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Waltham Forest Private Sector Housing Renewal Assistance Summary 2009 - 2011

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.

Disabled Facilities Grant (DFG)

The Disabled Facilities Grant (DFG) is a grant to help meet the cost of adapting a property in which a disabled adult or child lives. The grant is intended to enable disabled people to continue living independently in their homes.

The maximum grant amount within Waltham Forest is currently £30,000.

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).

Empty Property Grant

The Council will provide grant assistance (normally up to £10,000) to bring empty properties back into residential use, including flats above shops. Commercial properties, with redundant space are also targeted.

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 can also be used for converting larger houses into flats or commercial properties into residential homes.

Who is eligible?

Private individuals, or private landlords who own an empty property, and want to refurbish or convert it 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.

Decent Homes – Thermal Comfort Programme

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.

Grants are available for, according to Government definition, vulnerable residents, who are in

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

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 to repair, improve or adapt their home.

The minimum loan amount is £3,000 and can be up to 30% of the property value.

Types of loans available

- a) Capital release loan
- b) Interest only loan
- c) Capital and interest repayment loan

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

Useful Contact Details

Adults First Response Screening Team and Adults Social Care and Access Team for Occupational Therapy Assessments

Tel: 020 8496 1815/1820/1831/1817

Community Independence Team

Tel: 020 8496 1261

Email: wfdirect@walthamforest.gov.uk

Waltham Forest Empty Property Team (Housing Services)

Tel: 020 8523 1640

Email: Empty.property@walthamforest.gov.uk

North East London Energy Efficiency Advice Centre

Tel: 020 8520 9889

Email: admin@lessenergy.co.uk

London Warm Zone

Tel: 0800 389 7286

Email: Enquiries@warmzones.co.uk

The Home Improvement Trust

Tel: 0800 783 7569

Email: info@hitrust.org