

## **Cabinet – 16 December 2009**

### **Walsall Housing Renewal Assistance Policy 2009-2011**

**Portfolio:** Councillor A Andrew, Deputy Leader and Regeneration

**Service:** Regeneration

**Wards:** Borough wide

**Key decision:** Yes

**Forward plan:** Yes

#### **1. Summary of report**

- 1.1 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 council is required to produce and publish a policy and this report describes and seeks approval for the new Housing Renewal Assistance Policy.
- 1.2 The Policy considers the limited resources available for private sector housing and targets those resources to people most in need and meet local priorities in line with the adopted Housing Strategy.

#### **2. Recommendations**

Cabinet is recommended to request Council:

- (a) Adopt and publish the Housing Renewal Assistance Policy 2009-2011 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 proposed Disabled Facilities Grant (DFG) land charging process be made available for future DFGs and aids and adaptations.
- (c) Cabinet is recommended to delegate to the Executive Director Regeneration authority to seek and accept tenders for the installation of disabled facility grant and related assistance lifts (stair, vertical, step etc) for the period up to 31<sup>st</sup> March 2012.

### 3. Background Information

- 3.1 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 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.
- 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 Housing Renewal Assistance Policy for 2009-2011 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 and regeneration initiatives and based on the above the following priorities have been set using identified funding sources:

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

- 3.6 One of the key aims of the new Policy is to provide a clearer indication for all as to what assistance can be offered and the form it will take. The Policy contains individual 'fact sheets' about the various forms of assistance of which most have common eligibility criteria.

### West Midlands Kickstart Partnership

- 3.7 The council is a member of the West Midlands Kickstart Partnership which provides discretionary equity loans for private owners to improve their properties through funding from the Regional Housing Executive.
- 3.8 The Kickstart initiative has been developed in line with government policy to support home owners to improve and repair their properties by releasing property equity rather than the council providing grants. Equity release loans are based upon the value of a person's home and take into account any existing loans or mortgages they already have.
- 3.9 This Policy clearly identifies the priorities for Kickstart equity release loans in Walsall as helping home owners to:
- pay for adaptation works over the mandatory DFG limit of £30,000,
  - address category 1 hazards under the Housing Health and Safety Rating System and
  - secure home energy improvements including renewable energy measures in particular where households are in fuel poverty.

### Land Charges on Disabled Facilities Grants

- 3.10 On 22 May 2008, Government regulations came into force giving councils the power to impose a limited charge on owner occupied adapted properties. Land charges will apply where a property is sold or otherwise disposed of within 10 years of the grant works being completed, and the cost of the DFG exceeds £5,000. The maximum charge will be £10,000.
- 3.11 The Policy recommends that from 1<sup>st</sup> April 2010, the council will, generally, impose a Local Land Charge for all work that exceeds £5,000. This is in line with the actions of many other local authorities and is a method of assisting in the re-circulation of the limited funding that is available for DFGs. The table below gives examples of grants and the respective charges.

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

## Securing Best Value

- 3.12 The majority of adaptations undertaken as part of disabled facility grants are covered by an existing tender and schedule of rates. It is proposed to develop a new tender, seek and appoint contractors to undertake the following works which are not covered by the existing tender:

- Step lifts (internal and external)
- Curved lifts
- Straight lifts
- Vertical lifts
- Heavy duty (i.e. for weights up to 30 stone) lifts
- Child seats for the above
- Platform lifts
- Portable step lifts

In addition to securing best value for the adaptations and enabling more schemes to be undertaken as a result it is anticipated that this proposal will also reduce the timeframe from enquiry to completion of adaptation.

- 3.13 It is proposed that 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 through a mandatory DFG.

## **4. Resource consideration**

### **4.1 Financial**

- 4.1.1 The council in 2009/10 has approx £7.5M available for Housing Renewal Assistance of which 63% is directed towards DFGs, aids and adaptations. The table overleaf summarises the funding split.

<b>Priority</b>	<b>Approx value in 2009/10</b>
Mandatory Disabled Facility Grants.	£1,215,000
Aids and adaptations including discretionary adaptation grants, 'exceptional top-ups' and low cost adaptation grants.	£3,513,000  This includes £1.6M transferred from 2008/09 to 2009/10 on schemes approved and started last year.
Address Category 1 hazards under the Housing Health and Safety Rating System.	£2,793,000
Create decent private sector homes reducing deaths and hospital admissions due to cold / damp properties.	
Reducing fuel poverty and CO2 emissions from heating in private sector homes.	

- 4.1.2 The proposed Policy ensures that the funds available to support housing renewal in the borough secure maximum benefits and the introduction of land charging in specific cases for DFGs will help over time to re-circulate funding. It is proposed that these 're-circulated' funds be directed towards meeting future DFG, aids and adaptation needs.
- 4.1.3 In September 2009, the Audit Commission highlighted the significant economic value delivering DFGs and related works can have for councils. By spending between £2,000 and £20,000 on adaptations to enable an elderly person to remain in their own home £6,000 per year can be saved in care costs. They also highlighted that the significant value for money benefits of addressing empty property issues and making homes decent is over and above investment in new build affordable homes.
- 4.1.4 The tender that is proposed for the lift installations can be funded from the government grant and capital programme allocations in 2009/10 and 2010/11. The tender will be structured to ensure that it is not awarded for 2011/12 until sufficient funds have been identified.

#### **4.2 Legal and Procurement:**

- 4.2.1 The legislation which enables local authorities to offer housing assistance is set out in the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. It allows councils to adopt a flexible approach to giving financial help reflecting local circumstances, needs and resources.
- 4.2.2 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.
- 4.2.3 The Local Government Act 2000 provides council's with wide ranging power to promote the 'environmental, economic and social well-being of their 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.
- 4.2.4 The Policy recommends that grant and loans be offered in full compliance with the council's financial and contract rules. The Regeneration Directorate is also investigating opportunities provided by its affiliate membership of the Northern Housing Consortium to bring unit cost reductions and faster DFG installations wherever possible.
- 4.2.5 The tender that is proposed for the lift installations will be in full accordance with the council's finance and contract rules.

### **4.3 Staffing**

- 4.3.1 The proposed Policy will enable staff within the Regeneration Directorate to give clearer advice and support on housing renewal issues. The service is also seeking to develop a simple web-based questionnaire to enable residents to quickly see which assistance they are entitled to.

## **5. Citizen impact**

A clear and robust Housing Renewal Assistance Policy will directly support the council's key strategies including the Housing Strategy. 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.

## **6. Community safety**

The Policy includes support for works to reduce the risk of entry by intruders into vulnerable residents homes and therefore makes a direct positive contribution to community safety.

## **7. Environmental impact**

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.

## **8. Performance and risk management issues**

### **8.1 Risk**

- 8.1.1 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 new criteria for assessment and referral that cabinet approved earlier this year and the continued capital support being provided by the council for DFGs and related works.

### **8.2 Performance management:**

- 8.2.1 The delivery of the grant and loans packages is subject to monthly monitoring to ensure effective use of funding. The delivery of a number of the initiatives directly assists the council in meeting key performance indicators including NI 187 – Tackling Fuel Poverty.

## **9. Equality implications**

- 9.1 The Policy promotes the delivery of limited resources to the most vulnerable members of the community including providing significant support for residents with disabilities.
- 9.2 Where discretionary assistance is available for example certain Kickstart initiatives this has been structured to enable those in greatest financial need to receive the highest assistance.

## **10. Consultation**

This Policy is in accordance with the Housing Strategy which benefited from widespread consultation prior to its adoption in January 2009.

### **Background papers**

- Building Better Lives – Getting the best from strategic housing – Local Government 2009.
- Major adaptations eligibility criteria and provision – Cabinet report 22 April 2009

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A handwritten signature in blue ink, appearing to read 'Tim Johnson', followed by a vertical line.

Tim Johnson  
Executive Director  
Regeneration  
December 2009

A handwritten signature in blue ink, appearing to read 'Adrian Andrew', with a large, stylized flourish at the end.

Councillor Adrian Andrew  
Deputy Leader  
Portfolio Holder: Regeneration  
December 2009

# **Housing Renewal Assistance Policy**

**December 2009**

**Date Last Amended : October 2008**

**Date of Next Review : September 2010**

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



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## 1. INTRODUCTION

The Regeneration 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 11<sup>th</sup> January 2010.

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

## 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. The last review was in 2008 and published in October 2008.

## 3. THE COUNCILS PRIORITIES AND HOUSING VISION

We reviewed our housing vision and priorities and adopted a new **Housing Strategy** in January 2009, which lasts until 2011.

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.

### **Our housing Vision is to:**

‘ensure access to a choice of sustainable, quality homes that meet the needs of our diverse community’.

### **Our strategic housing priorities are to:**

- increase housing choice and opportunity,
- improve the standard and sustainability of existing and future homes,
- address diverse needs and promote independent living.

The **Equalities Action Plan** is a cornerstone of all council strategies. People will not be disadvantaged in housing services by virtue of age, disability, gender,

race, religion or belief or sexual orientation. Relevant equalities data will be collected and monitored for private sector housing assistance.

Investment in housing improvements in the private sector can have a significant positive impact upon the well being of residents, communities and the environment. In the delivery of this policy officers will seek to enhance these benefits by amongst other things:

- encouraging the use of local contractors and supply chains ,
- supporting the implementation of construction related training (up-skilling of existing and training for new employees ) and apprenticeship schemes,
- promoting safer building sites,
- promoting environmentally sustainable building practices and products including waste minimisation / recycling and energy efficiency.

The council has three key geographic regeneration strands which will be supported through this policy wherever possible:

- Town Centre and Walsall Regeneration Company (WRC) area ,
- Single Regeneration Framework (SRF) priority neighbourhoods:
  - Brownhills
  - Goscote
  - Moxley
  - Willenhall
  - Darlaston
  - Bentley
  - Birchills
- Corridors and gateways – the main arterial routes in the borough.

In addition to these areas and in part overlaying many of them are the areas of highest multiple deprivation in the borough (super-output areas) and areas of focus for the Walsall NHS.

## **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 grant applications for works which should be covered by a buildings insurance policy (whether present or not).

### **4.2 Strategic priorities 2009 – 2011**

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</b>
1	Mandatory Disabled Facilities Grants.	Government Grants
2	Aids and adaptations including discretionary adaptation grants, 'exceptional top-up' assistance and low cost adaptation grants.	Council capital resources and external loan and grant funds.
3	Addressing Category 1 hazards under the Housing Health and Safety Rating System.	External loan and grant funds.
4	Creating decent private sector homes reducing deaths and hospital admissions due to cold / damp properties.	External loan and grant funds.

5	Reducing fuel poverty and CO2 emissions from heating in private sector housing.	External loan and grant funds.
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#### 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. DECENT HOMES STANDARD

#### 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 are working to the Decent Homes Standard. A decent home should be warm, weatherproof, have reasonably modern facilities and be in a good state of repair. It should meet the current minimum housing standard and be free of any category 1 hazards assessed under the Housing Health and Safety Rating System.

#### 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) adequate thermal comfort especially where a household has a severe cold / damp or excess heat related illness,
- 3) hard to insulate properties are improved to provide thermal comfort, reduce CO2 emissions and fuel poverty,
- 4) renewable home energy is promoted in line with 3) and 4) above,
- 5) empty properties, that have been vacant for 6 months or more, are brought up to the decent home standard and rented wherever possible to a council nominated tenant,
- 6) external group repairs to a minimum of 2 or more dwellings in a council designated area (in 2009/10 this is Pargeter Street).

Finances do not currently permit tackling all failures under the decent home standard and we accept that in some circumstances when a loan is taken out to 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.

When 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,
- c) low cost adaptation grants,
- d) disabled persons relocation grant,
- e) empty property loans,
- f) home owner loans,
- g) Home Repair Assistance grants,
- h) Health Through Warmth grants,
- i) addressing hard to insulate properties loans / grants,
- j) addressing fuel poverty / renewable energy grants / loans,
- k) external block assistance schemes grant (Pargeter Street 2009/10),
- l) home safety and security assistance grant / loans.

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

## 7. RESOURCES

### 7.1 Overview

The total funding available for 2009/10 is currently £7.5M. This is split into:

- mandatory Disabled Facilities Grants £12M for new schemes,
- all other private sector renewal activities £6.2M.

The funding has been allocated against the following priorities:

Priority	Area of work	Funds
1	Mandatory Disabled Facilities Grants.	£1,215,000
2	Aids and adaptations including discretionary adaptation grants, 'top-ups' and low cost adaptation grants.	£3,513,000  This includes £1.6M transferred from 2008/09 to 2009/10 on schemes approved and started last year
3	Addressing Category 1 hazards under the Housing Health and Safety Rating System.	£2,793,000
4	Creating decent private sector homes reducing deaths and hospital admissions due to cold / damp properties.	
5	Reducing fuel poverty and CO2 emissions from heating in private sector housing.	

### 7.2 Regional Housing Pot

The Regional Housing Pot is a key source of additional council funding. During 2009/10 it will directly fund a number of significant initiatives in the borough to address category 1 hazards and provide decent homes. For example the nationally recognised Health through Warmth initiative which is a partnership between the council, nPower and Walsall NHS helps address severe cold and damp and excess heat related illnesses.

### 7.3 Partnership working

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

- Government Warm Front Grants,
- Renewable energy loans from the Energy Savings Trust,



- smoke detectors fitted by West Midlands Fire Service under the brigade home safety checks,
- proposed handy person services to be provided from Autumn 2009 onwards funded by Government grant
- providing advice to enable residents to maximise their benefits .

#### 7.4 Agency Services

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 .

The service includes the commissioning of building contractors, architects, specialist advisors.

There is no requirement to use the Agency Service for mandatory DFGs.

## 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 caused 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 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.

## 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 where the accommodation type and rent levels meet housing need in the borough.

## 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 benefit (does not include single persons 25% discount);
- iv. income based job seekers allowance;
- v. attendance allowance;
- vi. disability living allowance;
- 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' includes applicants in receipt of the benefits listed above and also:

- 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 over the age of 60, infirm or disabled,
- in fuel poverty spending 10% or more on heating their home to an adequate level for their comfort and wellbeing,
- with children especially children under 5 years of age,
- in housing need.

## 10 DISABLED FACILITIES GRANTS

### 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

On 22 May 2008 Government regulations came into force giving the council power to impose a limited charge on adapted properties of owner occupiers. If the property is sold or otherwise disposed of within 10 years of the grant works being completed, where the cost of the DFG exceeds £5,000 the limit of the maximum charge will be £10,000.

From 1<sup>st</sup> March 2010 the council will, impose a Local Land Charge for all work that exceeds £5,000. 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 Executive Director Regeneration.

The land charge period will be a maximum of 10 years from the date of final grant payment.

### 10.3 DFG 'Exceptional Top Ups'

The council has a duty to 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.

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 will be offered. Any top-up grant will be subject to a land charge in addition to the land charge for the mandatory grant explained in section

### 10.2. There will be no minimum or maximum charge.

Discretion to waive the imposition of the land charge or not to reclaim the charge will be governed by the procedure and criteria within 10.2. The decision will be delegated to the Executive Director Regeneration.

#### 10.4 Maintenance and removal of DFG items

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. The cost of these works is approximately £350,000 for 2009/10. From 1<sup>st</sup> April 2010 this discretionary assistance will stop for new installations and the funds will be used to assist with the cost of new DFGs. The council will work with residents to help secure if possible 'preferential' rates for repair and or removal of equipment.

#### 10.5 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.

### 11 KICKSTART SECURED LOAN ASSISTANCE

#### 11.1 Overview

The council is a member of the West Midlands Kickstart Partnership which provides discretionary equity loans for private owners to improve their properties through funding from the Regional Housing Executive.

The Kickstart initiative has been developed in line with government policy to support home owners to improve and repair their properties through the release of property equity rather than by the council providing grants. Equity release loans are based upon the value of a person's home and take into account any existing loans / mortgages they already have.

#### 11.2 Kickstart Priorities

The priority for loans in Walsall is set out in section 5.2.

#### 11.3 Land charges on loans

To secure the value of a Kick Start 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 Kickstart 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 the survey fee which is currently approximately £40.

#### 11.4 Administration of loans

All financial advice and loan applications will be administered by ART Homes Ltd 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 Programme in 2009/10

During 2009 Walsall council will develop a new medium term delivery strategy for 2010 -12 in collaboration with the regional Kickstart Partnership. This will significantly increase the volume of loans offered and home improvements resulting within the borough. As a result the number and value of the loans completed in 2009/10 is likely to be low.

## 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 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 estimate 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, it may withhold payment to the contractor.

Where the total assistance exceeds £10,000, 2.5% will be retained for six months against materials and workmanship.

## 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.

#### **14 DEATH OF 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.

#### **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 Housing Standards and Improvement Manager 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 AND POLICY REVIEW

This policy comes into effect in January 2010. It is anticipated that it will remain in force until the 31 March 2011.

This Policy will be reviewed annually by the Housing Standards and Improvement 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.

## 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, Regeneration Directorate, Walsall Council, 3<sup>rd</sup> Floor civic Centre, Darwall Street, Walsall, WS1 1TP

If the applicant is not satisfied with that decision, they should then make a formal complaint through the council's Tell Us system by:

- using our online complaints form. Visit our website [www.walsall.gov.uk](http://www.walsall.gov.uk)
-  01922 650000
- Textphone : 0845 111 2910
- writing to : Customer Focus and Intelligence  
Walsall Council  
Civic Centre  
Darwall Street  
Walsall  
WS1 1TP

### Kickstart Loans

Complaints and appeals about the service provided by ART Homes will be dealt with by ART Homes through their complaints procedure.

You should write to ART Homes Ltd at Gee Business Centre, Holborn Hill, Aston, Birmingham B7 5JR.

## 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 with disabilities for a range of 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 Private Sector 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. Kick Start loans are aimed at assisting owners to bring properties up to the Decent Homes Standard and the criteria for several forms of financial assistance refer to the Decent Homes Standard and/or category 1 hazards.

## **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 from all tenures.
<b>Types of work</b>	The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service.  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.  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.
<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: a) proof of ownership and occupation (for owners) or consent from landlords (for tenants), b) proof of financial circumstances, c) quotations in line with section 8.1 of the policy.
<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>Renewal Policy</b>	<b>DISABLED FACILITIES GRANT (DFG) continued:</b>
<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>	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</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>	Low cost adaptations 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) '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 a Kickstart loan.</li> <li>• Applicants for this assistance must clearly show why their household is unable to access alternative funds.</li> </ul>
<b>Types of work</b>	<p>'Exceptional Top up Assistance 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 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 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> <ul style="list-style-type: none"> <li>a) a statement from ART Homes 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> </ul>
<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):</b> <b>b) Exceptional Top-up' assistance</b> <b>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 in line with details in section 10.2 and 10.5 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>HOME REPAIR ASSISTANCE GRANTS (HRA):</b>
<b>Purpose</b>	This discretionary assistance is available as a small 'safety net' grant to improve and make safe, living conditions for owner occupiers.
<b>Maximum amount</b>	<ul style="list-style-type: none"> <li>• A maximum grant of £5,000 for works and fees – unsecured grant for example no property charge.</li> <li>• A maximum grant of £10,000 for works and fees – secured grant with a property charge to remedy category 1 hazards.</li> </ul>
<b>Eligibility</b>	<p>HRA is available to owner occupiers whose properties represent a risk to them due to :</p> <ul style="list-style-type: none"> <li>• the presence of Category 1 Hazards or</li> <li>• where a home is not suitably adapted for the needs of a disabled occupant (the grant range for this will be between £1,500 and £5,000) to provide small / medium scale adaptations of an urgent nature for disabled people.</li> </ul> <p>AND who meet one of the following financial 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> HRA is also available as top up to a loan which has been agreed in principal by ART Homes under the Kickstart but where the maximum loan offered by ART Homes based on client affordability does not cover the full cost of the works <b>OR</b></p> <p><b>2b.</b> As a top up where a loan has been agreed in principal but the necessary scope of work exceeds the maximum loan <b>OR</b></p> <p><b>2c.</b> Where unforeseen works take the cost above the 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> </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. Small / medium scale adaptation works of an urgent nature for disabled people.

<b>Renewal Policy</b>	<b>HOME REPAIR ASSISTANCE GRANTS (HRA): Continued</b>
<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>
<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>HRA is not subject to further means testing.</p> <ol style="list-style-type: none"> <li>1. Unsecured grant (i.e. no property charge) is available for amounts up to £5,000.</li> <li>2. Secured grant is available subject to a local land charge for amounts over £5,000 and up to £10,000 where applicants are unable to access any loan funding or loan funding will not be sufficient to cover the cost of eligible works.</li> </ol> <p>HRA can include payments for professional fees and ancillary costs associated with the application or can be used to supply materials as part of an agreed scheme of work.</p> <p>The maximum unsecured amount of grant in any five-year period is £5,000 and any further grant monies given which exceed this amount will only be given as a secured grant. For example the property charge will be applied for a period of 15 years.</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>Renewal Policy</b>	<b>HOME REPAIR ASSISTANCE GRANTS (HRA): Continued</b>
<b>Repayments and waiver</b>	HRA will be subject to a local land charge and will be repayable upon any relevant disposal of the dwelling occurring within a 20 year period commencing upon completion of works. The full amount will be repayable within this period should the conditions regarding disposal be breached.
<b>Additional Conditions</b>	The dwelling must remain occupied by a family member as their main home throughout the condition period.

<b>Renewal Policy</b>	<b>KICK START 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 Kick Start loan assistance towards the additional cost. These loans are discretionary.
<b>Maximum amount</b>	<p><b>Maximum amount</b></p> <p>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.</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 Disabled Facilities Grant funding to assist with the cost of relocation and subsequent adaptation.</p>
<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 HRA will be made using the council Kickstart 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>	<p>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.</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 Kickstart 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>KICK START LOAN ASSISTANCE b) CATEGORY 1 HAZARD 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 address category 1 hazards in their home 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>
<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 category 1 hazards under the Housing Health and Safety Rating System.</p> <p>The meaning of 'vulnerable' is set out at section 9 of this policy.</p>
<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 Kickstart 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>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 Kickstart 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>KICK START LOAN ASSISTANCE</b> <b>c) DECENT HOME STANDARD 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 Kickstart loan application form.

<b>Renewal Policy</b>	<b>KICK START LOAN ASSISTANCE</b> <b>c) DECENT HOME STANDARD LOAN</b> <b>continued</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 Kickstart 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>KICK START LOAN ASSISTANCE</b> <b>d) HOME ENERGY AND RENEWABLE ENERGY / SERVICES PROJECT</b>
<b>Purpose</b>	<p>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.</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 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, to a maximum of £10,000. The minimum amount that can be borrowed is £2,500.</p>
<b>Eligibility</b>	<p>The loan will be available for properties that are:</p> <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>	<p>The loan will cover works such as:</p> <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 Kickstart loan application form.



<b>Renewal Policy</b>	<b>KICK START LOAN ASSISTANCE d) 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 Kickstart 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>KICK START LOAN ASSISTANCE e) EMPTY HOUSING LOANS</b>
<b>Purpose</b>	<p>To enable houses vacant for 6 months or more to be brought back into use. To ensure this loan package does not encourage owners to leave their properties vacant these loans will only be available for properties that were already vacant at 1<sup>st</sup> July 2009.</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 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, to a maximum of £25,000. The minimum amount that can be borrowed is £2,500.</p>
<b>Eligibility</b>	<p>The loan will be available for houses that have been vacant for 6 months or more and were vacant as at 1<sup>st</sup> July 2009.</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 Kickstart loan application form.

<b>Renewal Policy</b>	<b>KICK START LOAN ASSISTANCE d) EMPTY HOUSING LOANS</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 Kickstart 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 or that they will give nomination rights to the council upon completion of the works for which a loan was granted.

<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 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. These illnesses 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>
<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> <li>• draught-proofing</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. Any owner's contribution must be paid before the loan assistance is paid.
<b>Repayments and waiver</b>	There is no repayment condition however it is expected that the applicant continues to live in the house for up to 5 years.

<b>Renewal Policy</b>	<b>HARD TO INSULATE PROPERTIES</b>		
<b>Purpose</b>	To assist owner occupiers of hard to insulate properties to secure insulation and reduce both their carbon footprint but help them address fuel poverty. The council will determine what hard to insulate properties are.		
<b>Maximum amount Combined Household Income</b>	These discretionary grants will be based on the following:		
	<b>Maximum Grant</b>	<b>Grant %</b>	<b>Maximum cost of works</b>
£21,000 or less	£7,500	100%	£7,500
£21,001 to £25,000		75% For a grant of £7,500 the household would pay £1,875.	£9,375.
£25,001 to £37,400		50% For a grant of £7,500 the household would pay £7,500.	£15,000.
£37,401	No grant	0% You may be eligible for grants from the <a href="http://www.lowcarbonbuildings.org.uk/about/hfaqs/">http://www.lowcarbonbuildings.org.uk/about/hfaqs/</a>	
It is estimated that the maximum cost of the works for a 'typical' house is £7,500. If a household has a total income of for example £30,000 based on the grant level of 50% they would pay £3,750.			
<b>Eligibility</b>	<p>The property must be considered hard to insulate by the council. This includes:</p> <ul style="list-style-type: none"> <li>• Properties without cavity walls i.e. solid brick, solid stone</li> <li>• Mobile homes</li> <li>• Non-traditional construction properties</li> </ul> <p>The council's decision as to what constitutes a 'hard to insulate' property will be final.</p> <p>Grants are also available under the low carbon building programme and applicants who are eligible for this will be directed towards this prior to consideration of this grant.</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>• Internal and external thermal cladding</li> <li>• Ground floor insulation (i.e. where cellars exist)</li> <li>• Draught-proofing</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</p>		

	efficiency measure.
<b>Renewal Policy</b>	<b>HARD TO INSULATE PROPERTIES</b> Continued
<b>Application</b>	Applications for this grant will be made using the council Hard to Insulate 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 grant assistance is paid.
<b>Repayments and waiver</b>	There is no repayment condition however it is expected that the applicant continues to live in the house for up to 5 years.

<b>Renewal Policy</b>	<b>HOME SOLAR WATER HEATING</b>		
<b>Purpose</b>	To assist owner occupiers in the borough to introduce solar water heating helping them reduce both their carbon footprint and address fuel poverty.		
<b>Maximum amount</b>	These discretionary loans will be based on the following:		
<b>Combined Household Income</b>	<b>Maximum Grant</b>	<b>Grant %</b>	<b>Maximum cost of works</b>
£21,000 or less	£5,000	100%	£5,000
£21,001 to £25,000		75% For a grant of £5,000 the household would pay £1,666.	£6,666.
£25,001 to £37,400		50% For a grant of £5,000 the household would pay £5,000.	£10,000.
£37,401	No grant	0% You may be eligible for grants from the <a href="http://www.lowcarbonbuildings.org.uk/about/hfaqs/">http://www.lowcarbonbuildings.org.uk/about/hfaqs/</a>	
It is estimated that the maximum cost of the works for a 'typical' house is £5,000. If a household has a total income of for example £30,000 based on the grant level of 50% they would pay £2,500.			

<b>Eligibility</b>	<p>The property must be in Walsall and already achieve the decent home standard thermal comfort level. This is to ensure that assistance for renewable energy is being provided at properties which already have an adequate energy efficiency rating (e.g. SAP level 35).</p> <p>Grants are also available under the Low Carbon Building Programme and applicants who are eligible for this will be directed towards this prior to consideration of this grant.</p>
<b>Types of work</b>	The works will be to provide solar water heating for private owner occupied homes in the borough.
<b>Application</b>	Applications for this grant will be made using the council Solar Water Heating application form.

<b>Renewal Policy</b>	<b>HOME SOLAR WATER HEATING</b> Continued
<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 grant assistance is paid.
<b>Repayments and waiver</b>	The council will seek to reclaim the full grant if the owner allows wilful damage or removal of the solar heating. It is also expected that the applicant will continue to live in the house for up to 5 years.





