

Waltham Forest

Private Sector Housing

Renewal Assistance

Policy

2009 - 2011

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1. Introduction and background

Waltham Forest acknowledges that homes in poor condition can have an adverse impact on the health and well being of occupants. The Council endorses the Government's view that the primary responsibility to maintain and repair their homes rests with the owner, although it accepts those who are elderly, disabled and vulnerable, may not have the resources to do so. The Council therefore has a duty to provide support and encouragement to homeowners, and assistance where the homeowner is unable to repair and maintain their home.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 replaced the prescriptive legislation set out in the Housing Grants, Construction and Regeneration Act 1996 and gave the Council a greater degree of flexibility to deal with housing in poor condition. This document meets the requirements of the above Order, for a published Policy.

1.1 Tenure mix in the borough

There are approximately 73,000 non-RSL private sector dwellings in the Borough (including empty dwellings). Owner occupation, the largest tenure in Waltham Forest, accounts for 65.7% of the total private sector stock, comparable with the London average (71.4%) and much lower than the national average of 80.5%.

1.2 Strategic context

The Renewal Policy is influenced by national, regional and corporate objectives including:

- The Mayor's Climate Change action plan
- East Sub-Regional Housing Strategy
- Waltham Forest Regeneration and Investment Strategy
- Waltham Forest Community Strategy
- Waltham Forest Housing Strategy Statement
- Waltham Forest Better Neighbourhoods Initiative

1.3 Resources

Grant type	2008/9	2009/10	Source of Funding
Disabled Facilities Grants	950,000	950,000	Supported borrowing (CLG)
Renovation Grants	900,000	900,000	Council capital resources
Empty Property Grants	331,098	TBC	Sub-regional funding
Decent Homes Programme	41,000	TBC	Sub-regional funding
Home Repair Assistance	75,000	75,000	Council capital resources
Total	£ 2,297,098	£1,925,000	

1.4 Our partners

Waltham Forest recognises the importance of partnerships in delivering the objectives of its Renewal Policy. Our aim is to continue working closely with existing partners, and to develop new partnerships wherever possible in order to maximise the number of private sector homes improved within the Borough. We value the contributions of both our internal and external partners, whom we consulted in developing this policy, in particular:

- Environmental Health Team
- The North East London Energy Efficiency Advice Centre (NELEEAC)
- Home Energy Efficiency Training (HEET)
- London Warm Zone

1.5 Local issues

This policy takes account of the findings of the Waltham Forest Private Sector Stock Condition Survey, 2006 and Energy Efficiency survey carried out in 2007. It has also taken into account information from various sources in respect of local housing market conditions, socio-economic factors, health, age and demographic trends.

The major issue, which arose from the Private Sector Stock Condition Survey, was that 30.6% of dwellings are “non-decent” in that they do not meet the Government’s ‘decent homes’ standard. This represents 21, 625 dwellings of which 6,824 are believed to contain vulnerable households. Non-decent homes are mainly confined to the south of the borough, and the main reason for failing the decent homes standard was found to be thermal comfort.

Other key local issues:

- i) The borough has an older age property profile - 49.1% of the private sector stock was built before 1919
- ii) The number of Houses in Multiple Occupation (HMOs) in the borough is estimated to be 6,943. Of these, 120 (1.73%) are required to be licensed under the Housing Act 2004. This low percentage is caused by the fact that the majority of the properties within the borough were built pre 1919 and are comprised of two storey stock. Only 3 storey HMO’s require statutory licensing.
- iii) 8.1% of dwellings require a mandatory action under the Housing, Health and Safety Rating System (HHSRS) and the hazard most likely to require action is damp and mould.
- iv) Many homeowners have substantial equity in their properties due to continued house market increases. When our survey analysed owner-occupiers’ ability to fund repairs & improvements, the cost of repairs to unfit dwellings is reduced significantly, from £33.5m to £13m.

- v) As at 1 April 2007, there were 1,681 long-term empty properties in the borough.

2. Mandatory Assistance

2.1 Disabled Facilities Grant (DFG)

The Disabled Facilities Grant (DFG) is a mandatory 'means tested' (see Applicants financial circumstances below) grant, to help meet the cost of adapting a property (this can include mobile homes or houseboats) in which a disabled adult or child lives. Owner-occupiers and private tenants may apply for the grant for a disabled person in their household. A landlord may apply for the grant for an adaptation for their tenant. The grant is intended to enable disabled people to continue living independently in their homes.

The Council's Occupational Therapy Unit carries out an assessment of the disabled person's needs and recommends if eligible the necessary works to meet those needs. The proposed adaptations must be reasonable and practicable in relation to the property.

DFGs can be used to fund adaptations and alternations for:

- Improving access throughout the home
- Making the dwelling safe for the disabled occupant,
- Facilitating access to and from a garden, or
- Making safe an access to or from a garden

Maximum grant amount

The maximum grant amount within Waltham Forest is currently £30,000. If the proposed adaptations cost more than the grant maximum, the grant applicant is required to fund the remainder. Repairs to the property must also be funded by the grant applicant and cannot be paid for from the grant.

If the grant applicant is a homeowner, they may wish to consider equity release to fund the remainder. Financial assistance is available to pay for setting up costs, for anyone wishing to take up the Houseproud Equity Release scheme. Details of this scheme and how to apply can be found on page 10.

If however, measures are required to make the property more energy efficient, for example, boiler replacement, insulation or central heating installation, then it may be possible to obtain a national Warmfront grant. For all energy efficiency measures the North East London Energy Efficiency Advice Centre (NELEEAC) can provide advice and information (see useful contact numbers).

Applicant's financial circumstances

All DFG applications are subject to a statutory financial means assessment. This assessment looks at the resources of the disabled person and their spouse or partner, and is used to determine how much, if anything, they must contribute towards the cost of the works.

The grant is not means tested if the adaptations are necessary for meeting the needs of

a child with disabilities. The terms and conditions applicable to DFGs are statutory, determined by Central Government and followed by local authorities.

Applying for a DFG

The first step is to contact one of the Council's Adult Screening Teams (see useful contact details on page 16 to find relevant number).

- 1) A home visit will be arranged for an Occupational Therapist (OT) to carry out an assessment of the disabled person's needs. The assessment can take up to 28 days and information will be obtained from a GP or consultant, as appropriate.
- 2) While the occupational therapy assessment is taking place a Grants Administrator will complete the Preliminary Test of Resources.
- 3) When the assessment is complete the OT will recommend which alterations are necessary and appropriate for the disabled person.
- 4) A formal application is made following OT's recommendation for alterations. Someone from the Grants Team will visit the applicant and assist with completing the relevant forms. The Council will inform the applicant, normally within six months, if it will offer a DFG.
- 5) If a DFG is awarded, the Council will require an owners certificate to show that the applicant intends to continue living in the property for the next five years. The deeds to the home will provide proof of ownership.
- 6) Tenants must have the owner's permission to carry out alterations.

The Community Independence Team has produced a 'Service User Information Pack for Disabled Facilities Grants'. This document provides more detailed information about the DFG process. To obtain a copy please telephone the Community Independence Team (see useful contact details).

3. Discretionary Assistance

3.1 Renovation Grants

Background

The Housing Grants, Construction and Regeneration Act 1996 relates to grants for renewal of private sector housing, in particular, Section 1 (1) and sections 7-13 inclusive. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, replaced the 1996 Act.

The 2002 Order gave Local Authorities wider discretion in terms of improving living conditions in their areas. However, Article 4 provided that the new power was not exercisable until the Local Authority had adopted a policy relating to their exercise of the power. Thereafter, the power must be exercised in accordance with the policy.

This policy meets the requirements of the above Order for a published policy, which will bring into effect the Council's powers to offer financial assistance under the Housing Grants, Construction and Regeneration Act, as amended.

Current position – administration of Renovation Grants

The considerable demand for Renovation Grants from 1999 onwards (made under the 1996 Act above) and a lack of resources to meet this demand meant the Council received more applications than it was able to approve. These applications were acknowledged and the applicants were advised that due to insufficient funds their applications would be processed as resources became available.

For 2008/9 and 2009/10 the Council is making £900,000 available for each year to deal with the outstanding applications for Renovation Grants. This means that Renovation Grants will only be awarded to qualifying owner-occupiers, where a full application had been received prior to this policy being implemented and who are still eligible for a Renovation Grant. All such applications are subject to the approval process.

The Council is unable to accept any new applications for Renovation Grants, and homeowners seeking housing renewal assistance are encouraged to consider the Houseproud Equity Release Scheme. Further details can be found on page 10.

Prioritising the backlog of cases

The Council's Housing Standards team will administer the backlog of applications awaiting approval for Renovation Grants. This is a discretionary, means tested grant to which the Council has set no financial limit. This means test looks at the resources of the applicant and their spouse or partner, and is used to determine how much, if anything, they must contribute towards the cost of the works. Applications will be processed in the order of the date received except where a significant change in need has arisen since the date of the application in which case priority may be given to such applications in order to meet that change in need.

Upon completion of the works there will be an inspection to ensure satisfactory standards have been met and that all relevant guarantees and certificates have been provided.

It is a condition of this grant that the full grant amount is repayable to the Council if the property is sold within 5 years. The Council will therefore notify the local land charges section and place a charge on the property that will last five years, following the grant award.

3.2 Home Repair Assistance

As with Renovation Grants there is a backlog of applications for Home Repair Assistance. The Council has made £75, 000 available to deal with cases where a full application was received and assessed as eligible, prior to this policy being implemented.

Applicants will receive grants of up to £5,000 to deal with more minor repairs. The grant is not available to part-fund major works costing more than £5,000.

The types of works for which the grant would be available include:

- Minor adaptations to help maintain independence
- Minor repairs and improvements

- Home security and home safety
- Works to facilitate speedier discharge from hospital

The Council is unable to accept any new applications for Home Repair Assistance Grants at this time. Homeowners seeking housing renewal assistance are encouraged to consider the Houseproud Equity Release Scheme. Further details can be found on page 10.

Applications will be processed in the order of the date received except where a significant change in need has arisen since the date of the application in which case priority may be given to such applications in order to meet that change in need.

3.3 Empty Property Grant

The Council has an Empty Property Strategy aimed at reducing the number of empty properties in the borough and increasing the supply of affordable decent accommodation. The Council will provide grant assistance to bring empty properties back into residential use, including flats above shops. Commercial properties, with redundant space are also targeted under the strategy.

The funding for this programme comes from sub-regional resources. During 2008/09 we awarded 29 grants to owners of empty properties, totalling £331, 098. Our allocation of grant funding for 2009/10 has yet to be confirmed, but it is likely to be at the same level or higher than 2008/09.

What is the empty property grant for?

An empty property grant offers financial help to cover works to an empty property to bring it up to the Government's decent homes standard. Grants are given to improve houses, flats or commercial units that cannot be occupied because of disrepair such as damp, faulty wiring, rotten timber windows or lack of heating. Improvements to kitchens or bathrooms may be considered. Grants can also be used for converting larger houses into flats or commercial properties into residential homes.

Grants are awarded subject to the following conditions:

- the property must be empty for a minimum of six months when repairs are completed
- the property must be let to the council for five years.
- the property must conform to planning and building control standards
- the property must meet council's terms and conditions of lettings

Following payment of an empty property grant, the Council must be provided annually (depending on the nature of the scheme under which the property has been procured) with the following documents:

A certificate for the safety of any gas / electrical appliances. A certificate for adequate buildings insurance. A certificate of safety for any automatic fire detection system, if applicable

Who is eligible?

Private individuals/private landlords who own an empty property, wanting to refurbish or convert their property to a number of units. In all cases, to qualify for a grant the property must be available for letting and the landlord must be accredited by the London Landlord Accreditation Scheme.

How to apply for the grant

Individuals wishing to apply for an Empty Property Grant can contact the Council's Empty Property Team (see useful contact details, page16). The following documentation will be required from applicants:

- Three estimates for the works to be carried out, which must be itemised and quantified
- Proof of ownership e.g. land registry title deed
- Copies of any notices affecting the property served by the Council or
- Other organisation such as the Fire Brigade

3.4 Decent Homes – Thermal Comfort Programme

The East London Renewal Partnership (ELRP) has attracted funding from the London Housing Board to enable ELRP to provide services and financial support for private housing renewal in the east London sub-region. Works funded by ELRP are required to meet the Decent Homes Thermal Comfort standard and eliminate HHSRS category 1 – excess Cold hazards. The East London Warm Zone (ELWZ) delivers this programme in Waltham Forest.

The schemes ensure householders obtain all the available grants from central and local government, along with EDF Energy, to provide energy efficiency measures (loft and cavity insulation, central heating installations and upgrades) to bring homes up to the Decent Homes Standards for thermal comfort. The East London Warm Zone scheme also secured current funding from the London Regional Housing Pot (LRHP) and further Energy Efficiency Commitment (EEC) funding from EDF Energy

Assessments

The Council's approach to assessments is informed by the Private Sector Stock Condition survey, which found most homes that failed the decent homes standard, did so on the grounds of thermal comfort. We also know that approximately 6,824 dwellings containing vulnerable households do not meet the decent homes standard. Our aim therefore is to improve thermal comfort of homes of vulnerable residents.

Eligibility

According to Government definition, vulnerable residents are those in receipt of the benefits listed below:

- Income support
- Housing benefit

- Council tax benefit
- Child tax credit
- Income based job seekers allowance
- Working tax credit
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit
- War disablement pension

The Council has taken a ward-by-ward approach to carrying out assessments, targeting resources initially towards the South of the borough, which show high levels of non-decent homes. ELWZs assessors conduct door-to-door interviews, collecting information about the occupant and the property.

Applicants wishing to apply for this scheme must contact East London Warm Zone directly (see useful contact details).

3.5 Houseproud Equity Release Scheme

The Council is a member of the Houseproud Equity release scheme to deliver assistance to residents who are 'equity rich but cash poor' and to offer an alternative to approaching financial lenders themselves. The Home Improvement Trust, a not-for-profit organisation, administers the Houseproud scheme. They offer homeowners aged 60 and over, or households with a disabled person of any age, a comprehensive home improvement service enabling them to repair, improve or adapt their home.

Working with regulated lenders, they have made a range of loans available for residents, with a no-repossession guarantee. In some cases loans do not have to be paid back until the property is sold. The minimum loan amount is £3,000 and can be up to 30% of the property value. This can be used to undertake repairs, improvements or adaptations.

Maximum grant amount

The Council will pay £500 towards the setting up costs of the loan (legal, valuation, administrative) for homeowners.

Eligible applicants

Private homeowners, who are 60 and over or with a disabled member of the household are eligible for the scheme.

Eligible works

All properties that are grant assisted will require an inspection to ensure it is free from any serious hazards to health and safety on completion of works. Below is an example of some of the types of works that would qualify for grant aid, for Houseproud equity release. The list is not exhaustive.

- Repairs or improvements to remove or reduce any hazards to health or safety
- Improving energy efficiency. Top-up for (DFG) adaptations and alternations
- Provision, replacement or repairs to amenities,
- A new bathroom
- Roof replacement/ renewal/repairs
- Better home security

Types of loans available

- I. **Capital release loan** – there is no need to make any regular payments with this kind of loan. The loan only needs repaying when the home is no longer the main home or is sold.
- II. **Interest only loan** – only the interest on the loan is payable each month. The actual amount borrowed (the capital) does not reduce and is repaid when the home is no longer the main home or is sold. When the property is sold, the bank or building society will take the amount of the original loan, plus any outstanding interest, from the sale proceeds to repay the loan.
- III. **Capital and interest repayment loan** – monthly payments cover both the interest and part of the original amount borrowed (the capital). The length of time over which the loan is borrowed, will be agreed with the lender.

How to apply for HouseProud

Applicants wishing to apply for the HouseProud Scheme must contact Waltham Forest Housing Standards team or the Home Improvement Trust (see useful contact details)

3.6 Other Assistance

Further advice is available from Waltham Forest Public Health and Housing (Environmental Health) about other possible sources of assistance. Anyone who requires assistance but does not qualify for any of the schemes under this policy should contact them. In very exceptional circumstances assistance may be available from the Council entirely at the discretion of the Executive Director for Environment and Regeneration as appropriate.

3.7 Service Standards

We will follow the corporate customer care standards, however, any complaints relating to this document should be sent to:

Customer Relations Team
 Housing Services
 Cedar Wood House
 2d Fulbourne Road
 London E17 4GG

Useful Contact Details

Waltham Forest Housing Standards Team:

- Renovation Grants and Home Repair Assistance
- HMO Licensing
- Housing, Health and Safety Rating System

Tel: 020 8496 2214

E-mail: surjit.nashad@walthamforest.gov.uk

Adults First Response Screening Team

- Disabled Facilities Grant (DFG)

Adults Social Care and Access Team for Occupational Therapy Assessments:

- Disabled Facilities Grant

Tel: 020 8496 1815 / 1820 / 1831 / 1817

Community Independence Team:

- DFG (General Advice)

Tel: 020 8496 1261

E-mail: wfdirect@walthamforest.gov.uk

Waltham Forest Empty Property Team (Housing Services)

- Reporting an empty property
- Enquiring about an empty property
- Applying for an empty property grant

Tel: 020 8523 1640

E-mail: Empty.property@walthamforest.gov.uk

North East London Energy Efficiency Advice Centre

Provides advice and training on energy efficiency and advice about loans, grants and discounts that are available.

Tel: 020 8520 9889

E-mail: admin@lessenergy.co.uk

Home Energy Efficiency Training (HEET) Project

A not for profit organisation offering advice and assistance to address thermal comfort and related works.

Tel: 020 8520 1900

E-mail: info@theheetproject.org.uk

London Warm Zone

- Door to door assessments for WF
- Benefit advice and take-up
- Installation of Central Heating and Insulation
- Other energy type measures

Tel: 0800 389 7286

E-mail: Enquiries@warmzones.co.uk

The London Landlord Accreditation Scheme

- Landlord training and accreditation

Tel: 020 7974 1970

E-mail: llas@camden.gov.uk

The Home Improvement Trust

- House Proud equity release loan

Tel: 0800 783 7569

E-mail: info@hitrust.org

Eaga Partnership

- Warmfront Grants

Tel: 0800 316 2805

E-mail: enquiry@ega.com

Housing Advice Unit

- General Housing Advice

Tel: 020 8496 5575

E-mail: Housing.advice@walthamforest.gov.uk