

Report for Resolution

Report to Cabinet
14 December 2011
Report of Head of city development
Subject Revised private housing sector financial assistance policy

Item

10

Purpose

To review the council's financial assistance policy for the private housing sector.

Recommendations

To agree the council's policy for offering private sector financial assistance, as detailed in annex A.

Financial Consequences

There are no additional financial consequences of this report.

Risk Assessment

The Council will meet its statutory duty to provide mandatory disabled facilities grant and, in terms of other financial assistance to the private housing sector, the revised policy provides a clear focus on rectifying category 1 hazards, for which the council has a duty to take action to remedy. On this basis the risks associated with the implementation of the policy are minimal.

Strategic Priority and Outcome/Service Priorities

The report helps to meet the strategic priorities:

- "Safe and healthy neighbourhoods – working in partnership with residents to create neighbourhoods where people feel secure, where the streets are clean and well maintained, where there is good quality housing and local amenities and where there are active local communities"
- "One Council - continuous improvement of our services cost conscious and efficient and effective service delivery"

Cabinet Member: Councillor Bremner – Planning and Transportation

Ward: All wards

Contact Officers

Emma Smith – Housing strategy officer
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Background Documents

Private sector renewals policy 2007

<http://www.norwich.gov.uk/Housing/PrivateSectorHousing/documents/Privatesectorrenewalspolicy2007.pdf>

Report

Background

1. Under The Regulatory Reform (Housing Assistance) Order 2002 the council is required to publish a private sector financial assistance policy, previously known as private sector renewals policy, stating how it intends to use its powers to offer assistance to enable improvements to private sector housing, and who is eligible to receive it.
2. Under The Housing Grants Construction and Regeneration Act 1996 the council has a duty to provide Disabled Facilities Grants (DFGs) to eligible applicants. Mandatory DFGs are available from local authorities, subject to a means test, for essential adaptations to give disabled people better freedom of movement into and around their homes and to give access to essential facilities within the home. Discretionary DFGs were abolished with effect from July 2003.¹
3. In May 2008 access to a garden was brought within the scope of a DFG where the work will facilitate access to and from a garden by a disabled occupant or make access to a garden safe for a disabled occupant.²
4. Before issuing a DFG a local housing authority must satisfy itself that the works are necessary and appropriate to meet the needs of the disabled person and are reasonable and practicable depending on the age and condition of the property.
5. The government provides funding for the provision of DFGs. The remaining budget for financial assistance is supplemented by the general fund.
6. The council contracts a Home Improvement Agency to provide assistance to clients.
7. The revised policy flows from the existing private sector renewals strategy. The private sector renewals strategy will be revised following the development of the Norwich Housing Strategy, which will identify the main objectives for the private housing sector.
8. The diversity impact assessment, which forms part of the policy, does not highlight any equality implications.

¹ *The Regulatory Reform (Housing assistance) (England & Wales) Order 2002*

² *The Disabled Facilities Grants (Maximum Amounts and Additional Purposes)(England) Order 2008*

Funding

9. The annual budget to provide financial assistance for DFGs is part funded by government grant which is linked to inflation. The current system of grant allocation uses a mix of formulae and bids submitted by individual local authorities. The government have committed to maintain the funding for DFGs. It is expected that the level of grant received by the city council in 2012/13 will remain the same as this year (i.e. £394,000) but the actual amount will not be confirmed until March 2012.
10. In addition the Council also make a capital allocation to top up this allocation and to provide other assistance to homeowners to improve their property. In the current financial year this allocation is £500,000 and it is anticipated that this level of investment will remain broadly the same in 2012/13. The demand for financial support exceeds the level of funding available and the revised policy has been developed to help as many people as possible by offering smaller more flexible financial assistance packages.

Policy

11. The previous policy detailed a number of financial packages which offered assistance to homeowners and private landlords and tenants across Norwich. The revised policy takes into account the likelihood that funding streams are unlikely to change significantly in the future. In addition, there is a clear focus on rectifying category 1 hazards³, for which the council has a duty to take action to remedy.
12. The aims of the new policy are to:
 - a) help people maintain their independence
 - b) help residents achieve better housing and living conditions
 - c) Help bring long-term empty homes back into use to reduce the level of housing need.
13. The new policy has been developed in conjunction with the following stakeholders:
 - Housing Property Services – Norwich City Council
 - Norwich Care & Repair – Home Improvement Agency
 - Occupational Therapists - Norfolk County Council
 - Service users
14. The table in annex A details the changes between the financial assistance packages offered in the previous and revised policies.

³ Category 1 hazard is a serious hazard to the health or safety of the occupants of a dwelling, identified using the Housing Health and Safety Rating System (HHSRS).

Annex A – Table of policy changes

	Assistance	Type	Purpose	Amount	Comment	Status
1	Decent Homes Loan	Discretionary	To enable vulnerable homeowners to bring their properties up to the decent homes standard.	Up to £25,000 in any 5 year period	No longer offered. Government funding for Decent Homes Loans ended in December 2010 in line with the end of the Decent Homes Programme.	Obsolete
2	Minor Works Grant	Discretionary	To help vulnerable people cover the cost of emergency works.	Up to £500 in any 12 month period	Amount reduced from £1,500. Previously had a wider scope for use e.g. small scale improvements/ adaptations as well as emergency works.	Updated
3	Disabled Facilities Grant (DFG)	Mandatory	To help with the cost of essential adaptations to give an occupant better freedom of movement into and around their home and to access essential facilities within it.	Up to £30,000 as per legislation	Amount increased from £25,000 and access to a garden now in scope, as per changes to legislation. Council will now apply a limited charge on the property for grants that exceed £5,000 with a maximum repayment sum of £10,000 should property be sold within 10 years, as permitted by legislation.	Updated
4	Extension to DFG – Loan	Discretionary	To help in cases where major adaptations or relocations are required, and it is not possible to provide a cost-effective solution in the existing home of the client with a mandatory DFG alone.	Up to £30,000	To be used in exceptional circumstances. Would consider higher sum if justified. All requests to be signed off by Head of Service.	Updated
5	Small Adaptations Grant	Discretionary	To assist vulnerable people to carry out minor adaptations to their homes especially where a degree of urgency is required e.g. to enable return to the home from	Up to £2,500	A new grant which replaces the small scale adaptations element of the previous Minor Works Grant. Not cumulative grants; where multiple grants are required a DFG will be considered.	New

			hospital.			
6	Home Improvement Loan	Discretionary	To help vulnerable homeowners make their properties safe and free of serious hazards which would affect the health and safety of the occupants.	£500 up to £35,000 in any five year period	Similar to Decent Homes Loan, but must be used solely for the reduction of Category 1 Hazards under the Housing Health and Safety Rating System, as opposed to general home improvements.	New
7	Empty Homes Grant	Discretionary	To bring long-term empty dwellings back into use for people in housing need.	Variable	Previously up to £25,000 in any five year period. Due to current financial situation, a set amount has not currently been allocated. At any time that a budget becomes available to the council, financial incentives may be offered to owners of private empty properties to bring them back into occupation.	Updated
8	Norfolk & Waveney Equity Loan Scheme	Discretionary	To help people who need to adapt their home so they can continue to live there independently or free their home of serious hazards which would affect the health and safety of the occupants. The advance can also be used in situations where relocation could be a more suitable solution for some applicants in preference to repair or adaptation of their existing dwelling.	£15,000 to £50,000 with the advance being no more than 35% of the free equity in the property.	<p>The council has joined with other district councils in Norfolk and Waveney to provide equity loans to qualifying householders through the Norfolk and Waveney Equity Loan Scheme.</p> <p>The management of the scheme is provided by Safe at Home the Home Improvement Agency based in Great Yarmouth.</p> <p>External one off grant allocated by Regional Development Fund – current available funds £500,000.</p>	New

Annex B – Revised policy and diversity impact assessment

POLICY	PRIVATE SECTOR FINANCIAL ASSISTANCE POLICY 2011 - 2013	
DATE ISSUED: 2011		REVIEW DATE: 2012
ISSUED BY: Strategic housing team		
FURTHER INFORMATION AVAILABLE FROM: Paul Swanborough – Strategic Housing Manager Service development team Policy and performance team		
PURPOSE OF POLICY The purpose of the policy is to detail the financial assistance available for privately owned dwellings, who is eligible to receive them, and how they will be delivered. The financial assistance packages detailed in this policy aim to provide clients with an efficient, practical and cost-effective solution taking into account the health and well-being of the client and household.		
AUTHORISATION As a key decision, it is anticipated that this policy will be approved by Cabinet in December 2011. It delegates the power to sign off individual projects to the Director of Regeneration and Development.		
RELEVANT LEGISLATION INFORMING THIS POLICY 1. Regulatory Reform (Housing Assistance) Order 2002 Under this legislation the Council is required to publish a renewals policy stating how it intends to use its powers to offer assistance to enable improvements to private sector housing, and who is eligible to receive it. 2. Housing Grants Construction and Regeneration Act 1996 Under this act the Council has a duty to provide disabled facilities grants to eligible applicants.		
CONTRIBUTES TO CORPORATE OBJECTIVES The policy contributes to the corporate objective 'making Norwich a city with decent housing for all'.		

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1. INTRODUCTION

The Private Sector Housing Policy sets out the financial assistance available to the private housing sector in the city , and includes:

- assistance available
- eligibility requirements for the assistance
- application and approval process
- terms and conditions of the assistance
- breaches of terms and conditions
- complaints

The policy aims to:

- help people maintain their independence
- help residents achieve better housing and living conditions
- help bring long-term empty homes back into use to reduce housing need.

The Council recognizes that people have different financial situations depending on their own circumstances, and the type of property they live in. For this reason our policy allows for flexible assistance packages that can be tailored for people, and their property's needs. There is also help to bring long-term empty properties back into use for people in housing need.

In most circumstances people are dealt within date order of their application for assistance. Any exceptions to this would need approval from the Head of Service.

The policy refers to 'vulnerable' persons. A 'vulnerable person' is defined as someone in receipt of one of a range of qualifying benefits as detailed in the eligibility criteria within the policy.

This policy has been developed in consultation with the following stakeholders:

- Norwich Care & Repair – Home Improvement Agency
- Occupational Therapists – Norfolk County Council
- Service users

2. TYPES OF ASSISTANCE AVAILABLE

- Disabled Facilities Grant - mandatory with discretionary top up loan
- Small Adaptations Grant - discretionary
- Minor Works Grant - discretionary
- Home Improvement Loan - discretionary
- Empty Homes Loan – discretionary
- Norfolk and Waveney Equity Loan Scheme - discretionary

All discretionary assistance packages are provided subject to funds being available. For this reason, provision of discretionary assistance may be limited or discontinued at any time. The council has a statutory duty to provide disabled facilities grants therefore funds must be made available to provide assistance within a time limited period.

3. DISABLED FACILITIES GRANT

Aim

A mandatory grant to help with the cost of essential adaptations to give an occupant better freedom of movement into and around their home and to access essential facilities within it.

Maximum grant

Legislation requires the provision of a maximum grant of £30,000 for mandatory works subject to a statutory means test. A means test is not applied in the case of applications for disabled children and young people under the age of 19.

Additional Discretionary Loan

The council will consider offering a discretionary loan of up to £30,000 to applicants in cases where major adaptations or relocations are required, and it is not possible to provide a cost-effective solution in the existing home of the client with a mandatory disabled facility grant. In cases of relocation, the loan can be used for the purpose of helping with the purchase and adaptation of a new property either within or outside the authority's area.

The most appropriate solution will aim to offer best value for money whilst meeting the needs of the client. This will be achieved by ensuring that the works are necessary and appropriate to meet the needs of the disabled person and are reasonable and practicable depending on the age and condition of the property, prior to authorising the works, as outlined in the legislation guidance.

Applications for additional funds by way of a loan will be authorised by the council's head of service for City development services.

Eligibility

- Owner-occupiers
- Private tenants
- Tenants of registered social landlords (housing associations) and council tenants.

Tenants of housing associations and the City Council should, in the first instance, approach their landlord who may be willing to do the works.

Grant may be given for works in:

- Houses
- Flats
- Caravans
- Mobile homes
- Residential boats.

For clients living in a rental property, tenants will be required to have security of tenure guaranteeing them occupation for a minimum of five years; however, where possible the council would seek to help them move into social rented accommodation.

Scope of works

The eligible works are laid down in the Housing Grants, Construction and Regeneration Act 1996 and include:

- Improving access to the home and to principal rooms within the home
- Making the dwelling safe for use by the disabled person
- Providing washing, toilet and cooking facilities where necessary
- Improving or providing heating
- Adapting controls to power, light and heating to make them easier to use
- Agents and surveyors fees.

The works are mandatory but must be considered necessary and appropriate to address the applicant's disability and be both reasonable and practicable to achieve having regard to the age and condition of the property.

Fees

Where works are arranged and provided by the Council's Home Improvement Agency, a fee to cover the agency service will be included in the grant (or loan).

Where the applicant arranges for the works to be carried out then no fee will be included in the grant although they may apply for reasonable fees of an agent or architect as well as charges for planning permission and building regulations approval to be included.

Applications

Applications should be made directly to Norwich Care & Repair:

Norwich Care & Repair
C/o Orbit Housing Association
14 St. Matthew's Road
Norwich
NR1 1SP

Telephone 01603 283337

Direct Assistance

An applicant for a disabled facilities grant may apply for the works to be arranged and supervised by Norwich Care & Repair who will:

- Inspect the dwelling to identify the works that are eligible for funding
- Specify what needs to be done
- Where necessary, arrange for planning permission and building control approval
- Appoint builders to carry out the works
- Supervise the works
- Pay the builders on satisfactory completion

Self-Organised Assistance

Applicants do have the right to organise their own works in which case Norwich Care & Repair will:

- Inspect the dwelling to identify the works that are eligible for funding
- Prepare a schedule of works
- Check builders estimates
- Price the works to ensure value for money
- Carry out spot checks to ensure that the works are being carried out satisfactorily
- Carry out a final inspection to ensure that the works have been properly completed in accordance with the schedule
- Check all final receipts and installers certificates etc before making a payment to the applicant

The legislation states that applicants must submit at least two competitive quotes for the work, and the cheapest will be awarded the contract for the works.

Unless otherwise directed by the Council, a contractor whose estimate accompanied the application must carry out the works.

Where the works are to be carried out by a member of the applicant's family, the Council will only offer assistance towards the cost of materials used.

Approving the application

Norwich Care & Repair will pass all eligible applications for assistance to Norwich City Council for approval.

- a) An application for a disabled facilities grant must be made on the appropriate application form, which is available from Norwich Care & Repair and must be accompanied by all supporting documents as detailed in the form. Failure to do so may lead to a delay in processing the application. Where an agency service has been requested, Norwich Care & Repair will provide assistance with filling out the form.
- b) The applicant must be an owner-occupier or tenant of the dwelling to which the application applies or must occupy the dwelling under a right of exclusive occupation granted for life.
- c) Applicants who are tenants or occupants having right of exclusive occupation must also have the power or a duty to carry out the works and any works must be agreed with the owner of the property.
- d) Applicants must allow Norwich Care & Repair and Norwich City Council to take whatever steps it considers appropriate to verify the application
- e) The Council will not approve an application if the relevant works have been started before the application is approved.
- f) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.
- g) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The Council must approve variations arising from unforeseen works before they are carried out.
- h) If the works are not completed within 12 months of approval then the offer of assistance will be withdrawn. The Council may extend this period on application.

Payment

- a) Payment of grant and/or loan is conditional on the works being carried out to the satisfaction of Norwich Care & Repair and, in the case of self-organised assistance, on receipt of an acceptable invoice for the works and any ancillary charges.
- b) Payment will be made direct to the contractor(s) except in the case of self-organised assistance in which payment will be made direct to the applicant.

Repayment of grant

In accordance with legislation, the Council will apply a limited charge on the property, registered with the Local Land Registry, and the grant be made conditional on repayment if the adapted property is sold within 10 years of completion of the works. Charges will be applied for grants that exceed £5,000 with a maximum repayment sum of £10,000, as specified in the legislation. Specific considerations of an applicant's

circumstances in relation to any such disposal will be taken into account.

The factors which the Council will have regard to are as follows:

- a) The extent to which the recipient of grant would suffer financial hardship were he/she required to repay all or any part of the grant;
- b) Whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
- c) Whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and
- d) Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

Having considered the above circumstances if it is reasonable to require the repayment then the appropriate payment demand may be made.

Repayment of discretionary loan

The loan must be registered as a charge with the local land registry. The cost of doing this will be included in the loan.

The loan is interest-free.

Repayment of the full amount of the loan is required:

- On sale or transfer of ownership within 10 years of completion of the works
- If the property ceases to be the applicant's principal residence
- If the property remains vacant for more than six months

The Council may decide not to demand repayment or may defer its demand for repayment under the following circumstances:

- a) Where the applicant has died and the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- b) Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, sheltered housing, a residential care home or a place where care will be provided and where there is clear evidence that repayment would lead to hardship.
- c) Where the applicant is making the disposal with the intention of going to live with and care for an elderly or infirm member of their own, or their partner's family.

- d) Where the applicant has been forced to move due to racial or other harassment or domestic violence.

Equipment

The applicant must notify the Council if any equipment installed with grant assistance is no longer needed. The Council may then inspect the equipment and where appropriate remove it. Where there is a breach of the condition relating to equipment that is no longer needed, the recipient will be required to repay the grant. The applicant

Removal of the equipment will be at the Council's discretion and if a decision is made not to do so then its removal and disposal will be entirely the responsibility of the house owner. Where it is removed, and the applicant was required to make a contribution to the cost of installing it, the Council will refund the same proportion of its current value.

Where the equipment is removed, the Council will make good any damage and carry out any works that may be required to make the dwelling safe (e.g. by replacing hand-rails to stairs on removal of stair lifts.) The Council will not be responsible for any repairs of a decorative nature or for damage to carpets.

4. SMALL ADAPTATIONS GRANT

Aim

To provide a discretionary grant to assist vulnerable people to carry out minor adaptations to their homes especially where a degree of urgency is required.

Maximum grant

£2,500 grant assessed on the eligibility criteria listed below. These are not cumulative grants; where multiple grants are required a Disabled Facility Grant must be considered.

Eligibility

Owner-occupiers in receipt of one or more of the following benefits listed below:

- Income support
- Housing Benefit
- Council Tax Benefit
- Income based Jobseekers Allowance
- Child tax credit (with a household income less than £15,500)
- Working tax credit (with a disability element and a household income of less than £15,500)
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit guarantee

These criteria may be reviewed periodically.

Scope of works

- Minor adaptations and improvements to enable return to the home from hospital or other place of care.
- To carry out small scale adaptations to enable access to and within the home including the garden.

Fees

A fee to cover the agency service, provided by the Council's Home Improvement Agency will be included in the grant.

Applications

Applications should be made directly to Norwich Care & Repair:

Norwich Care & Repair
C/o Orbit Housing Association
14 St. Matthew's Road
Norwich
NR1 1SP

01603 283337

Providing the assistance

Small adaptations grants will be provided directly by Norwich Care & Repair who will:

- Inspect the dwelling to identify the works that are eligible for funding or whether a Disabled Facilities Grant is more appropriate
- Specify what needs to be done
- Appoint builders or, where appropriate, the handyperson scheme to carry out the works
- Supervise the works
- Pay the builders on satisfactory completion

Approving the application

Norwich Care & Repair will pass all eligible applications for assistance to Norwich City Council for approval.

- a) Applicants must be in occupation of the dwelling to which the application applies, either as an owner or tenant. There is, however, no requirement that the applicant should have lived in the property for any period of time.
- b) Applicants who are tenants must gain the owner's permission to carry out the works
- c) Applicants must allow Norwich Care & Repair and Norwich City Council to take whatever steps it considers appropriate to verify the application
- d) The Council will not approve an application if the relevant works have been started before the application is approved. This condition may, however, be waived at the Council's discretion in the case of emergency works where it would

have been unreasonable to wait for an application to be approved.

- e) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.
- f) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The Council must approve variations arising from unforeseen works before they are carried out.
- g) If the works are not completed within 12 months of approval then the offer of assistance will be withdrawn. The Council may extend this period on application.

Restrictions

Assistance will not be made available:

- Where it would be more appropriate to fund the works through a disabled facilities grant or another financial assistance package offered by the council
- For routine maintenance of installations and equipment including heating systems, stair lifts etc
- For works that are the responsibility of a landlord

Payment

- a) Payment of grant is conditional on the works being carried out to the satisfaction of Norwich Care & Repair
- b) Payment will be made direct to the contractor(s)

Repayment

There are no repayment conditions.

5. MINOR WORKS GRANT

Aim

This is a discretionary grant for vulnerable people to help cover the cost of emergency works.

Maximum grant

£500 grant in any 12 month period assessed on the eligibility criteria below.

Eligibility

Owner-occupiers and private tenants in receipt of one or more of the following benefits listed below:

- Income support
- Housing benefit
- Council tax benefit
- Income based job seekers allowance

- Child tax credit (with a household income less than £15,500)
- Working tax credit (with a disability element and a household income of less than £15,500)
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit guarantee

These criteria may be reviewed periodically.

Scope of works

Small scale emergency repairs, electrical testing, structural surveys, asbestos testing and other investigative works are covered by this grant. If investigations highlight the need for additional works to be carried out, then the grant will be added to a Home Improvement Loan.

Fees

A fee to cover the agency service, provided by the Council's Home Improvement Agency will be included in the grant.

Applications

Applications should be made directly to Norwich Care & Repair:

Norwich Care & Repair
C/o Orbit Housing Association
14 St. Matthew's Road
Norwich
NR1 1SP

01603 283337

Providing the assistance

Small adaptations grants will be provided directly by Norwich Care & Repair who will:

- Inspect the dwelling to identify the works that are eligible for funding
- Specify what needs to be done
- Appoint builders or, where appropriate, the handyperson scheme to carry out the works
- Supervise the works
- Pay the builders on satisfactory completion

Approving the application

Norwich Care & Repair will pass all eligible applications for assistance to Norwich City Council for approval.

- a) Applicants must be in occupation of the dwelling, to which the application applies, either as an owner or tenant. There is, however, no requirement that the applicant should have lived in the property for any period of time.

- b) Applicants who are tenants must gain the owner's permission to carry out the works
- c) Applicants must allow Norwich Care & Repair and Norwich City Council to take whatever steps it considers appropriate to verify the application
- d) The Council will not approve an application if the relevant works have been started before the application is approved. This condition may, however, be waived at the Council's discretion in the case of emergency works where it would have been unreasonable to wait for an application to be approved.
- e) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.
- f) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The Council must approve variations arising from unforeseen works before they are carried out.
- g) If the works are not completed within 12 months of approval then the offer of assistance will be withdrawn. The Council may extend this period on application.

Restrictions

Assistance will not be made available:

- For routine maintenance of installations and equipment including heating systems, stair lifts etc
- For more than one repair to a heating system unless the applicant can evidence that the system has been regularly maintained
- For repairs to boilers where it would be more appropriate to replace them
- Where it would be more appropriate to fund the works through another financial assistance package offered by the council, for example, a Home Improvement Loan for replacement boilers
- For works that are the responsibility of a landlord

Payment

- a) Payment of grant is conditional on the works being carried out to the satisfaction of Norwich Care & Repair
- b) Payment will be made direct to the contractor(s)

Repayment

There are no repayment conditions.

6. HOME IMPROVEMENT LOAN

Aim

A discretionary loan to help vulnerable homeowners make their properties safe and free of serious hazards which would affect the health and safety of the occupants.

Maximum grant

£500 up to £35,000 in any five year period to be used solely for the reduction of Category 1 Hazards under the Housing Health and Safety Rating System.

Eligibility

Owner-occupiers in receipt of one or more of the following benefits listed below:

- Income support
- Housing benefit
- Council tax benefit
- Income based job seekers allowance
- Child tax credit (with a household income less than £15,500)
- Working tax credit (with a disability element and a household income of less than £15,500)
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit guarantee

These criteria may be reviewed periodically.

Scope of works

The grant must be used for works required to reduce significant Category 1 Hazards, under the Housing Health and Safety Rating System to an acceptable level or to prevent their occurrence.

Serious Category 2 Hazards may be considered at the point of application.

Fees

A fee to cover the agency service, provided by the Council's Home Improvement Agency will be included in the grant.

Applications

Applications should be made directly to Norwich Care & Repair:

Norwich Care & Repair
C/o Orbit Housing Association
14 St. Matthew's Road
Norwich
NR1 1SP

01603 283337

Direct assistance

Home improvement loans will normally be provided directly by Norwich Care & Repair who will:

- Inspect the dwelling to identify the works that are eligible for funding
- Specify what needs to be done
- Where necessary, arrange for planning permission and building control approval
- Appoint builders to carry out the works
- Supervise the works
- Pay the builders on satisfactory completion

Approving the application

Norwich Care & Repair will pass all eligible applications for assistance to Norwich City Council for approval.

- a) The applicant must be an owner-occupier of the dwelling to which the application applies or must occupy the dwelling under a right of exclusive occupation granted for life. There is, however, no requirement that the applicant should have lived in the property for any period of time.
- b) Applicants who are occupants having right of exclusive occupation must also have the power or a duty to carry out the works and any works must be agreed with the owner of the property.
- c) Applicants must allow Norwich Care & Repair and Norwich City Council to take whatever steps it considers appropriate to verify the application
- d) The Council will not approve an application if the relevant works have been started before the application is approved.
- e) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.
- f) The Council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The Council must approve variations arising from unforeseen works before they are carried out.
- g) If the works are not completed within 12 months of approval then the offer of assistance will be withdrawn. The Council may extend this period on application.

Payment

- a) Payment of grant is conditional on the works being carried out to the satisfaction of Norwich Care & Repair and, in the case of self-organised assistance, on receipt of an acceptable invoice for the works and any ancillary charges.

- b) Payment will be made direct to the contractor(s) except in the case of self-organised assistance in which payment will be made direct to the applicant.

Repayment

The loan must be registered as a charge with the local land registry. The cost of doing this will be included in the loan.

The loan is interest-free.

Repayment of the full amount of the loan is required

- On sale or transfer of ownership
- If the property ceases to be the applicant's principal residence
- If the property remains vacant for more than six months

The Council may decide not to demand repayment or may defer its demand for repayment under the following circumstances:

- a) Where the applicant has died and the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- b) Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, sheltered housing, a residential care home or a place where care will be provided and where there is clear evidence that repayment would lead to hardship.
- c) Where the applicant is making the disposal with the intention of going to live with and care for an elderly or infirm member of their own, or their partner's family.
- d) Where the applicant has been forced to move due to racial or other harassment or domestic violence.

7. EMPTY HOMES LOAN

Aim

A discretionary loan to bring long-term empty dwellings back into use for people in housing need.

Maximum loan

At any time that a budget becomes available to the council, financial incentives may be offered to owners of private empty properties to bring them back into occupation.

Packages will likely consist of:

- small grants conditional to the property being decent and occupied or marketed for sale or rent on completion
- top up loans to add to grants recoverable via Private Sector Leasing or third party nominations through registered providers or housing charities

Such packages will be subject to terms and conditions that are appropriate to the budget, demand for housing and to protect the council and public funds.

Applications

Enquiries should be made directly to Norwich City Council Private Sector Housing:

Private Sector Housing
City Hall
Norwich
NR2 1NH

01603 212212
privatesectorhousing@norwich.gov.uk

8. NORFOLK AND WAVENEY EQUITY LOAN SCHEME

The council has joined with other district councils in Norfolk and Waveney to provide equity loans to qualifying householders through the Norfolk and Waveney Equity Loan Scheme.

Aim

A discretionary loan to help people who need to adapt their home so they can continue to live there independently or free their home of serious hazards which would affect the health and safety of the occupants. The advance can also be used in situations where relocation could be a more suitable solution for some applicants in preference to repair or adaptation of their existing dwelling.

Maximum loan

£15,000 to £50,000 with the advance being no more than 35% of the free equity in the property.

Eligibility

Owner-occupiers in receipt of one or more of the following benefits listed below:

- Income support
- Housing benefit
- Council tax benefit
- Income based Jobseekers Allowance
- Child tax credit (with a household income less than £15,500)
- Working tax credit (with a disability element and a household income of less than £15,500)
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit guarantee

These criteria may be reviewed periodically.

Scope of works

The scheme can be used for repairs, adaptations or relocation based on the following:

- Works required to reduce significant Category 1 Hazards, under the Housing Health and Safety Rating System to an acceptable level or to prevent their occurrence.
- Serious Category 2 Hazards may be considered at the point of application.
- Agency and administration fees (including, where appropriate, planning and building control fees, electrical and gas safety testing and structural surveys)
- Relocation in line with the considerations detailed below.

Where relocation is being considered, the following things will be taken into account:

- The property's general condition and suitability for improvement or adaptation
- Its location and environment
- The cost effectiveness of the works required to meet the applicant's needs will
- Consideration will also be given to ensure that the proposed works meet the needs of the applicant both now and into the future.

Assistance can also be provided to acquire an alternative property and to dispose of the existing dwelling. This assistance can include legal and financial advice and financial help to acquire the new property using a shared equity agreement.

Fees

A loan set up fee of £400 will be charged which will cover:

- Cost of property valuation
- Land Registration fees
- Any lenders fees

This fee will not cover the cost of first registration of title if this is required; however this additional cost can be included in the loan advance.

Applications

Applications should be made directly to Norwich Care & Repair:

Norwich Care & Repair
C/o Orbit Housing Association
14 St. Matthew's Road
Norwich
NR1 1SP

01603 283337

Approving the application

Norwich Care & Repair will pass all eligible applications for assistance to Norwich City Council for approval.

- a) The applicant must be an owner-occupier of the dwelling to which the application applies or must occupy the dwelling under a right of exclusive occupation granted

for life. There is, however, no requirement that the applicant should have lived in the property for any period of time.

- b) Applicants who are occupants having right of exclusive occupation must also have the power or a duty to carry out the works and any works must be agreed with the owner of the property.
- c) Applicants must allow Norwich Care & Repair, Safe at Home and Norwich City Council to take whatever steps it considers appropriate to verify the application
- d) The Council will not approve an application if the relevant works have been started before the application is approved.
- e) The Council may redetermine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.
- f) The Council may redetermine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The Council must approve variations arising from unforeseen works before they are carried out.
- g) If the works are not completed within 12 months of approval then the offer of assistance will be withdrawn. The Council may extend this period on application.

Payment

- a) Payment of equity share advance is conditional on the works being carried out to the satisfaction of the Council and on receipt of an acceptable invoice for the works and any ancillary charges.
- b) Payment will be made direct to the applicant.

Repayment

The equity share advance must be registered as a charge with the local land registry. The cost of doing this will be included in the loan.

The loan is interest-free and represents a percentage of the value of the property.

Repayment of the full amount of the loan is required on sale or transfer of ownership. The amount to be repaid will be based on the value of your property at that time. If the property has risen in value then the amount to be repaid is the percentage borrowed of the value of the property at that time. If the property goes down in value the Council will ask for repayment of the initial loan sum.

Management of the scheme

Norwich City Council has joined with the other Councils in Norfolk and Waveney to provide loans to qualifying householders on the terms and conditions detailed above. The management of the scheme is provided by Safe at Home the Home Improvement

Agency based in Great Yarmouth.

9. APPLICATIONS FALLING OUTSIDE THIS POLICY

Applications for assistance that fall outside of this policy will be considered in the first instance by Norwich Care & Repair who will investigate alternative sources of funding (e.g. charities).

Where a satisfactory alternative cannot be identified, the Private Sector Housing Manager will consider the application.

10. APPEALS AND COMPLAINTS

Appeals

Any appeal against a decision in relation to an application should be made in writing to the Head of City Development whose decision will be final.

Norwich City Council
City Hall
Norwich
NR2 1NH

Privatesectorhousing@norwich.gov.uk

Complaints

Any complaints about this policy or its implementation will be addressed through the Council's corporate complaints system. Complaints may be made on a standard form, available from the Council's reception areas. Complaints made in person, by letter or by email will be directed into the corporate scheme.

11. GLOSSARY

Category 1 Hazard	A serious hazard to the health or safety of the occupants of a dwelling. Identified using the housing health and safety rating system. The Council has a duty to take action to remedy Category 1 hazards.
Disabled Facilities Grant	A mandatory grant to fund adaptations and improvements to a disabled person's home to improve access to and within the dwelling.
Empty Dwellings Management Order	A new power introduced by the Housing Act 2004. It allows local housing authorities to take over the management of an empty dwelling in order to bring it back into use.
Home Improvement Agency	A service to vulnerable and elderly people to help them to repair, improve and adapt their properties. A home improvement agency will usually draw up a works scheme, employ builders and oversee works for a fee. They will also help the client to make an application, offer benefits assistance and identify sources of funding to help pay for the works.
Housing Health and Safety Rating System	Introduced by the Housing Act 2004. It identifies 29 separate hazards to the health and safety of occupants and provides a methodology for assessing the level of risk. Risks are divided into 10 bands (a to j). The top three bands (a, b, and c) are defined as 'category 1' hazards and the rest are 'category 2' hazards. Most dwellings will have some category 2 hazards. The Council is required to take action to remedy category 1 hazards regardless of tenure and this may be through improvement notices, prohibition orders, hazard awareness notices, demolition or declaring a clearance area.

12. DIVERSITY IMPACT ASSESSMENT

Diversity impact assessment



NORWICH
City Council

Initial screening

1. Title of proposed policy, function or project:

Private Sector Financial Assistance Policy

2. What are the aims and objectives?

The purpose of the policy is to detail the financial assistance available for privately owned dwellings, who is eligible to receive them, and how they will be delivered.

The financial assistance packages detailed in the policy aim to provide clients with an efficient, practical and cost-effective solution taking into account the health and well-being of the client and household.

The policy aims to:

- help people maintain their independence
- help residents achieve better housing and living conditions
- help bring long-term empty homes back into use for housing need.

3. Who are the key stakeholders?

Norwich City Council

Norfolk County Council – Social Services

Orbit Care & Repair (Home Improvement Agency)

Home-owners, private sector landlords and tenants in Norwich

4. What evidence has been used for this assessment?

Best practice research

Customer Satisfaction Survey

Policy review

Stakeholder consultation

5. Have any concerns been raised about the proposed policy? (Copy and paste this symbol ✓ to tick the relevant fields below)

	Yes	No	Not known
Age		✓	
Disability		✓	
Gender		✓	
Racial group		✓	
Religion or belief		✓	
Sexual orientation		✓	

5a. What have people from these equalities groups told you about their concerns?

There have been no concerns raised by these equality groups.

6. Do different groups have different needs in relation to this policy?
(Copy and paste this symbol ✓ to tick the relevant fields below)

	Yes	No	Not known
Age		✓	
Disability		✓	
Gender		✓	
Racial group		✓	
Religion or belief		✓	
Sexual orientation		✓	

6a. Please explain what the potential outcomes are for these equalities groups:

The potential outcome for all equality groups, often vulnerable, is the chance to improve their home and give them the opportunity to stay in their home, near to friends and relatives much longer than may be achievable without the help of this funding, therefore improving the quality of life and well-being.

7. Is there a chance to: a. promote equality of opportunity and b. promote good relations in the community? (Copy and paste this symbol ✓ to tick the relevant fields below)

	Yes	No	Not known
Age	✓		
Disability	✓		
Gender	✓		
Racial group	✓		
Religion or belief	✓		
Sexual orientation	✓		

7a. Please explain whether the potential is for a positive or neutral outcome:

There is the potential for a positive outcome for all equality groups across the community by the use of better publicity of the assistance available. The Home Improvement Agency provide support to people to access this service by providing help to complete the necessary forms and project managing the work. They also provide valuable support, advice and sign-posting to other services where additional needs, outside the scope of this policy, are identified.

8. Is there evidence to suggest that the policy may have a disproportionate adverse impact on an equalities group? (Copy and paste this symbol ✓ to tick the relevant fields below)

	Yes	No	Not known
Age		✓	
Disability		✓	
Gender		✓	
Racial group		✓	
Religion or belief		✓	
Sexual orientation		✓	

8a. Please explain what this potential impact is and how you intend to mitigate against it in a proportionate and relevant way:

There is no evidence that this function may have a disproportionate adverse impact on an equalities group. The service is available to all customers who apply, providing they meet the eligibility criteria.

9. Please outline key recommendations and actions committed to in the future:

The council and the Home Improvement Agency are committed to further promote the service available in conjunction with the launch of this revised policy. This will be done through increased partnership working and targeting groups of people who do not

currently access the service. There is an aspiration to work more closely with GPs and other community groups to publicise the help available.

Regular review of customer satisfaction surveys, equality data, the policy, and attendance at the quarterly Care & Repair client forum will allow the council to make service improvements as necessary, and take any required action necessary to ensure that we are reaching out to all groups within the community.

10. On the basis of this assessment, should this policy go on to the full impact assessment stage?

Yes **No** ✓

11b. Please explain:

There is no evidence that this function may have a disproportionate adverse impact on an equalities group.

Lead review manager name:	Paul Swanborough
Job title:	Strategic Housing Manager
Date:	10 November 2011

Please note that the full impact assessment is only necessary if a potentially disproportionately negative impact has been identified.