

London Borough of Hounslow

Discretionary Grant Policy 1st November 2007

Introduction

The aim of this policy is to target the Council's limited resources to provide financial assistance to the most vulnerable and needy owner occupiers of the borough to:

- Improve their living conditions and well being
- Enable independent living and reduce the need for residential care.
- Encourage owner-occupiers and landlords to use their equity to improve the housing stock ; and
- Recycle the capital resources as a repayable assistance rather than as a grant

This policy replaces the Discretionary Grants Policy 2003 and is effective from 1st November 2007.

A. Conditions and Criteria

1 General Conditions applicable to all forms of financial assistance and grant

- 1.1 This policy will be implemented in accordance with the Council's Financial Regulations and departmental procedures as may be amended from time to time.
- 1.2 The repayment condition will apply to all types of assistance including assistance on Disabled Facilities Grants over and above the mandatory limit, unless clearly stated otherwise.
- 1.3 No financial assistance will be paid or authorised where works have commenced before the Council's written confirmation of assistance, amount and purpose.
- 1.4 All Financial Assistance /Grants will be calculated according to the reasonable cost of eligible works as identified by the Council's Senior Technical Officers.
- 1.5 All payments relating to Financial Assistance will be made directly to contractors / agents as and when they become due. This is either on satisfactory completion of works or stage payments for high value cases, after inspection of works by the Council's Technical Officer. As a general rule the stage payments will be a maximum of 90% of value of the works , based on the valuation of the works carried out. Also, depending on the nature or value of the assistance we may hold 2.5% of the total value as a retention on final payments for a period of 6 weeks. This will not apply to all cases. However, in exceptional

cases, the Group Manager of the Private Sector Housing Unit may consider authorising payment to clients directly. For example in such a case where there is proof that the client had paid the contractor/agent and the work is to a satisfactory standard.

1.6 The repair, maintenance and upkeep of a property remains solely the responsibility of the owner/landlord.

2 Applicant Criteria applicable to all forms of financial assistance and grant (unless specified)

2.1 The applicant/partner and members of their household will be subject to a financial test of resources for all types of assistance except the Minor Adaptation Grant, Houses in Multiple Occupation (HMO) or Empty Property financial assistance.

2.2 To qualify for Discretionary Financial Assistance the applicant must be:

- aged over 18 years,
and
- a UK citizen or ordinary resident in the UK not subject to immigration control, with a UK National Insurance Number,
and
- an owner-occupier,
or
- a tenant with repairing responsibility and have a right to exclusive occupation of a property for at least 10 years beyond completion of works.
or
- an owner of an empty property or HMO subject to Mandatory Licensing.

2.3 The following conditions will also apply:

- The applicant and/or their partner must not previously have received Discretionary Assistance or a Grant in the preceding 5 years (excluding minor adaptations or energy efficiency grants or Minor Financial Assistance)
- The applicant and/or their partner must not have been a recipient of a partially-funded Disabled Facility Grant in the preceding 5 years
- The applicant must have occupied the property for at least 5 years prior to making the application. This does not apply to HMO, Empty Property or Minor Adaptations Assistance
- The applicant and/or their partner must live in the property as their only residence. This does not apply to HMO, Empty Property Assistance or Minor Adaptation Grant.

3 Property Criteria

3.1 The property must be in the London Borough of Hounslow, **and**

3.2 must fail on one or more elements of the Decent Home Standard, **or**

- 3.3 require cost effective adaptations for the use of a disabled person in accordance with an Occupational Therapist assessment, **or**
- 3.4 have been empty for longer than 6 months and fail the Government Decent Homes Standard, **or**
- 3.5 be a HMO subject to mandatory licensing.

B. Definitions and Explanation

A Decent Home: is one which is warm, weatherproof and has reasonably modern facilities. For more information on Decent Homes Standard visit www.communities.gov.uk/housing/decenthomes/

Vulnerable Households: are defined as those in receipt of at least one of the principle means tested or disability related benefits. For further details visit www.communities.gov.uk

Terms disposal: means any transfer of the property, including by inheritance, unless the beneficiary / beneficiaries can prove that they were residents of the property at the time that the Financial Assistance was awarded.

Houses in multiple occupation (HMO)subject to mandatory licensing: are those that are 3 storeys or more which are occupied by five or more people living as two or more household, where at least one amenity is shared by two or more of the tenants. Mandatory licensing will also apply to HMOs of any storey height in Hounslow, Chiswick or Turnham Green which are occupied by five or more people living as three or more households. For further information on the these areas contact the Private Sector HMO team on 0208 583 3870/3871.

Disabled Facility Grant (DFG): are for essential adaptations to enable you to live independently or to be cared for at home. These are governed by the Housing Grants, Construction and Regeneration Act 1996.

C. Complaints

1 Complaints

- 1.1 In general all complaints relating to the assessment and/or allocation of the Council's Financial Assistance/Grants (including Disabled Facilities Grants), will be dealt with in accordance with the Council's complaints procedures.
- 1.2 The Council has a formal procedure in place for dealing with customer complaints which is set out at (web link). For further information please contact Housing Complaints Officer on 0208 583 4245 or email Housing.Customerservices@hounslow.gov.uk.

D. Types of Financial Assistance/Grant

1 Disabled Facility Grant (DFG)

- 1.1 The Disabled Facilities Grant is a mandatory, means tested grant. This grant provides financial assistance towards cost of adaptation works for disabled or elderly person so that they can continue to live independently at home or to be cared for at home. For detailed information on qualifying criteria and how to apply, visit <http://www.hounslow.gov.uk/grantsdisabledfacilities> or contact the Private Sector Housing Unit, grants Team on 0208 583 3874 / 3876.
- 1.2 Applicants seeking assistance over and above the mandatory limit, currently £25,000, are subject to this policy.
- 1.3 DFGs that are estimated to be over and above the mandatory limit will be considered by a panel, consisting of Housing and Community Services senior management and a senior officer from the Primary Care Trust. In such a case, the Private Sector Group Manager, jointly with the Occupational Therapist will present the case to the panel. The panel will consider the most cost effective adaptation of the property to meet the client's needs.

2 Minor Adaptation Grant

- 2.1 A Minor Adaptations Grant is available to fund the cost of minor adaptations for clients coming out of hospital or to enable them to remain in their own homes. The needs for such adaptations must be identified by a Health Care professional, namely Occupational Therapists.
- 2.2 The general conditions (Section A above) apply, except:
 - The grant is not means tested.
 - The grant is not repayable on disposal of the property.
- 2.3 The grant is capped at £1,000.

3 Minor Repairs Grant

- 3.1 One-off financial assistance may be provided for urgent and essential minor repairs to the building fabric and services including safety and security. The Warm Front Top-up is also covered by this grant (see Energy Efficiency Assistance (paragraph 6 below) for details).
- 3.2 In addition to the general conditions (Section A above) the following will also apply:
 - The grant is not repayable on disposal of the property.
 - Grants will be only available to applicants who are 60 years of age or over.

3.3 The grant is capped at £2,000.

4 Home Repairs Assistance

4.1 This financial assistance is available to enable the carrying out of necessary repairs or improvements to properties occupied by vulnerable persons in order to meet the Government's Decent Homes Standard.

4.2 In addition to the general conditions (Section A above) the value of this assistance will be registered on the Local Land Charges Register for a period of 10 years from the date of final payment and will be fully repayable within this period, upon disposal of the property.

4.3 This Assistance is capped at £5,000.

5 Major Repairs Assistance

5.1 This financial assistance is available to bring properties requiring major repairs and improvements and which are occupied by vulnerable people, up to the Government's Decent Homes Standard.

5.2 In addition to the general conditions (Section A above) the value of this assistance will be registered on the Local Land Charges Register as a charge from the date of final payment and will be fully repayable upon disposal of the property.

5.3 This Assistance is capped at £20,000.

6 Energy Efficiency Assistance

6.1 Energy Efficiency Assistance is available to top up the Government Warm Front Grant and/or to fund replacement boilers and/or heating upgrades and/or the installation of new central heating system for owner occupiers / tenants with repair responsibilities in the following categories:

- Applicants over 60 years old facing hospital discharge or with a severe disability or chronic illness.
- Applicants over 80 years in receipt of lower Disability Living Allowance (DLA), hearing or visual problems.
- Applicants under 60 years old in receipt of means tested benefits (minimum of 6 months prior to application) with children under the age of 16 or in low income band (£15,050 - £20,000) with children under the age of 16.
- Applicants under 60 who are in receipt of high or middle care component of Disability Living Allowance.

6.2 Those who do not qualify under the above criteria could apply to the Council for Home Repair Assistance as explained in section A. 4.

6.3 This Assistance is capped at £5,000.

6.4 For further detailed information on all available Energy Efficiency Assistance, please visit Hounslow's Energy Efficiency website at www.hounslow.gov.uk/energy or contact Hounslow's Energy Advice Centre on 0800 281 768

7 Handyperson Service

7.1 The Handyperson Service will carry out small items of work that elderly home owners are unable to do., Works will include small repairs and adaptations, for example; the replacement of taps and/or washers, the replacement of fuses and/or light bulbs, the installation of door chains and/or window/door locks, the fixture of curtain rails etc.

7.2 A maximum of 6 hours Handyperson time per annum per household is available under this assistance

7.3 To qualify for Handyperson assistance applicants must be an owner-occupier who is 60 years of age or over. In addition the client must:

- Provide the materials or pay for their cost
- Pay the Handyperson labour costs currently £10.00 per hour, unless the applicant is in receipt of Pension Credit or income related Council Tax Benefit, the labour charge will be waived.

8 Independent Financial Advice Grant

8.1 In cases where the estimated costs of works necessary to bring a home to the Decent Standard exceeds the maximum available under this policy, the Council may consider making a contribution towards the cost of an Independent Financial Advisor.

8.2 The Independent Financial Advisor must be approved by the Financial Services Authority, to advise the person on how to raise the required fund . It is the applicant's responsibility to identify and instruct such an Advisor. The Council is not able to make recommendations.

8.3 This Assistance is capped at £500.

9 Houses in Multiple Occupation (HMO) Discretionary Financial Assistance

9.1 In addition to the conditions and criteria set out in Section A above, the following conditions will also apply:

- The HMO must be subject to mandatory licensing;

- The landlord must be a “fit and proper person” as defined by Section 64 and 66 of the Housing Act 2004;
- The financial assistance must be used for fire safety measures and the provision of amenities to improve the HMO to an acceptable standard in accordance with Hounslow’s adopted standards . To download Hounslow’s standard visit: www.hounslow.gov.uk/hmo_mandatory_licensing or e-mail hmo@hounslow.gov.uk.
- The financial assistance will be limited to 50% of the cost of the eligible works to a maximum of £10,000.
- The financial assistance will be registered on the Local Land Charges Register for a period of 10 years and will be wholly repayable upon disposal of the property within this period.

10 Empty Property Discretionary Financial Assistance

10.1 Empty property discretionary financial assistance is available to bring empty properties, which are dilapidated back to the required standard and into occupation.

10.2 In addition to the general conditions and criteria (Section A above) the following conditions will also apply:

- The property must have been empty for a period of at least 6 months.
- The property must fail the Decent Homes Standard
- The financial assistance is limited to 50% of the cost of the eligible works to a maximum of £15,000. The financial assistance will be registered on the Local Land Charges Register for a period of 10 years.
- If the property is disposed of within five years of completion of the works, the financial assistance will be wholly repayable. If the property is disposed of within 10 years, then 50% of the financial assistance will be repayable.
- The property must be leased to the Council under the Private Sector Leasing Scheme(PSL) at the current market rent for a period of 5 years, and the Council will have the sole right to nominate tenants during this period.
- No financial assistance will be made until the PSL agreement or an equivalent scheme , i.e. Direct Lets has been entered into.

E. How to contact us

For more information or making application contact ,

Private Sector Housing Unit
Civic Centre
Lampton Road
Hounslow

Middlesex
TW3 4DN

Telephone: 020 8583 3874/3876/3877

Fax:020 8583 3990

E-mail: privatesectorhousing.grants@hounslow.gov.uk