

# **SOLIHULL METROPOLITAN BOROUGH COUNCIL**

## **Policy on Assistance to Owners of Private Housing**

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### **Introduction**

This policy document sets out the range of assistance which is provided by the Council to owners of private housing to repair, improve or adapt their homes.

It states the eligibility criteria for each service, any limitations on assistance, any prioritisation for meeting service demands and any fees or other financial contributions payable by service users.

The document also states who is responsible for delivery of the services and to whom customers can appeal or complain on these matters.

This policy replaces the Renovation Policy Document (Grants and Assistance) of 2004.

### **Basis of the Policy**

Responsibility for maintaining privately owned homes rests first and foremost with the property owners. However, as significant disrepair or the need for adaptation can have a severe impact on the health and quality of life of occupants, the Council provides assistance for those vulnerable people who require financial assistance to remedy their housing problems.

The policy is designed to contribute towards the fulfilment of the strategic aims, objectives and priorities of the Solihull Partnership (as stated in the Sustainable Communities Strategy) and the Council

The key priorities which the policy will address are:

- remedying serious disrepair where there are vulnerable occupants
- assisting owners to improve their homes through loan finance
- meeting demand for mandatory Disabled Facilities Grants
- assisting owners to obtain minor works through provision of grants
- assisting owners to keep their homes in good repair through handyperson assistance particularly where this can speed discharge from hospital
- assisting owners to maintain their garden
- assisting owners of empty homes to return them to residential use

The services detailed in this policy will be delivered by Solihull Independent Living (SiL), a home improvement agency which has been formed by the Council and Solihull Community Housing (SCH). It is managed by SCH according to a Service Level Agreement with the Council and is overseen by a Council / SCH steering group.

The Council will decide annually the level of financial assistance which it will provide to support the services detailed in this policy. This decision will have regard to the overall level of funding available to the authority and the various demands for expenditure which is placed upon it.

### Available Assistance

The following types of specific assistance were available in September 2011 and will remain so until the end of March 2012.

Solihull Independent Living may limit the availability of any form of assistance in – year in order to manage the resources within budget.

In approving its annual budget the Council will consider whether each of the types of assistance may be offered in the coming year, whether any changes to eligibility should be made and the amount of any fees or other financial contributions by service users.

<b>Minor Works Assistance</b>	
Purpose	To assist people obtain minor adaptations (such as grab rails, stair rails and levelled access), and to provide assistive equipment (such as toilet frames, bed levers and bath boards)
Extent of Assistance Available	As defined by an assessment of need by a SiL officer or occupational therapist
Amount of assistance	In each case this is determined by cost of required works as assessed by a SiL officer
Limitations on Assistance	The maximum amount of grant is £1,000
Eligibility for Assistance	Available to permanently disabled residents irrespective of financial status
Prioritisation for Assistance	First priority is for works which will expedite the discharge of a patient from, or prevent admission to hospital. Other priorities are prevention of breakdown of care and to enable independent living.
Fee or financial contribution	nil
Assessment Required	A 'low level' disabled needs assessment is undertaken to ascertain adaptation requirements. A fast track self assessment is also available [but limited to the installation of up to 4 rails of varying types and renewal of thresholds].
Time Required	The works specified in the assessment will be completed within 10 working days.

Disabled Facilities Assistance	
Purpose	To ascertain what adaptations are required to meet the needs of specified members of the household and to contribute toward the cost through a Disabled Facilities Grant (DFG)
Extent of Assistance Available	<p>Eligible applicants may obtain a grant of up to £30,000. The amount of grant payable will depend upon the cost of required works as assessed by an Occupational Therapist and approved by the SiL manager less any financial contribution which is payable by the applicant.</p> <p>Should the cost of work exceed £30,000 or an applicant's contribution towards the cost exceed £3,000 the applicant will be able to apply for a loan or in exceptional circumstances a top-up grant</p> <p>Any loan will be secured by a first charge on the applicant's property and may not exceed 55% of its open market value.</p> <p>Residents may have works carried out by a contractor appointed by SIL or may procure the adaptations themselves.</p>
Amount of assistance	As above
Limitations on Assistance	<p>Applicants in receipt of the following benefits and parents of disabled children less than 19 years of age are passported through the disabled facilities grant process.</p> <p>Income Support  Income-based Employment and Support Allowance (<b>not</b> contribution-based ESA)  Income-based Jobseeker's Allowance (<b>not</b> contribution-based JSA)  Guarantee Pension Credit (<b>not</b> Savings Pension Credit alone)  Housing Benefit  Council Tax Benefit (not sole occupancy)  Working Tax Credit and/or Child Tax Credit  <b>provided that</b> the annual income for the purposes of assessing entitlement to the tax credit is <b>less than</b> £15,050</p>

	<p>All other applicants are subject to a test of resources and, subject to the outcome of this, may receive full, part or no grant assistance.</p>
Eligibility for Assistance	<p>Applicants will be obliged to provide as required:</p> <p>An Owner Occupation Certificate applicable to the dwelling in which the works are undertaken stating that the applicant intends to remain within the dwelling for a period of 10 years from the certified date of the completed the works</p> <p>Permission from the Owner or Landlord that adaptation works can be undertaken</p>
Prioritisation for Assistance	<p>Applications will be considered in date order except in the following circumstances where priority may be given:</p> <ul style="list-style-type: none"> <li>- to prevent breakdown of care where day care services cannot access a disabled persons home (such as provision of a ramp, hard standing and step lifts)</li> <li>- to prevent admission to hospital or residential care or to expedite discharge</li> </ul>
Fee or financial contribution	<p>Fees and charges are included within the loan or grant amount and vary according to the extent and nature of the scheme</p> <p>Where the cost of a grant for an adaptation exceeds £5,000, a maximum charge of up to £10,000 is placed against the applicant's home for a period of 10 years. This will be registered as a land charge.</p> <p>Where the property is disposed of (whether by sale, assignment, transfer, or otherwise) consideration will if requested, be given to waive the charge. The Director of Resources would determine waiver based on financial hardship, taking up or relocation of employment, physical or mental health or well being, or enabling care provision of the recipient or disabled occupant.</p> <p>Applicants who receive loan are obliged to make repayment, however where the</p>

	borrower defaults the property will not be repossessed. In such an eventuality the lender will be recompensed when a property is sold.
Assessment Required	An occupational therapist will assess the works required to meet the needs of the specified people within the household in the most cost effective way. The final cost of the works will be approved by the SiL manager.
Time Required	Grants and loans will be approved within 6 months of the date of receipt of all information required by SiL.  Adaptations will be completed within 8 weeks or, where extensions or conversions of property are required 16 weeks.

<b>Relocation Assistance</b>	
Purpose	To assist a private sector household to move to another property which meets the needs of specified members of the household with a reasonable level of adaptation as recommended by an Occupational Therapist and approved by the SiL manager.
Extent of Assistance Available	Contribution towards the cost of removal, estate agent and solicitors fees
Amount of assistance	Up to £5,000
Limitations on Assistance	Maximum grant
Eligibility for Assistance	The existing property cannot be adapted to meet the needs of one or more disabled members of the household
Prioritisation for Assistance	Date order
Fee or financial contribution	Fees and charges are included within the loan or grant amount and vary according to the extent and nature of the scheme  Where relocation assistance is undertaken in conjunction with disabled facilities assistance and the cost of grant exceeds £5,000, a maximum charge of up to £10,000 is imposed for a period of 10 years, where the owner or spouse is the recipient of the grant. The charge will be registered as a land charge.

	<p>Where the property is disposed of (whether by sale, assignment, transfer, or otherwise) consideration will if requested, be given to waive the charge. The Director of Resources would determine waiver based on financial hardship, taking up or relocation of employment, physical or mental health or well being, or enabling care provision of the recipient or disabled occupant.</p> <p>Applicants who receive loan are obliged to make repayment, however where the borrower defaults the property will not be repossessed. In such an eventuality the lender will be recompensed when a property is sold.</p>
Assessment Required	SIL officers will advise applicants of the suitability of a property purchased to meet disabled need with the minimum of adaptation.
Time Required	<p>Time scales vary dependant on the time taken by the applicant to locate a suitable property at an affordable cost that requires the minimum of adaptation.</p> <p>Once this has been achieved the timescales are as for Disabled Facilities Assistance.</p>

### **Decent Homes Assistance**

Purpose	To assist an owner to undertake repairs to property where one or more category 1 hazards exist as defined in the Housing Health & Safety Rating System (HHSRS)
Extent of Assistance Available	<p>The applicant will be assisted to obtain a loan to cover the cost of works where these exceed £3000.</p> <p>Grant assistance is limited to applications where works are required to remedy a Category 1 hazard and</p> <ul style="list-style-type: none"> <li>- the cost of the work is less than the minimum loan of £3,000, or</li> <li>- a loan is refused (generally where there is insufficient equity in the value of a property), or</li> </ul>

	<ul style="list-style-type: none"> <li>- the hazard needs to be addressed immediately and a loan cannot be arranged sufficiently quickly</li> </ul> <p>Owners have the choice of the works being carried out by SiL or procuring the works themselves.</p>
Amount of assistance	<p>The minimum amount of loan is £3000.</p> <p>The amount of loan will depend on the cost of works and may not exceed 55% of the current value of the property.</p> <p>Loans will be secured as a first charge on the applicant's property.</p> <p>Any grant payment will be limited to 75% of the value of works as approved by the SiL manager. The amount of grant may not exceed £25,000.</p>
Limitations on Assistance	As above
Eligibility for Assistance	<p>Available to home owners who are in receipt of:</p> <ul style="list-style-type: none"> <li>- Income Support</li> <li>- Income-based Employment and Support Allowance (<b>not</b> contribution-based ESA)</li> <li>- Income-based Jobseeker's Allowance (<b>not</b> contribution-based JSA)</li> <li>- Guarantee Pension Credit (<b>not</b> Savings Pension Credit alone)</li> <li>- Housing Benefit</li> <li>- Council Tax Benefit (not sole occupancy)</li> <li>- Working Tax Credit and/or Child Tax Credit provided that the annual income for the purposes of assessing entitlement to the tax credit is <b>less than</b> £15,050</li> </ul> <p>Applicants who receive a grant will be obliged to provide a Certificate of Future Occupation applicable to the dwelling in which the works are undertaken stating that the grant recipient will reside in the property for a period of 10 years from the certified date of the completed the works.</p>

	The owner is 18 years of age or older at the time of application and have occupied the property for a minimum of 3 years.
Prioritisation for Assistance	Works to remedy Category 1 hazards are prioritised
Fee or financial contribution	<p>For statutory permissions (Structural drawings, calculations and building control fees in relation to structural defects) and conversion of accommodation.</p> <p>If the property is sold (whether by sale, assignment, transfer, or otherwise) within 10 years of the works being completed the total amount of grant must be repaid and cannot be waived.</p> <p>A local land charge will be registered against the property that receives grant assistance.</p>
Assessment Required	A survey of the property is undertaken by a SiL officer to assess whether category 1 hazards exist in accordance with the Housing Health & Safety Rating System (HHSRS)
Time Required	<p>Applications for loans and grants will be approved within 6 months of the date of receipt of all information pertaining to the application.</p> <p>Works will be completed within 8 weeks of the date of approval, except where extensive works are required in which case they will be completed within 16 weeks.</p>

<b>Empty Homes Grant</b>	
Purpose	To assist owners of empty homes to bring their property back into residential use
Extent of Assistance Available	<p>To assist an owner to undertake repairs and improvements to property</p> <p>Owners have the choice of the works being carried out by SiL or procuring the works themselves.</p>
Amount of assistance	The applicant will receive 75% grant
Limitations on Assistance	The maximum amount of grant is £25,000

Eligibility for Assistance	<p>Legal owner of a residential property which has been empty for 12 months or more</p> <p>Owner is 18 years of age or older at the time of application.</p> <p>Applicants who receive a grant will be obliged to provide: A Letting Certificate applicable to the dwelling in which the works are undertaken stating that the property will be available for letting for a period of 10 years from the certified date of the completed the works</p> <p>Grant recipients will also be required to sign an agreement to make the property available to a tenant who has been referred by Solihull Community Housing</p>
Prioritisation for Assistance	none
Fee or financial contribution	<p>The applicant will be required to contribute 25% towards the cost of eligible works</p> <p>If the property is sold (whether by sale, assignment, transfer, or otherwise) within 10 years of the works being completed the total amount of grant must be repaid and cannot be waived. A local land charge will be registered against the property that receives grant assistance.</p>
Assessment Required	Empty Homes Officer to confirm length of time empty; HHSRS inspector to specify works required
Time Required	<p>Applications for loans and grants will be approved within 6 months of the date of receipt of all information pertaining to the application.</p> <p>Works will be completed within 8 weeks of the date of approval, except were extensive works are required in which case they will be completed within 16 weeks.</p>

<b>Handyperson Assistance</b>	
Purpose	To help elderly and vulnerable people to undertake minor improvements and repairs within their homes that they are no longer able to carry out themselves.
Extent of Assistance Available	Improvements and repairs of short working duration (1 working day)
Amount of assistance	Flat fee paid by service user on basis of time worked; no limitation on cost of works
Limitations on Assistance	Restricted to works that do not require 2 or more operatives or where gas or electrical certification is required.
Eligibility for Assistance	<p>Applicants who are aged 60 or older and in receipt of:</p> <ul style="list-style-type: none"> <li>- Attendance Allowance</li> <li>- Guaranteed Pension Credit (<b>not</b> savings pension credit alone)</li> <li>- Housing Benefit</li> <li>- Council Tax Benefit (not sole occupancy)</li> <li>- Disabled Living Allowance</li> </ul> <p>Applicants who are aged under 60 and in receipt of:</p> <ul style="list-style-type: none"> <li>- Disabled Living Allowance</li> <li>- Employment and Support Allowance</li> </ul>
Prioritisation for Assistance	<p>Requests are dealt with in date order but the following circumstances are prioritised</p> <ul style="list-style-type: none"> <li>- works to prevent hospitalisation or expedite the discharge of a patient from hospital</li> <li>- works to prevent breakdown of care</li> <li>- urgent works concerning the security and safety of the occupier</li> </ul>
Fee or financial contribution	£19.80 inclusive of VAT for each hour of service. The fee will be reviewed annually, and any change of fee will commence from April of each year.
Assessment Required	None
Time Required	Work completed within 5 working days of request

<b>Gardening Assistance</b>	
Purpose	To help elderly and vulnerable people to maintain their gardens
Extent of Assistance Available	Mowing lawns and trimming low hedges.
Amount of assistance	2 hours of gardening per fortnight
Limitations on Assistance	The scheme is seasonal (April – Sept)
Eligibility for Assistance	<p>Applicants who are aged 60 or older and in receipt of:</p> <ul style="list-style-type: none"> <li>- Attendance Allowance</li> <li>- Guaranteed Pension Credit (<b>not</b> savings pension credit alone)</li> <li>- Housing Benefit</li> <li>- Council Tax Benefit (not sole occupancy)</li> <li>- Disabled Living Allowance</li> </ul> <p>Applicants who are aged under 60 and in receipt of:</p> <ul style="list-style-type: none"> <li>- Disabled Living Allowance</li> <li>Employment and Support Allowance</li> </ul>
Prioritisation for Assistance	Date order
Fee or financial contribution	£12.85 inclusive of VAT for each hour of service. The fee will be reviewed annually, and any change of fee will commence from April of each year.
Assessment Required	None
Time Required	Work completed within 5 working days of request

<b>Information and Advice</b>	
Purpose	To provide reliable information on which applicants can make informed choices
Extent of Assistance Available	<p>Advice on all housing matters</p> <p>Assistance to claim benefit entitlement and apply for charitable funding</p> <p>Advice concerning the structure and fabric of dwellings, and maintenance costs.</p> <p>Refer applicants to other sources of advice or obtain it on their behalf</p>
Amount of assistance	Free of charge
Limitations on Assistance	Maximum assistance 2 hours per session

Eligibility for Assistance	All those that contact SIL are eligible
Prioritisation for Assistance	n/a
Fee or financial contribution	none
Assessment Required	none
Time Required	All enquiries to be answered within 5 working days

## **Equality and Diversity Statement**

We promote equality of opportunity, encourage inclusion, value differences and prevent discrimination. By working in partnership with others, we want to ensure that Solihull is a place where diversity is valued, and where we can build stronger, confident, responsible communities where people feel they can live and belong.

We have carried out an Equality Impact Assessment on the Solihull Independent Living Service and found that it has a positive impact particularly on older, disabled or vulnerable residents. We have developed an action plan to further improve access to the service for all those who need it.

## **Applying for a Service**

Enquiries concerning Solihull Independent Living (SIL) services can be made by telephone on 0121-717-1517. Weekdays 8am – 8pm, Saturday 8am – 1pm.

The link to the SIL website is

<http://www.solihullcommunityhousing.org.uk/Default.aspx?SID=1207&IID=0>

## **Complaints**

There is a three stage procedure for dealing with complaints

### **Stage 1**

At this stage a supervisor within the relevant team will investigate the complaint. Within 10 working days the investigating officer should provide a full response to the complainant

When a complaint investigation has been completed the full findings should be confirmed in writing to the complainant and the customer must be advised of the procedure. In the event that the customer remains dissatisfied with the response a complaint can move onto stage 2.

## Stage 2 – customer remains dissatisfied

A senior manager outside the service area involved in the complaint will then investigate. The investigating manager will meet with the complainant (wherever possible) and relevant staff to gather details regarding the complaint and will aim to conclude the investigation and advise the complainant of the findings and recommendations within 15 working days. In the event that the customer remains dissatisfied with the response a complaint can move onto stage 3.

## Stage 3 - final review by Panel of SCH Board Members

At this stage a panel of Solihull Community Housing (SCH) Board members will then review the complaint. We will arrange the hearing to be heard within 15 working days. If the customer does not wish to attend in person they can either send a written statement or ask the panel to review the investigations that have taken place at the first two stages.

The customer can expect to be given:

At least 5 working days notice of the date of the panel meeting

Written confirmation of the panel's findings within 3 working days of their meeting

Contact details of the Local Government Ombudsman in the event that the customer still remains dissatisfied after the panel meeting has reviewed the complaint