

SUMMARY OF & CUSTOMER GUIDE TO
THE DISCRETIONARY
HOUSING RENEWAL ASSISTANCE
SCHEME

Worthing
B O R O U G H C O U N C I L

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1. INTRODUCTION & NOTES ON THE HOUSING RENEWAL ASSISTANCE SCHEME.

1.1 Worthing Borough Council's Discretionary Housing Renewal Assistance Policy

The Council's policy is based on the belief that the primary responsibility for the maintenance of a residential property rests with the homeowner.

Homeowners will be encouraged to seek funding using their own resources, where they can afford to undertake repairs and maintenance to their home. Homeowners should, wherever possible, utilise equity in their property before making a call on public funds.

Most home owners in the South East Region of the country have considerable equity in their homes and will be expected to borrow money to pay for housing works themselves.

The Council will, however, provide a 'safety net' to assist vulnerable and poorer homeowners, who are not in a position to help themselves, with essential repairs.

The Council's priorities are set out in the Housing Strategy and the Private Sector Housing Renewal Policy (March 2006), the main points of which are included in this Guidance booklet.

1.2 Methodology for Assessing Housing Conditions – Housing Act 2004.

The Housing Act 2004 (which became law in April 2006) has introduced a new methodology for assessing housing conditions throughout the country. This is called the Housing Health & Safety Rating System (*HH&SRS*).

This system replaces the old "fitness for habitation" standard, which only considered basic disrepair & lack of amenities in a dwelling. The new system provides a means of comparing the risks associated with different types of hazard. It should be borne in mind that all properties contain hazards and it is not possible to remove all hazards. The emphasis is to minimise the risk to health and safety as far as possible, either by removing the hazard or minimising the effect.

The system used a complex assessment method, to produce a Hazard Band on a 10 point scale (A – J).

The HH&SRS Hazard Profiles are summarised as follows: -

- Dampness, excess cold/ heat.
- Pollutants e.g. asbestos, carbon monoxide, lead.
- Lack of space, security, lighting or excessively noise environment.
- Poor hygiene, sanitation, water supply.
- Accidents – falls, electric shocks, fires, burns scalds.
- Collisions, explosions, structural collapse.

1.3 Mandatory Grant Assistance.

The Disabled Facilities Grant Scheme can also be complex and difficult to understand.

We hope the Notes contained at the end of this booklet highlight the main features of the Council's procedures and priorities for the Scheme and will answer some of the questions you may have about the different types of assistance, which may be available.

Please retain the booklet, as the advice given is relevant throughout the various stages of the Housing Renewal Assistance Scheme.

2. DISCRETIONARY RENOVATION ASSISTANCE -OWNER/OCCUPIERS APPLICATION

2.1 Eligible Works

Assistance may be available for major repairs for individual family homes or the internal parts of flats, to remove defects giving rise to **Severe or Extreme Risks to Health and/or Safety** i.e. Category 1 hazards, assessed in accordance with the HH&SRS system.

2.2 Pre –qualifying ownership condition.

Applicants must have owned and occupied a dwelling for at least **3** years prior to an application. This restriction is waived where the household purchasing the property is a first time buyer or for a property that has been empty for at least 12 months.

2.3 Repayable Assistance.

Repayable & payment is registered as a local Land Charge. Repaid when there is a change of ownership + £100 administration fee, but no interest is charged.

2.4 Amount of Assistance and Means Testing

Applicants will be expected to show they cannot raise sufficient equity to fund the works – [See also advice booklet HRAS (Form 51) on equity raising information sources]. The applicant must also go through a means test.

2.5 Maximum Limit of Financial Assistance.

Maximum RENOVATION Assistance is up to £12, 000. The total amount of assistance per dwelling will not exceed £12,000 over a ten year period, other than in exceptional circumstances

2.6 Schedule of Works.

An officer from the Housing Team will inspect the property and carry out a Hazard Assessment, which will determine if the defects in the property are eligible for the Scheme. The assessment is complex and a decision may not be given at the time of the visit on eligibility. (See notes above)

If a Renovation Assistance application is invited, a Schedule of eligible works will be prepared. This will be sent to you after the assessment inspection for you to obtain estimates.

Where appropriate this will also include a requirement to improve the energy efficiency measures in the property i.e.: Loft insulation up to 250 mm, Cavity wall insulation, Insulation to water tanks/ pipes.

Please note that this form of Financial Assistance is not normally available to Landlords or for repairs to the common parts or other shared areas of buildings.

3. REPAIR ASSISTANCE

3.1 Eligible Works & Means Tested Benefits.

Assistance may be available for renovation works to individual houses or the internal parts of a flat, to remove defects giving rise to **Moderate or Serious Risks to Health and/or Safety**, which do not meet the criteria for Renovation Assistance. I.e. Category 2 hazards, (bands D & E) assessed in accordance with the Housing Health and Safety Rating System, in the Housing Act 2004.

The owner and applicant must also be in receipt of a means tested benefit (i.e. Income Support, Pension Guarantee Credit, Working Tax Credit, Income based JobSeekers allowance, or Council Tax Benefit).

3.2 Repayable Assistance.

Repair Assistance is normally repayable & is registered as a local Land Charge.

Repaid when there is a change of ownership + £100 administration fee, but no interest is charged.

3.3 Pre –qualifying ownership condition.

Applicants must have owned and occupied a dwelling for at least **3** years prior to an application. This restriction is waived where the household purchasing the property is a first time buyer or for a property that has been empty for at least 12 months.

3.3 Maximum amount of Assistance.

The normal maximum REPAIR Assistance will be £6,000. The total amount of REPAIR Assistance per dwelling will normally not exceed £6,000 over a five-year period.

3.4 Schedule of Works.

An officer from the Housing Team will inspect the property and carry out a Hazard Assessment, which will determine if the defects in the property are eligible for the Scheme. The assessment is complex and a decision may not be given at the time of the visit on eligibility.

If a Repairs Assistance application is invited, a Schedule of eligible works will be prepared. This will be sent to you after the assessment inspection for you to obtain estimates.

Where appropriate this will also include a requirement to improve the energy efficiency measures in the property i.e.: Loft insulation up to 250 mm, Cavity wall insulation, Insulation to water tanks/ pipes.

Please note that this form of Financial Assistance is not normally available to Landlords or for repairs to the common parts or other shared areas of buildings

4. STAYING PUT GRANT.

4.1 Means Tested benefits.

A non re-payable grant to homeowners and leaseholders that are over 65 years of age and in receipt of a means tested benefit (Pension Guarantee Credit, Income Support, Council Tax Benefit or Housing Benefit).

4.2 Eligible Works.

Staying Put Grants are for minor repairs, improvements or adaptations considered necessary to ensure that an elderly person can stay put in their own homes and remain safe, secure, warm and independent for as long as they wish. The assessment is not subject to the HH&SRS assessment methodology but is subject to eligibility criteria. Examples of eligible works include: -

- ◆ Minor roof and gutter repairs to make a property wind and weather-tight.
- ◆ Replacement of windows which are beyond economic repair – decayed, rotted or in an advanced state of disrepair.
- ◆ The provision of heating in a main living room or bedroom where there is no existing provision.
- ◆ Replacement of obsolete boilers (we normally expect the Government's Warm Front Grant to fund replacement boiler and improved heating if you are eligible for this scheme.)
- ◆ Basic security measures (e.g. ground floor window locks, replacement locks to front and rear entrance doors, etc)
- ◆ Leaseholder applications for assistance with un-expected maintenance charges. The Staying Put Grant will only be paid on completion of the works, as is the case for all grants. Additional copies of the approval documents and covering letter may need to be issued for the leaseholder's use if they need to negotiate this point with the Management Company.
- Tenants - repairs are the landlord's responsibility, so not eligible for help with repairs. Staying Put grant can be paid for additional heating, security measures or small-scale adaptations, which are not the landlord's responsibility. Landlord consent needed. .

4.3 Maximum amount of Assistance.

Maximum Grant up to £2,500 to homeowners and leaseholders. The total amount of assistance paid per dwelling will not normally exceed £5,000 over a five-year period.

4.4 Pre –qualifying ownership condition.

Applicants must have owned and occupied a dwelling for at least 12 months prior to an application.

5. ENERGY EFFICIENCY GRANT

5.1 Availability

Energy efficiency grants are available throughout the Borough to persons over 60 whose Household's main income is the state pension. Priority is given to those applicants living in Heene, Selden & Central Wards. Grants are up to a maximum of £1,000 and eligible works are:

- ◆ Loft insulation up to 250mm
- ◆ Cavity wall insulation
- ◆ Insulation of water tanks and pipes

5.2 Who to contact to initiate an application: -

West Sussex Energy Efficiency Advice Centre – Tel: Freephone - 0800 512012

6. EMPTY PROPERTY GRANTS FOR LANDLORDS

6.1 Eligible Works.

Empty Property Grants are for major works to a property, which has been empty for a minimum of 12 months. Eligibility is not subject to the HH&SRS assessment methodology. Converting vacant flats over shops and the provision of a separate entrance will also be eligible for the scheme.

Other proposals not falling into the above categories, which result in bringing a vacant dwelling back to use, will also be considered by the Technical Assessment panel.

6.2 Amount of Assistance and Conditions.

A Grant of 50% of the cost of eligible works up to a maximum of £10,000.

The property must be subject to nomination rights by the Council for a period of not less than 3 years. Empty Property Grants are not normally repayable, unless the grant conditions are breached or there is a change in ownership of the property.

On completion of the works, the property must be in a good lettable condition (i.e. have a modern kitchen and bathroom and be free from major defects).

Payment of the Grant will be registered as a local land charge for a 3-year period.

The amount repayable is the value of the original grant paid, together with a £100 administration fee.

7. ASSISTANCE OUTSIDE NORMAL POLICY

7.1 Special Cases

The Assistant Director (Health and Housing Services) will consider assistance outside the foregoing categories on a case-by-case basis. Although they will not be allocated a high priority, the following types of application may be considered, subject to the necessary funding being available.

7.2 HOUSES IN MULTIPLE OCCUPATION (HMO) AND COMMON PARTS GRANT.

Grants are not normally available for HMO's or common parts within HMO's.

7.3 DISCRETIONARY DISABLED FACILITIES GRANTS (DFG'S).

The Council will provide mandatory DFG's in accordance with the Housing Grants, Construction and Regeneration Act 1996, but will not normally provide discretionary DFG's. Disabled persons enquiring about assistance for works outside the scope of mandatory DFG's will be referred to W.S.C.C. Social Services Department, who may have obligations under The Chronically Sick and Disabled Persons Act 1970.

7.4 RELOCATION ASSISTANCE.

Where an existing property cannot be readily adapted for a disabled occupier, due to the layout, design or other structural considerations, this type of financial assistance can be considered to enable the applicant to move to an alternative property. Financial assistance of up to £8,000 may be available towards the costs of moving. A Grants Technical Panel determines applications and meet every 6- 8 weeks.

8 GENERAL ADVICE

8.1 Estimates

You should submit with the completed application, at least two estimates giving an itemised breakdown of costs based on the schedule of works, in order that your application may be considered.

The amount of financial assistance will usually be based on the lower of the two submitted estimates & this Contractor must normally be the Contractor you employ to carry out the work, once your application has been approved.

The Council reserves the right to assess the level of assistance awarded based on a reasonable level of expenditure that is considered to be relevant to the proposed works & this figure may differ from the estimates submitted.

If you encounter difficulties in obtaining estimates, the Council can issue you with a list of contractors, if you request this.

8.2 Invoices

When claiming a payment an invoice is required. The Council may not issue payment if you submit a different Contractor (s) invoice from the one whose estimate you submitted with the original application.

8.3 Doing the Work Yourself

If you intend to carry out any part of the works yourself you should tell the Council at the time of your application. The amount of financial assistance for DIY works will cover materials only. You should estimate the quantities and materials very carefully. A fully detailed priced specification (on the Council's form) is required, so that the correct level of assistance may be calculated.

8.4 Specialists' Quotations

If you are installing a damp-proof course or carrying out treatment for dry-rot, then the Council will require that this work is carried out by a Specialist Contractor who will issue an adequate guarantee for the treatment work carried out. This guarantee must be backed by insurance or bond cover.

8.5 Plans and Building Regulations Consent

Rewiring, replacement window installations and most major structural alterations and adaptations will come under Building Regulation control. Some works may be exempt if the works are carried out through an Approved Installer Scheme.

You should enquire into the need for obtaining appropriate Planning and Building Regulation Consents at an early stage. If consent is necessary, this must be obtained before your application for assistance can be approved.

8.6 Value Added Tax

VAT may be included in the estimated expense for grant purposes provided your Contractor itemises the work subject to VAT and is VAT Registered. The Contractor's VAT number must be clearly stated on the estimate. Some adaptations for disabled persons can be zero rated for VAT and your builder should make enquiries at the VAT offices.

8.7 Conditions attached to Repayable Assistance.

RENOVATION AND REPAIRS Assistance are normally repayable on disposal of the property. Approvals for financial assistance will be registered as a Local Land Charge against the property and must be repaid when there is a change of ownership. Further details will be issued when an application for assistance is awarded.

8.8 Appeals Against Refusals to Offer Assistance.

Appeals against any decision in relation to an application or enquiry for financial assistance will be determined by the relevant Cabinet Member for Community development and Housing.

Any such appeal should be made in writing to the Assistant Director Health and Housing services who will refer the matter on.

STEP BY STEP GUIDE:

HOW TO APPLY FOR A DISABLED FACILITIES GRANT or HOUSING RENEWAL ASSISTANCE

What We Will Do For You

What you Should Do For Us

STAGE 1:

Dealing with your Initial Enquiry

a) Inspect your property as soon as possible after receipt of your initial enquiry. (However, not all Staying Put Assistance applications are inspected).

We receive many enquiries for assistance and cannot unfortunately visit every one as quickly as you or we would like. We will visit you as soon as we can and will contact you to arrange an appointment normally by telephone or appointment card.

b) Issue a schedule of works detailing the works considered eligible for assistance.

If you are applying for a DFG then we will need a report from the Occupational Therapist at West Sussex County Council before we can visit.

Please take additional copies and issue these to your builder(s) so that they can prepare itemised estimates for the works.

c) Help you to complete the application form, if you require assistance.

Contact the officer dealing with your application if you need assistance or have any queries on the questions asked on the application form.

d) Issue a Certificate of Future Occupation, which you are required to complete in connection with your application.

Sign and complete the form. There are conditions attached to most forms of assistance. You must carefully consider your future occupancy intentions for the property concerned and you will normally be liable to repay the assistance if you sell the property.

e) Issue a Proof of Title form for completion and return.

Please arrange for this to be completed by your solicitor or Mortgage Company and return to the Council with your completed application.

f). Issue you with guidance notes with the Schedule of Works.

Please read thoroughly the paperwork, as there are likely to be restrictions, which apply to most forms of assistance. But these will be made clear in the guidance notes issued to you.

What We Will Do For You

STAGE 2:

Making your Application

a) We aim to determine your application within six weeks of receipt.

b) If your application is successful we will issue an approval notice to confirm the amount of assistance awarded to you.

STAGE 3:

Getting the Work Done

a) Advice and Claiming payment

We will issue advisory booklets and guidance on how to employ a qualified architect or building surveyor to act for you. Reasonable fees for this service are eligible for funding.

b) Inspections by Worthing

Environmental Health Staff (Officers from Worthing Borough Council) inspect most types of work funded through the Scheme. However, these inspections are not intended for the Council to act as your Clerk of Works. We will inspect the works to determine value for money with regard to payment for publicly funded works to privately owned properties.

What you Should Do For Us

We will acknowledge your application as soon as possible. There is, however, a set procedure, which the Council is obliged to follow and information needs to be checked, but we will act as quickly as we can. If further information is needed we will notify you normally within 2 weeks of receipt of your application.

Do not start the work until you receive the **approval document**. You must make sure that you have sufficient funds to pay for your contribution (if any) **before** you give the instruction to your builder to commence the works.

You must send in a Commencement (yellow) Notice and a Completion (blue) Notice when the works are completed to your satisfaction. If you wish to claim an interim payment, an interim claim form (pink) should be submitted together with the contractor's invoice for the work carried out.

You must consider appointing either Anchor Staying Put or your own architect or surveyor to act for you. Please understand that the Council is not party to the contract that will exist between you and the contractor you employ to carry out the work. (This applies even when the Council is paying 100% of the cost of the work). If, for example, latent defects show up after the work is completed, the Council will not pursue any claim against the builder – this task will be up to you.

What We Will Do For You

c) Interim Payments

We may be able to make an interim payment when a substantial part of the work has been done. The Council cannot pay in advance for work not carried out. Costs associated with fees for professional services can be made at the first stage payment.

d) Final Payment

The Council will normally inspect the work before making payment.

Payment is normally made to the builder direct.

The last (final) payment of the award will not normally be less than £1000 or 10% of the assistance awarded to you, whichever is the **greater** sum.

e) Additional Works

Unforeseen works may be eligible for additional funding if these arise as the works progress. The maximum amount available will normally not exceed 5% of the award or £600 whichever is the greater sum.

Maximum limits also apply. The Council will not normally make payments above the maximum limits, which apply. We will need an estimate for the extra work as soon as possible. A Technical Panel considers claims for unforeseen works, but only meet every 6 to 8 weeks.

What you Should Do For Us

You may need to arrange interim finance to pay for plans and other survey fees if the architect or surveyor will not await payment until the first interim payment is made. We can make part payments of the financial award when the works are underway.

We will need an invoice from the builder and an invoice for fees (if any) before we can pay any funds to the builder. If you intend to change builders, you must notify the Council before doing so, as this may jeopardise payment when you come to claim.

You must ensure you have sufficient funds available to cover the cost of unforeseen works, as the Council may not be able to increase the financial award.

Please make sure you let us know immediately an unforeseen problem arises. Do not let the builder go ahead with the extra works if you intend to claim for this later.

We cannot pay for extra works that have not been approved by the Council in writing beforehand.

