



**South
Staffordshire
Council**

**Housing Assistance
Policy**

2011

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1 GENERAL BACKGROUND AND INFORMATION

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (the RRO), introduced a new wide discretionary power that allowed local authorities formulate a Housing Assistance Policy (HAP) to provide a range of financial and other assistance for repairs, improvements and adaptations to private sector housing. The intention is to allow greater flexibility, innovation and discretion in delivering housing renewal and disabled adaptations in order to address local needs.
- 1.2 The Government's view is that responsibility for maintaining privately owned property should rest primarily with the homeowner. In some circumstances, however, help in the form of grants or loans may be needed to assist in carrying out essential repairs or improvements. The Order allows local authorities to target help to those who need it the most, and to encourage more effective and innovative use of resources.
- 1.3 Within the previous Housing Assistance Policy made under the RRO, South Staffordshire Council (the Council) detailed the types of assistance available to increase the number of homes in the district that meet the Decent Homes Standard (Appendix 1). However, as a result of the withdrawal of government funding for the Kick Start Home Loan Scheme from April 2011, a substantial reduction in the funding for Warmfront and the reduction in Government subsidy to this Council, fundamental changes have had to be made to this Policy.
- 1.4 To try and maintain the excellent progress the Council has made in dealing with non-decent homes, and to make some finance available against the backdrop of recession, the Council will work with the Home Improvement Trust who can provide funding in the form of equity and other types of loans for certain residents for home improvement and repair and disabled adaptations.
- 1.5 The reduction in government subsidy provided to the Council has meant that the budget available for direct grant aid via Decent Homes Grant has had to be drastically reduced and will only be available in cases of emergency.
- 1.6 In partnership with Staffordshire County Council Social Care and Health, Spirita Home Improvement Agency and South Staffordshire Housing Association, the Council has given careful consideration to the needs of disabled residents and has amended this Housing Assistance Policy to incorporate initiatives to reduce waiting times for those in need of disabled adaptations.
- 1.7 Discussions are continuing on a County-wide basis with other Local Authorities, Social Care and Health and the Home Improvement Agencies on other ways to further reduce waiting times for disabled residents, especially regarding the role of Social Care and Health.
- 1.8 This policy came into force on the 1st April 2011

2 POLICY PROCESS AND REVIEW

- 2.1 This policy has been approved by the Council, and will be reviewed and updated as indicated in the policy implementation plan. (Section xxx)

3 POLICY CONTENT

- 3.1 In accordance with central government guidance, this policy document details the assistance that will be made available under Article 3 of the RRO and the reasoning behind it. It therefore includes or directly refers to the following: -

- a) Local strategic context. The Councils Corporate, Housing, Crime and Disorder, and Sustainable Developments Strategies and the Local Strategic Partnership Community Strategy.
- b) The regional/sub-regional context
- c) The national context
- d) Current private sector Housing issues in the district
- e) The resources committed to implementation of this policy
- f) Complementary services from partner organisations
- g) Details of the types of assistance available, the amount of loan / grant and eligibility
- h) The procedures to be followed, and service standards
- i) The policy implementation plan.

4 STRATEGIC CONTEXT

The policy and its priorities have been reviewed to reflect ever changing local, regional, and national policy resulting from the change of government in May 2010 and its priority to deal with the deficit and the subsequent impact this has had on public funding for housing.

4.1 The Corporate Strategy

- 4.1.1 The Council's Corporate Strategy sets out the aims and priorities that the Council intends to pursue, reflecting the requirements of the residents of the District.

The Strategy has five corporate aims each having their own priorities.

In particular, Corporate Aim 2 includes:

- To be a healthy and safe District in which to live, work and visit.
- We will make a positive contribution to the health and well being of all the people in South Staffordshire by promoting and supporting healthy lifestyles being mindful of the most vulnerable, including the increasing number of elderly people.
- We will reduce crime and disorder and make South Staffordshire safer.

- We will support and enable people in South Staffordshire, who choose to do so, to remain within their own homes.

4.1.2 By improving the standard of their living accommodation, this policy will make a major contribution towards the health of vulnerable people living in non-decent properties.

4.1.3 By the innovative provision of adaptations for disabled persons, this Policy aims to substantially reduce waiting times for applicants.

4.1.4 The continued provision of some assistance to bring dwellings up to the decent homes standard will improve the energy efficiency of the housing stock, and will make a positive contribution towards reducing crime and disorder.

4.2 South Staffordshire Local Strategic Partnership Community Strategy 2008 - 2020

The Community Strategy was developed in 2008 to set out a vision and plan for the future in South Staffordshire for those who live, work and visit the District. The Strategy focused on a number of key themes, some of which relate to this policy and include:

4.2.1 Housing

The central Government's decent homes target of 75% of vulnerable persons living in decent homes by 2020 was achieved by the Council in 2010, 10 years early and an achievement of which the Council are justifiably pleased. The Council will continue to work together with our partners to target poor quality housing and to aim to:-

- ensure that all residents have access to a decent home
- meet the housing needs of disabled people
- provide advice on thermal insulation and heating and the availability of grant funding for works
- support vulnerable people of all age groups in their homes
- improve the health and well-being of the people of South Staffordshire
- To reduce the number of accidents in the home.

4.2.2 Environmental Quality

- To reduce pressures on global warming by improving the energy efficiency of the housing stock and thereby reducing carbon emissions.

4.3 South Staffordshire LSP Housing Strategy 2009 - 2012

4.3.1 The 2009 – 2012 Housing Strategy has been developed by the Local Strategic Partnership to encompass the wide range of organisations that help to deliver housing and support related services to our residents. The Housing Strategy is effectively an appendix to the LSP's Sustainable Community Strategy and aims to deliver the actions to meet the priorities in that Strategy.

4.3.2 The Housing Strategy has 2 key priorities which feed into delivering Aim 2 of the Council's strategic aims, namely:

- Targeting poor quality housing and ensuring that everyone has access to a decent home
- Ensuring that a variety of housing options are available for our most vulnerable residents.

The key issues contained in the Housing Strategy that relate to this Policy are:

- The provision of discretionary expenditure of £44,000 per annum for 2011 to 2015 to provide emergency grant aid to owners of non-decent properties, targeting these resources at those who are most vulnerable and unable to access funding from other sources.
- Using these grants, together with loans, statutory action, advice, and encouragement to improve living conditions and thereby reduce the incidence of housing-related illness.
- Ensuring that the allocated budgets for adaptations for disabled persons and Decent Homes Grants are fully utilised.
- Maximising take-up of insulation and heating grants under central government's Warmfront and other schemes and promoting available discount and cash-back schemes.

4.4 The Crime and Disorder Strategy

This policy will contribute to the Council's work under Crime and Disorder by providing assistance towards more secure external doors and windows where they are replaced in conjunction with grant aided works.

4.5 Sustainable Development

4.5.1 The Council has a Climate Change Strategy (CCS) which incorporates the Home Energy and Fuel Poverty Strategies made under the Home Energy Conservation Act 1995. This policy contributes to the CCS in that insulation will be assisted when bringing homes up to the decency standard, and grant aid will be paid to top up the Warmfront Scheme.

4.5.2 Under the Home Energy Conservation Act, in 1996 the Council set a 15 year target to increase the energy efficiency of the residential accommodation in the district by 30.1%. The Council are proud to say that this target was achieved in 2009, two years ahead of schedule.

5 HOME LOAN AND EQUITY RELEASE SCHEMES

5.1 Home Improvement Trust (HIT)

5.1.1 The aim of the Home Improvement Trust - a not for profit company, is to help older people to remain safely and independently in their own homes, helping to prevent poor health and reducing the need for residential care. It can help facilitate funding to carry out repairs, improvements or adaptations to properties. The main points are:-

- Loans are usually only available to homeowners who are 60 years or older.
- All loans carry Guarantees of No Repossession and No Negative Equity subject to the property remaining your main home, the applicant or joint applicants being aged 60 or over and the percentage of loan to the value of the property.
- They can act as either a 'stand alone' loan or a top-up for a grant
- The amount that can be borrowed depends on your age and the value of your home. Usually this ranges from £3,000 up to 55% of the current value of the property.
- The amount of the loan and any interest outstanding is secured by a first Legal Charge on your property.
- No evidence of your state of health is required if you are 60 or older
- There will be specially negotiated and affordable costs to cover legal and administration fees. The Home Improvement Agency will manage the job for you, but this may also incur a fee. These costs can be included in the loan, so you do not have to use any savings.
- For any loan the property must be fully covered by buildings insurance
- Loans are not available for mobile homes.

5.1.2 There are three types of loan available:-

a) Lifetime – No Service Loan

- Available to low income or vulnerable homeowners over 60s and/or where a member of the family has a disability and where homeowners have equity in their property but cannot afford regular payments

- There is no fixed period of the loan, repayment of the loan plus all interest is made in full when the property is no longer your main home and is sold. However repayments can be made earlier if you want to.

b) Capital & Interest Repayment Loan

This is a straightforward mortgage. The monthly repayments cover both the interest and part of the original amount borrowed (the capital).

It is useful for homeowners who can demonstrate that they can afford regular monthly repayments but are unable to access affordable loans from mainstream lenders. Also for homeowners classed as low risk and/or with poor credit scores who cannot access standard rates or products elsewhere

This type of loan is also available to homeowners under the age of 60 where the works are for the benefit of a disabled person of any age who is resident at the property.

The length of time over which you borrow the money is agreed with the lending bank or building society. The shorter the period the higher the monthly repayments will be, but, the sooner it will be repaid in full.

c) Lifetime Interest-Only Loan

This loan is useful for homeowners likely to receive benefit towards interest payments from the Department of Works and Pensions. If not eligible from DWP, homeowner must have sufficient monthly income to meet interest repayments. Homeowners due to receive a capital sum e.g. life assurance policy at a defined date in the future may be eligible.

The lender will need to be sure that you have sufficient monthly income to meet the interest repayments you will have to make, and still have enough to cover your day to day living expenses.

The loan is usually repaid out of the proceeds of the sale of your home when it ceases to be your principal residence. The amount repayable is the original loan plus any outstanding interest to the date of repayment.

This is only a brief outline of the loans available. For more detailed information contact Spirita Home Improvement Agency, see Appendix 2

5.2 KICK START

The West Midlands Kick Start Scheme was set up to provide various forms of equity release and interest free loans for private sector housing renewal.

Unfortunately, the Government has withdrawn funding for Kick Start with effect from April 2011. However, whilst the possibility remains that there

may be some residual funding available, the Council will remain a member of the scheme.

For further details of the loans available, residents should contact Spirita Home Improvement Agency on 01543 - 460780

6 ASSISTANCE FOR DISABLED PERSONS

- 6.1 Despite the current financial situation, the Government has stated that it sees the provision of adaptations for the disabled as a priority and has pledged not to reduce the allocation of funding to Local Authorities for these grants.
- 6.2 This Council likewise regards adaptations for the disabled as a high priority in its corporate aims and hopes to maintain its own budgetary contribution at current levels for 2011 to 2015.
- 6.3 The budget for all disabled adaptations for 2011-12 is therefore £556,000, consisting of £330,000 from the Government and £226,000 from the Council's capital programme. This level of funding has been provisionally agreed for the next five years but will be subject to annual review.

7 Disabled Facilities Grants (DFG's)

- 7.1 These grants given under the Housing Grants, Construction and Regeneration Act 1996, are mandatory and are paid in accordance with the requirements of legislation towards the adaptation of all forms of qualifying living accommodation.
- 7.2 Social Care and Health, the Council and the Home Improvement Agency are all involved in the DFG process, which can be time consuming and delays can be frustrating for the disabled person and their carers.
- 7.3 Following a detailed examination of this process, and in conjunction with our partners and under the discretionary powers available under the RRO, the Council has introduced in this policy new working arrangements for the funding of disabled adaptations, which will streamline the process, cut out unnecessary administration and substantially reduce waiting times and confusion amongst applicants.
- 7.4 In addition to the new funding arrangements for adaptations for disabled persons detailed in paragraph 8 below, mandatory DFG's given under the Housing Grants, Construction and Regeneration Act 1996 will continue to be available from this Council. Although assistance from the Agency will be available to help applicants with their applications, DFG's will continue to be approved and paid by the Council.
- 7.5 Spirita Home Improvement Agency

The Council has had a Service Level Agreement with Spirita for a number of years under which the Agency provides a number of services for residents of the District, primarily helping with DFG applications, but also

referring residents on to Kick Start, Warmfront, Health through Warmth and other funding streams as well as providing the handyperson service, giving general advice and advising on benefit entitlement.

In order to further progress the Council's aim to reduce waiting times for applicants for disabled adaptations, using the powers available under Article 3 of the Order, the Council has delegated the power to approve and pay the new Adaptations Grants (see 8 below), including the approval of supplementary works and authorisation of interim payments, to the Agency. Spiritita will deliver the service on behalf of the Council through a new service level agreement.

The new SLA sets out working arrangements and provisions for inspection of work and audit requirements. The Council will retain an audit role and receive regular monitoring reports. The agreement together with the cost to the Council will be reviewed annually or as and when there are material changes in demand or the availability of funding.

7.6 South Staffordshire Housing Association

The Council already has a unique agreement with the Housing Association whereby existing bathroom adaptations for disabled residents in bungalows are funded 50:50, the tenant formally applying for a DFG towards half of the cost of the works.

This successful partnership between the Council and SSHA has been held up nationally as a novel and innovative way of working and in 2008 won the National Housing Federation's "What we are proud of" award.

The Council has now agreed a new working relationship with our major social housing provider for the provision of level access shower adaptations in existing bathrooms for qualifying residents living in bungalows and ground floor flats.

In these cases, and using the powers available under Article 3 of the RRO, the Council will not require a formal application for DFG and all applicants will be pass-ported through the test of resources and no means testing of tenants will be carried out. Instead the Council and SSHA have agreed to fund these particular adaptations on a 50:50 basis, the Council reimbursing the HA on a block funding basis to further reduce administration.

The number of adaptations funded in this way, the unit cost and the total annual outlay from the Council together with working arrangements and provisions for inspection of work and audit are set out in the new Service Level Agreement with SSHA. This agreement will be reviewed on an annual basis or as and when there are material changes in demand from tenants or the availability of funding.

This will enable the Association to react even more swiftly on the recommendations of the OT and not be encumbered by the need of

unnecessary information gathering, form filling and other time consuming administration.

- 7.7 All other adaptations to SSHA properties will be funded by the new Adaptation Grant (see below) or mandatory DFG.

8 ADAPTATION GRANTS

- 8.1 Under this Policy the Council introduces the Adaptation Grant. This is discretionary assistance towards the provision of facilities for disabled persons. Although similar in many respects to the DFG, by moving away from the statutory confines of the DFG process it has enabled the Council to introduce innovative changes designed to streamline and simplify the process and reduce administration. The Council remains ultimately responsible as primary budget holder.

- 8.2 The maximum grant payable is £30,000

8.3 Eligibility:

The eligibility criteria for Adaptations Grant will remain broadly the same as for Mandatory Disabled Facilities Grants and are as follows:

- 8.3.1 The applicant must have, or proposes to acquire, either an owners or tenants interest in the land on which the relevant works are to be carried out, or have the necessary permission of the landowner.
- 8.3.2 The disabled occupant intends to live in the dwelling or flat as his only or main residence for a minimum period of 5 years from the date of application.
- 8.3.3 The proposed works are required to meet one or more of the following identified needs of the disabled occupant: -
- i. Facilitating access by the disabled occupant to and from the dwelling or the building in which the dwelling or, as the case may be, flat is situated;
 - ii. Making the dwelling or building safe for the disabled occupant and other persons residing with him;
 - iii. Facilitating access by the disabled occupant: -
 - to a room used or usable as the principal family room;
 - to, or providing for the disabled occupant, a room used or usable for sleeping;
 - to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;

to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;

to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;

iv. Facilitating the preparation and cooking of food by the disabled occupant;

v. Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system in the dwelling or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;

vi. Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;

vii. Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident in the dwelling and is in need of such care;

viii. Facilitating access to and from a garden by a disabled occupant or making access to a garden safe for a disabled occupant.

8.3.4 In the case of other works recommended by Social Services which are not included in 8.3.3 (i) to (viii) above, applications for discretionary assistance will be determined by the Housing Strategy and Regeneration Manager in consultation with the Deputy Leader (Strategic Services).

8.3.5. In cases where it is not reasonable and practicable to adapt the living accommodation currently occupied by the disabled person, then consideration will be given by the Council towards allowing Adaptation Grant to be given towards the purchase of more suitable living accommodation. Applications for such funding will be determined by the Housing Strategy and Regeneration Manager in consultation with the Deputy Leader (Strategic Services). Should such funding be agreed by the Council, then any further grant assistance towards the adaptation of the living accommodation so purchased will be limited in that the total amount of grant given towards the purchase and subsequent adaptation of that living accommodation shall not exceed £30,000.

8.4 Necessary and Appropriate

8.4.1 All applicants for Adaptations Grant or DFG will be required to have an initial assessment carried by an Occupational Therapist (OT). The OT will confirm that the person is registered disabled or registerable as disabled under Section 29 of the National Assistance Act 1948 and that the works

recommended are **necessary and appropriate** having regard to the persons disability.

8.4.2 Following the assessment, if it is decided that an adaptation is needed, the O.T will refer the case to Spirita. As part of the assessment the disabled person will be allocated a priority band, in the same banding system that was previously used for Disabled Facilities Grants.

8.5 Reasonable and Practicable

8.5.1 To be eligible for Adaptations Grant, the proposed works need to meet the needs of a disabled person and must be assessed as being both **reasonable and practicable** to deliver, having regard to:

- The layout, construction, age and condition of the accommodation
- The number and ages of the other occupants of the accommodation
- The use of the accommodation by the disabled person
- The location of the accommodation e.g steep slopes to access.
- The other options that have been considered are less practical to be carried out
- The cost of the proposed work being reasonable having regard to the likely cost of any alternatives.
- Successful adaptations carried out in similar types of accommodation.

8.5.2 With regard to applications for financial assistance above the maximum grant limit applicable at that time, or for financial assistance towards a means tested contribution, the applicant will be required to apply to the Home Improvement Trust or Kick Start for a loan, or to Social Care and Health or the Children's Disability Service for funding. If unsuccessful, any such applications for assistance made to the Council will be determined by the Housing Strategy and Regeneration Manager in consultation with the Deputy Leader (Strategic Services).

8.6 Test of Financial Resources (Means Test)

8.6.1 With the exception of the instances listed at 8.6.2 and 8.7 below, all applications for Adaptation Grants will be subject to a test of resources of the disabled person (and their partner, if any) or the relevant person. This is the same test of resources that is used for mandatory DFG's and is accordance with the Housing Grants, Construction and Regeneration Act 1996 and the relevant Regulations and other Statutory Instruments made thereunder.

8.6.2 Instances where the means test does not apply: -

- 1) Where the disabled person is a dependent child under the age of 19.
- 2) Where there is special dispensation under paragraph 8.7 below
- 3) Where the relevant person is in receipt of one or more of the following means tested benefits: -

- Income Support

- Housing Benefit
- Council tax Benefit
- Income Based Job-Seekers Allowance
- Guaranteed Pension Credit (NOT Savings Pension Credit)
- Working Tax Credit and/or Child Tax Credit where the household income is less than £16040 or whatever amount is applicable at the time of application.

8.7 Pass-ported Applications

8.7.1 In relation to applications for Adaptation Grants and in addition to those applications pass-ported by a relevant means-tested benefit, for the following single adaptations, the relevant person will be pass-ported through the test of resources (means-test), and will have no contribution to make towards the eligible cost of the works. In the case of owner-occupiers, the applicant will be able to self-certify that they have the right or power to carry out the work without having to provide legal proof of ownership.

- a) Straight and curved stairlifts
- b) The provision of level access showers and other alterations within an existing bathroom.
- c) The provision of ramped access to external doors
- d) The provision of proprietary shower/toilet cubicles
- e) The provision of other adaptations costing less than £5000 at the discretion of the Council's Housing Strategy and Regeneration Manager

8.7.2 This dispensation from the Council does not apply where more than one adaptation is referred at the same time, e.g. stairlift and level access shower, or when there is a second referral within 12 months of a first pass-ported adaptation.

8.7.3 This dispensation may be amended or removed from the Policy at any time.

8.8 Charges on the Property

8.8.1 In the cases where the recipient of an Adaptation Grant made under this policy or a Disabled Facilities Grant has a qualifying owners interest in the premises and the floor area of the premises is increased as a result of the grant aided works, a charge will be placed on the property. The charge will be equivalent to the amount of the grant above the first £5,000 paid towards constructing the extension of the property, up to a maximum of £10,000 (the statutory maximum). If the recipient of the grant disposes of the premises within 10 years of the certified date of completion of works, then, subject to the following considerations, repayment of the charge shall be required: -

- i) the extent to which the recipient would suffer financial hardship if they were required to repay all or any of the adaptations assistance;

ii) whether the disposal of the premises is to enable the recipient to take up employment, or to change the location of their employment;

iii) whether the disposal is made for reasons connected with the physical, mental health or well-being of the recipient or of a disabled occupant of the premises; and

iv) whether the disposal is made to enable the recipient to live with or near any person who is disabled or infirm and in need of care, which the recipient is intending to provide, or who is intending to provide care of that the recipient is in need of by reason of disability or infirmity

v) that it is reasonable in all circumstances to require the repayment.

8.8.2 In cases under 8.3.5 above, where permission is given by the Council for Adaptation Grant to be given towards the purchase of alternative accommodation, then a charge will be placed on the new property equivalent to the amount of grant given towards the purchase of that property. If the recipient of the grant disposes of the premises within 10 years of the date of completion of purchase, then, subject to the considerations contained in 8.8.1 (i) to (v) above, repayment of the charge shall be required.

8.9 Contact details and the Application Process

For contact details regarding all grants and how to apply see Appendix 2

9 DECENT HOMES GRANTS

9.1 **Purpose**

There will be certain circumstances in cases of need where the Home Improvement Trust or Kick Start schemes do not apply and direct grant aid may be necessary. Despite spending cuts, the Council has maintained a small budget of £44,000 to provide emergency assistance at the discretion of the Council, for vulnerable residents in receipt of certain benefits. This is the policy framework for discretionary Decent Homes Grant assistance.

9.2 The maximum grant available is £6,000

9.3 As there is a limited budget for these discretionary grants, they are only available towards: -

- i) Emergency works to remedy Category 1 hazards where any delay could seriously affect the health and safety of the occupants.
- ii) Emergency works necessary to meet the Decent Homes Standard, where the applicant will not be able to access the loan schemes due to the construction or type of their dwelling, i.e. mobile homes or houseboats, or where loan assistance is not available and finance cannot be accessed via a normal High Street provider because of the

poor financial circumstances of the applicant and/or insufficient equity in the property.

- iii) Works to bring the level of thermal insulation up to, or as close as practicable to, current Building Regulations requirements or to provide adequate heating where the applicant does not qualify for the Warmfront or similar scheme, or the grant does not cover the full cost of the works.

9.4 The following criteria apply to all discretionary Decent Homes Grants

- i) The applicant must be vulnerable and in receipt of one or more of the means tested benefits
 - a. Income Support
 - b. Housing Benefit
 - c. Council tax Benefit
 - d. Income Based Job-Seekers Allowance
 - e. Guaranteed Pension Credit (NOT Savings Pension Credit)
 - f. Working Tax Credit and/or Child Tax Credit where the household income is less than £16040 or whatever amount is applicable at the time of application.
- ii) The applicant must be a home owner or a tenant with a repairing lease with at least 7 years to run and who has been in residence at that property for at least 3 years.
- iii) The applicant shall self certify the right to carry out the work.
- iv) In exceptional cases where the grant limit does not cover the cost of emergency work required, applications for grant assistance above the limits set above will be determined by the Housing Strategy and Regeneration Manager in consultation with the Deputy Leader (Strategic Services).
- v) There are no pre-occupancy conditions, except in the case of tenants with repairing obligations where there is a 3 year prior occupancy condition.
- vi) The grants are not registered as a local land charge and there are no post-occupancy conditions
- vii) All Decent Homes Grants are discretionary and are subject to budgetary provision being available

9.2.4 Contact details and the Application Process

For contact details regarding all grants and how to apply see Appendix 2

10 ASSISTANCE AVAILABLE FROM OTHER AGENCIES

10.1 The Handy Person Scheme

This is a service provided through the Home Improvement Agency to help elderly and disabled residents with small repairs and improvements around the home. For more information see Appendix 9

10.2 Warmfront

The Warm Front Scheme is funded by the government and provides assistance towards heating and insulation improvements.

Warm Front provides support to vulnerable groups in, or at risk of, fuel poverty. This typically includes low income households and families, disabled and elderly groups. It provides a package of insulation and heating improvements up to £3,500 (or £6,000 where oil, low carbon or renewable technologies are recommended)). To qualify for Warm Front, applicants must either own their home or rent it from a private landlord. They should also be in receipt of certain qualifying benefits.

To find out more about the Warm Front Scheme:

- call an adviser free on 0800 316 2805
- textphone 0800 072 0156
- email: enquiry@eaga.com

or contact the Energy Advice Centre on FREEPHONE 0800 – 512 - 012

10.3 Health Through Warmth

This service can provide assistance towards heating and insulation for persons suffering from cold or damp related illnesses where funding is not available from elsewhere or where immediate help is required to prevent deterioration of health.

Health Through Warmth may be able to assist with

- Cavity wall and loft insulation
- Boiler repairs or replacement
- Heating systems or appliances
- Energy efficiency and benefits advice
- Access to grants and other funds

Any help will depend on your circumstances and may not cover all of the cost.

For more information contact Spirita, see Appendix 2

10.4 The Energy Advice Centre

This is a National Scheme operated by the Energy Saving Trust which can provide a range of help and advice to residents on insulation and heating including: -

- Available grants
- Discount and DIY schemes
- Renewable energy/solar heating etc

For further information contact

West Midlands Energy Saving Trust advice centre
European Business Park
Taylors Lane
Oldbury
B69 2BN

Free-phone: 0800 512 012

Email: advice@est-westmidlands.org.uk

www.hestiaservices.co.uk or www.hestiasolar.co.uk

10.5 The Trader Register

For residents who are funding their own work and would like information on reliable local contractors registered with the County Council.

For further information contact

Staffordshire & Stoke on Trent Trader Register
Staffordshire County Council
Community Services
20 Sidmouth Avenue
Newcastle-under-Lyme
Staffordshire
ST5 0QN

Telephone - 01785 330888

(Telephone line open between 8am - 8pm Monday to Thursday, 8am - 6pm Fridays and 9am - 1pm on Saturdays)

Web site www.traderregister.org.uk

11 ADVICE AND INFORMATION

11.1 As financial assistance is paid on needs based priorities, the Council recognises that good quality advice is very important to those householders living in sub-standard accommodation but do not qualify for either a Home Improvement Trust or Kick Start loan or grant aid provided by this policy.

11.2 Advice and information is available either from Spirita, our partner Home Improvement Agency, or from Council Officers, covering:

- Maintenance
- The Handyperson Scheme

- Prioritising necessary work in line with available funding
- Energy Efficiency Grants
- Housing options including alternative accommodation
- Up to date advice on the grant policy and available resources

11.3 Other ways of providing assistance, particularly in partnership with local and national agencies and financial institutions will continue to be investigated, and any schemes that could be developed as a result will be considered as part of the policy implementation plan for possible incorporation into the policy at the time of the policy review.

12 APPLICATIONS OUTSIDE OF COUNCIL POLICY

If there are exceptional circumstances which you feel might justify grant aid or assistance not available under the current policy, you may make a separate application in writing to the Housing Strategy and Regeneration Manager, giving full details of the circumstances surrounding your application and the reasons why you think the Council should consider your application as a special case.

The Housing Strategy and Regeneration Manager will then arrange for your application to be taken forward in discussion to the Deputy Leader (Strategic Services).

You are advised to discuss your case with the Council before making an application and before incurring any costs.

13 PROCEDURES

13.1 The Council's procedures covering

1. *The enquiry process and contact details. (Appendix 2)*
2. *The process of application. (Appendix 3)*
3. *Fees and charges. (Appendix 4)*
4. *Grant conditions including enforcing and waiving. (Appendix 5)*
5. *Service standards. (Appendix 6)*
6. *Complaints procedure. (Appendix 7)*
7. *Definitions. (Appendix 8)*

are included in the appendices to this Policy

14 POLICY IMPLEMENTATION PLAN

14.1 The following stages will be involved in the implementation of this policy.

- (i) The policy will come into operation on 1st April 2011
- (ii) Unless circumstances necessitate an earlier revision (e.g. legislative changes or changes in government guidance) the policy will be revised in
- (iii) Reports on the outcomes of implementing this policy will be submitted to central government as and when required.

14.2 Further legislative changes and central Government guidance, new initiatives and partners, changes suggested following consultation with stakeholders, and information /data supplied by future House Condition Surveys will be considered as and when they arise.

15 APPENDICES

Appendix 1 – The Decent Homes Standard

Appendix 2 – How to enquire and Contact Details

Appendix 3 - The application procedure

Appendix 4 - Fees and charges

Appendix 5 - Grant conditions including enforcing and waiving

Appendix 6 - Service standards

Appendix 7 - Complaints procedure

Appendix 8 – Definitions

Appendix 9 – The Handy Person Scheme

APPENDIX 1

The Decent Homes Standard

These Decent Homes Assessment Criteria for dwellings are taken from the Housing, Health and Safety Rating System ODPM Guidance (version2) November 2004:

Criteria A: Housing Health and Safety Rating system

Dwellings failing to meet this criterion are those containing one or more hazards classed as 'category one' under the Housing Health and Safety Rating system. The principle behind the Housing Health and Safety Rating system is that a dwelling, including the structure, the means of access, any associated outbuildings and garden, yard and/or other amenity space, should provide a safe and healthy environment for the occupants and any visitors.

To satisfy this principle –

- i) A dwelling should be free from unnecessary and avoidable hazards; and,
- ii) Where hazards are necessary or unavoidable, they should be made as safe as reasonably possible.

Criteria B: It is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

- i) one or more of the key building components are old, and because of their condition, need replacing or major repair; or
- ii) Two or more of the other building components are old and, because of their condition, need replacing or major repair.

Criteria C: It has reasonably modern facilities and services

Dwellings which fail to meet this criterion are those which lack three or more of the following:

- i) a reasonably modern kitchen (20 years old or less);
- ii) a kitchen with adequate space and layout;
- iii) a reasonably modern bathroom (30 years old or less);
- iv) an appropriately located bathroom and WC;
- v) adequate insulation against external noise (where external noise is a problem);
- vi) Adequate size and layout of common areas from blocks of flats.

A home lacking two or less of the above is still classed as decent therefore it is not necessary to modernise kitchens and bathrooms if a home passes the remaining criteria.

Criteria D: It provides a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient heating

APPENDIX 2

THE ENQUIRY PROCESS AND CONTACT DETAILS

ADAPTATION GRANTS AND DFG'S

Enquiries regarding grant aid for disabled persons can be made: -

- In writing to:

Spirita Home Improvement Agency
Third Floor, Falcon Point
Park Plaza, Hayes Way
Heath Hayes
Cannock
WS12 2DE

- Telephone : 01543 - 460780
- By FAX : 01543 - 460781
- By email to: hiacannock@spirita.org.uk

Alternatively, for adults with disabilities: -

Customer Services
Staffordshire County Council
Social Care and Health
Histons Hill, Codsall
South Staffordshire
WV8 1AA
Tel: 01902 - 434000
e-mail: codsall.socialservices@staffordshire.gov.uk

For children with disabilities

Children and Lifelong Learning Directorate
Flash Key Centre
Hawksmoor Road
Stafford
ST17 9DR
Telephone 01785 – 356845
Fax 01785 - 356990
Email: cwdstafford-s.staffs@staffordshire.gov.uk

DECENT HOMES GRANTS

Enquiries regarding Decent Homes Grant aid can be made: -

- In writing to:

The Housing Strategy and Regeneration Manager
South Staffordshire Council
Council Offices
Codsall
South Staffordshire
WV8 1PX
- By personal visit to the Council Offices, where if an officer is not available, you can leave your contact details at reception and an Officer will contact you at the earliest opportunity.
- By telephone to:
Mr Kevin Bell 01902 696215
- By FAX to 01902 - 696705
- By email to:
k.bell@sstaffs.gov.uk or housingstrategy@sstaffs.gov.uk
- Via the Council's website - www.sstaffs.gov.uk

The Officer will arrange a visit to your property and will advise you whether you may qualify for grant aid under current Council policy and budgetary provision.

If you do not qualify for grant aid the Officer will offer advice on how you may now proceed or refer you to our Agency for advice.

APPENDIX 3

THE APPLICATION PROCEDURE

Adaptation Grants and DFG's

1. In most cases Spirita Home Improvement Agency will provide the necessary application forms and assist applicants with completion. Otherwise they are available on request from the Council Offices. (see Appendix 2)
2. The application for grant shall be on the Council's application form and the applicant shall complete all relevant section of the form and sign and date the application.
3. The applicants shall make available to the Council all relevant documentation required to support their application and in particular that required to verify title to the property and entitlement to and receipt of any named benefit, income, savings and any other information required for the purposes of carrying out a test of financial resources.
4. The applicant shall provide either on the form or on a separate letter, the consent of the owner(s) or other joint owners of the living accommodation that the works for which assistance is being sought can be undertaken.
5. The following shall form part of a valid application and must be provided with the application.
 - i) The relevant application form fully completed, signed and dated.
 - ii) Estimates
 - one estimate for Adaptation Grants and DFG's where the adaptation (e.g. stairlift), is procured through Staffordshire County Council.
 - one estimate where it is provided through a schedule of rates
 - at least two estimates in all other cases, including adaptations provided by extension.
 - the Council or Spirita reserve the right to require further estimate(s) if they consider it necessary
 - iii) Details of any fees and charges that have been or are likely to be incurred.
 - iv) A copy of any necessary plans of the works.
 - v) The relevant certificates of owner-occupation, or availability for letting (landlords only) or tenant's certificate as appropriate and a Certificate of compliance with ownership and/or occupation conditions.
 - vi) Proof of title to the property in the form of the completed Certificate "A" provided, a letter from a solicitor, mortgager or financial institution, or appropriate land registry certificate. In

cases where the deeds are presented to the Council's legal department for verification, notification the proof of title document will be arranged internally.

- vii) Notification of any required Planning or Building Regulation approvals

Decent Homes Grants

1. As above except that the appropriate grant forms will be given to you by either the Officer dealing with your case or the Agency.
2. One estimate will normally be accepted unless the Council consider further estimate(s) necessary.
3. The application form together with all other required documentation should then be either brought to the Council Offices or posted to:

The Housing Strategy and Regeneration Manager
South Staffordshire Council
Council Offices
Codsall
South Staffordshire
WV8 1PX

4. An acknowledgement will be sent to you on receipt of your application.

APPENDIX 4

FEES AND CHARGES

The following fees and charges relating to all grant applications and the preparation for and carrying out of works will be allowed for grant purposes where necessarily and appropriately incurred in the provision of a full and valid grant application.

- Architects and surveyors fees
- Fees relating to an assessment by a Professional Occupational Therapist
- Planning and building regulation fees
- Solicitors fees, bank and building society etc charges
- Agents and agency fees if and when appropriate
- Charges for electrical, gas, damp and timberwork reports and surveys
- VAT at the standard rate on works and services

The level of fees and charges allowable will be at the discretion of the Housing Strategy and Regeneration Manager

APPENDIX 5

GRANT CONDITIONS RELATING TO ADAPTATIONS GRANTS AND DECENT HOMES GRANTS INCLUDING ENFORCING AND WAIVING

The Council's Policy in relation to applications for, and conditions attached to, adaptations grants approved under the Council's Housing Policy shall be to determine such applications and set such conditions by reference to the pre-existing provisions of Part 1 Chapter 1 of the Housing Grants, Construction and Regeneration Act 1996, in the same manner as such provisions applied to DFG's previously approved by the Council under the aforementioned Act.

The Council does, however, reserve the right to use its discretion to review or decide any particular case having regard to the circumstances of that case.

The interpretation of the provisions set out below shall be by reference to the Act, regulations and other subordinate legislation made thereunder and case law relating to those provisions.

Conditions of payment of Adaptations Grant

Where an application for an Adaptation Grant has been approved, any payment will be subject to the following conditions: -

1. Entitlement to payment

Where an application for Adaptations Grant is approved and it is subsequently found that the applicant(s) was not at the time of the application entitled to the Adaptations Grant in accordance with the eligibility criteria, no Adaptations Grant shall be paid. If instalments have already been made then no further monies will be paid and South Staffordshire Council may demand that any monies already paid shall be repaid forthwith, together with interest from the date on which it was paid until repayment, at such reasonable rate as the authority may determine.

2. Where Adaptations Grant is re-calculated, withheld or repaid

Where an application for Adaptations Grant has been approved and South Staffordshire Council ascertain that:

a) the amount of Adaptations Grant was determined under on the basis of inaccurate or incomplete information and exceeds what the applicant was entitled to; or

b) without their knowledge and/or consent, the eligible works were started before the application was approved; or

c) the eligible works are not completed to their satisfaction within 12 months of the date of approval; or

d) the aggregate of the cost of completing the eligible works and the costs incurred with respect to fees is or is likely to be lower than the estimated expense; or

e) without their knowledge or consent the eligible works were carried out by a contractor other than the contractor on whose estimate the Adaptations Grant was based.

The Council may:

i. refuse to pay the Adaptations Grant or any further instalment of adaptations assistance which remains to be paid, or

ii. make a reduction in the Adaptations Grant which, in a case falling within subsection (2)(d), is to be a reduction proportionate to the reduction in the estimated expense;

ii. demand repayment by the applicant forthwith, in whole or part, of the Adaptations Grant or any instalment of the Adaptations Grant, together with interest at such reasonable rate as the authority may determine from the date of payment until repayment.

3. Change of circumstances affecting the disabled occupant

Where an application for Adaptations Grant has been approved and before the certified date of completion of the works:

i. the works cease to be necessary or appropriate to meet the needs of the disabled occupant, or

ii. the disabled person ceases to occupy the property or it ceases to be the intention that they should occupy it, or

iii. the disabled occupant dies.

South Staffordshire Council may decide having regard to all the circumstances that:

(a) no Adaptations Grant shall be paid or, as the case may be, no further instalments shall be paid,

(b) the relevant works or some of them should be completed and the Adaptations Grant or an appropriate proportion of it paid, or

(c) the application should be re-determined in the light of the new circumstances.

Where any instalments have been paid the Council may demand that any instalment of the Adaptations Grant which has been paid be repaid forthwith, together with interest from the date on which it was paid until repayment, at such reasonable rate as the authority may determine.

4. Payment of disabled Adaptations Grant to a contractor

Payment of the amount of Adaptations Grant due will be made directly to the contractor carrying out the work or other person whose invoice was supplied in support of the request for payment.

Interim payments will be made at the discretion of the Spirita or the Council as appropriate. No more than 90% of any grant will be paid prior to the certified completion of the work.

Conditions of payment of Decent Homes Grant

The conditions of payment of Adaptation Grants as detailed in 1) to 4) above will also apply to Decent Homes Grants.

APPENDIX 6

SERVICE STANDARDS

Both the Council and Spirita aim to provide a high standard of service and as such you can expect: -

- A speedy response to enquiries
- Staff that are courteous and helpful
- To be kept informed of progress
- A survey and schedule of works
- Help with application forms if required
- Support in dealing with contractors
- Regular inspection of works up to and including completion
- Prompt payment of grant on satisfactory completion of works.

Our targets for dealing with grant applications: -

- To respond to your initial enquiry within 3 working days
- To inspect your living accommodation within 28 days of this response
- To provide a schedule of works within 14 days of the inspection in cases where grant aid is available
- To give a decision on a full and valid application within the following time scales:
 - Adaptation Grants and DFG's – 1 month
 - Decent Homes Grants – 21 days
- To authorise payment of grant monies, including interim payments, within 14 days of the inspection of works subject to the satisfactory completion of relevant works and the provision of proper invoices and any other required documentation.

APPENDIX 7

COMPLAINTS PROCEDURE

Whilst we will always do our very best to offer the high quality service that the public deserves, we are aware that sometimes things do go wrong.

If you do have a complaint you are encouraged to firstly discuss the matter with the Spirita Case Officer or the Council Officer dealing with the grant application or enquiry who will attempt to address the problem.

If you are still dissatisfied you can either write to, or discuss the matter with

The Manager
Spirita Home Improvement Agency
Third Floor, Falcon Point
Park Plaza, Hayes Way
Heath Hayes
Cannock
WS12 2DE

If you are unhappy with the performance of Spirita, you can write to the Council's Housing Strategy and Regeneration Manager.

If you remain dissatisfied, the Council has an official complaints procedure, details of which are available on request from the Council Offices.

APPENDIX 8

DEFINITIONS

"Living accommodation" means any of the following –

- (a) a building or part of a building;
- (b) a caravan, within the meaning of Part 1 of the Caravan Sites and Control of Development Act 1960 (d) (disregarding the amendment made by section 13(2) of the Caravan Sites Act 1968 (e)); and
- (c) a boat or similar structure,

occupied or available for occupation for residential purposes (whether in the case of a building, in single or multiple units); and includes any yard, garden, outhouses and appurtenances belonging to the building or, as the case may be, the caravan, or the boat or similar structure, or usually enjoyed with it.

APPENDIX 9

THE HANDY PERSON SCHEME

What is it?

Elderly and disabled people in South Staffordshire can call on the service to carry out minor repairs or improvements around the home. From replacing tap washers to fitting door chains, the Countywide Handyperson Service aims to assist people who want to live independently. The service is being backed by Staffordshire Fire and Rescue Service and Staffordshire Supporting People and is provided by the Alliance of Home Improvement Agencies in Staffordshire.

Who can apply?

It's available to people aged over 55 or disabled people of any age, who either own their home or are a tenant responsible for repairs.

What does it cost?

The service is NOT free, but the cost of any particular job will be stated before any work is carried out. There is no charge for just visiting to assess the work and there is no obligation to have any work carried out. Any materials used will, in most cases, have to be paid for by the householder, but they will be obtained by the Handyperson doing the job and brought to the property. As at February 2011 the charge is £10 per hour plus the cost of materials, but this may vary and you should ask regarding cost at the time of your enquiry.

What kind of work can the service carry out?

This is just a small selection of jobs that the Handyperson can carry out:

- Changing tap washers and unblocking sinks
- Fitting door chains, bolts and locks
- Fitting curtain rails and curtains
- Fitting shelves, mirrors, pictures
- Laying and repairing small areas of flooring
- Moving and assembling small pieces of furniture
- Easing doors and windows
- Simple furniture repairs
- Moving furniture for easier access
- Changing light bulbs
- Replacing small panes of glass
- Fitting cat flaps
- Replacing WC seats
- Replacing ball valves
- Small joinery work
- Fitting draught excluders
- Fitting grab rails
- Fitting key safes

- Fitting lever taps

Priorities

Priority will be given to work that reduces risk of injury or risk to health and improves security around the home.

Home Fire Risk Check

Working in partnership with the Fire Service they will carry out home fire risk checks. This includes fitting smoke detectors and, if necessary, replacing chip pans with deep fat fryers and replacing old electric blankets. They will also supply low energy light bulbs. This service and any equipment supplied are free.

What can't the Handyperson service do?

It is not possible to do repairs to gas or electrical appliances; wiring; complex or large plumbing jobs; any tasks that are above step ladder height; work that is too large for the service or that the Handyperson assesses as a risk to themselves or others.

NB, at this time grass cutting, hedge trimming and other gardening works are NOT available through this scheme.

Home Improvement Agencies

In addition to the Countywide Handyperson Service, there are various agencies which help people repair, improve and adapt their homes to enable them to live there with greater independence, safety, security, and warmth. They have skilled caseworkers, technical staff and handypersons who will help you through the whole process from small work to large disabled adaptations and many other types of work. They also offer advice and can refer you to more appropriate organisations, if necessary.

To contact the Handyperson service or the Home Improvement Agency:

Freephone 0800 587 1460

E-mail: hiainfo@aol.com

or write to:

Home Improvement Agency
3rd Floor, Civic Centre
Riverside
Stafford
ST16 3AQ

