



**City of York Council Grants and Assistance Policy for the
Private Housing Sector**

Housing Grants, Construction & Regeneration Act 1996

The Regulatory Reform (Housing Assistance)

(England & Wales) Order 2002

Effective from	June 2008
To be reviewed at the latest by	31st March 2009

Introduction

The Government's view is that it is primarily the responsibility of homeowners to maintain their own property but accepts some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. This policy reflects this safety net approach and will develop future policies to provide advice and information to help homeowners arrange their own financial packages to maintain their homes.

The following types of grant & assistance are available subject to the eligibility criteria and conditions. The Housing Standards and Adaptations manager will consider exceptional circumstances outside the scope of the policy.

Disabled Facilities Grants

Purpose of the grant

The grant is to help people who have a disability adapt their home to make it easier for them to continue to live there or maintain their independence. The government sets out what the grant can be used for and a maximum amount that can be paid – this is called the mandatory grant. City of York council will in addition pay a discretionary amount for the reasons set out below.

Who is eligible for a grant?

The disabled person must be registered as disabled with Community Services or meet the criteria for registration if they applied.

The applicant must be either an owner or private tenant. Owners or tenants of houseboats & park homes are included.

What work will the grant cover?

A recommendation is required from an occupational therapist employed by the Community Services Department that the work is necessary & appropriate. The work needs to meet one or more of the following mandatory purposes. : -

- Facilitating access to & from the dwelling or building by the disabled occupant
- Making the dwelling or building safe for the disabled occupant
- Access to the principal family room by the disabled occupant
- Access to or providing a bedroom for the disabled occupant
- Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the occupant of such a facility
- Facilitating the preparation and cooking of food by the disabled person
- Improving or providing a heating system for the disabled person
- Facilitating the use of power, light or heat by the disabled person by altering same or providing additional means of control
- Facilitating access & movement around the dwelling to enable the disabled person to provide care for someone.

An application is normally approved if it is considered reasonable & practicable to carry out the relevant works having regard to the age & condition of the dwelling, building, houseboat or park home.

How much grant will be given

The disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the work.

The maximum mandatory grant is £25,000.

Discretionary assistance may also be available for the following purposes: -

- To provide the shortfall between the cost of the eligible works and the mandatory maximum grant of £25,000,
- For assisted purchase of a more appropriate property subject to the cost effectiveness of the scheme and means test of the applicant.
- For relocation expenses up to maximum of £5,000 if a more suitable property is available.

There is a limited budget each year for this assistance and each case will be considered on an individual basis.

Other conditions

Discretionary assistance will normally be repayable should the property be sold within five years.

York Repair Grant

Purpose of the grant

The grant is paid for items of disrepair and urgent works affecting the occupants' health or safety.

Who is eligible for a grant?

To qualify for assistance an applicant must normally: -

- a) Be aged 18 or over
- b) Be an owner or private tenant or an occupant with a right of exclusive occupation for a period of more than five years
- c) Be either 60 or over, disabled, or have a child under 16 living with them **and** be in receipt of one of the following benefits:
 - Council tax benefit
 - Housing benefit
 - Working tax credit, excluding child tax credit
 - Income based job seekers allowance
- d) Have a power or duty to carry out the works
- e) Have lived in the property for 12 months prior to making the application (or three years if applying under an exclusive right of occupancy). Where an applicant lives in a mobile home (park home) on a licensed site or on a houseboat with mooring rights they must satisfy a three-year qualification period.

What work will the grant cover?

The types of work which normally can be grant aided include

- Roof repairs
- Repair/replacement of doors & windows
- Defective electrical wiring
- Defective plumbing including lead pipe work
- Repair/replacement of gutters, down pipes etc
- Defective stairs/floors
- Remedying dampness
- Repairs to drains
- Repairs to dangerous boundary walls
- Security measures
- Heating installations, repairs to heating systems & appliances & energy efficiency works (if not eligible through Warm Front)
- Structural faults (if not covered through insurance)
- Preliminary fees essential to arranging a loan to carry out repairs or fees charged by a Home Improvement Agency
- Any category 1 as determined by using the Housing Health and Safety Rating System

The council will provide a list to applicants of the work that will be eligible for a grant.

How much grant will be given

The maximum grant is normally £6,000 and restricted to one application within ten years. Grants paid under previous policies will be taken into account when determining eligibility to reapply.

There is a limited budget each year for this assistance and enquiries will be dealt with in date order in a waiting list system.

Other Conditions

The grant will normally be repayable should the property be sold within five years.

Security grants

Purpose of Grant

To provide a new grant for vulnerable groups, which keep a dwelling, secure against unauthorised entry and the maintenance of defensible space.

Who is eligible for the grant?

To qualify for assistance an applicant must normally: -

- a) Be aged 18 or over
- b) Be an owner or private tenant or an occupant with a right of exclusive occupation for a period of more than five years
- c) Be either 60 or over, disabled, or have a child under 16 living with them **and** be in receipt of one of the following benefits:
 - Council tax benefit
 - Housing benefit
 - Working tax credit, excluding child tax credit
 - Guaranteed pension credit
 - Income based job seekers allowance
- d) Have a power or duty to carry out the works
- e) Have lived in the property for 12 months prior to making the application (or three years if applying under an exclusive right of occupancy). Where an applicant lives in a mobile home (park home) on a licensed site or on a houseboat with mooring rights they must satisfy a three-year qualification period.

What work will the grant cover?

A recommendation is required from The Safer York Partnership that the work is necessary & appropriate.

The types of work which normally can be grant aided include

- Fencing to provide defensible space around a dwelling
- Doors and windows – fitting locks to vulnerable windows
- To provide substantial doors with adequate locks.
- Door viewers
- Burglar alarms
- Security lighting

The Safer York partnership will provide to the applicants a schedule of works, which will be eligible for the grant.

How much grant will be given

The maximum grant will be normally £1000 and restricted to one application within ten years.

There will be a limited budget each year for this assistance and enquiries will be dealt with in date order in a waiting list system.

Energy Efficiency Grant

Purpose of Grant

To install loft and wall insulation, and upgrade heating to meet the decent homes standard

Who is eligible for the grant?

To qualify for the grant there must be at least one permanent resident in the household

- a) over the age of 60 to be eligible for a cavity wall and loft insulation grant and where the applicant is
- b) over 70 to be eligible for heating measures to meet decent home standards

The household must occupy a dwelling which is banded A, B or C Council tax purposes. It cannot be an unregistered annex or "granny flat"

The eligible occupant must own, or part own or be married to or partner the owner of the property

What the grant will be for

The type of work which normally can be grant aided include

- Wall insulation where the construction of the building allows the external walls of the dwelling to receive cavity wall insulation. Walls of adjoining dwellings within the same building will not be insulated under the grant,
- Loft insulation where dwellings lie directly below an accessible loft space, the loft space above the dwelling will receive mineral wool insulation where it is practical and possible to install. Existing insulation will be increased to a depth at least 250mm from any thickness below 75mm.
- Heating will be upgraded to meet the decent home standard.

How much the grants will be given

There will be limited budget each year for this assistance and enquires will be dealt with in date order in a waiting list system.

To ensure a simple and streamlined administrative system the council will uses its partner the energy partnership thorough a service level agreement to administer the grant scheme.

Landlords Housing Grant

Introduction

There are two grants available to landlords – empty properties grant and a grant for existing tenanted properties.

Empty properties

Purpose of grant

The grant is to help landlords bring empty properties back into use as dwellings.

Who is eligible for a grant?

To qualify for assistance the landlord must be the freeholder of the property or have a lease with at least ten years unexpired term at the time of application. The landlord must enter into a leasehold agreement with a partner housing Association for a minimum of five years from the completion of the works.

What the grant will be for

The grant is for the work that will make the empty dwelling meet the decency standard as determined by the Council.

How much grant will be given

The grant limit is 75% of the cost of the eligible works up to a maximum of £20,000 of which £2000 is payable to the Housing Association for initial set up costs.

Additional capital finance for the improvement works necessary to meet the decent homes standard will be met either by the owner or by the housing association through negotiation with the owner. Evidence of this additional funding must be in place before the grant is paid.

Other conditions

The grant application will be made by the Housing Association but the Council will determine the eligibility of the proposed schedule of works.

Only one grant approval per property will normally be available.

These grants are repayable should the property be sold or no longer used for letting within ten years of completion of the works. The

Lettings as holiday lets or to family members are not eligible.

Existing tenanted properties

Purpose of grant

The grant is to help landlords bring existing tenanted properties up to the decency standard as determined by the Council.

Who is eligible for a grant?

To qualify for assistance the landlord must be the freeholder of the property or have a lease with at least five years unexpired term at the time of application. Any property, which is an existing house in multiple occupations, must be a licensed house in multiple occupations in accordance with the Housing Act 2004.

What the grant will be for

The Council will provide a schedule of works eligible for grant assistance.

How much grant will be given

The grant limit is 50% of the cost of the eligible works up to a maximum of £4,000.

Other conditions

Only one grant approval per property will be available.

These grants are repayable should the property be sold or no longer used for letting within five years of completion of the works.

Lettings as holiday lets or to family members are not eligible.

General conditions applicable to all grant applications

The following general conditions will normally apply to grant applications:

- Properties eligible for grant assistance (excluding Disabled Facilities grants) must be more than ten years old.
- Two competitive estimates are required for all eligible works.
- Applicants or members of their families who wish to carry out grant-aided works themselves will be eligible only for the cost of materials. Satisfactory invoices or receipts will be required before payment is made.
- Grant approvals will be valid for 12 months from the date of approval.
- Work must not be started before written grant approval is received, as grant aid is not available retrospectively.
- Additional or unforeseen works identified during works in progress will only attract grant assistance if the works are approved by the Council following a written estimate from the contractor.
- Payment of grant monies will be made direct to the contractors or supervising agent on completion of the specified works, receipt of a satisfactory invoice and a satisfactory final inspection. Any works that may be covered by an insurance policy will need to be pursued through the customers insurance company and the outcome confirmed in writing before works commence.

Fees

- For the disabled facilities grant Local authority administrative fees of 15% will be included in the grant approval (excluding grants for empty properties) in accordance with section 169 of the Local Government & Housing Act 1989.
- For the York repair grant local authority administrative fee of £500.00 will be included in all grant applications.
- For the Security grant local authority administrative fee of £200.00 will be included in all grant applications.

These fees are not payable by the applicant and will be paid via an internal recharge by the Council on completion.

Repayment conditions

Type of grant	Period within which grant would be required to be repaid if property sold	Other conditions
The discretionary element of the disabled facilities grant	5 years	
York Repair grant	5 years	
Landlord Housing grant – empty properties	5 years	If property sold or no longer let to housing association
Landlord Housing grant – tenanted properties	5 years	

A local land charge will be registered following final payment of these grants.

Home Appreciation Loan

Purpose of the loan

A home appreciation loan (HAL) is an equity release loan to assist vulnerable homeowners in bringing their homes up to health and safety standards and decency standards or to assist with adapting the property.

Who is eligible for a loan?

To qualify for assistance an applicant must normally:-

- a) be aged 18 or over
- b) be a home owner **and**
- c) be either 60 or over, disabled, or have a child under 16 living with them or 26 weeks pregnant and be on one of the following qualifying benefit

THIS IS A LIST OF QUALIFYING BENEFITS	
For people over 60, or at least 26 weeks pregnant, or with children under 16:- and at least one of the following: -	For anybody else
Auto qualify - Income Support Auto qualify - Guaranteed Pension Credit Auto qualify - Income Based Job Seekers Allowance (over 60s only) Council Tax Benefit – not single person discount Attendance Allowance Disability Living Allowance Working Tax Credit (if including a disability element and household income is less than £15,050 per year) Child Tax Credit (if your household income is less than £15,050 per yr) Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) War Disability Pension (including Mobility Support)	Auto qualify - Income Support Council Tax Benefit (including disability element) Housing Benefit (including disability element) Attendance Allowance Disability Living Allowance Working Tax Credit (if including a disability element and household income is less than £15,050 per year) Child Tax Credit (if your household income is less than £15,050 per yr) Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) War Disability Pension (including Mobility Support)

- c) **and** unable to access commercial loans

What work will the loan cover?

The HAL can only be used to cover works that have been specified and agreed on the schedule of works provided by the local authority. The types of which work which will be considered:

- To meet the health and safety and decency standards – examples are rewiring, roof repairs and window replacements

- Energy efficiency works such as central heating boilers, replacement radiators
- Works to meet the decency standards such as replacing the kitchen or bathroom including tiling to these rooms if required. The amount will not normally be restricted for kitchen bathroom however only reasonable costs of these items will be considered to include a reasonable quality of fixture and fittings, the local authority to determine the reasonable amount. Kitchen appliances such as cookers, washers fridge freezers etc are not covered by the loan scheme.
- To cover any shortfall of any financial assistance from the local authority to carry out works to the property to achieve health and safety or decency standards.
- To cover the costs of any shortfall on mandatory facilities grants that have been agreed by local authorities including any clients contribution which is more than £2000.00 pounds.
- Any disabled adaptations that a client may have to pay for themselves.
- Consideration will also be given to home owners that wish to use the HAL for overcrowding purposes e.g. loft conversions if it will provide necessary space for a family. There is a limit to the amount of HAL which will be considered for this purpose and it must be agreed by the Local authority and the Yorkshire Region equity release and loan officers

How much of a loan will be given?

The minimum loan that will be available is £2000 and the maximum loan is normally £30,000.

The loan must not normally exceed 50% of the unimproved value of the property and

The total borrowing (including any outstanding mortgages or secured loan) must not exceed 70% of the unimproved value of the property.

Loan referral outside of these limits may be considered in exceptional circumstances

Other Conditions

- The loan would be provided by Sheffield City Council on behalf of York City Council via the Yorkshire and the Humber Regional Loans Service (YHRLS). The loan will be subject to the conditions and operating practices and policies of YHRLS.
- Preliminary fees essential to arranging a loan to carry out work or fees charged by a Home Improvement Agency may be eligible for a York Repair Grant

Exceptional Circumstances

The grants and adaptations manager will consider, in exceptional circumstances, applications not covered by the policy, where there are health or safety risks or other relevant circumstances.

Appeals and Complaints

If an applicant is not satisfied with the outcome of an application then it will be dealt with through the council's complaints procedure. The applicant should contact the council's complaints manager on York 613161

Enquiries : All enquiries regarding this policy should be made to :
Housing Standards and Adaptations,
Housing and Adult Services
PO Box 402,
George Hudson Street,
York,
YO1 6ZE.

Telephone 01904 613161 extension 4092 or 4023
General email enquiries: Housing.standards@york.gov.uk