations will be necessary.
  - where the cost of the work is £2,500 or more, at least four quotations from different contractors showing a breakdown of the cost of carrying out the eligible works.
  - a single quotation may be accepted where the work is for specialist works or in exceptional circumstances as agreed by the council.

The council will use its current schedule of rates to assess the quotations against and will determine what the reasonable costs involved in the proposals are.

## **8.2 Additional conditions**

### **a) Mobile Homes**

Where an application is for a mobile home, the mobile home must be on a licensed site which is for permanent residential use. Financial assistance will not be provided where the works required are to meet the requirements of a caravan site licence under the Caravan Sites and Control of Development Act 1960.

### **b) Shared Ownership dwellings**

Where an application is for a shared ownership property the applicant must have a legal obligation to repair the property. This does not apply to any assistance being given to adapt a property to meet the needs of a person with disabilities.

c) Landlord Applications

Where appropriate it will be a condition of assistance to landlords that the property will be made available for letting for a period of 5 years. The council reserves the right to nominate tenants and the landlord will undertake to offer available accommodation to any person nominated by the council. Assistance will be prioritised to ensure that the accommodation type and rent levels meet 'housing need' in the borough as assessed by the Council.

d) DFG Relocation grants

Where an owner occupier applicant for a statutory DFG identifies that they wish to move to an alternative property a discretionary relocation grant may be considered. The cost of the relocation grant must be less than the cost of adapting the original property.

The following is a list of potential costs that can be included within a discretionary relocation grant application; may include;

- reasonable fees incurred for property purchase and sale
- reasonable removal costs
- adaptation costs as assessed by the Council as being for the minimum works that are necessary, appropriate, reasonable and practicable.

The property that the resident is moving to must be within the Borough of Walsall (or a neighbouring borough at the express consent of the Council).

Where a relocation grant exceeds £5,000 a land / property charge will be placed on the property in line with the statutory DFG process.

The decision on all discretionary relocation grants rests with the Council Housing Standards and Improvement Service.

## **9 VULNERABLE HOUSEHOLDS**

Many types of assistance are aimed at 'vulnerable' people. The Government defines a 'vulnerable' person as someone who is in receipt of the following state benefits:

- i. income support;
- ii. housing benefit;
- iii. council tax reduction (does not include single persons 25% discount);
- iv. income based job seekers allowance;
- v. attendance allowance;
- vi. disability living allowance and or personal independence payment;
- vii. industrial injuries disablement benefit;
- viii. war disablement pension;
- ix. pension credit guarantee;
- x. working tax credit which includes a disability element and where recipient has a relevant income of less than £16,040 gross;

- xi. child tax credit where recipient has a relevant income of less than £16,040 gross.

For the purposes of this policy, 'vulnerable households' are also those with an income of less than £21,000 per year, as demonstrated by a financial assessment / test of resources conducted by the council or partner agency who are also either,

- over the age of 60 and/ or
- infirm or disabled and/ or,
- in fuel poverty spending 10% or more on heating their home to an adequate level for their comfort and wellbeing and/ or ,
- with children especially children under 5 years of age or children who were born at the NHS Walsall defined low birth weight.

## **10 DISABLED FACILITIES GRANTS AND ASSISTANCE WITH ADAPTATIONS**

### **10.1 Overall**

Disabled Facilities Grants are subject to the Housing Grants, Construction and Regeneration Act 1996 (as amended) legislation and means testing arrangements under the Housing Renewal Grants Regulations (England).

The maximum grant limit is set by legislation issued under The Disabled Facilities Grants (maximum amounts and additional purposes) (England). The maximum grant is currently £30,000 per application.

Mandatory Disabled Facilities Grants are made available in accordance with criteria set by Government and supplemented by this policy.

Where there is an application for assistance from a person with disability, an assessment of their needs, and their carer needs if applicable will be undertaken by an Occupational Therapist employed by the Council before any decision is made about the provision of equipment or adaptations.

### **10.2 Land Charging Mandatory DFGs**

Land charging Mandatory DFGs was introduced in Walsall on 1<sup>st</sup> March 2010 in line with Government regulations. A limited charge on adapted properties of owner occupiers is applied which applies where the property is sold or otherwise disposed of within 10 years of the grant works being completed and where the cost of the DFG exceeds £5,000. The limit of the maximum charge is set by Government and is currently, £10,000.

The table overleaf gives examples of grants and the respective charges.

Grant	Land Charge	Comment
£4,999	No charge	Below statutory level
£5,500	£500	A charge relating to the value above the £5,000 grant level will be placed.
£6,000	£1,000	
£8,000	£3,000	
£15,000	£10,000	The maximum charge of £10,000 will be placed.
£30,000	£10,000	

The Local Authority has the discretion to reclaim any or all, of the grant paid, but it is required to consider the following:

- a) the extent to which the recipient would suffer financial hardship if the grant was reclaimed,
- b) whether the disposal of the property was to enable the recipient to take up employment, or change the location of their employment,
- c) whether the disposal of the property is made for reasons of the recipient's physical or mental health or well being, or
- d) whether the disposal is made to enable the recipient to live with, or near any person who will provide care for the recipient by reason of their disability.

Under this policy the discretion not to reclaim any or all of the grant paid will be delegated to the Head of Housing.

The land charge period will be a maximum of 10 years from the date of certified by the Council as being the final completion date for the adaptation works.

### 10.3 DFG 'Exceptional Top Ups'

The Council will consider assistance for adaptations costing more than the mandatory grant limit, which is currently £30,000. This assistance is known as a 'top-up'. Applications for this assistance will be considered on a case by case basis and in light of the resources available to the council to offer assistance. Assistance will only be provided in exceptional cases. Applicants for this assistance must clearly show why their household is unable to access alternative funds (savings, high street loans etc.) Requests for assistance in excess of 30% of the mandatory grant limit will be unlikely to be considered appropriate due to the amount of total funds involved for example £39,000 and more.

Exceptional Assistance is discretionary and the decision whether to award it or not will be made by the council.

The council will fund 'top-up's through the use of Kickstart Loans. Where an applicant is not eligible for one of these or the loan does not meet the full cost of the 'top-up' a grant using Council Capital funding will be considered.

Any 'top-up grant' will be subject to a land charge for the full amount of the 'top up' (no minimum or maximum) in addition to the land charge for the mandatory grant explained in section 10.3 The top-up land charge will remain in force until property ownership changes (i.e. there is no time limit). The land charge will be recoverable upon the sale or relevant disposal.

Discretion to waive the imposition of the land charge or not to reclaim the charge will be governed by the procedure and criteria within 10.3. The decision will be delegated to the Head of Housing.

#### **10.4 Maintenance**

The Council has previously assisted with the maintenance and removal of equipment installed as part of a DFG. This has included stair-lifts and through floor lifts. There is no statutory requirement for this and the works are precluded from Government grant funding.

New grant awards for Mandatory DFGs delivered through the Council Agency Service for vertical, stair and step lifts will (whilst resources allow) include a minimum of a 5 year warranty and service contract. Preventative Adaptation Grants will be subject to the same maintenance conditions.

Where applicants submit their own application (or using their own private agent) they will be expected to include a warranty / service contract as part of the scheme. This is their responsibility. Where equipment has been installed without such contracts the resident will be expected to meet the full cost of the servicing.

#### **10.5 Removal of DFG and related items**

Lifts and similar equipment provided through a grant or loan is the property and responsibility of the applicant / property owner (not the Council). The discretion to arrange for and fund removal of DFG and related works rests with the Council. There is no statutory obligation for the Council to arrange or fund this work.

There are a number of companies who periodically agree to remove equipment at nil cost to the Council or applicant / home owner. If the Council is aware of these at the time of receiving a request the Council will advise the applicant any subsequent agreement between the home owner and contractor is a private matter.

#### **Stairlifts (curved and straight) and External Step Lifts**

If there is no cost to the Council the Council may arrange (if it so chooses) for the removal of stair-lifts and step lifts upon the request of an applicant or their relative (not a new property owner). Where a charge exists for the removal of a stair lift or step lift and the re-instatement of the property the Council will not undertake or fund these works.

### Vertical through floor lifts

If a resident is unable to fund the cost of removal and re-installment of their property and formally request the Council to arrange and fund the works the Council may consider this for privately owned or privately rented properties. The full cost of removal and re-installment will be land charged against the property.

### **10.6 Terminal illness**

Where an applicant has a terminal illness the council will consider providing assistance for the hire of relevant equipment (i.e. stair lifts etc) rather than full capital purchase. This is in line with best practice of other Councils and support agencies such as Macmillan Cancer support.

### **10.7 Streamlining of the DFG process**

Government best practice guidance recommends that councils deliver adaptations (commonly referred to as Disabled Facility Grants) as promptly as possible and with the least bureaucracy.

Major streamlining of the processes for delivering DFGs in Walsall was started in summer 2010 and this continues to provide significant benefits for residents.

### Under £1,500 schemes.

Walsall Council has adopted this best practice advice for a number of years by developing a minor works budget for schemes currently costing less than £1,500 in council capital. As a result we are able to offer a streamlined approach to a higher number of households meaning that they do not have to go through the inherent delays in the statutory DFG process.

Minor work cases are not referred to the Housing Standards and Improvement Section for delivery but are managed directly by the Occupational Therapy section.

In addition to the above the Housing Standards and Improvement Section provides whilst resources permit a discretionary Handyperson service.

### Over £1,500 and under £12,000

There are a range of schemes which cost more than £1,500 that require technical input by the Housing Standards and Improvement Service that benefit from delivery through a 'streamlined' grant approach.

This includes for example,

- Straight and curved stairlifts,
- Step lifts
- Vertical lifts
- Bathroom adaptations where a bath is removed and a level access shower installed (often referred to as BOSI's).

These works do not require planning permission and can normally be programmed to be installed relatively quickly.

Key streamlining projects are based on;

- a) Schemes costing between £1,500 and £5,000  
Delivered using a shorter application form. For these schemes no test of resources is undertaken and no proof of ownership is required. Where the property is owned by whg or Beechdale Housing Association agreement has also been secured that for a range of works no formal individual consents will be required. This process has dramatically increased the speed at which adaptations can be approved and installed.
- b) Schemes costing between £5,000 and £12,000  
These are delivered using a new 'Medium' form. A mini-test of resources is undertaken and a land charge for the cost of all works exceeding £5,000 will be applied (in line with current DFG policy). Proof of ownership will be required. The mini-test of resources proposed will 'passport' through to a grant the following;
- All DFG applications expressly benefitting a child this is in line with the statutory DFG process.
  - Applicants in receipt of Working Tax Credit which includes a disability element and with an annual gross household income of less than £16,040 per year;
    - Applicants in receipt of Child Tax credit and with a household income of less than £16,040 per year;
    - Applicants in receipt of Pension Credit Guarantee;
    - Applicants in receipt of attendance allowance or disability living allowance;
    - Applicants in receipt of industrial injuries disablement benefit or war disablement pension
  - and applicants in receipt of Income Support, Income-based job-seekers allowance; Housing benefit or Council tax reduction (not including single persons 25% discount).

Those not being 'passported' through will be delivered through the statutory DFG process.

These streamlined approaches are available for those cases where an applicant uses the Council's Agency Service as this provides the Council with the oversight to assess proofs of entitlement etc and secure value for money on the works. Non-agency applications costing over £1,500 will continue to be delivered through the statutory DFG process.

## **11 SECURED AND UNSECURED LOAN ASSISTANCE**

### **11.1 Overview**

The Council has limited funds to help with works except for DFG adaptations. Where assistance is available it will often be as a result of the council securing

funds from external sources. Often schemes will be time-limited and be solely available as loans.

A number of types of loan may exist:

- Secured loans – a land charge for the value of the assistance will be applied to the property.
- Equity release loans are based upon the value of a person's home and take into account any loans / mortgages they already have. This type of loan will involve a land charge.
- Unsecured loans.

## **11.2 Loan Priorities**

At the time of writing this Policy whilst no announcement had been made about the availability of loan funding from external sources for 2014/15 and future years, to ensure their delivery should funds become available the priority for loans in Walsall is set out in section 5.2.

## **11.3 Land charges on loans**

### **Secured loans (non-equity release)**

These loans will be available where the cost of the works is considered by the council to be significantly below the free equity in the property. Loans will be provided based on a legal contract and will be land charged on the property.

### **Equity Release Loans**

To secure the value of an equity loan a charge is placed on the property benefiting from the financial assistance. The Council is required to ensure that all applicants are offered the services of a Financial Advisor. The applicant is required to obtain a professional valuation and legal services.

The legal searches, registration, valuation and legal costs will incur fees. These will be provided free of charge provided Council resources for the equity loan budget exist and the loan is approved.

The loan is repayable in the following circumstances:

- on the death of the homeowner and sale of property; or
- on any other disposal of property; or
- early redemption by choice.

To redeem the loan, the applicant has to pay a sum calculated by multiplying the market value of the property by the equity share percentage. The value at the time of redemption has to be by way of a revaluation carried by a surveyor who is a member of RICS. The applicant is responsible for paying the survey fee.

## **11.4 Administration of loans**

This will depend upon type of loan;

### **Secured loans (non-equity) and unsecured loans**

These will be administered by the council (or on agent appointed by the council)

### **Equity Loans**

All financial advice and loan applications will be administered by a Loan Agency (at the time of offer) on behalf of the council.

Free access to an Independent Financial Advisor will only be provided where the applicant is not able to afford a high street loan product. All applicants will be advised to seek independent legal advice on the implications of a charge being placed on their property.

All works will be carried out by a Council approved contractor.

### **11.5 Equity Loans 2014/15 and beyond.**

There are currently no funds to assist with equity loans. If funds become available for the Council to bid for in 2014/15 and beyond the decision to seek these and develop a delivery strategy including relevant bid will be delegated to the Executive Director Resources.

## **12 PAYMENT FOR COMPLETED WORKS AND COMPLETION TIMESCALE**

### **12.1 Overview**

The following conditions apply to **ALL** applications for financial assistance under this policy.

The assistance will only be paid:

- if the housing assistance works are completed within six months from the date of approval or such further period extended as agreed by the council following notification in writing (For statutory DFGs this period is 12 months),
- if the works are carried out in accordance with the schedule of work/specifications set out in the formal approval or as varied with the written agreement of the council,
- if the work has been carried out by the contractor(s) on whose quotation the assistance was based unless the council has given written agreement to the use of different contractor(s),
- if the works are executed to the reasonable satisfaction of the council and specified documentation is submitted. For example, electrical safety or gas certificates,
- if the council is provided with a bona fide invoice or receipt for payment of works, professional fees and other charges in an acceptable format. The invoice must contain sufficient detail for the council to identify in full the works carried out and the price charged and it must not be provided by the applicant or a member of his/her family,
- if the applicant has provided a signed undertaking as to future owner occupation or availability for letting,

- where the applicant gives their approval, the council will pay assistance direct to the contractor either in instalments ('stage payments') as works proceed or in one lump sum following completion of the works. Stage payments will only be made where the council is satisfied the value of the work completed exceeds the value claimed. Stage payments are at the discretion of the council and will normally only apply for schemes where the council is the Agent for the applicant,
- if the final payment is a minimum of one tenth of the total value of the housing assistance approved.

Payments will normally be made directly to the approved contractor or partner organisation unless otherwise stated or agreed by the council in writing.

### **12.2 Work variations and retentions**

If the cost of the work varies because of changes agreed in writing to the schedule of work/specification the council may vary the amount of assistance payable. The applicant will receive written confirmation of the varied amount. Circumstances where the amount of financial assistance will vary typically involve cases where unforeseen works arise such as the exposure of rotted timbers or excavation showing that drains need to be replaced.

Where assistance is payable but the works have not been executed to the satisfaction of the Council, the Council may withhold payment to the contractor.

### **13 REPAYMENT OF FINANCIAL ASSISTANCE**

Where a grant or loan condition imposes a liability to repay the financial assistance, the condition will be registered by the Council as a Land Charge.

If a grant or loan condition is breached the council has the right to seek repayment on demand. The Council may at its discretion require repayment of a lesser sum than the full amount of financial assistance. Examples of circumstances where the council may exercise discretion include, where the:

- application or spouse or partner has had to move to avoid unemployment,  
or
- applicant's employer has required a move,  
or
- the property is subject to a mortgage entered into before the grant application and the mortgagee is exercising the power of sale.

The decision to allow a waiver in full or part is delegated to the Head of Housing, who may in turn delegate this decision to other members of the service.

### **14 DEATH OF AN APPLICANT**

If the applicant should die before the financial assistance is approved, the application will be treated as withdrawn. If the application is a joint application with a joint owner the application may still be considered by the council.

If the applicant should die after approval of the financial assistance or while the approved works are in progress, the Council may at its discretion agree to completion or making good of the works and pay the financial assistance in full or, if the works originally agreed are not completed in full, an appropriate proportion of the financial assistance. The decision on this to be delegated to the Head of Housing who may in turn delegate this decision to other members of the service.

There is no statutory duty for the Council to complete the works and in most cases the works will be limited to ensuring that the property is safe and habitable and no additional Category 1 Hazards exist as a result of our works.

#### **15 APPLICATIONS WHICH FALL OUTSIDE OF THE PUBLISHED POLICY**

Where it is considered that there are exceptional and justifiable circumstances, which warrant consideration outside of this policy, an application may be made to the Head of Housing for an appropriate decision.

Each case will be considered on its own merits and regard will be given to the councils overall priorities and in particular those within 4.2 of this policy.

#### **16 TIME PERIODS AND CUSTOMER SERVICE**

Our officers will help applicants to complete the application forms and collate the other information required for a full application. Our officers will prioritise this support for people applying for mandatory disabled facilities grants.

If the application is approved, the notification will also specify the works, which are eligible for assistance, the value of the assistance and the form that the assistance will take for example loan, grant or combination.

If the application is refused, we will explain the reasons for the refusal and the procedure for appealing against the decision

#### **17 IMPLEMENTATION OF THE POLICY AND POLICY REVIEW**

This policy comes into effect after approval by Full Council in early 2014.

It is anticipated that the Policy will remain in force until the 31<sup>st</sup> March 2018.

This Policy will be reviewed annually by the Housing Service. It will also be reviewed and amended as appropriate if there are any significant changes in legislation, Government guidance, and/or any significant changes in resources available.

Amendments to the policy can be made by the Head of Housing in consultation with the Portfolio Holder, Regeneration and Transport.

## **18 COMPLIMENTS APPEALS AND COMPLAINTS**

The Council is committed to improving services for customers, especially vulnerable households. We will use consultation with service users and feedback from people who have received assistance to help identify priorities for service improvements.

Where an application is refused or approved at a lower figure than the applicant believes they are entitled, the applicant is entitled to make an appeal against the decision.

A request for review should be made, in writing, to the Housing Standards and Improvement Manager, Resources Directorate, Walsall Council, 1<sup>st</sup> Floor civic Centre, Darwall Street, Walsall, WS1 1TP

## **19 LEGISLATION**

The legislation which enables the council to offer housing assistance is set out in the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. It allows the council to adopt a flexible approach to giving financial help reflecting local circumstances, needs and resources.

The legislation for offering Disabled Facilities Grants is set out by the Housing Grants, Construction and Regeneration Act 1996. The Act places a statutory duty on the council to provide grant aid to people who meet the criteria for assistance with adaptations to their homes.

The Local Government Act 2000 which provides the council with a wide ranging power to promote the 'environmental, economic and social well-being of its communities'. This power enables the council to support sustainable development, incur expenditure and give financial assistance for things such as renewable energy. This power will be used to provide assistance for relevant grant and loan schemes within this policy.

The Housing Act 2004 made some important changes to the legislation for private sector housing, including:

- i. introducing the Housing, Health and Safety Rating System (HHSRS) as the main approach to housing enforcement. It replaced the former housing fitness standard. It includes a mandatory duty to take action where a category 1 hazard is found,
- ii. the compulsory licensing of higher risk houses in multiple occupation (HMO),
- iii. new discretionary powers including the option for selective licensing of private landlords, empty dwelling management orders and tenancy deposit protection.

Although most of these changes do not directly affect the way that financial assistance is offered, it is important that private sector housing services are offered in a consistent manner. The Housing Strategy sets out how the council combines the offering of financial assistance with statutory enforcement procedures.

The HHSRS does impact on the financial assistance offered as the presence of category 1 hazards assessed under the system amounts to a failure of the first criterion of the Decent Homes Standard.

## Appendix 1: Types of Housing Assistance

<b>Renewal Policy</b>	<b>DISABLED FACILITIES GRANT (DFG) including:</b> Disabled persons relocation grant
<b>Purpose</b>	The Disabled Facilities Grant is for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.
<b>Maximum amount</b>	£30,000 A means test / test of resources applies for all adult DFG applications.
<b>Eligibility</b>	DFG is available to applicants for a scheme of work following referral from an occupational therapist. Applications will be considered equally from all tenures.
<b>Types of work</b>	<p>The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service.</p> <p>Where for example an applicant wishes an extension to be built but the adaptations can be reasonably undertaken internally to the house the cost of the lesser option will be considered the 'reasonable' option and grant will be limited to this level. The applicant can seek assistance for the cost difference from external sources or through a Kickstart loan depending upon their eligibility.</p> <p>Where the work involved is such that the cost of the adaptations appears disproportionate and it may be in the best interests for the applicant to move to another property which can be more readily adapted, the council may consider using discretionary assistance outside the scope of a statutory Disabled Facilities Grant funding to assist with the cost of relocation and subsequent adaptation.</p>
<b>Application</b>	An application for a DFG must be on the prescribed DFG form (available direct from Housing standards and Improvement). It must be accompanied by the following additional information: <ul style="list-style-type: none"> <li>a) proof of ownership and occupation (for owners) or consent from landlords (for tenants),</li> <li>b) proof of financial circumstances,</li> <li>c) quotations in line with section 8.1 of the policy.</li> </ul>
<b>Approvals</b>	Approvals remain valid from 12 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date. Approvals will be made within the adopted policy and budgets available at the time.
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent, applied under Section 39 of the DFG legislation. Any owner's contribution must be paid before the assistance is paid.

<b>Renewal Policy</b>	<b>DISABLED FACILITIES GRANT (DFG) continued:</b>
<b>Repayments and waiver</b>	Land charges will be applied to all grants over £5,000 in line with details in section 10.2 of the policy.
<b>Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG):</b> <b>a) Low cost adaptation grants – Under £1,500</b>
<b>Purpose</b>	This discretionary assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence. It supports the mandatory DFGs by providing rapid assistance for people where the adaptation costs are less than £1,500 for owner occupiers and private tenants and £1,000 for tenants of social housing.
<b>Maximum amount</b>	<ul style="list-style-type: none"> <li>• Owner occupiers and private tenants £1,500.</li> <li>• Social tenants £1,500 following a contribution of £1,500 for the cost of the works from the tenants landlord.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Available to applicants for a scheme of work following referral from an occupational therapist.</li> <li>• Applications will be considered from all tenures.</li> </ul>
<b>Types of work</b>	Works and equipment that are considered necessary, appropriate, reasonable and practicable. The decision on this rests with the council Occupational Therapy Service.
<b>Application</b>	Applications are direct to the Occupational Therapy Service, Allens Centre.
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time.</p> <p>Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor or agent, applied under Section 39 of the DFG legislation.</p> <p>Any owner's contribution must be paid before the grant assistance is paid.</p> <p>No interim payments will be made for low cost adaptations given the scale of the costs involved.</p>
<b>Repayments and waiver</b>	NA
<b>Conditions</b>	NA

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): b) Low cost adaptation grants - £1,500 to 5,000 (inclusive)</b>
<b>Purpose</b>	This discretionary assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence. It supports the mandatory DFGs by providing rapid assistance for people where the adaptation costs are equal to or less than £5,000.
<b>Maximum amount</b>	£5,000
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Available to applicants for a scheme of work following referral from an occupational therapist.</li> <li>• Applications will be considered from all tenures.</li> <li>• Applicants must use the Council's Agency Service for their scheme.</li> </ul>
<b>Types of work</b>	Works and equipment that are considered; <ul style="list-style-type: none"> <li>• Necessary and appropriate. The decision on this rests with the council Occupational Therapy Service</li> <li>• Reasonable and practicable. The decision on this rests with the Housing Standards and Improvement Service.</li> </ul>
<b>Application</b>	Applications are direct to Housing Standards and Improvement and on a prescribed form. This form includes self-certification on a number of key areas.
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time.</p> <p>Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor.</p> <p>No interim payments will be made for low cost adaptations given the scale of the costs involved.</p>
<b>Repayments and waiver</b>	NA
<b>Conditions</b>	NA

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): c) Low Cost Adaptation Grants - £5,000 to £12,000 (inclusive)</b>
<b>Purpose</b>	This discretionary assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence. It supports the mandatory DFGs by providing rapid assistance for people where the adaptation costs are equal to or less than £12,000.
<b>Maximum amount</b>	<ul style="list-style-type: none"> <li>£12,000</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Available to applicants for a scheme of work following referral from an occupational therapist.</li> <li>Applications will be considered from all tenures.</li> <li>Applicants must use the Council's Agency Service for their scheme.</li> </ul>
<b>Types of work</b>	<p>Works and equipment that are considered;</p> <ul style="list-style-type: none"> <li>Necessary and appropriate. The decision on this rests with the council Occupational Therapy Service</li> <li>Reasonable and practicable. The decision on this rests with the Housing Standards and Improvement Service.</li> </ul>
<b>Application</b>	<p>Applications are direct to Housing Standards and Improvement and on a prescribed form. This form includes self-certification on a number of key areas. Proof of ownership will be required.</p> <p>The mini-test of resources that will be undertaken will 'passport' through to a grant the following;</p> <ul style="list-style-type: none"> <li>All DFG applications expressly benefitting a child this is in line with the statutory DFG process.</li> <li>Applicants in receipt of Working Tax Credit which includes a disability element and with an annual gross household income of less than £16,040 per year;</li> <li>Applicants in receipt of Child Tax credit and with a household income of less than £16,040 per year;</li> <li>Applicants in receipt of Pension Credit Guarantee;</li> <li>Applicants in receipt of attendance allowance or disability living allowance;</li> <li>Applicants in receipt of industrial injuries disablement benefit or war disablement pension</li> <li>And applicants in receipt of Income Support, Income-based job-seekers allowance; Housing benefit or Council tax reduction (not including single persons 25% discount or disability rate).</li> </ul> <p>Those not being 'passported' through will be delivered through statutory DFG process.</p>

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): Low Cost Adaptation Grants - £5,000 to £12,000 (inclusive) Continued</b>
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time.</p> <p>Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor.</p> <p>No interim payments will be made for low cost adaptations given the scale of the costs involved.</p>
<b>Repayments and waiver</b>	Land charges will be applied to all grants over £5,000 in line with details in section 10.2 of the policy.
<b>Conditions</b>	NA

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): d) 'Exceptional Top-up' assistance</b>
<b>Purpose</b>	This discretionary assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence. It supports the mandatory DFGs by providing in exceptional cases 'top-ups' above the mandatory £30,000 maximum.
<b>Maximum amount</b>	Requests for assistance in excess of 30% of the mandatory grant limit are unlikely to be considered appropriate due to the scale of total funds involved for example £39,000 and more.
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Assistance will only be provided in exceptional cases.</li> <li>• Where a maximum mandatory grant of £30,000 has been offered and the applicant has been refused an equity loan 9if in operation at time of application).</li> <li>• Applicants for this assistance must clearly show why their household is unable to access alternative funds (ie private loan).</li> </ul>
<b>Types of work</b>	<p>'Exceptional Top up Assistance</p> <p>The adaptation works must be necessary, appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service.</p> <p>Where for example an applicant wishes an extension to be built but the adaptations can be reasonably undertaken internally to the house the cost of the lesser option will be considered the 'reasonable' option and grant will be limited to this level. The applicant can seek assistance for the cost difference from external sources.</p> <p>Where the work involved is such that the cost of the adaptations appears disproportionate and it may be in the best interests for the applicant to move to another property which can be more readily adapted, the council may consider using this discretionary funding to assist with the cost of relocation and subsequent adaptation.</p>
<b>Application</b>	<p>This application must accompany a valid mandatory DFG application and all other relevant details). It must also include:</p> <ol style="list-style-type: none"> <li>a) a statement from external loan provider that a loan has been refused based upon the lack of equity in the property,</li> <li>b) a statement from the applicant that they have no other means of funding the 'top-up' works.</li> </ol>
<b>Approvals</b>	Approvals remain valid for 12 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): d) Exceptional Top-up' assistance continued</b>
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent, applied under Section 39 of the DFG legislation.  Any owner's contribution must be paid before the assistance is paid.
<b>Repayments and waiver</b>	Land charges will be applied to all top-up grants. They will be for the full amount of the 'top-up and will have no time limit on repayment. They will be 100% repayable upon the sale or transfer of the property.
<b>Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): e) Private Property Preventative Adaptation Assistance</b>
<b>Purpose</b>	<p>This discretionary assistance is available for adult residents of private property (owner occupation / private renting) with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence. It is for those who do not meet the adopted Council criteria for statutory Disabled Facility Grants (DFG).</p> <p>Its primary purpose is to prevent trips, slips and falls and alleviate mobility issues within a private home that could result in a resident being injured and or hospitalised and within a short / medium term (under 5 years) requiring a mandatory DFG and or expensive support through Adult Social Care and Inclusion.</p>
<b>Minimum and Maximum amount</b>	<p>To reduce the cost of service delivery no grant will be considered for works costing less than £500</p> <p>The maximum grant will be based £12,000.</p>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Assistance will only be provided for residents who are owner occupiers or private tenants. For private tenants the landlord must consent to both the works and the imposition of the land charge.</li> <li>• Sufficient equity must exist in the property for the full cost of the adaptations to be placed as a charge.</li> <li>• Referrals for this assistance will ordinarily be via; <ul style="list-style-type: none"> <li>• 'Key-ring' supported living network</li> <li>• Hospital based Social Workers and Specialist Occupational Therapists</li> <li>• Neighbourhood Community Officer – Crisis Team and Long Term Support Team</li> <li>• Citizens Advice, Age Concern</li> </ul> </li> <li>• Assistance is available for adults only through this initiative. Where the works are for an adult carer for a disabled child these may also be considered eligible depending upon the level of existing commitments to the budget at the point of application.</li> <li>• All grants will be managed by the Council Housing Standards and Improvement Agency Service. A fee of 7% of the cost of the adaptation works will be charged and be included within both the grant award and land charge.</li> <li>• Fees of private agents / architects or occupational therapists will <u>not</u> be eligible for assistance under this scheme. If these are incurred they must be met in full by the applicant.</li> <li>• The grant will not be available to 'part-fund' larger schemes.</li> </ul>

<b>Renewal Policy</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): e) Private Property Preventative Adaptation Grant Continued</b>
<b>Types of work Types of work continued</b>	<p>The housing adaptation works will be limited to small / medium scale adaptations. They will not include extensions to properties. The works will include;</p> <ul style="list-style-type: none"> <li>• Stairlifts (straight and curved)</li> <li>• Vertical lifts (internal to the home)</li> <li>• External step lifts and ramps</li> <li>• Door widening</li> <li>• Bathroom adaptations (including level access showers)</li> <li>• Bedroom adaptations</li> </ul> <p>Where the work involved is such that the cost of the adaptations appears disproportionate and it may be in the best interests for the applicant to move to another property which can be more readily adapted, the council may consider using this discretionary funding to assist with the cost of relocation and subsequent adaptation (to the maximum of £12,500).</p> <p>The decision on what works are eligible rests with the Council Housing Standards and Improvement Service.</p>
<b>Application</b>	Applications are direct to Housing Standards and Improvement and on a prescribed form. This form includes self-certification on a number of key areas. Proof of ownership will be required.
<b>Approvals</b>	Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid for a maximum of 4 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.
<b>Payment provisions</b>	Payment will be paid directly to the contractor.
<b>Repayments and waiver</b>	Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer of the property.

<b>Renewal Policy</b>	<b>HOME REPAIR ASSISTANCE GRANTS (HRA):</b>
<b>Purpose</b>	This discretionary assistance is available as a small 'safety net' grant to tackle Category 1 hazards in private owner occupied properties.
<b>Maximum amount</b>	<ul style="list-style-type: none"> <li>• A maximum grant of £5,000 for works and fees.</li> </ul>
<b>Eligibility</b>	<p>HRA is available to owner occupiers whose properties represent a risk to them due to the presence of Category 1 Hazards</p> <p>AND who meet one of the following criteria:</p> <p><b>1a.</b> All resident owners over the age of 60 and in receipt of income related benefits.</p> <p><b>1b.</b> All residents under the age of 60 who are registered disabled and in receipt of Disability Living Allowance.</p> <p><b>2a.</b> Where an equity loan to tackle Category 1 hazards has been offered and unforeseen works take the cost above the equity loan limit.</p> <p><b>The following criteria must also be met to qualify for HRA. The property:</b></p> <ul style="list-style-type: none"> <li>• must be in Council Tax bands A-D.</li> <li>• has not received HRA assistance within 5 years of the date of the current application</li> <li>• must have been owned and occupied by them as their principal family home for at least 3 years.</li> </ul>
<b>Types of work</b>	Eligible work will include works necessary to reduce or remove a Category 1 Hazard or in the case of a Loan approval (see item 2 above) work that has already been agreed under the Loan Policy.
<b>Application</b>	<p>Applications for HRA will be made using the council HRA application form. Additional information will include:</p> <ul style="list-style-type: none"> <li>• quotations in line with section 8.1 of the policy,</li> <li>• proof of financial situation for example income support or evidence of ART Homes loan decision,</li> <li>• proof of age or receipt of Disability Living Allowance,</li> <li>• proof of ownership and occupation – completion of owner-occupier's certificate,</li> <li>• planning / building regulations approval where required.</li> </ul> <p>No discretionary Agency Service will be available for HRA's.</p>

<b>Renewal Policy</b>	<b>HOME REPAIR ASSISTANCE GRANTS (HRA): Continued</b>
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid for six months from the date of approval.</p> <p>Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer / disposal of the property.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor or agent applied under Section 39 of the DFG legislation.</p> <p>Any owner's contribution must be paid before the assistance is paid.</p>
<b>Repayments and waiver</b>	<p>Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer of the property.</p>
<b>Additional Conditions</b>	<p>The dwelling must remain occupied by a family member as their main home throughout the condition period.</p>

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE</b> <b>a) DISCRETIONARY DISABLED FACILITIES LOAN</b>
<b>Purpose</b>	Where the cost of the work for necessary disabled adaptations exceeds the statutory maximum (currently £30,000) of the mandatory Disabled Facilities Grant, the council may consider offering equity loan assistance towards the additional cost. These loans are discretionary.
<b>Maximum amount</b>	<b>Maximum amount</b> The amount that may be borrowed will depend upon the available free equity in an applicants property and their means. It will be subject to a maximum in all cases of £9,000.  Where the total work involved is such that the cost of the adaptations appears disproportionate and it may be in the best interests for the applicant to move to another property which can be more readily adapted, the council may consider using Disabled Facilities Grant funding to assist with the cost of relocation and subsequent adaptation.
<b>Eligibility</b>	Eligible applicants must have made an application for a Disabled Facilities Grant and have been assessed to have a means tested contribution of less than £15,000.
<b>Types of work</b>	The adaptation works must be necessary, appropriate, reasonable and practicable and be in accordance with this policy.
<b>Application</b>	Applications for this loan will be made using the Council loan application form. Additional information to that required for the mandatory DFG will include proof of financial situation for example income support or evidence of ART Homes loan decision.
<b>Approvals</b>	Approvals remain valid for 12 months from the date of the DFG grant approval to which the loan is linked. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.  Approvals will be made within the adopted policy and budgets available at the time.
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent. Any owner's contribution must be paid before the loan assistance is paid.
<b>Repayments and waiver</b>	Land charges will be applied to all Loans in line with details in section 10.2, 10.5 and 11.3 of the policy.
<b>Additional Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE</b> <b>b) CATEGORY 1 HAZARD LOAN</b>
<b>Purpose</b>	To enable vulnerable homeowners to release part of the remaining free equity in their property to fund works to address category 1 hazards in their home in circumstances where they would not otherwise be able to do so.  Two types of loans may be available: <ul style="list-style-type: none"> <li>a) Equity loans – equity where the difference between the market value of the property and the value of any outstanding loans secured against the property. These loans are discretionary;</li> <li>b) Secured loans – this will be for the cost of the works and will not be as a % share of the property</li> </ul>
<b>Maximum amount</b>	In both types of loan the maximum considered will be £30,000 per property.  A minimum level of £2,500
<b>Eligibility</b>	Vulnerable homeowners living in properties that have category 1 hazards under the Housing Health and Safety Rating System.  The meaning of ‘vulnerable’ is set out at section 9 of this policy.
<b>Types of work</b>	The loan will only cover works to remedy a category 1 hazard.
<b>Application</b>	Applications for this loan will be made using the Council loan application form.
<b>Approvals</b>	Approvals remain valid for 4 months from the date of the approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.  Approvals will be made within the adopted policy and budgets available at the time.
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent. Any owner’s contribution must be paid before the loan assistance is paid.
<b>Repayments and waiver</b>	Land charges will be applied to all Loans in line with details in section 10.2, 10.5 and 11.3 of the policy.
<b>Additional Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE</b> <b>c) DECENT HOME STANDARD EQUITY LOAN</b>
<b>Purpose</b>	<p>To enable vulnerable homeowners to release part of the remaining free equity in their property to fund works to make their home decent in circumstances where they would not otherwise be able to do so.</p> <p>Equity is the difference between the market value of the property and the value of any outstanding loans secured against the property. These loans are discretionary.</p> <p>Many properties have items of repair and maintenance. These are the responsibility of the owner and not the purpose of this loan.</p>
<b>Maximum amount</b>	<p>The cost of works is calculated as a percentage of the value of the property, and this percentage known as the 'equity share percentage' is registered as a legal charge against the property.</p> <p>Up to 30% of the remaining free equity in the property, normally to a maximum of £30,000. The minimum amount that can be borrowed is £2,500.</p>
<b>Eligibility</b>	<p>Vulnerable homeowners living in properties that have a failure in the Decent Homes Standard. The meaning of 'vulnerable' is set out at section 9 of this policy.</p> <p>The works should be sufficient to ensure the property meets the Standard on completion. However, full compliance with the standard may be waived in exceptional circumstances by the council where this is not reasonably practicable or is not appropriate having regard to the circumstances of the applicant.</p> <p>The following works will not normally be funded by a Kick Start loan:</p> <ul style="list-style-type: none"> <li>• fitted carpets or floating floors, such as laminate,</li> <li>• wardrobes or items which are classed as furnishings,</li> <li>• conservatories other than the replacement of existing conservatories in substantial disrepair and replacement is the most appropriate option.</li> </ul>
<b>Types of work</b>	The loan will only cover works to bring the property up to the Decent Homes Standard.
<b>Application</b>	Applications for this loan will be made using the Council equity loan application form.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE</b> <b>c) DECENT HOME STANDARD EQUITY LOAN</b> <b>continued</b>
<b>Approvals</b>	Approvals remain valid for 4 months from the date of the approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.  Approvals will be made within the adopted policy and budgets available at the time.
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent. Any owner's contribution must be paid before the loan assistance is paid.
<b>Repayments and waiver</b>	Land charges will be applied to all Equity Loans in line with details in section 10.2, 10.5 and 11.3 of the policy.
<b>Additional Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE d) ENERGY COMPANY OBLIGATION (ECO) 'GAP' FUNDING PROJECT</b>
<b>Purpose</b>	To enable homeowners to benefit from the ECO scheme where the cost of the works exceed the amount of ECO available.  The assistance will be principally for hard to treat properties i.e. solid brick construction etc where solid wall insulation is proposed.  The loans will be for a maximum of 5 years and have a interest rate of 6%.
<b>Maximum amount</b>	The loan will be to help fund in part of full the gap between the cost of works and the amount of ECO available. The maximum loan under this scheme is estimated to be circa £3,000. The maximum period of loan is 5 years.
<b>Eligibility</b>	The loan will be available for owner occupier homes that are: <ul style="list-style-type: none"> <li>• eligible for ECO (or similar energy / insulation scheme)</li> <li>• have works that exceed the amount of ECO available for them.</li> </ul>
<b>Types of work</b>	The loan will cover works such as solid wall insulation and other works recommended under a Green Deal assessment .
<b>Application</b>	Applications for this loan will be made using the Council ECO loan application form.
<b>Approvals</b>	Approvals remain valid for 4 months from the date of the approval. It is expected however that works are commenced and completed as soon as practicable from the approval date.  Approvals will be made within the adopted policy and budgets available at the time.
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent. Any owner's contribution must be paid before the loan assistance is paid.
<b>Repayments and waiver</b>	Owners will agree a repayment plan or the loan as part of a formal agreement.
<b>Additional Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE</b> <b>e) HOME ENERGY AND RENEWABLE ENERGY / SERVICES PROJECT</b>
<b>Purpose</b>	To be provided as equity loans. To enable homeowners to release part of the remaining free equity in their property to fund works to make their home energy efficient and receive renewable energy in circumstances where they would not otherwise be able to do so.  Equity is the difference between the market value of the property and the value of any outstanding loans secured against the property. These loans are discretionary.
<b>Maximum amount</b>	The cost of works is calculated as a percentage of the value of the property, and this percentage known as the 'equity share percentage' is registered as a legal charge against the property.  Up to 30% of the remaining free equity in the property, to a maximum of £10,000. The minimum amount that can be borrowed is £2,500.
<b>Eligibility</b>	The loan will be available for properties that are: <ul style="list-style-type: none"> <li>• free from Category 1 hazards and</li> <li>• have no failures under the Decent Homes Standard.</li> </ul> <p>If these exist they must be addressed before a loan for home energy and renewable energy can be considered.</p>
<b>Types of work</b>	The loan will cover works such as: <ul style="list-style-type: none"> <li>• solar water heating systems,</li> <li>• photo-voltaic home electricity production systems,</li> <li>• air source heat pumps</li> <li>• domestic rainwater harvesting</li> </ul> <p>Within Walsall the current national guidance suggests that domestic wind turbines do not necessarily provide a cost effective, efficient and appropriate level of power. Therefore they will be excluded from assistance by this discretionary loan.</p> <p>This loan is not available for double glazing which whilst providing energy efficiency for dwellings does not provide a cost effective energy efficiency measure.</p>
<b>Application</b>	Applications for this loan will be made using the Council equity loan application form.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE e) HOME ENERGY AND RENEWABLE ENERGY / SERVICES PROJECT</b>
<b>Approvals</b>	<p>Approvals remain valid for 4 months from the date of the approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p> <p>Approvals will be made within the adopted policy and budgets available at the time.</p>
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent. Any owner's contribution must be paid before the loan assistance is paid.
<b>Repayments and waiver</b>	Land charges will be applied to all Equity Loans in line with details in section 10.2, 10.5 and 11.3 of the policy.
<b>Additional Conditions</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE f) EMPTY HOUSING LOANS</b>
<b>Purpose</b>	<p>To ensure this loan package does not encourage owners to leave their properties vacant as a method of securing funding these loans will only be available for properties that were already vacant at 1<sup>st</sup> August 2010 (the date at which this form of assistance was first introduced in Walsall).</p> <p>This is to enable property owners to secure funds for works to address category 1 hazards and/or failures under the Decent Homes Standard. This applies to owners who would not otherwise be in a position to carry out the work by releasing part of the remaining free equity in their property.</p> <p>Equity is the difference between the market value of the property and the value of any outstanding loans secured against the property. These loans are discretionary.</p>
<b>Maximum and Minimum amount</b>	<p>The maximum assistance is £30,000 per property. An assessment will be undertaken to ensure that sufficient 'free' equity exists in the property to enable the repayment of the loan. The minimum amount that can be borrowed is £2,500. No interest is charged on this loan</p>
<b>Eligibility</b>	<p>The loan will be available for dwellings vacant as at 1<sup>st</sup> August 2010.</p> <p>The property must have either a category 1 hazard or failure under the Decent Homes Standard.</p> <p>The works should be sufficient to ensure the property meets the Decent Home Standard on completion. However, full compliance with the Standard may be waived in exceptional circumstances by the council where this:</p> <ul style="list-style-type: none"> <li>• is not reasonably practicable or,</li> <li>• is not appropriate having regard to the circumstances of the applicant.</li> </ul>
<b>Types of work</b>	Works to meet failures under the Decent Homes Standard and to remedy category 1 hazards.
<b>Application</b>	Applications for this loan will be made using the Council Empty Homes loan application form.
<b>Approvals</b>	<p>Approvals remain valid for 4 months from the date of the approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p> <p>Approvals will be made within the adopted policy and budgets available at the time.</p>

<b>Renewal Policy</b>	<b>LOAN ASSISTANCE</b> <b>f) EMPTY HOUSING LOANS</b>
<b>Types of property to be assisted</b>	<p>Assistance will be available towards all dwelling types with the following exceptions:</p> <ul style="list-style-type: none"> <li>○ Purpose built apartment blocks / flats</li> <li>○ Flats over shops</li> <li>○ Houses in Multiple Occupation (except to assist with creating as new self-contained accommodation)</li> </ul> <p>Priority will be given towards empty dwellings that:</p> <ul style="list-style-type: none"> <li>○ Can provide family accommodation (more than 1 bedroom)</li> <li>○ Are injurious to the amenity of the local area or causing a nuisance or have done so within the last 24 months</li> </ul> <p>Priority will also be given to assisting with the conversion of empty 'traditional' corner shops etc. in residential areas to a single self-contained home or to self contained flats. Empty Homes assistance is not available for former public houses or dwellings created within the last 5 years.</p>
<b>Payment provisions</b>	<p>Where the council's agency service is used payment will be direct to the contractor upon completion of the relevant works. Stage payments are possible.</p> <p>Where an applicant does not use the councils agency service payment will be as follows direct to the owner:</p> <ul style="list-style-type: none"> <li>● 50% at signing of legal loan offer and when the land charge is fully registered</li> <li>● 25% when 75% of the works have been completed</li> <li>● 25% at completion of the works.</li> </ul> <p>Payment is at the discretion of the council and only after receipt of relevant invoices, certificates.</p> <p>Applicant's can also choose to make repayments off the loan should they wish to. There is no requirement for this until the sale or relevant transfer of the property.</p>
<b>Additional Conditions</b>	<p>Applicants will sign a legal contract which will be registered as a land charge which has the detailed provisions for this assistance.</p> <p>Applicants must:</p> <ul style="list-style-type: none"> <li>● Have the consent of any existing mortgage lender to the grant or loan being applied</li> <li>● Be listed on the land registry as the freehold owner of the property. For loans to be considered the property must be registered with the land registry.</li> </ul>

<b>Renewal Policy</b>	<b>HEALTH THROUGH WARMTH ASSISTANCE (HTW)</b>
<b>Purpose</b>	To enable vulnerable private homeowners and private tenants who have a cold or damp related illness to secure energy efficient heating and home insulation.
<b>Maximum amount</b>	The maximum grant / loan is £5,000 per property. The grants are discretionary.
<b>Eligibility</b>	<p>Vulnerable private home-owners or private tenants who live in Walsall and who have a member of their household with a cold or damp related serious illness or is aged 80 years of age or older or has a child under school age who was classified as low birth weight at time of birth (less than 2.5kg).</p> <p>The illnesses considered include:</p> <ul style="list-style-type: none"> <li>• respiratory disease for example COPD, emphysema, chronic bronchitis, severe asthma,</li> <li>• cancer,</li> <li>• terminal illness,</li> <li>• cardiovascular disease such as heart disease and stroke,</li> <li>• diabetes particularly type 1,</li> <li>• osteo and rheumatoid arthritis, requiring regular treatment and review,</li> <li>• reduced mobility,</li> <li>• mental illness such as depression and receiving treatment, schizophrenia, manic depression.</li> </ul> <p>This is available only for properties that have not received HTW or similar assistance within 5 years of the date of the current application.</p> <p>Must have a household income of less than £21,000 pre year after tax (Except where the applicant is in receipt of Disability Living Allowance where threshold is £25,000).</p>
<b>Types of work</b>	<p>The works can be a combination of the following:</p> <ul style="list-style-type: none"> <li>• loft insulation,</li> <li>• cavity wall insulation,</li> <li>• central heating works / new boilers</li> </ul> <p>This assistance is not available for double glazing which whilst providing energy efficiency for dwellings does not provide a cost effective energy efficiency measure.</p>
<b>Application</b>	Applications for this grant will be made using the council Health Through Warmth application form.
<b>Approvals</b>	<p>Approvals remain valid for 4 months from the date of the approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p> <p>Approvals will be made within the adopted policy and budgets available at the time.</p>
<b>Payment provisions</b>	Payment will be paid directly to the contractor or agent.
<b>Repayments and waiver</b>	The grant will be 100% land charged and repayable on sale or relevant transfer.