

**PRIVATE SECTOR HOUSING RENEWAL  
POLICY**

**APRIL 2013**

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## **1 INTRODUCTION**

Ensuring residents have access to safe, warm and decent accommodation is an important priority for Redbridge Council. It will also reduce the burden on the health service by reducing hospital admissions caused by the health impact of poor housing.

The link between housing and health is well recognised. In particular, cold homes can contribute to illnesses such as strokes, asthma and heart attacks. The health impact of poor housing is most pronounced amongst pensioners, young children and people with disabilities who may spend more time at home.

Whilst the Council has a role as direct housing provider, almost 90% of all housing in Redbridge is found in the private sector. With population growth of 17% since 2001, the pressure on the housing stock has never been greater.

This policy replaces the previous policy that was approved by Cabinet on 23<sup>rd</sup> March 2010. It sets out a comprehensive housing assistance package that is targeted to meet those households in greatest need and is introduced under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

The policy also covers the Council's obligations to provide mandatory disabled facilities grants under the Housing, Grants, Construction and Regeneration Act 1996.

This policy will come into effect on the 1<sup>st</sup> May 2013 following approval by Cabinet. Any grant applications approved prior to that date will continue to be dealt with under the previous policy.

Full information about each type of assistance can be found in Parts 3 to 9. General terms and conditions covering all types of assistance are contained in Appendix A and a glossary in Appendix B.

## **2 BACKGROUND INFORMATION**

To understand the context for this policy, information has been provided about the local housing stock and how it is occupied. Information has been taken from the 2011 Census and from a stock modelling exercise conducted for Redbridge by the Building Research Establishment in February 2013.

There are approximately 101,000 properties in Redbridge. Over the last 10 years, the private rented sector has doubled in size. It now accounts for about 21,400 properties, or 21.6% of the stock. This has been matched by a corresponding reduction in owner occupation, which now accounts for 63.4% of the stock, whilst social housing comprises 11.4%. With the private rented sector increasing in size, we want to encourage private landlords to offer decent and well managed accommodation, thereby avoiding the need for tough enforcement action. Landlord accreditation can help to encourage best practice and this is why innovative new Landlord Accreditation Grants have been introduced under this policy.

As of November 2012, there were 549 long term empty homes in Redbridge, comprising 0.54% of the stock (Source: Council Tax data). Whilst this number has significantly reduced in recent years, it still represents a wasted housing resource and demonstrates why Empty Homes Grants to encourage refurbishment form an important part of the Council's Empty Properties Strategy.

In March 2011, Redbridge was estimated to have a population of 279,000, an increase of 40,000 or 17% since 2001. Whilst there have been increases in most age groups, the most significant increases have been seen in the 0-4, 25-29 and 60-64 age groups. There are now 46,100 residents aged 60 years or over in Redbridge, comprising 16.5% of the local population. Of this group, 10,100 residents are aged 80 years or older.

Looking at younger age groups, about one fifth of Redbridge households comprise a married or same-sex civil partnership with dependent children. Lone parent households with dependent children make up 8.3% of the population.

Particularly relevant to this policy, there are 6,491 households with dependent children and 17,613 households without dependent children where someone has a long term health problem or disability.

Redbridge is also now has the fourth most diverse community in England and Wales. The proportion of White British residents is 35%, a decrease of 23% since 2001. The proportion of Asian/Asian British residents grew by 16% and for the first time, the number of people from black and minority ethnic groups has exceeded the number of white British residents in Redbridge.

Regarding property condition, housing in Redbridge is generally in a better condition than the national average. Social housing is in the best condition, owner occupied properties come next and the private rented sector is in the worst condition. 16% of properties in the private rented sector have serious 'category 1' hazards under the health and safety rating system - 8% of these relate to slips, trips and falls and 5% due to excessive cold.

In owner occupied accommodation, whilst 14% of properties have category 1 hazards, 10% relate to slips, trips and falls. With many older people living in owner occupied accommodation, this demonstrates the importance of the Handyperson Scheme in carrying out minor jobs around the home to reduce the risk of falls and prevent hospital admissions.

This policy directs most assistance towards low income households with residents aged 60 or over, families with children under 16 and people with disabilities or long term serious illness. Redbridge is committed to offering assistance to those most in need within available resources.

### DISABLED FACILITIES GRANTS

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| Purpose                | To help meet the cost of adapting a property in which a disabled adult or child lives so they can live as independently as possible in their own home. All works must fall within the mandatory Disabled Facilities Grant (DFG) regime.  |
| Who can apply          | <p>The eligibility criteria for mandatory DFGs are set out in the Housing Grants Construction and Regeneration Act 1996.</p> <p>The applicant must be:</p> <ol style="list-style-type: none"> <li>a) The owner or tenant of the property; and</li> <li>b) Over 18 years of and living at the property as their main residence; and</li> <li>c) Disabled or have a member of the family living with them who is disabled; and</li> <li>d) Referred to the Home Improvement Team by an Occupational Therapist in Adult Social Care or the Children’s Trust.</li> </ol> <p>Separate provisions apply to Redbridge Council tenants and these arrangements fall outside the scope of this policy.</p>   |
| What help is available | <p>Grant assistance is available to adapt a property to meet the needs of a disabled occupant.</p> <p>An Occupational Therapist from the Council’s Adult Social Services or Children’s Trust will recommend works that are necessary and appropriate for the disabled person, for one of the following reasons:</p> <ul style="list-style-type: none"> <li>• To facilitate access to the dwelling.</li> <li>• To make the dwelling safe.</li> <li>• To facilitate access to a family room, bedroom or bathroom / toilet.</li> <li>• To provide or improve any heating system.</li> <li>• To provide access to controls to provide heating, lighting, power or amenities.</li> <li>• To facilitate access around the dwelling to enable care of a resident.</li> <li>• To enable access to a garden.</li> </ul> <p>The Home Improvement Team will then determine whether the works are reasonable and practical.</p> <p>Each case is considered by the Disabled Adaptations Panel comprising senior officers from the Home Improvement Team and Occupational Therapy. This is designed to ensure a fair</p> |

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|                 | <p>and equitable service to all applicants.</p> <p>Reduced assistance may be considered where it is not in the best interests of the applicant (due to poor health for example) to undertake full adaptation. The form of the reduced assistance must be agreed by the Disabled Adaptations Panel, having regard to the applicant's needs.</p>  |
| How to apply    | <p>The first step is to arrange an assessment by an Occupational Therapist. For adults, contact the Community Care Advice Centre on Tel 020 8708 7333. For children, contact the Children's Trust on Tel 020 8294 6102.</p> <p>Where appropriate, the Occupational Therapist will make a referral to the Home Improvement Team. The team can be contacted by telephone (020 8708 4707), email <a href="mailto:privatesectorhousing@redbridge.gov.uk">privatesectorhousing@redbridge.gov.uk</a>, or in writing.</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• A prescribed application form;</li> <li>• An owner occupation certificate or certificate of intended letting;</li> <li>• Proof of ownership;</li> <li>• If the applicant is a tenant, written confirmation from the owner that they agree to the works being carried out;</li> <li>• Proof of income, savings and benefits;</li> <li>• Two competitive estimates from legitimate building contractors; and</li> <li>• Details of any professional fees and/or other ancillary charges.</li> </ul> |
| Amount of grant | <p>The grant will cover the full cost of eligible work, up to a maximum of £30,000. This upper limit is set by statute and may be subject to change.</p> <p>The grant is subject to a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. The applicant's assessed financial contribution will be deducted from the cost of the eligible work, or the £30,000 grant limit, whichever is the lower amount.</p> <p>In the case of a disabled child, the parents' or guardians' income and savings are discounted and there is no financial test of resources.</p> <p>If the total cost of the eligible work exceeds £30,000, the applicant may be entitled to additional financial support to meet the balance of the cost. For further information, please refer to the Discretionary Disabled Adaptations section.</p>   |

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| Grant Conditions             | <p>The grant will be registered as a local land charge against the property for which grant is awarded.</p> <p>There are no conditions attached to grants of up to £5,000. For grants over £5,000, they must be repaid in full if the owner or the disabled person disposes of the property or fails to comply with any grant conditions within 10 years of the Certified Date. The repayment amount will be the full value of the grant awarded or £10,000, whichever is the lesser amount.</p> |
| General terms and conditions | Please refer to Appendix A   |

**DISCRETIONARY DISABLED ADAPTATIONS**

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| Purpose                | To assist with the cost of disabled adaptations that exceed the mandatory Disabled Facilities Grant (DFG) limit.  |
| Who can apply          | <p>The applicant must demonstrate to the satisfaction of the Council that they have tried and failed to obtain private finance for the cost of the work.</p> <p>The applicant will be required to undergo an independent assessment by DABD who will meet with the applicant, explore their financial options and assist them with benefit maximisation.</p> <p>The applicant must be:</p> <ul style="list-style-type: none"> <li>a) The owner of the property; and</li> <li>b) Over 18 years old and living at the property as their main residence; and</li> <li>c) Disabled, or have a member of their family living with them who is disabled; and</li> <li>d) Referred to the Home Improvement Team by an Occupational Therapist in Adult Social Care or the Children's Trust.</li> </ul> <p>No grant assistance is available for private tenants, council or housing association tenants.</p> |
| What help is available | <p>Grant assistance is available to top-up a mandatory DFG where the overall cost of the work including fees and/or other ancillary charges exceeds £30,000.</p> <p>The proposed scheme of works must be agreed by the Disabled Adaptations Panel who will consider whether the work is necessary and appropriate, reasonable and practical.</p> <p>Final approval will be at the discretion of the Head of Private Sector Housing. In reaching a decision, they will consider whether the scheme provides the most appropriate, cost effective and long-term option to meet the needs of the disabled person, and whether the applicant has taken all reasonable steps to secure private finance for this work.</p>  |
| How to apply           | <p>Enquires will only be accepted from people who have already been assessed by an Occupational Therapist and have been referred to the Home Improvement Team for a Disabled Facilities Grant (see Part 3).</p> <p>A formal application is made by completing and submitting:</p>   |

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|                              | <ul style="list-style-type: none"> <li>• A prescribed application form;</li> <li>• An owner occupation certificate;</li> <li>• Proof of ownership;</li> <li>• Proof of income, savings and benefits;</li> <li>• Two competitive estimates from legitimate building contractors; and</li> <li>• Details of any professional fees and/or other ancillary charges.</li> </ul> <p>There is no need to resubmit any documentary evidence already provided as part of the DFG application.</p>   |
| Amount of grant              | <p>The grant will cover the full cost of eligible work above the mandatory DFG limit, up to a maximum of £15,000.</p> <p>The grant is subject to a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. The applicant's assessed financial contribution will be deducted from the cost of the eligible work, or from the maximum £15,000 grant limit, whichever is the lower amount.</p> <p>Any assessed financial contribution already being paid towards a Disabled Facilities Grant will be discounted for this purpose.</p> <p>In the case of disabled children, both parents will be subject to the financial test of resources provided they are both normally resident at the property.</p> |
| Grant Conditions             | <p>The grant will be registered as a local land charge against the property for which grant is awarded and must be repaid in full if the property is sold or ownership is transferred within 20 years of the Certified Date.</p> <p>This is a long-term financial commitment and the applicant may wish to seek legal and/or financial advice before applying for this type of grant assistance.</p>   |
| General Terms and Conditions | Please refer to Appendix A   |

## RELOCATION GRANTS

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| Purpose                | To help disabled residents move to a more suitable property if it is not practicable or cost effective to adapt their current property to meet their needs.  |
| Who can apply          | <p>Relocation grants are only available to applicants who would otherwise qualify for a mandatory DFG (see Part 3).</p> <p>Where it has been agreed by the Disabled Adaptations Panel that it is not practicable or cost effective to adapt a property, an application may be considered for a Relocation Grant.</p> <p>The applicant must be:</p> <ul style="list-style-type: none"> <li>a) the owner of the property; and</li> <li>b) over 18 years of age and living at the property as their main residence; and</li> <li>c) disabled or have a member of the family living with them who is disabled; and</li> <li>d) referred to the Home Improvement Team by an Occupational Therapist in Adult Social Care or the Children's Trust; and</li> <li>e) On a low income.</li> </ul> <p>To calculate whether someone is on a low income, the Council will conduct a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. Applicants will only be accepted if their financial contribution is no more than £5,000 and they have no more than £16,000 in savings.</p> |
| What help is available | <p>Grant assistance is available to help a disabled person move into a property which is already suitable or which is capable of being adapted to meet their needs, as determined by a Council Occupational Therapist.</p> <p>The cost of adapting the new property must not exceed the £30,000 mandatory DFG grant limit. No Discretionary Disabled Adaptations Grant will be available for the new property.</p> <p>This option will only be considered if the Council is satisfied it is not reasonable and practical to adapt their current home and that finding alternative accommodation is the best and most cost effective long-term solution.</p> <p>It will remain the applicant's responsibility to find suitable alternative accommodation. The Council is unable to provide this service.</p>  |

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| <p>How to apply</p>    | <p>Enquires will only be accepted from people who have already been assessed by an Occupational Therapist and have been referred to the Home Improvement Team for a Disabled Facilities Grant (see Part 3).</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• A prescribed application form;</li> <li>• Proof of ownership;</li> <li>• Full details about the new property;</li> <li>• One competitive estimate for legal and estate agency fees and confirmation of stamp duty liability;<br/>Two competitive estimates for removal costs; and</li> <li>• Details of any professional fees and/or other ancillary charges.</li> </ul> <p>There is no need to resubmit any documentary evidence already provided as part of a recent DFG application.</p> |
| <p>Amount of grant</p> | <p>The grant will cover the full cost of:</p> <ul style="list-style-type: none"> <li>• Legal fees;</li> <li>• Estate agency fees;</li> <li>• Stamp duty;</li> <li>• Removal costs; and</li> <li>• Any other ancillary costs or professional fees</li> </ul> <p>up to a maximum of £5,000.</p> <p>The grant is intended to help with the cost of moving home and not the capital cost of purchasing a new property.</p> <p>The grant is subject to a financial test of resources and the applicant's assessed financial contribution will be deducted from the cost of the eligible work, or from the maximum £5,000 grant limit, whichever is the lower amount.</p> <p>No payment will be released until the Solicitor has provided written confirmation that the sale of the property has been completed.</p>         |
| <p>Conditions</p>      | <p>The grant will be registered as a local land charge and must be repaid in full if the owner disposes of the new property within five years of the date the purchase is completed. If the applicant moves outside the borough, the grant will be registered as a charge with HM Land Registry.</p> <p>Receiving this grant does not prevent the applicant from applying for a mandatory Disabled Facilities Grant for the new property they are moving to. If the new property is outside of Redbridge, the DFG enquiry will be dealt with by the Council</p>  |

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|                              | <p>in whose area the property is located.</p> <p>Repeat applications for relocation grants will not be considered within 10 years of the date the grant was approved.</p> |
| General terms and conditions | Please refer to Appendix A  |

## HOME REPAIRS GRANTS

|                        |  |
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| Purpose                | To provide safe, warm and decent accommodation for older, vulnerable or disabled homeowners who are at serious risk of harm due to the condition of their property.  |
| Who can apply          | <p>The applicant must:</p> <ol style="list-style-type: none"> <li>a) have owned and occupied the property for at least three years immediately preceding the date of application; and</li> <li>b) be over 18 years old and living at the property as their main residence; and</li> <li>c) Have a member of their household who is aged 60 years or older, children who are under 16, or someone who is disabled or has a long term serious illness; and</li> <li>d) be on a low income.</li> </ol> <p>To calculate whether someone is on a low income, the Council will conduct a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. Applicants will only be accepted if their financial contribution is no more than £5,000 and they have no more that £16,000 in savings.</p> |
| What help is available | <p>Grant assistance is available to bring the property up to the decent homes standard (excluding replacement of older kitchens and bathrooms that are still in reasonable working order).</p> <p>If the applicant is at imminent risk of harm due to the condition of the property, there is no need to bring the property up to the full decent homes standard. Instead, it is sufficient to address the matter of greatest concern.</p> <p>Examples of situations causing an imminent risk of harm may include:</p> <ul style="list-style-type: none"> <li>• Dangerous gas or electrical installations;</li> <li>• No adequate heating or hot water during cold weather; and</li> <li>• Serious roof leaks.</li> </ul>  |
| How to apply           | <p>Preliminary enquiries can be made by telephone (020 8708 4707), email <a href="mailto:privatesectorhousing@redbridge.gov.uk">privatesectorhousing@redbridge.gov.uk</a>, or in writing.</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• A prescribed application form;</li> <li>• An owner occupation certificate</li> <li>• Proof of ownership;</li> </ul>   |

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|                  | <ul style="list-style-type: none"> <li>• Proof of income, savings and benefits;</li> <li>• Two competitive estimates from legitimate building contractors; and</li> <li>• Details of any professional fees and/or other ancillary charges.</li> </ul> <p>If the applicant is applying for assistance with top-ups or client contributions to Warm Front or any similar national or regional energy efficiency grant scheme, a letter or other satisfactory documentary evidence from the scheme provider may be accepted in lieu of two competitive estimates.</p> <p>Where appropriate, the Council may verify ownership details by carrying out a land registry check, rather than demanding a Certificate of Title.</p> <p>Only one competitive estimate is required for works up to £1,000.</p>   |
| Amount of grant  | <p>The grant will cover the full cost of eligible work, up to a maximum of £10,000.</p> <p>The grant is subject to a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. The applicant's assessed financial contribution will be deducted from the cost of the eligible work or from the maximum £10,000 grant limit, whichever is the lesser amount.</p>  |
| Grant Conditions | <p>There are no conditions attached to grants of up to £2,000. For grants over £2,000, they will be registered as a local land charge against the property for which grant is awarded and must be repaid in full if the applicant fails to comply with any grant conditions, or if the property is sold or ownership is transferred within 20 years of the Certified Date.</p> <p>Throughout the 20 year grant condition period:</p> <ul style="list-style-type: none"> <li>• The property must be covered by buildings insurance and must be kept in good repair;</li> <li>• The owner must continue to occupy the property; and</li> <li>• The owner must provide the Council with full details of who is occupying the property within 15 working days of a written request.</li> </ul> <p>This is a long-term financial commitment and the applicant may wish to seek legal and/or financial advice before applying for this type of grant assistance.</p> <p>No more than £10,000 grant assistance will be provided in any 10-year period.</p> |

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| General Terms and Conditions | Please refer to Appendix A |
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## EMPTY PROPERTY GRANTS

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| Purpose                | To bring long term empty properties back into use and increase the supply of safe, warm and decent housing accommodation in the private rented sector.   |
| Who can apply          | <p>The applicant must be:</p> <p>a) the owner of the property; and</p> <p>b) a fit and proper person</p> <p>and the property must have been empty for at least twelve months at date of application.</p>   |
| What help is available | <p>Grant assistance is available to:</p> <ul style="list-style-type: none"> <li>• renovate empty properties and bring them back into use;</li> <li>• convert empty commercial properties or space above shops into living accommodation; and</li> <li>• convert larger empty properties into multiple units of accommodation.</li> </ul> <p>All works must comply with the decent homes standard.</p> <p>The proposed scheme of works must be agreed and supported by the Home Improvement Team Leader and the Senior Accommodation Manager (or equivalent posts), having regard to all relevant factors (location, size, housing need, access arrangements, internal layout, etc).</p> <p>The proposed management arrangements must be to the Council's satisfaction and the Council reserves the right to insist on a leasing arrangement.</p> <p>Final approval will be at the discretion of the Head of Private Sector Housing. In reaching a decision, they will consider whether the scheme provides the most appropriate, cost effective and long-term option to bring the property back into use and secure nomination rights for Redbridge Council.</p> |
| How to apply           | <p>Preliminary enquiries can be made by telephone (020 8708 4707), email <a href="mailto:privatesectorhousing@redbridge.gov.uk">privatesectorhousing@redbridge.gov.uk</a>, or in writing.</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• A prescribed application form;</li> <li>• A certificate of intended letting;</li> <li>• Proof of ownership;</li> <li>• Two competitive estimates from legitimate building</li> </ul>  |

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|                                    | <p>contractors;</p> <ul style="list-style-type: none"> <li>• Details of any professional fees and/or other ancillary charges; and</li> <li>• Details of the proposed management arrangements for the property.</li> </ul> <p>In the case of property conversions, evidence of planning permission and/or building regulation approval must also be provided.</p>  |                  |         |                           |         |                             |         |                                    |         |
| Amount of grant                    | <p>The grant will cover 50% of the cost of the eligible work, up to a maximum limits set out below:</p> <table data-bbox="544 618 1134 757"> <tr> <td>One bedroom flat</td> <td>£15,000</td> </tr> <tr> <td>Two bedroom flat or house</td> <td>£20,000</td> </tr> <tr> <td>Three bedroom flat or house</td> <td>£25,000</td> </tr> <tr> <td>Four or five bedroom flat or house</td> <td>£30,000</td> </tr> </table> <p>Buildings containing two or more self-contained flats will be restricted to a maximum grant of £50,000 per property.</p> <p>Larger grants may be considered at the discretion of the Chief Housing Officer and Cabinet Member for Housing. Relevant factors taken into account will include the location of the property, the length of time it has been empty, its impact on the local community, how it will contribute to meeting housing need and how it links to other corporate objectives</p> <p>Prior to grant approval, the applicant must demonstrate to the Council's satisfaction that they have funding to pay their financial contribution to the scheme cost.</p> | One bedroom flat | £15,000 | Two bedroom flat or house | £20,000 | Three bedroom flat or house | £25,000 | Four or five bedroom flat or house | £30,000 |
| One bedroom flat                   | £15,000   |                  |         |                           |         |                             |         |                                    |         |
| Two bedroom flat or house          | £20,000   |                  |         |                           |         |                             |         |                                    |         |
| Three bedroom flat or house        | £25,000   |                  |         |                           |         |                             |         |                                    |         |
| Four or five bedroom flat or house | £30,000   |                  |         |                           |         |                             |         |                                    |         |
| Grant Conditions                   | <p>The grant will be registered as a local land charge against the property and must be repaid in full if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the Certified Date.</p> <p>Throughout the five year grant condition period:</p> <ul style="list-style-type: none"> <li>• the property must be rented out to tenants nominated by the Council's Housing Service. Schemes that help key workers may also be considered at the discretion of the Council;</li> <li>• the property must be managed by the applicant, let through a managing agent, leased to a Registered Provider (i.e. Housing Association) or leased to the Council through a Private Sector Leasing scheme.</li> <li>• an applicant who intends to manage the property themselves must be a member of the London Landlord Accreditation Scheme. Managing agents should be 'Safe Agent' registered;</li> <li>• If the property becomes vacant, the applicant or their agent must notify the Council and allow at least 10</li> </ul>                                  |                  |         |                           |         |                             |         |                                    |         |

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|                              | <p>working days for the Council to nominate a new tenant. In the event of refusal by the nominated tenant, this timescale will be extended to 20 working days;</p> <ul style="list-style-type: none"> <li>• The applicant must not unreasonably refuse a tenancy to someone nominated by the Council;</li> <li>• Rent levels must not exceed the Local Housing Allowance rates;</li> <li>• The property must be covered by buildings insurance and must be kept in good repair in accordance with all necessary legal requirements; and</li> <li>• The owner must provide the Council with full details of who is occupying the property within 15 working days of a written request.</li> </ul> |
| General Terms and Conditions | Please refer to Appendix A   |

## HANDY PERSON SCHEME

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| Purpose                    | To assist older, vulnerable and disabled occupants with minor repairs and adaptations around the home to help them stay safe and maintain independent living.   |
| Who can apply              | <p>The applicant must be aged 60 years or older, or be disabled or have a long term serious illness or health problem which makes it difficult to carry out the work.</p> <p>Residents awaiting discharge from hospital who would otherwise be prevented from returning home will also be eligible for assistance.</p> <p>The scheme eligibility criteria may be extended for other community safety or public health initiatives, subject to available resources.</p>  |
| What help is available     | <p>The scheme provides up to two hours labour to help with small jobs around the home. The maximum time limit may be extended for residents awaiting discharge from hospital.</p> <p>The type of work carried out includes changing light bulbs, fitting smoke alarms, small plumbing repairs, putting up handrails, grab rails and curtain rails, installing door / window locks, spy holes, security chains and key safes, moving furniture for easier access and works to prevent slips, trips and falls.</p> <p>This list is not exhaustive but illustrates the type of work carried out by the Handyperson scheme.</p> |
| How to apply               | <p>Preliminary enquiries can be made by telephone (020 8501 7778), email <a href="mailto:handyperson@atlantic-housing.com">handyperson@atlantic-housing.com</a> or in writing to Atlantic Lodge, Atlantic Business Centre, 1 The Green, Chingford, London E4 7ES.</p> <p>If the scheme provider changes, updated details will be published on the Redbridge Council website (<a href="http://www.redbridge.gov.uk">www.redbridge.gov.uk</a>).</p> <p>Suitable referral mechanisms may be set up with other agencies for community safety or public health initiatives.</p>  |
| Handyperson Scheme charges | <p>Applicants in receipt of a qualifying benefit will pay £10 plus VAT (if applicable) for up to two hours labour. Any necessary materials must be paid for by the applicant.</p> <p>Applicants not in receipt of a qualifying benefit will pay £20</p>   |

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|-------------------------------|--|
|                               | <p>plus VAT (if applicable) for up to two hours labour.</p> <p>Residents must also pay for the cost of any materials, unless they supply the materials themselves.</p> <p>The Council retains discretion not to charge labour costs on specific community safety or public health initiatives, where suitable alternative funding is available.</p>  |
| Handyperson Scheme Conditions | <p>During periods of high demand, the Council and/or scheme provider may prioritise Handyperson Scheme enquiries to assist those most in need.</p> <p>In prioritising Handyperson enquiries, priority will be given to applicants who are:</p> <ul style="list-style-type: none"> <li>• Over 80 years old;</li> <li>• Living alone with no family available to assist with the work; and</li> <li>• At risk of serious harm to their health and safety if the work is not carried out.</li> </ul> <p>Each applicant will be restricted to a maximum of four visits in any rolling 12 month period. The Handyperson will not normally visit more than once every three months.</p> <p>The Council and/or scheme provider reserve the right to withdraw the service if the applicant has an able bodied adult living with them who is capable of carrying out the work.</p> <p>The scheme criteria and charging structure may be subject to change, following agreement by the Handyperson Board comprising representatives from the Council, statutory agencies and voluntary sector organisations.</p> |
| General Terms and Conditions  | Please refer to Appendix A   |

### LANDLORD ACCREDITATION GRANT

|                        |  |
|------------------------|--|
| Purpose                | To encourage landlords to become accredited and provide high quality accommodation for the benefit of local residents.   |
| Who can apply          | <p>The applicant must be:</p> <ol style="list-style-type: none"> <li>a. A private landlord who is a member of the London Landlord Accreditation Scheme; or</li> <li>b. A private tenant, whose landlord is a member of the London Landlord Accreditation Scheme.</li> </ol> <p>No assistance will be available if the property is being poorly managed, if the landlord has failed to comply with a legal notice, or if the landlord has been prosecuted by the Council or has accepted a Simple Caution within the last five years.</p> <p>The scheme is limited to a maximum of one application from an accredited landlord during the life of this policy.</p>  |
| What help is available | <p>Grant assistance is available to reduce condensation and associated mould growth by installing humidistat extract fans in kitchens and bathrooms and/or ducting tumble dryers to the external air.</p> <p>Assistance is restricted to cases where an officer from the Housing Standards Team has visited the property and determined the work is necessary and appropriate to minimise the risk of condensation causing damp and mould growth.</p> <p>Grant assistance is also available to install improved home security measures to remedy category 1 or 2 hazards for victims of burglary or victims of hate crime linked to the home address.</p> <p>For the purpose of a home security grant, the property must fall within designated burglary hotspots that will be identified by the Head of Private Sector Housing in conjunction with Community Safety and the Metropolitan Police. The areas designated for this purpose will be reviewed on an annual basis.</p> |
| How to apply           | <p>Preliminary enquiries can be made by telephone (020 8708 4707), email <a href="mailto:privatesectorhousing@redbridge.gov.uk">privatesectorhousing@redbridge.gov.uk</a>, or in writing.</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• A prescribed application form;</li> <li>• Proof of ownership;</li> </ul>  |

|                              |  |
|------------------------------|--|
|                              | <ul style="list-style-type: none"> <li>• Proof the property is tenanted; and</li> <li>• Proof of LLAS membership</li> </ul> <p>In the case of tenant applications, a letter will also be required from the landlord giving consent for the work to be carried out.</p> |
| Amount of grant              | The grant will cover 50% of the cost of eligible work, up to a maximum of £500.  |
| Grant Conditions             | There are no conditions attached to these grants.  |
| General Terms and Conditions | Please refer to Appendix A   |

**TERMS AND CONDITIONS**

The following terms and conditions are applicable to all grant applications made under this policy.

**INITIAL ENQUIRY**

Following receipt of an initial enquiry, the applicant will be asked to complete an enquiry form to check whether they are eligible for assistance. Applicants will be expected to return the completed form within 28 days. Failure to do so will result in the enquiry being cancelled.

No applications will be accepted from an applicant who is a 'person from abroad', as defined in housing benefit rules.

No applications will be accepted in respect of a property that has been built or provided by conversion within the last 10 years.

In relation to Disabled Facilities Grants, no action will be taken until the Home Improvement Team has received a referral from an Occupational Therapist. Once a referral has been received, an enquiry form will be sent to the applicant.

**PRELIMINARY ASSESSMENT**

Upon return of the completed enquiry form, the Home Improvement Team will undertake a preliminary assessment to establish whether the applicant is likely to be eligible for assistance.

Unless otherwise specified in this policy, the financial test of resources will be carried out in accordance with the national guidelines already in place for the purpose of Disabled Facilities Grants.

Applicants will be informed of their likely eligibility and any potential financial contribution they would be required to make towards the cost of the work.

Where it is established that an applicant is not eligible for financial assistance they will be advised accordingly and signposted to other agencies that may be able to assist them.

**PROPERTY INSPECTION**

Applicants who may be eligible for assistance will be offered an appointment to have a home survey conducted by a Home Improvement Officer. The purpose of the visit is to assess the condition of the property and establish the extent and nature of works required.

Council Officers always carry a photo ID card to prove they work for Redbridge Council and will show this to residents when they arrive at the property. Applicants should not let anyone into their property unless they are carrying an ID card. If unsure whether the person works for Redbridge Council, applicants can contact the Council on Tel 020 8708 4707 or in an emergency, contact the Police on Tel 999.

When conducting the home survey, any works to remedy negligence, vandalism or illegal alterations will be excluded for the purposes of this policy. In addition, no assistance will be available if the applicant or someone acting on their behalf has intentionally removed any kitchen or bathroom facilities or any plumbing or structural elements within the property that make the property non-decent.

Any works that are subject of a legal dispute or insurance claim will be excluded from grant assistance. In the case of structural stability, the applicant will normally be expected to pursue a claim under their building insurance policy before any grant enquiry will be considered.

## **FORMAL APPLICATION PACK**

Following the visit, the Home Improvement Officer will prepare a schedule of work that needs to be carried out. This will be sent to the applicant together with a grant application pack containing an application form, forms relating to ownership of the property and guidance notes on how to make an application.

The applicant is not permitted to make any changes to the schedule of work issued by the Home Improvement Team.

The application pack issued by the Council is valid for six months from the date of issue. Failure to submit a completed application within this period will normally result in the enquiry being cancelled.

## **CHOOSING A BUILDING CONTRACTOR**

Applicants should take care when selecting contractors. Applicants should not enter into any agreement with a contractor until a grant has been approved and they are certain they can meet the cost of the work.

The Home Improvement Team does not maintain a list of recommended contractors and cannot recommend contractors for undertaking grant work. It is the applicant's responsibility to choose a suitable contractor.

Guidance on employing contractors can be found by using 'Trustmark' – a scheme that is backed by Government, the building trade and consumer groups. For more information visit [www.trustmark.org.uk](http://www.trustmark.org.uk) or Tel 01344 630 804.

Local contractors can be found on the Buy with Confidence website that is supported by Redbridge Trading Standards [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk).

There are various commercial websites such as [www.trustatrader.com](http://www.trustatrader.com) where you can search for local contractors and read reviews posted by previous customers.

Redbridge Council takes no responsibility for the content on these third party websites and it is the applicant's responsibility to find a suitable contractor.

The Home Improvement Team will not accept quotations from the applicant or a member or his or her family. Any relationship between the applicant and the contractor must be declared at the time of the application.

All work costing above £1,000 will require two original quotations from legitimate building contractors. Photocopies or faxes are not acceptable. The quotation should:

- Be printed on company headed paper and dated;
- Include the companies full address and telephone number;
- Be addressed to the applicant and not Redbridge Council;
- Be signed by a representative of the company whose name is printed beneath the signature;
- Include the company's VAT registration number (if applicable)
- Provide a separate price for each item listed in the schedule of work and confirm whether the quote is inclusive or exclusive of VAT; and
- Include the company registration number, if it is a Limited Company.

Quotations that do not contain this information will be rejected.

If the costs are considered excessively high or the quotation includes additional items not approved by the Home Improvement Team, the costs may either be disallowed, the applicant may be invited to obtain further quotes, or the grant may be calculated at a lower level following a comparison with a schedule of rates or other suitable methodology.

Where disabled adaptations recommended by an Occupational Therapist are of a specialist nature to meet the specific needs of an individual and are difficult to source on the open market (e.g. ceiling track hoist, variable height bath, or specialist through-floor lift) then just one estimate will be acceptable.

## **PROFESSIONAL AND ANCILLARY FEES**

There are various professional and ancillary fees that may be incurred by the applicant. These can include:

1. Architect, surveyor or agency fees in relation to the preparation of plans and/or supervision of the building works;
2. Charges for Party Wall Act notices, planning permission or building regulation approval;
3. Charges made by agents for advising on or assisting with a client's application; and
4. Charges for specialist reports.

Details of any professional and ancillary fees must be submitted as part of the grant application. The Home Improvement Team will determine whether the fees are considered reasonable and necessary for inclusion within the grant.

Applicants should not incur any costs until after the grant has been approved in writing. Otherwise, if the case does not proceed to approval, the applicant will be responsible for paying any costs they have already incurred.

The Home Improvement Team will charge a standard fee of £100 for inspecting the property and producing a schedule of work that is eligible for grant assistance. The fee will be reduced to £50 if the grant eligible work is less than £1,000. This fee will be automatically included within the grant and will be paid directly into the relevant

Council account. In the event that an application does not reach approval stage or the costs exceed the maximum limit, no fee will be charged.

## **USING AN AGENT**

If the applicant lacks the knowledge, ability or confidence to manage the grant process themselves, they may wish to appoint an agent to carry out this role on their behalf. This will be particularly relevant for large or complex schemes that require specialist technical or architectural skills.

Fees will vary according to the nature of the agency service being provided. Agents offering a full agency service can claim an agency fee of up to 15% of the net cost of the building work. Agents will be expected to provide full details of their charges as part of the application process.

A full agency service will include:

Helping the applicant to complete all necessary forms and certificates;

Acting as the main point of contact with the Council;

Preparing a detailed specification and any necessary plans;

Obtaining any necessary planning and building regulation approval;

Overseeing the work on site;

Liaising with the Council over any unforeseen work and

Dealing with payments and resolving any disputes or snagging items on completion.

Whilst the Council does not have an approved list of agents, the Home Improvement Team may be able to offer a limited agency service to older, vulnerable or disabled residents. Where appropriate, applicants should contact the Home Improvement Team for further advice.

The Home Improvement Team can also offer a visiting service to assist in the completion of grant application forms, certificates and checking documentary evidence of income, savings and benefits. This can help to speed up the application process. There is a fixed fee of £100, although there is no upfront payment. The cost is added to the grant and is automatically paid into the relevant Council account once the grant has been approved. In the event that the application does not reach approval stage or the costs exceed the maximum limit, no fee will be charged.

## **GRANT APPROVALS**

Before the Home Improvement Team can decide whether to approve or refuse a grant, the applicant must submit a 'valid application'. An applicant makes a valid application when:

- They submit all the documentation listed under 'How to apply' in the relevant part of the policy; and
- The Home Improvement Team is satisfied that they have all necessary information on which to base a decision.

The Home Improvement Team will notify the applicant in writing of its decision to either approve or refuse a grant application. The approval letter will set out details of the amount of grant assistance available, any financial contribution by the applicant and any associated grant conditions. If the application is refused, the refusal letter will explain why the application has been refused.

Decisions will normally be made within six weeks of receiving a valid application. However, if the budget becomes overcommitted or during periods of high demand, the decision to approve or refuse a grant may be delayed for up to six months.

Alternatively, the Home Improvement Team may issue an approval but specify a date before which no grant payment will be made. The maximum period for delayed payments will be 12 months from the grant approval date.

Applicants must not carry out any work prior to receiving confirmation of grant approval in writing. Otherwise, the applicant will be responsible for all costs incurred.

Where the cost of eligible works exceeds the maximum grant limit, the applicant will be responsible for paying all extra costs. If this situation arises at the time of application, the grant will not be approved until the applicant satisfies the Council that they are able to fund the extra cost.

The applicant is responsible for obtaining any necessary planning permission, building control approval or party wall act agreement to enable the works to proceed. Issuing the grant approval does not mean that such approvals are already in place.

## **HEATING AND INSULATION GRANTS**

Subject to available funding, the Council reserves the right to offer Home Repairs Grants for heating and insulation measures through an approved third party agent or contractor, provided the same criteria are used when assessing applicants' eligibility for grant assistance.

Home Repair Grants delivered through a third part agent or contractor will only include central heating, loft and/or cavity wall insulation and not general repairs required to bring the property up to the decent homes standard. The same approach may be adopted for heating and insulation grants offered direct by the Home Improvement Team.

## **UNDERTAKING THE WORK**

If the applicant believes there are urgent reasons that justify starting the work prior to receiving grant approval, they should contact the Home Improvement Team for further advice. No grant assistance will be available for work that is carried out before the Home Improvement Officer has visited to assess eligibility under the terms of this policy.

Even if the Council accepts there is a valid reason for starting the work early, this does not guarantee that the application will be subsequently approved. Any decision to start the work early is entirely at the applicant's risk and the Council takes no responsibility for any costs incurred.

Where work has been started prior to grant approval, the Council will normally treat the application as varied so as to exclude the cost of completed work. However, the Head of Private Sector Housing has discretion to approve the full cost of the scheme if satisfied the applicant had an urgent need for starting the work early because of an imminent risk to their health and safety.

When undertaking grant works, the applicant must use the contractor who quoted for the work and whose quotation formed the basis of the grant approval. The contractor

must not be changed without obtaining prior written approval from the Home Improvement Team. Changing contractor without prior consent may invalidate the grant approval.

It is the applicant who employs the contractor to undertake the grant work and the Council has no contractual responsibility or liability in relation to any building contract between the applicant and their contractor. The applicant retains full responsibility for supervising the contractor, dealing with any disputes and ensuring the work is properly completed. If the applicant does not feel confident in carrying out this role, they may wish to employ an agent to assist them in undertaking this role.

During the building work, the applicant may encounter unforeseen work that cannot be completed within the approved grant. If this occurs, the applicant must notify the Home Improvement Team at the earliest opportunity so that a site visit can be carried out.

The applicant is strongly advised not to proceed with unforeseen works until the works have been inspected and written approval received from the Home Improvement Team. If approval is not granted or the maximum grant limit has already been reached, then the applicant will be responsible for any extra costs incurred.

## **PAYMENTS**

Prior to requesting a grant payment, the applicant must check that all works have been completed to their satisfaction. The applicant is responsible for resolving any dispute about the nature or quality of the work in conjunction with their agent (if any) and the contractor.

Following receipt of a request for payment, the Home Improvement Officer will visit the property to carry out an inspection. The Officer will not authorise the grant payment until:

- the work has been completed to their satisfaction in accordance with the grant schedule of work;
- the applicant has supplied an original invoice from the contractor who carried out the work. The invoice must be addressed to the applicant or their agent and not the Council; and
- any necessary supporting documentation or guarantees have been provided.

If the applicant has to make a financial contribution towards the cost of the work, this must be paid in full to the contractor before the Council makes any grant payment.

Where appropriate, the Home Improvement Team can make interim payments for works invoiced and completed to their satisfaction, subject to a minimum of £5,000. No interim payments will be made for grants of less than £5,000.

In relation to agents fees, up to 50% of the fee can be paid once the grant has been approved, with the balance paid on satisfactory completion of all grant works.

Interim payments cannot exceed 90% of the total grant or loan approved.

Once all works have been completed to the Council's satisfaction, the applicant will be required to submit any original documentation and/or guarantees before the final payment is released. Depending on the nature of the work, this may include:

- A 20 year guarantee for all wood rot, woodworm treatment or damp proofing works;
- A gas safety certificate from a Gas Safe Register approved contractor; and
- An NICEIC or equivalent electrical certificate from an organisation approved in accordance with Building Regulations Approved Document P.

Payments will normally be made to the appropriate contractor or agent, unless otherwise instructed by the applicant. In the case of a dispute between the applicant and the contractor that is not resolved in a reasonable time period, the Council may use its discretion to pay the grant or part thereof to the applicant, agent or contractor, as it deems appropriate.

### **TIME LIMITS**

Once a grant application has been approved, it is a condition of the grant that the work must be completed to the satisfaction of the Council within 12 months from the date of approval.

Applicants who cannot complete the work within this time limit must notify the Home Improvement Team in writing. They must explain the reasons why and explain how much extra time they require. The Head of Private Sector Housing can use their discretion to extend the time limit.

If no request is received to extend the time limit within 12 months from the date of approval, the grant will normally be cancelled without prior notice and the applicant would be required to repay any interim payments already made with immediate effect.

No allowance will be made for an increase in material and/or labour costs caused by the applicant's delay in carrying out the work.

### **PLANNING PERMISSION**

Some works may require planning permission, especially if they involve extending a property or changing its use. If the applicant lives in a flat, a conservation area or if the property is subject to an Article 4 Direction there are likely to be restrictions on making external alterations or restrictions on the type of materials that can be used, such as when changing windows or roof coverings.

It is the applicant's responsibility to contact the Council's Planning Service at Lynton House, 255 – 259 High Road, Ilford IG1 1NN, Tel 020 8708 3138 to ensure their proposals meet with planning requirements and have the necessary approval. These checks should be carried out at an early stage and should not be delayed until a grant has been approved. The Home Improvement Team is not responsible for checking this information.

If planning permission is required, an agent should be employed to prepare plans. The cost of employing an agent can normally be included within the cost of any grant that is subsequently approved.

### **BUILDING REGULATION APPROVAL**

Some works will need to be approved by the Council's Building Control section to make sure that they meet the standards required by the Building Regulations.

It is the applicant's responsibility to ensure that they, their agent or contractor contact Building Control, send in all the forms and gain all necessary approvals. Building Control are based at PO Box 2, Town Hall, Ilford, Essex IG1 1DD, Tel 020 8708 2529. The Home Improvement Team is not responsible for checking this information.

## **PARTY WALL ACT**

There are special rules that apply when carrying out works to a party wall or along the boundary line that separates two properties. Applicants may need to consult their neighbours and obtain consent before carrying out any work. In the event of a dispute, it may be necessary to appoint a party wall act surveyor. If in doubt, applicants are advised to seek independent legal advice.

## **REPAYMENT OF GRANT**

Some forms of grant assistance include a condition that the grant must be repaid in full if the applicant fails to comply with any grant conditions, or if the property is sold or ownership is transferred within a certain period from the Certified Date. The length of the grant condition period will vary according to the type of assistance and details are contained in Parts 3 to 9 of this policy.

If the owner disposes of the whole or any part of the property or fails to comply with any grant conditions within the grant condition period, he or she must notify the Council in writing and must repay the grant to the Council. If the grant is not repaid within 6 weeks from the date of the disposal or the date any grant conditions were breached, then compound interest will be charged on the amount outstanding at the current Bank of England Base Rate. The Council may also seek to recover the money through the courts and this may involve a charging order.

The Council does have discretion to either not demand repayment, to delay repayment or to demand a lesser amount. The Council will normally only exercise its discretion not to demand repayment where there are extenuating conditions and the applicant supplies the Home Improvement Team with supporting evidence as is necessary to help reach a decision.

The Head of Private Sector Housing will consider any such representation. In deciding whether to exercise discretion, regard will be had to the following factors: -

- Financial hardship: where recovery would cause financial hardship and the breach was either unintentional or unavoidable in the circumstances; and
- Equity: where the net value of the property (sale price minus any mortgages and other secured loans) is less than the value of financial assistance to be recovered, thereby leaving the owner in negative equity.

The value of any loan or mortgage taken out after the financial assistance was approved will not be taken into account when determining whether to recover or reduce the repayment of the financial assistance

In deciding the amount of repayment to be waived, the Council will take account of:

- the amount of financial assistance;
- the period of occupancy since completion of assisted work;
- the relative approximate values of property pre and post assisted work; and

- the amount of equity in property.

The Council's decision on this matter is final and there is no right of appeal.

## **FRAUD**

The Council is committed to tackling dishonest and fraudulent activity associated with grant applications made under this policy.

Applicants must ensure that all paperwork is honestly and truthfully completed to the best of their knowledge. Anyone found to have committed or attempted to commit fraudulent activity by providing false, misleading or incomplete information will lose the right to apply for assistance under this policy and may be subject to further legal action.

Information obtained throughout the grant application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling public funds to help prevent and detect fraud or in the investigation of other possible criminal activities.

Where fraudulent activity has been identified and payments have already been made, the Council will demand immediate and full repayment of the grant or any interim payments plus compound annual interest charged at the Bank of England base rate plus 2%, starting from the date of payment or the Certified Date whichever is earlier. The applicant could also be subject to legal action in the criminal courts.

If the grant has been approved but not yet paid, the Council reserves the right to reconsider the grant application with immediate effect if the application is found to be fraudulent. The grant may be cancelled if the true circumstances mean the application would not be eligible for assistance under the terms of this policy.

## **EXCEPTIONAL CIRCUMSTANCES**

Whilst this policy sets out the framework under which the Council will consider applications for grant assistance, there may occasionally be circumstances that would warrant deviations from this policy.

To ensure a fair and transparent process, applications that fall outside the scope of this policy, or requests to amend the terms and conditions will only be considered if there are exceptional circumstances that justify such a decision.

Any such request will be considered by the Chief Housing Officer in consultation with Cabinet Member for Housing. Their decision is final and there is no right of appeal.

## **COMPLAINTS**

Any person who is aggrieved about a decision made under this policy or how the policy has been interpreted or applied should first discuss their concerns with the Home Improvement Team Leader.

If the matter is not resolved, the person will be directed to the Council's Complaints Procedure. Details of the Complaints Procedure can be found on the Council's website, by emailing [customer.cc@redbridge.gov.uk](mailto:customer.cc@redbridge.gov.uk), or by calling Tel 020 8708 4834.

## **GRANT BUDGET**

With the exception of Disabled Facilities Grants, all other forms of assistance outlined in this policy are discretionary and all or any types of assistance may be withdrawn at any time without prior notice.

Each year, the Council will decide what level of funding it makes available to support the assistance package outlined in this policy. The Council has complete discretion in deciding how discretionary funding is allocated between the different types of assistance.

If demand exceeds the available budget, applications for assistance may be subject to further prioritisation to ensure help is directed to those applicants in greatest need. Priority will normally be given to any applicant who may be prevented from being discharged from hospital, those who may otherwise be taken into a care home or other supported housing and anyone deemed at imminent risk of harm due to the condition of their property.

Once the budget has been committed, applicants may be placed on a waiting list or they may be invited to re-apply the following year, subject to further funding becoming available.

In the event of underspend on the discretionary grants, any uncommitted budget may be used to fund disabled adaptations instead.

## **GENERAL**

Any matter not covered by these terms and conditions shall be dealt with in accordance with the Housing Grants, Construction & Regeneration Act 1996 (as amended) and any associated statutory or government guidance.

Following the making of a grant application and until any repayment liability has been discharged, the applicant shall upon receiving a written request supply from the Council with any such information as may reasonably be required in connection with the application, including the ownership and occupation of the property which is the subject of the application and how they are complying with any grant conditions.

The applicant must reply in writing within 21 days. Failure to comply will be deemed a breach of grant conditions and the grant may be cancelled and/or the Council may demand repayment of any grant paid to date, plus compound interest set at the current Bank of England Base rate.

## **FOR MORE INFORMATION**

Please contact:

Home Improvement Team  
10<sup>th</sup> Floor Rear  
Lynton House.  
255-259 High Road  
Ilford  
Essex  
IG1 1NY

Tel: 020 8708 4707/4071

Email: [privatesectorhousing@redbridge.gov.uk](mailto:privatesectorhousing@redbridge.gov.uk)

## GLOSSARY

**Certificate of Intended Letting**

A certificate that certifies the applicant has a qualifying owner's interest in the property and that they will rent out the property to tenants who are not members of their family for five years after the Certified Date.

**Certificate of Title**

A certificate that is completed by the applicant's solicitor or mortgage lender and which certifies the applicant is the freeholder or leaseholder of the property.

**Certified Date**

The date grant eligible works are completed to the satisfaction of the Home Improvement Team.

**DABD**

DABD (uk) is a charity working with and supporting socially excluded people across London and the UK. They celebrate diverse ability and work with individuals, local organisations and communities to develop services to support and promote independence, social inclusion and personal development.

These services include everything from welfare benefits advice and training courses through to independent living equipment and accessible transport.

If you are a homeowner living in East London, DABD (uk) Financial Capability Coaches may be able to help you find funds to make repairs, improvements or adaptations to your home. We also support leaseholders with major works bills.

All applicants will receive free, confidential financial support from a DABD (uk) Financial Capability Coach who will help you look at the various options available.

They will also carry out a free 'income maximisation assessment' to ensure that you are not missing out on benefits and tax credits that may be due to you as well as helping you access any other services or schemes that may be of help.

This service is funded by the East London Housing Partnership (ELHP) and supervised by The Alfa Group Ltd to guarantee a quality and impartial service.

Please contact DABD (uk) Financial Capability Coaches on 020 8252 5340 or email [grant.apicella@dabd.org.uk](mailto:grant.apicella@dabd.org.uk) or [john.dulwich@dabd.org.uk](mailto:john.dulwich@dabd.org.uk).

**Decent Homes Standard**

A property which has no category 1 hazards under the housing health and safety rating system, is in a reasonable condition, has reasonably modern facilities, an efficient and properly controlled central heating system and adequate thermal insulation (to include 270mm loft insulation and where feasible, cavity wall insulation).

**Disabled Child**

For the purposes of a Disabled Facilities Grant or Discretionary Disabled Adaptations, a disabled child is defined as someone between the age of 0 and their 16<sup>th</sup> birthday or

someone between their 16<sup>th</sup> and 20<sup>th</sup> birthday who is in ordinary, non-advanced full time education. This includes standard education as provided by a school or similar establishment up to GCE A level or equivalent, and with at least 12 hours per week of teaching. The person will normally have child benefit paid to someone in respect of him or her. See also Disabled Person.

### **Disabled Person**

In relation to Home Repairs Grants or the Handyperson Scheme, a disabled person is someone who receives a disability benefit or a disability premium as part of their claim for a means tested benefit.

### **Eligible work**

The Home Improvement Team will provide the applicant with a schedule of work listing the items that are eligible for grant assistance, subject to submission of a valid application within any specified time limit. Any additional work not included in the schedule will be the responsibility of the applicant.

### **Fit and Proper Person**

To determine whether a landlord is a fit and proper person, they must complete and return a prescribed form giving details of any previous convictions or cautions for criminal activity, or any history of non-compliance relating to housing standards enforcement, harassment or illegal eviction. The Council will use this information to determine whether a landlord is a fit and proper person. Landlords who fail the assessment will not be eligible for financial assistance under this policy.

### **Fuel Poverty**

A household that needs to spend at least 10% of its income to keep the home warm. This is likely to be the case with low-income households living in poorly insulated homes.

### **Grant**

For the purposes of this policy, grants include any form of financial assistance detailed in this policy whether repayable or not. For each type of grant assistance, details of any repayment conditions are explained in the relevant part of the policy.

### **Housing Health and Safety Rating System (HHSRS)**

A system introduced under the Housing Act 2004 and that forms part of the decent homes standard. It assesses the health impact associated with poor housing conditions and defines category 1 hazards (where the Council has a duty to take action) and category 2 hazards (where the Council has the power to take action).

### **Imminent risk of harm**

In assessing the imminent risk of harm, the Council will consider all relevant factors including the severity of the hazard, the age and health of the applicant, the size and composition of the household, the time of the year and any other relevant issues.

### **Landlord**

For the purpose of the landlord accreditation grants, the landlord is the owner of the property that is rented out to people who are not members of their family. i.e. the applicants spouse, partner, parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew or niece, whether or not of the husband or wife or whether the arrangement is by blood or marriage. Child includes step child or any illegitimate child

by blood or marriage. The property should normally be rented out on an assured short-hold tenancy and at an affordable or market rent.

### **London Landlord Accreditation Scheme**

A pan-London accreditation scheme that encourages landlords to adopt a high standard of management and professionalism, thereby improving accommodation within the private rented sector.

### **Long term serious illness**

In assessing whether an applicant has a long term serious illness, Council officers will have regard to any medical report provided by the person's doctor or consultant. Factors to be taken into account include the severity and likely duration of the illness, whether their health restricts their ability to leave the home and the extent to which the condition of the home will aggravate their illness.

### **Owner Occupation Certificate**

A certificate that certifies that the applicant has a qualifying owners interest in the property and that they will live in the dwelling as their only or main residence for the required condition period after the Certified Date.

### **Owners Interest**

In relation to any premises means an estate in fee simple absolute in possession, or a term of years absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others.

### **Person from Abroad**

A 'person from abroad' is a person who has limited leave to enter or remain in the UK in accordance with the provision of the Home Office immigration rules relating to the right to public funds. For further information, contact the Home Improvement Team.

### **Property**

Means the dwelling, house or building that is the subject of an application for financial assistance. It includes any building or part of a building used wholly or partly as a private dwelling, together with any yard, garden, outhouses and appurtenances belonging to or usually enjoyed with that building or part.

### **Qualifying Benefit**

For the purpose of the Handyperson Scheme, lower fee charges will be applied to residents who meet the eligibility criteria and are in receipt of an income related benefit such as Guaranteed Pension Credit or Income Support.

This list of income related benefits may be subject to change following changes in benefits legislation. For an up to date list, please contact the Home Improvement Team.

### **Regulatory Reform Housing Assistance (England and Wales) Order 2002**

This is the legislation that enables the Council to adopt a housing assistance or renewal policy for repairing, adapting or improving housing accommodation which best meets the needs of local residents.

### **Valid Application**

An applicant is considered to have submitted a valid application when:

- They submit all the documentation listed under 'How to apply' in the relevant part of the policy; and
- The Home Improvement Team is satisfied that they have all necessary information on which to base a decision.