



**PRIVATE SECTOR HOUSING  
HOUSING ASSISTANCE POLICY 2023**

**DRAFT**

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## 1. Summary

- 1.1. The suitability and quality of a home can have a substantial impact on people's lives. Lewisham Council values our private housing stock as a resource for the people of the borough. Like any asset, these homes need to be maintained and preserved for future generations of residents. The Council's view is that the primary responsibility for maintaining the private sector stock lies with owners. However, the Council recognises that there are many households who are unable to maintain their homes because of age, disability, lack of resources or lack of knowledge.
- 1.2. The link between poor health and poor housing conditions is well known. With the increasing cost of home ownership and the demand outstripping supply for affordable homes, especially within the social housing sector, many residents and the Council itself have to rely on private sector rented accommodation to meet housing needs. Around one in four residents in Lewisham live in the private rented sector (PRS) – this is double the number of 15 years ago. The private sector stock condition survey 2010, estimated that 47% of the private sector stock was constructed before 1919, with 22% built before 1945. This is significant as older housing stock tends to have more problems, especially where routine or urgent maintenance has not taken place.
- 1.3. The private rented sector in Lewisham also has a large number of Houses in Multiple Occupation (HMO), in addition to self-contained accommodation. The Council administers its mandatory licensing scheme, and in 2022, introduced an Additional licensing scheme to ensure shared accommodation in the private rental market is safe, meets the legal standards and is properly managed. This work is undertaken by the Council's Private Sector Licensing and Housing Enforcement service (PSLHE). This service work in collaboration with the team delivering the Housing Assistance Policy where landlords are seeking to bring homes back into use or to improve standards of accommodation. This will help ensure and maintain a supply of private rented homes that are safe, good quality, well managed and free of hazards.
- 1.4. As of April 2022, there were approximately 1,239 privately owned properties which had been empty for 6 months or more in Lewisham. Many of these are derelict properties that cause concern, blight local communities and neighbourhoods. They also attract anti-social behaviour, crime, vandalism and arson. The Council has a dedicated officer, who looks to provide tailored solutions to help empty property owners bring their property back into residential use.
- 1.5. Addressing housing conditions can help people improve their health and financial circumstances. This has a positive impact on health spending and allows residents to play a more active part in the community. The Council seeks to transform and revitalise local neighbourhoods and this policy aims to help deliver this key objective in a number of ways, by;
  - repairing homes in poor condition and improving local neighbourhoods, ensuring good quality private sector housing for current and future generations,
  - bringing empty homes back into use, with an emphasis on creating additional good quality housing for homeless households, removing eyesores and the associated anti-social behaviour they attract, supporting community safety and encouraging re-investment,
  - helping to deliver a "clean, green and liveable" borough through housing repair and maintenance and the use of energy efficient and sustainable technologies, and by

## 2. Aims of the policy

2.2. This policy seeks to help these households through providing targeted financial assistance, practical support and advice. Its key aims are:

- improve health outcomes, tackle health inequalities and promote independent living for owner-occupiers and private sector tenants.
- improving the stock in the private rented sector, by alignment of assistance with landlord licensing, accreditation and effective enforcement of standards.
- delay and reduce the need for long term care and support
- improve the sustainability and energy efficiency of private sector dwellings within Lewisham
- increase the supply of accommodation in the borough by reducing the number of empty properties.
- assist residents to adapt their homes to their changing needs, enabling them to live safely and independently.
- improve stock in the private rented sector by supporting the Council's mandatory and additional licensing schemes to improve poor housing conditions

## 3. Property standards to be achieved

3.1. The Council wishes to assist those in greatest need to help fund improvements so that homes in poor condition occupied by vulnerable households be hazard-free and suitable for their individual needs.

3.2. The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS). This is the national housing standard evaluation tool the Council uses to achieve improved conditions for private sector housing stock. This is done by assessing the risk to the health and safety of occupiers posed by certain specified housing related hazards. Assessed hazards are banded Category 1 or Category 2, depending on the seriousness of the risk. Where Category 1 hazards are found the Council has a duty to require the owners to remedy the defect. If Category 2 hazards are found, the Council has discretionary power to require action.

3.3. For owner occupied properties, the Council uses the HHSRS purely as an assessment tool. All properties requiring assistance are surveyed and assessed, using these standards to identify defects and formulate methods of repair to remedy or remove the hazards found.

3.4. Properties need to meet a minimum standard for housing and the Council will help those in greatest need to fund improvements to maintain the standard over the longer term. In doing so, the Council endeavours to ensure that following remediation these principles are upheld in every property where we have funded works:

- a) it meets the current statutory minimum for housing: There should be no Category 1 and/or 2 hazards
- b) it is in a reasonable state of repair
- c) it has reasonably modern facilities
- d) it seeks to maximise energy efficiency
- e) it meets statutory building regulation, planning and conservation requirements

3.5. For disabled households and empty homes there is an additional focus. Adaptation works for disabled households seek to improve the quality of life for the disabled resident and their home environment. For empty homes, the focus is to bring all types

of long-term empty properties back into residential use wherever practical, and to also provide new additional homes through the conversion of commercial and other types of empty properties.

- 3.6. Funding available for the support outlined in this policy is limited. As such, whilst the Council will endeavour to fund improvements for those in need and meet the above principles, the provision and extent of support is not guaranteed, and decisions to fund improvements will be considered on a case-by-case basis.

#### **4. A discretionary policy**

- 4.1. With the exception of Disabled Facilities Grants, which are mandatory, the provision of assistance under Lewisham Council's Housing assistance policy is discretionary. The amount of assistance provided in each year will depend on the level of resources available.
- 4.2. When considering applications and the administration of loans and grants under its discretionary scheme, the Council will apply the provisions applicable to the various forms of assistance as set out in this policy document. However, in exceptional circumstances and where the law allows, the Council may decide to exercise discretion by not strictly applying a provision(s) set out in this policy.

#### **5. The grant and loan assistance available:**

- Disabled Facilities Grant (DFG)
    - Discretionary Disabled Facilities Grant
    - Help with moving grant
    - Hospital Prevention and Discharge Grant
  - Discretionary Disabled Adaptations Loan (DDAL)
  - Housing Repair Grant
  - Housing Repair Loan
  - Accredited Landlord Grant
  - Empty Homes Grant
  - Renewable Energy Systems Grant
- 5.1. The budgets for assistance are limited, and applications to those meeting the eligibility criteria will be awarded on a first come first served basis. The Council reserves the right to either withdraw or change the level of grant or loan assistance to take into account available funding.
- 5.2. Applicants have the option of managing the works themselves (referred to as self-managing works) or choose to appoint the Council's Housing Assistance Team's project management services to act as the Contract Administrator for the project. Further information regarding fees for schemes that are self managed is detailed on page 29.

## **6. Disabled Facilities Grant (DFG)**

- 6.1. This is a mandatory 'means-tested' grant which the Council has a duty to provide under the Housing Grants, Construction and Regeneration Act 1996 as amended. The provisions of this assistance, set out in statute, are summarised below.
- 6.2. **Maximum grant amount £30,000**
- 6.3. The grant is subject to a means test which will look at the income, capital and savings of the disabled person and their spouse or partner. The applicant's assessed financial contribution (if any) will be deducted from the approved grant.
- 6.4. **Eligible applicants**
- a property owner, tenant;
  - a landlord may apply on behalf of a disabled tenant;
  - a disabled member of the household who needs the home to be adapted to meet their needs and enable them to continue living there.
- 6.5. Where the application is for a disabled child or young person under the age of 19 there is no financial means test.
- 6.6. **Eligible works**
- 6.7. The law sets out the purposes for which a grant must be approved. This covers works to remove or help overcome any obstacles which prevent the disabled person from moving freely into or around their home, or enjoying the use of the property and the facilities or amenities within it. Eligible works include:
- widening doors and installing ramps, providing or improving access to rooms and facilities; for example, by installing a stair lift or providing a downstairs bathroom,
  - improving or providing a heating system suitable to the needs of the disabled person, adapting heating or lighting controls to make them easier to use,
  - improving access to and movement around the home, to enable the disabled person to care for themselves or another person who lives in the property, such as a spouse, child or other person for whom the disabled person cares
  - improving access to and from the garden where feasible
  - facilitating the preparation and cooking of food by the disabled person,
  - Assistive technology to maintain or improve an individual's functioning and independence, where this is recommended by an Occupational Therapist (OT) or other health professional.
- 6.8. Schemes relating to the welfare, needs or employment opportunities of a disabled person fall completely outside the grant regime and are not eligible for a mandatory DFG.
- 6.9. Where major work is proposed, the applicant may wish to employ a qualified architect or surveyor to plan and oversee the work. If a grant is approved the reasonable cost of their fees can be included in the cost of the works.
- 6.10. Adult Social Care will be asked to consider what is necessary and appropriate to meet the disabled person's needs. This will usually take the form of a recommendation from an Occupational Therapist or a Trusted Assessment carried out by qualified Trusted Assessors.

6.11. The proposed works must be necessary and appropriate to meet the disabled person's needs. The Council must be satisfied that the works are reasonable and practicable based on the age and condition of the property. Where the Council is not satisfied of this, an application for DFG may be refused. If the cost of the works exceed the grant limit (£30,000), other assistance may be available on a discretionary basis to help meet the full cost of the works.

#### 6.12. Disabled Facilities Grant terms and conditions

- If the applicant is providing a contribution, once a grant has been approved, the applicant will be expected to pay their contribution to the builder or contractor before the grant (together with any discretionary disabled adaptations top up loan) is released.
- Eligible works must be completed within 12 months of the approval date. In cases where works exceed this timeline, a closure procedure will be triggered. These will be reviewed on a case-by-case basis.
- The grant will be registered with the Local Land Charges Section, under the applicant's new address, as a local land charge and must be repaid in full if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the Certified date. If the applicant moves outside the borough, the grant will be registered as a charge with HM Land Registry.
- The grant will only be paid when the Council is satisfied that the work has been completed to its satisfaction and in accordance with the grant approval. The Council may pay the grant in full on completion of works or by instalments as the works progress.
- For approved grants of **£5,000 and under** there is no grant condition period.
- For approved grants **over £5,000**, there is a 5-year grant condition period attached to the DFG, which is effective from the certified date of completion. The certified date is the date the Council inspects the property and confirms all the specified works are complete. In these cases the following conditions will also apply:
  - The property must be occupied by the disabled person as their main residence;
  - The owner must provide the Council with full details of how the property is being occupied within 21 days of a written request; and  
The owner must notify the Council in writing if they intend to dispose of the property and must provide any information reasonably requested by the Council in that connection.
  - For owner occupiers, a local land charge will be placed on the property for a period of 5 years for grants approved above £5,000.

#### 6.13. Repayment of the Disabled Facilities Grant

- **Below £5,000** – the applicant does not need to repay the grant.
- **Between £5,000 and £15,000** – the amount the applicant needs to repay is the grant value minus £5,000. For example, if the grant was £8,000, the applicant would need to repay £3,000
- **Between £15,000 and 30,000** – the applicant would repay a maximum of £10,000.
- **Over £30,000** – the maximum grant the Council can award is £30,000. If eligible works and fees cost more than this amount, the applicant will need to make up the difference or apply for the Discretionary Disabled Adaptations Loan (see section 10) from the Council.

- 6.14. If the property is sold more than 10 years after the certified date of works being completed, the grant would not need to be repaid. If the applicant was awarded the DFG top-up loan (DDAL), then the remaining amount would need to be repaid. Where the owner disposes of the property after any instalment of grant has been paid but before the certified date, the recipient must immediately repay this amount in full to the Council and the grant will be cancelled. These conditions are binding on the recipient and on any other person who is for the time being an owner of the property.

## **7. Discretionary Disabled Facilities Grant (DDFG)**

- 7.1. In addition to providing mandatory DFGs, the Council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. This grant will be offered to applicants requiring certain adaptations carried out in their home, where the requirement for a means test will be removed.

### **7.2. Maximum grant amount £15,000**

### **7.3. Eligible work:**

- replace a defective or obsolete stairlift / hoist which is outside of the 5-year warranty
- fund the installation of a stairlift / hoist
- installation of a level access shower
- installation of a ramp

This list is not exhaustive.

- 7.4. The trigger for this grant will be where a health professional has identified that one of the above works would assist in the applicant's discharge from hospital or where the Occupational Therapist (OT) has recommended one or more of the above works, totalling below £15,000. Other types of assistance are available for hospital discharge – please see section 9.

### **7.5. Disabled Facilities Grant terms and conditions**

- If the applicant is providing a contribution, once a grant has been approved, the applicant will be expected to pay their contribution to the builder or contractor before the grant (together with any discretionary disabled adaptations top up loan) is released.
- Eligible works must be completed within 12 months of the approval date. In cases where works exceed this timeline, a closure procedure will be triggered. These will be reviewed on a case-by-case basis.
- The grant will be registered with the Local Land Charges Section, under the applicant's new address, as a local land charge and must be repaid in full if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the Certified date. If the applicant moves outside the borough, the grant will be registered as a charge with HM Land Registry.
- The grant will only be paid when the Council is satisfied that the work has been completed to its satisfaction and in accordance with the grant approval. The Council may pay the grant in full on completion of works or by instalments as the works progress.
- For approved grants of **£5,000 and under** there is no grant condition period.
- For approved grants **over £5,000**, there is a 5-year grant condition period attached to the DFG, which is effective from the certified date of completion. The certified date is the date the Council inspects the property and confirms all the specified works are complete. In these cases the following conditions will also apply:



- The property must be occupied by the disabled person as their main residence;
- The owner must provide the Council with full details of how the property is being occupied within 21 days of a written request; and  
The owner must notify the Council in writing if they intend to dispose of the property and must provide any information reasonably requested by the Council in that connection.
- For owner occupiers, a local land charge will be placed on the property for a period of 5 years for grants approved above £5,000.

#### 7.6. **Repayment of the Discretionary Disabled Facilities Grant**

- **Below £5,000** – the applicant does not need to repay the grant.
- **Between £5,000 and £15,000** – the amount the applicant needs to repay is the grant value minus £5,000. The first £10,000 of any grant given (between £5,000 and £15,000) must be repaid in full if the owner or the disabled person disposes of the property or fails to comply with any of the grant conditions within 10 years of the certified date.

7.7. Where the owner disposes of the property after any instalment of grant has been paid out, but before the certified date, the recipient must immediately repay this amount in full to the Council and the grant will be cancelled.

### **8. Help with moving grant**

8.1. Whilst grants are available to adapt a property to meet the needs of a disabled person, it is not always reasonable and practical to carry out the work within the grant limit. Moving to a new home can sometimes provide a better long-term solution.

8.2. If you have been assessed for the Disabled Facilities Grant and the Council agrees works are needed, but your property is not able to be adapted to meet your needs, you can apply for a grant to help move into a home which is more suitable. The grant is intended to help with the cost of moving and not the capital cost of purchasing a new property.

8.3. **Maximum grant amount available £6,000**

8.4. **Eligible applicants**

8.5. Applicants who have been assessed as eligible for the Disabled Facilities Grant however adaptations are not practicable in the current property.

8.6. **Eligible Works**

- To help a disabled person move into a decent home which is already suitable or which is capable of being easily adapted to meet their needs. This option will only be considered if the Council are satisfied it is not reasonable and practical to adapt their current home and that finding alternative accommodation is the best and most cost-effective long-term solution
- To help someone who is over the age of 65 and living in non-decent accommodation to sell their home and move into a decent home which is an appropriate size to meet their needs. The Council must be satisfied that this is the most appropriate option

having regard to the condition of the property, the level of under-occupation and the amount of disruption that will be caused by major building works.

- 8.7. The grant will cover the full cost of:
- legal fees;
  - estate agents fees;
  - stamp duty; and
  - removal costs up to a maximum of £6,000.

It will remain the applicant's responsibility to find suitable alternative accommodation. The Council is unable to provide this service.

## **9. Hospital Prevention and Discharge Grant**

- 9.1. This grant is to provide support to residents being discharged from hospital to home or residents at risk of a hospital admission or readmission. It assists in cases where the return from hospital would be delayed due to a lack of suitable aids and adaptations or because the facilities at home are not suitable to meet a person's needs.
- 9.2. **Maximum grant amount available £3,000**
- 9.3. **Eligible applicants**
- 9.4. Applicants for an HPDG must be in hospital at the time of referral and awaiting discharge or are able to show that receiving an item/s or particular one-off service will help to prevent an admission into hospital.
- 9.5. **Eligible works**
- 9.6. Due to the many housing-related issues that can prevent a timely hospital discharge, a definite list of works cannot be given. However, all works associated with the grant must be essential to enable the individual to reside in their own home. Examples of works that would be expected to be supported by a HPDG include:
- moving necessary furniture
  - mowing overgrown lawns
  - tackling trip hazards
  - clearing a room to make it safe
  - deep cleaning a room to make it safe
  - necessary equipment (not provided by any other means or service) to enable the person to be discharged from hospital, e.g. tilting chairs/boiler repairs or replacements
  - any other works that are deemed necessary to enable the person to return home to a safe, warm and secure environment; within the scope of this policy (to be agreed by the Grants Manager/ Head of Service/Director of Housing)
- 9.7. Confirmation of ownership/tenancy in the Borough will be required prior to discharge. In the case of tenants, only works or the provision of equipment that is not the responsibility of the landlord will be provided.

- 9.8. The applicant's assessed financial contribution (if any) will be deducted from the grant up to a maximum of £3,000. Once a grant has been approved, the applicant will be expected to pay their contribution before any grant money is released.
- 9.9. No payments will be released until a solicitor has provided written confirmation that the sale has been completed.

## **10. Discretionary Disabled Adaptations Loan (DDAL)**

10.1. Assists with disabled adaptations which are not eligible for the mandatory Disabled Facilities Grant (DFG) regime. Mandatory DFGs provide up to £30,000 of grant assistance for adaptations that are necessary, appropriate, reasonable and practical to meet the needs of a disabled person. This can often involve major alterations such as designing and building extensions to provide the best layout but which often cost more than the statutory grant limit. The loans will be funded by the Better Care Fund for Disabled Facilities Grants and that the funding recycled from these will be ring-fenced for disabled facilities.

### **10.2. Maximum Loan Amount £30,000**

10.3. The amount available is by way of an interest free loan to cover the full cost of eligible work. In relation to cases involving the welfare, needs or employment opportunities of the disabled person, the applicant's assessed financial contribution (if any), will be deducted from the loan, up to a maximum of £3,000.

10.4. If you are assessed as being required to make a contribution, once a loan has been approved, you will be expected to pay your contribution to the builder or contractor before the loan is released.

### **10.5. Eligible applicants**

10.6. To obtain assistance:

- The applicant must be the freehold or leasehold owner of the property and be:
  - over 18 years old and living at the property as their main residence and/or
  - disabled, or have a member of the family living with them who is disabled.
- Where the application is for a disabled child or young person under the age of 19 there is no financial means test.
- In relation to cases involving the welfare, needs and employment opportunities of a disabled person, the applicant must also be on low income. A means test will be undertaken to confirm that the applicant is on a low income by assessing their income and savings.
- You will not be eligible for the loan if you are assessed as needing to contribute more than £3,000.

### **10.7. Non-eligible applicants**

10.8. Private tenants and housing association tenants are not eligible for this type of assistance (your landlord can apply on your behalf – please see section 13)

### **10.9. Eligible costs**

10.10. Loan assistance is available to:

- top up a mandatory DFG where the cost of the work exceeds £30,000 and/or

- carry out building work which will improve the welfare, needs or employment opportunities of the disabled person
- help provide the assessed contribution in cases of serious hardship where the applicant is unable to fund their contribution

10.11. In each case, the Council must be satisfied that the work is necessary, appropriate, reasonable and practicable and that this is the most cost-effective option to meet the needs of the disabled person. This loan will not be available to fund schemes not specified by an Occupational Therapist that have been put forward by clients. For schemes over the grant limit the property owner will be expected to contribute to the cost.

#### 10.12. **Interest free loan**

10.13. The interest free loan is a product that has designed by the Council. It is intended as a simple mechanism to help homeowners secure additional finance at minimal cost. The interest free loan will be provided by the Council and not a commercial lender. There will be no interest payments and no regular repayments. Loans will only be available to freeholders and long leaseholders where the lease has an unexpired term of at least 60 years.

10.14. In deciding whether an applicant is eligible for a loan, the Council will have regard to the value of any mortgage(s) and/or other loans secured on the property. To secure a loan, applicants may need to seek consent from their mortgage provider. A form can be provided on request.

10.15. The Council will also have regard to any unsecured debts exceeding £10,000. Loans will not normally be offered of the total value of mortgages, secured loans, and/or other unsecured debts exceeds 80% of the property's current market value. In some circumstances, a formal valuation may be required to confirm the property's current market value.

10.16. No loan will be offered if the applicant has any outstanding Council tax arrears or other debt owing to the London Borough of Lewisham.

10.17. There are some fees and other ancillary charges that will be included in the loan. These could include: Land Registry fees, legal fees, planning and building control fees, any necessary specialist reports (e.g. electrical or structural), medical reports and valuations. Any such costs will be clearly documents in the loan agreement.

10.18. Applicants will be given a Plain English Guide to Loans which explains the legal terminology in the formal loan agreement. Before signing the agreement, applicants will be encouraged to seek independent legal advice. When the loan agreement is sent out, applicants will be given 14 days to decide whether to proceed. In order to proceed with the loan, the applicant must sign (and have their signature witnessed) and return two copies of the loan agreement.

10.19. Throughout the duration of the loan, the owner must maintain a current buildings insurance policy for the full reinstatement value of the property. A copy of the policy must be provided to the Council on request.

#### 10.20. **Discretionary Disabled Adaptations Loan conditions**

- Once a loan has been approved, the applicant will be expected to pay their contribution to the builder or contractor before the loan is released.
- Eligible works must be completed within 12 months of the approval date.
- Loans will be registered as a restriction on the property title at HM Land Registry and as a local land charge. The loan remains on the title until repaid, either by early settlement of the loan or through a relevant disposal or an event of default.
- Throughout the duration of the loan, the owner must maintain a current buildings insurance policy for the full reinstatement value of the property. A copy of the policy must be provided to the Council on request.

#### 10.21. **Repayment**

10.22. The loan must be repaid in full and without interest in the following circumstances:

- within six months of the death of the owner, or in the case of joint owners, within six months of the death of the last owner.
- if the disabled person is not the owner, this condition will not be enforced whilst the disabled person remains living at the property.
- if the whole or part of the property is sold at least five years after the Certified Date.
- in the case of long leaseholders, on the date 50 years from the expiry of the lease.

10.23. Even if property prices fall, the Council guarantees that it will not recover a sum greater than the value of the property under any circumstances listed above. This avoids the risk of putting applicants in negative equity. This guarantee does not apply to applicants who default on the terms of the loan agreement.

10.24. The loan must be repaid in full and with interest at the 2% above the Bank of England base rate if the applicant defaults on the loan in any of the following circumstances:

- the Council find the applicant gave false information on their application form.
- the Council discover the applicant was not eligible for help at the time the application was made.
- the applicant ceases to be the owner of the property before the certified date.
- the applicant and/or the disabled person ceases to occupy the property for the whole of the five years after the certified date.
- the applicant fails to provide information as to how they are complying with the loan conditions following a written request by the Council.
- the applicant fails to maintain adequate buildings insurance policy.
- the applicant becomes bankrupt or subject to an event of insolvency.
- the Council is at any time of the view that the applicant intentionally deprived themselves of income or disposed of savings in order to fulfil the criteria to qualify for a loan.

10.25. Loans will be registered as a local land charge and with the councils land charge section and HM Land Registry.

10.26. The applicant retains the right to pay off the loan at any time, without any interest payments being incurred.

## 11. **Home Repairs Grant (HRG)**

11.1. To provide safe, warm and decent homes for older and vulnerable residents living in private sector accommodation.

#### 11.2. **Maximum grant amount available £10,000**

11.3. This is subject to a means test which will look at the income and capital of the applicant and their spouse or partner. The applicant's assessed financial contribution (if any) will then be deducted from the approved grant.

11.4. £10,000 is the maximum level of grant assistance that can be awarded in any 5-year period. If an applicant has previously been awarded repairs grants under this or previous policies, these will be included.

11.5. The applicant's assessed financial contribution (if any) will be deducted from the grant, up to a maximum of £3,000. If the applicant's contribution exceeds the grant, any amount over the grant limit can be applied for via a housing repair loan up to a maximum of £30,000. More information on the housing repair loan can be found at section 12.

11.6. In cases of emergency, grant funding is available to provide a quick and simple solution to remove or remedy hazards within the homes of vulnerable and low income homeowners who are at imminent risk of harm due to the condition of their property. In these cases:

- The grant will cover the full cost of eligible work up to a maximum £5,000
- For home security works only, the maximum amount of grant available is £1000.

#### 11.7. **Eligible applicants**

11.8. Applicants must be over 18 years old and live at the property as their main residence and be on a low income. Applicants will be subject to a means test or be in receipt of a [passporting benefit](#). Applicants must also satisfy one of the following criteria:

- be disabled;
- have a member of their household who is 60 years or older, children who are under 16, or someone who is disabled or has a long-term serious illness.

#### 11.9. **Additional eligibility criteria**

- must be an owner occupier freeholder or leaseholder or private tenant with a duty to undertake repairs
- the property must be more than 10 years old.
- applicants must have owned and resided in the property as their main home for three years immediately preceding the application.
- applicants must live in the property as their main home at the time of application.
- applicants are in receipt of a low income or in receipt of [passporting benefits](#).
- applicants must carry out all necessary work to bring the property up to the decent homes standard.

11.10. To calculate whether someone is on a low income, the Council will need full details of all income and savings. Applicants will only be accepted if their assessed financial contribution is no more than £3,000.

#### 11.11. **Eligible works**

11.12. Grant assistance is available to:

- [Repair category 1 and 2 hazards as assessed by the Council under the HHSRS](#);

- Install full gas central heating with a condensing combination boiler, or low-carbon alternative where appropriate;
- Replacement boilers that are over 20 years old and in poor condition;
- Install 270mm loft insulation and cavity wall insulation (where appropriate).

#### 11.13. **Eligible works in cases of emergency**

In cases of emergency grant assistance is available for:

- dangerous electrical or gas installations;
- no form of heating (from 1 October to 31 March);
- no hot water supply;
- risk of injury from falling elements or structural collapse;
- serious roof leaks;
- defective stair-lifts, through-floor lifts or other disabled adaptations which are required by the occupant to maintain independent living;
- improving the security to windows and doors.
- special arrangements for defective stair lifts and through floor lifts. In exceptional circumstances, provided the remedial work is ordered and managed by the Council's Housing assistance team, the work can proceed prior to a formal grant application being received. In such cases, a grant application must be submitted as soon as reasonably practicable after the work has been completed. In the event that the applicant is not eligible for grant assistance (i.e. not in receipt of a qualifying benefit) or does not make an application, they will be responsible for paying the full cost of the work. This grant will not cover works to repair lifts that have been used incorrectly or misused.

#### 11.14. **Works to improve security to windows and doors**

11.15. Where the imminent risk of harm works stem from the windows and doors of the property only, a smaller amount of assistance is available to address the hazards such as boarding or securing windows, changing locks or renewing individual windows.

11.16. Applicants must be:

- 60 years or older and
- be living at the property as their main residence and
- be in receipt of a qualifying benefit.

11.17. Help is also available to eligible applicants aged under 60 if:

- They have been burgled whilst living at the property
- They have been a victim of hate crime whilst living at the property.

#### 11.18. **Non-eligible works**

11.19. Assistance is not available in the following circumstances:

- where leaseholder applicants have a duty to contribute to the cost of work under the terms of their lease.
- ongoing regular cleaning, maintenance and redecoration of the property.
- ongoing regular cleaning, maintenance and redecoration of the common parts of the building containing flats,
- repair or replacement of lifts, or any works to the grounds around a building containing flats.
- Where the property of a leaseholder of right-to-buy housing stock is undergoing improvement or are being maintained by the Council.

- Internal or external redecoration and other general maintenance items.
- Construction of extension/conservatory/porches

#### 11.20. Grant conditions

- Once a grant has been approved, the grant recipient must carry out all the identified eligible work to ensure the property is free from serious repair hazards on completion of the work.
- Eligible works must be completed within 12 months of the approval date.
- A 5-year grant condition period applies to this grant. Throughout the 5-year grant condition period the following conditions apply:
  - the property must be owned and occupied by the applicant(s) as their main residence;
  - the property must be kept in good repair;
  - the owner must provide the Council with full details of how the property is being occupied and/or maintained within 21 days of a written request; and
  - the owner must notify the Council in writing if they intend to dispose of the property and must provide any information reasonably requested by us in that connection.
- The grant will be registered as a local land charge.

#### 11.21. Payment

- **If you are using a builder or contractor** - The recipient will be expected to pay their contribution (where applicable) to the builder or contractor before any grant monies are released.
- **If the Council is completing the works** - The recipient will be expected to pay their contribution (where applicable) to Lewisham Council before the works commence.
- **If you are self-managing** - The recipient will be expected to pay their contribution (where applicable) to the builder or contractor before any grant monies are released

#### 11.22. Repayment of grant

- The grant must be repaid in full where a relevant disposal takes place, if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the certified date.
- Where it is determined that an approved grant application was fraudulent, the Council will demand immediate and full repayment of the grant, plus compound annual interest charged at the Bank of England base rate plus 2%, starting from the certified date.
- Full details of the definitions of relevant and exempt disposals can be found in the general terms and conditions in appendix 2 of this policy.
- Exceptions may be made and will depend on the circumstances, for the Council to use its discretion to either not demand repayment, to delay repayment or to demand a lesser amount. The Council will normally only exercise its discretion not to demand repayment where it is considered there are extenuating circumstances, for example where it would cause severe hardship.

## 12. Home Repairs Loan (HRL)

12.1. This loan product has been designed by the Council and intended to be a simple mechanism to help older and vulnerable home owner's secure additional finance to undertake repairs to remove identified hazards at minimal cost. The loan is used as a top-up to the Home Repair Grant.

12.2. The loan will be provided by the Council and not a commercial lender. There will be no



interest payments and no regular repayments.

### 12.3. **Maximum loan amount £30,000\***

\*(A maximum of £30,000 is available if awarded in combination with the Home Repairs Grant)

12.4. This assistance is provided by means of an interest free loan. The loan and grant will cover the full cost of eligible work up to £40,000. This is the maximum level of grant and loan assistance that can be awarded in any 5-year period, inclusive of fees and VAT.

12.5. In calculating this amount, any repairs grants or loans awarded under this or previous policies will be included. The applicant's assessed financial contribution (if any), will be deducted from the grant or loan, up to a maximum of £5,000. Where eligible works and/or the applicants assessed contribution are evaluated to be more than £5,000, the applicant will be assessed for a housing repair loan only, up to a maximum of £30,000.

12.6. If the total cost of the eligible work exceeds £30,000, the scheme can only proceed if the applicant has access to private finance to fund the additional cost of the work. The applicant can either withdraw their loan application or they can arrange private finance for the additional cost of the work. In the case of private finance, the applicant must provide the Council with full details of the amount and source of the funding before the grant can be approved.

12.7. However, exceptions may be made on a case-by-case basis and will depend on the circumstances, for the Council to use its discretion to approve assistance above the maximum levels of grant and loan of £30,000.

### 12.8. **Eligible applicants**

12.9. Applicants must be over 18 years old and live at the property as their main residence and be on a low income. Applicants will be subject to a means test or be in receipt of a qualifying benefit. Applicants must also satisfy one of the following criteria:

- be aged 60 years or over;
- be disabled;
- have a member of their household who is 60 years or older, children who are under 16, or someone who is disabled or has a long term serious illness.
- applicants are in receipt of a low income or in receipt of [passporting benefits](#).

### 12.10. **Additional eligibility criteria**

- must be an owner occupier freeholder or leaseholder of a property that is more than ten-years old.
- applicants must have owned and resided in the property as their main home for three-years immediately preceding the application.
- Applicants must live in the property as their main home at the time of application.

### 12.11. **Eligible Works**

12.12. Grant assistance is available to:

- [Repair category 1 and 2 hazards as assessed by the Council under the HHSRS](#);
- Install full gas central heating with a condensing combination boiler, or low-carbon alternative where appropriate;
- Replacement boilers that are past their life span and in poor condition;
- Install 270mm loft insulation and cavity wall insulation (where appropriate).

### 12.13. **Non-eligible works**

12.14. Assistance is not available in the following circumstances:

- where leaseholder applicants have a duty to contribute to the cost of work under the terms of their lease.
- ongoing regular cleaning, maintenance and redecoration of the property.
- ongoing regular cleaning, maintenance and redecoration of the common parts of the building containing flats,

### 12.15. **Loan conditions**

- No loan will be offered if the applicant has any outstanding Council Tax arrears or other debt owing to the Council.
- In deciding whether an applicant is eligible for a loan, the Council will have regard to the value of any mortgage(s) and/or other loans secured on the property. The Council will also have regard to any unsecured debts exceeding £10,000.
- Loans will not normally be offered if the total value of mortgages, secured loans, and/or other unsecured debts exceeds 80% of the property's current market value. In some circumstances, an independent formal valuation may be required to confirm the property's current market value.
- Once a loan has been approved, the recipient will be expected to pay their contribution where applicable to the builder or contractor before any loan funding is released.
- Eligible works must be completed within 12 months of the approval date.
- Throughout the duration of the loan, the owner must maintain a current buildings insurance policy for the full reinstatement value of the property. A copy of the policy must be provided to the Council on request.
- Loans will be registered at HM Land Registry. The loan remains on the title until repaid, either by early settlement of the loan, through a relevant disposal or an event of default.
- To secure a loan, applicants may need to seek consent from their mortgage provider. A form can be provided on request.

### 12.16. **Repayment of the loan**

12.17. The applicant retains the right to pay off the loan in full or instalments at any time, without any interest payments being incurred. Instalment payments can be made with a minimum value of £1,000 per payment. The loan must be repaid in full and without interest in the following circumstances:

- Within six months of the death of the owner, or in the case of joint owners, within six months of the death of the last owner.
- If the whole or part of the property is sold, re-mortgaged or equity released at least five years after the certified date.
- In the case of long leaseholders, on the date 50 years from the expiry of the lease.

12.18. Even if property prices fall, the Council guarantees that it will at not recover a sum greater than the value of the property under the circumstances listed above. This avoids the risk of putting applicants in negative equity.

### 12.19. **Events of loan agreement default**

12.20. Where applicants default on the terms of the loan agreement, the loan must be repaid in full and with interest at 2% above the Bank of England base rate. Events of default on the loan are applicable in any of the following circumstances:

- The Council finds the applicant gave false information on their application form.
- The Council discovers the applicant was not eligible for help at the time the application was made.
- The applicant ceases to be the owner of the property before the certified date.
- The applicant ceases to occupy the property for the whole of the five year period after the certified date.
- The applicant fails to provide information as to how they are complying with the loan conditions following a written request by the Council.
- The applicant fails to maintain an adequate buildings insurance policy.
- The applicant breaches any of the obligations in the loan agreement.
- The applicant becomes bankrupt or subject to an event of insolvency.
- The Council is at any time of the view that the applicant intentionally deprived themselves of income or disposed of savings so as to fulfil the criteria to qualify for a loan.

### **13. Accredited landlord grant (ALG)**

13.1. This grant is offered as an incentive to accredited landlords to help ensure the supply of good quality private rented accommodation, free of hazards. It is not expected to cover the total cost of eligible works and the landlord will be expected to fund the majority of the cost of eligible works.

#### **13.2. Amount Available**

- Up to 50% of the eligible cost of the work (including fees) up to a maximum of £5,000 for self-contained properties or
- Up to 50% of the eligible cost of work (including fees) up to a maximum of £8,000 for licensed Houses in Multiple Occupation (HMOs)

13.3. This is the maximum level of grant assistance that can be awarded for each property within any 5 year period. In calculating this amount, any grants awarded under this policy or previous grant policies will be included.

#### **13.4. Eligible work**

13.5. Grant assistance is available to:

- Resolve any Category 1 or 2 hazards that the Council have brought to the attention of the property owner
- Provide adequate kitchen, bathroom and/or amenities as required within a licensable HMO
- Provide 270mm loft insulation and cavity wall insulation (where appropriate)
- Works to improve energy efficiency at the property to bring it up to a minimum EPC rating of C
- Works to improve compliance with fire and building regulations

#### **13.6. Eligible applicants**

13.7. Applicants must be the owner of the property; and

- A member of the London Landlord Accreditation Scheme (LLAS) or a recognised landlord association;
- A 'Fit and Proper' person; and
- Renting or intending to rent the property to someone who is not a member of their family.

### 13.8. Non eligible applicants

- Landlords that have been prosecuted by the Council for housing-related offences will not be eligible to apply for grant assistance.
- Where a prosecution is pending the application will be deferred until the outcome of the case is known.

### 13.9. **Supplementary Grant Criteria**

- The privately rented property must be older than 10 years.
- Landlords who are leaseholders must have at least 7 years left to run on their lease
- Landlords with licensable properties who are without a licence, must also apply for a licence before making a grant application.

### 13.10. **Conditions**

- Eligible works must be completed within 12 months of the approval date.
- There is a five-year grant condition period attached to this grant. Throughout the five-year grant condition period the following conditions are applicable:
  - For self-contained privately rented property - the property must be rented out to tenants who are in receipt of Universal Credit or housing benefit (at the start of their tenancy). If the property is already tenanted, this condition will not come into force until the current tenants vacate the property.
  - the tenants must not be members of the Landlord's family,
  - the property must not be rented out as a holiday let;
  - the property must be kept in good repair and maintained in accordance with all necessary legal requirements; and
  - the owner must provide the Council with full details of how the property is being occupied and/or maintained within 21 days of a written request.

13.11. The grant will be registered at the Local Land Charges Section as a local land charge. The grant must be repaid in full where a relevant disposal takes place, if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the certified date. These conditions are binding on the recipient and on any other person who is for the time being an owner.

### 13.12. **Repayments**

13.13. If the owner disposes of the property after any instalment of grant has been paid but before the certified date, the owner must immediately repay the full amount and the grant will be withheld.

## 14. **Empty Property Grant (EPG)**

14.1. This grant has been designed by the Council and intended to be a simple mechanism to help eligible empty property owners undertake repairs, improvements or conversion works to bring long term empty property back into residential use.

### 14.2. **Amount available**

- Grant will cover 50% of the eligible works up to a maximum of £20,000 per unit and up to a maximum £60,000 per scheme, inclusive of any fees.
- For studio flats the grant will be capped at £9,000 per unit, inclusive of any fees.
- Large scheme applications above the maximum level of assistance will be considered on a case-by-case basis, at the discretion of the Housing Assistance Team Manager

14.3. Relevant factors to be taken into account include the location of the property, the length of time it has been empty, how it will contribute to meeting housing needs and how it links to other regeneration objectives.

#### 14.4. **Eligible applicants**

14.5. Applicants must satisfy the following criteria:

- Be owners of empty property that has been continuously empty for a minimum of 6 months
- Empty property owners who are leaseholders must have a minimum of 7 years left to run on their lease.

#### 14.6. **Non eligible applicants**

- Empty property owners convicted by the Council for housing related offences are not eligible for grant or loan assistance.
- Where a prosecution is pending the application will be deferred until the outcome of the case is known.

#### 14.7. **Eligible grant works**

- Repair and improvement works to bring an empty property back into residential use ready for reoccupation
- Works to improve energy efficiency at the property to bring it up to a minimum EPC rating of C
- Works to convert empty commercial or other premises to residential use and ready for reoccupation.

#### 14.8. **Conditions**

- Eligible works must be completed within 12 months of the approval date.
- Recipients must reoccupy the property as their main residential home or
- If the property is to be rented, recipients must offer nomination rights to the Council on completion of works for the duration of the 5 year grant condition period. In these cases:
  - grant recipients must continue to offer nomination rights to their property to the Council from the initial let and each successive let within 5 years.
  - rent levels must be affordable as agreed by the Council;
  - the tenants must not be members of the landlord's family,
  - the property must not be rented out as a holiday let;
  - the property must be kept in good repair and maintained in accordance with all necessary legal requirements;
- For approved grants, a grant condition period of 5 years is attached to this assistance and is effective from the date the Council inspects the property and confirms all the specified works are complete and the property is ready for reoccupation.
- Grant approved will be registered as a local land charge against the property for the duration of the grant condition period.

14.9. Applications for successive grants from the same recipient for the same property will not generally be approved, within 5 years of a previously approved application. However, the Council will use its discretion to consider re-applicants.

## **15. Empty Property Loan (EPL)**

15.1. This incentive loan product has been designed by the Council and intended to be a simple mechanism to help eligible empty property owners undertake repairs, improvements or conversion works to bring long term empty property back into residential use. The loan is available as a top up to the Empty Homes Grant.

15.2. The loan will be provided by the Council and not a commercial lender. There will be no interest payments and no regular repayments.

### **15.3. Amount Available**

- For eligible works up to £15,000 per unit and a maximum of £60,000 per scheme.
- Where the property is a studio flat the loan is capped at £7,000 per unit.
- Large scheme applications above the maximum level of assistance will be considered on a case-by-case basis by the Private Sector Housing Agency Manager or a more senior Manager.

### **15.4. Eligible applicants**

15.5. Applicants must satisfy the following criteria:

- Be freeholders or leaseholders of empty property that has been empty for a minimum of 6 months.

### **15.6. Supplementary loan eligibility criteria**

- Empty property owners convicted by the Council for housing related offences are not eligible for loan assistance.
- Where a prosecution is pending the application will be deferred until the outcome of the case is known.

### **15.7. Eligible loan works**

- Repair and improvement works to bring an empty property back into residential use.
- Works to improve energy efficiency at the property to bring it up to a minimum EPC rating of C
- Works to convert empty commercial or other premises to residential use.

### **15.8. Loan conditions**

- For approved loans, a condition period of 5 years is attached to this assistance and is effective from the date the Council inspects the property and confirms all the specified works are complete and the property is ready for reoccupation.
- Eligible works must be completed within 12 months of the approval date.
- Recipients must reoccupy the property as their main residential home or
- If the property is to be rented, recipients must offer nomination rights to the Council on completion of works for the duration of the 5 year loan condition period. In these cases:
  - grant recipients must continue to offer nomination rights to their property to the Council from the initial let and each successive let within 5 years.
  - rent levels must be affordable as agreed by the Council;
  - the tenants must not be members of the landlord's family,

- the property must not be rented out as a holiday let;
- the property must be kept in good repair and maintained in accordance with all necessary legal requirements;
- The loan approved is registered with the Land Registry as a restriction on the property title, and remains there until repaid, either by early settlement of the loan or through a relevant disposal or an event of default. Throughout the duration of the loan, the owner must maintain a current buildings insurance policy for the full reinstatement value of the property. A copy of the policy must be provided to the Council on completion of the works and annually thereafter.

#### 15.9. **Repayment of the loan**

15.10. The loan recipient retains the right to pay off the loan at any time, without any interest payments being incurred. The loan must be repaid in full and without interest in the following circumstances:

- within six months of the death of the owner, or in the case of joint owners, within six months of the death of the last owner.
- if the whole or part of the property is sold, re-mortgage or equity released at least five years after the certified date.
- in the case of long leaseholders, on the date 50 years from the expiry of the lease.

15.11. Even if property prices fall, the Council guarantees that it will not recover a sum greater than the value of the property under the circumstances listed above. This avoids the risk of putting recipients in negative equity.

15.12. To secure a loan, applicants may need to seek consent from their mortgage provider. A form can be provided on request.

#### 15.13. **Other Empty property services**

15.14. Empty properties that have been empty for more than 2 years and are about to be renovated or converted for residential purposes, may be able to claim a reduced rate of VAT at 5%. In order to prove that the property has been empty for the qualifying time HM Revenue and Custom will accept supporting evidence from the local authority empty property officer. Lewisham Council will carry out an inspection and provide a confirmation letter of how long the property has been suspected of being empty. A VAT inspection provided by Lewisham costs £150. More information can be found at:

<https://www.gov.uk/government/publications/vat-notice-708-buildings-and-construction/vat-notice-708-buildings-and-construction>

### 16. **Renewable Energy Systems Grant (RESG)**

16.1. To provide assistance to make low cost emergency efficiency changes to homes.

16.2. **Maximum grant amount available £1,000**

16.3. **Eligible applicants**

- Grant assistance is available to all private sector homeowners including landlords within the borough.

16.4. **Eligible works**

- Any type of renewable energy system may be considered provided it can be shown to have long term benefits and be practical and possible to install, including but not limited to:
  - Install a single energy-efficient window
  - Change out light bulbs to energy-saving LED or CFL bulbs
  - Installation of a programmable thermostat
  - Seal air leaks to reduce drafts and help conserve energy.
- Because the technology in this area is constantly changing and improving, the Housing Assistance Team should be consulted to discuss any proposals so as to ensure that the type of installation will attract grant aid.
- The installation must be professionally installed by a specialist contractor.

16.5. No conditions will be attached to this renewable energy grant.

## **17. Self-Managing Works**

- 17.1. Applicants have the option of managing the works themselves (referred to as Self-Managing Works) or choose to appoint the Council's Housing Improvement and Assistance Team's project management services to act as the Contract Administrator for the project.
- 17.2. The applicant must ensure they make it clear to the Housing Assistance Team upon application of the grant that they wish to self-manage their works and not when the work have already begun. If an application is for a Disabled Facilities Grant, the grant offer will have a list of recommendations containing all the works listed in the Occupational Therapist or Trusted Assessor Referral (DFG4). These are referred to as Grant Eligible Works ("the Works").
- 17.3. The applicant should provide a minimum of two comparable estimates/quotes for all the Works to be undertaken.
- 17.4. The applicant must produce drawings or layout plans where the project is of a complex nature:
  - Roof detail
  - Wall detail
  - Floor detail
  - Foundation detail
- 17.5. The drawings/plans need to indicate how the building works will comply with current building regulations.
- 17.6. Contractors should be reputable and able to provide the necessary public liability evidence, companies house registration and warranties/certificates upon completion of the works.
- 17.7. Grant monies will not be paid until the works are completed to the satisfaction of the Council. Frequency of payment will be agreed with the Council's surveyors before the works comments. The surveyor may approve interim payments.
- 17.8. The invoice must give a full breakdown of the works completed.
- 17.9. **Appointing the Council as the contract administrator**



17.10. At the applicant's request, the Council will act as their Contract Administrator, in which case the applicant will be required to sign an a Client Agreement form which is an agreement that confirms the services the applicant would like us to provide in relation to project managing the works.

17.11. If an applicant is assessed as having to pay a contribution towards the cost of work, they will be required to pay this to the council prior to commencement of the works.

17.12. This money will be held in the Councils account until the works are completed. Any interest incurred during this holding will be offset against the cost of administering the contribution.

17.13. The Council will make all payments directly to the contractor.

17.14. As the contract administrator the Council can provide some or all of the following services, as required:

**17.15. Pre-construction phase**

- Prepare plans and schedules of work in which case the Council will act as the principal designer of the works under the Construction (Design and Management) Regulations 2015.
- Submit plans for building and planning regulations. Issue Party Wall Notices.
- Competitively tender for quotes from builders included on our approved list of builders.
- Submit applications for planning permission and structural engineering designs.

**17.16. Works phase**

17.17. On behalf of the applicant the Council will be required to:

- Arrange pre-contract meetings between the applicant, the Contractor and a representative from the Lewisham Housing Improvement & Assistance Agency (the Contract Administrator). The council will assist with negotiations between the applicant and the Contractor to agree and approve the programme of the Works. The council will record the meeting and send copies to all the parties.
- Supervise the Works, negotiate or agree variations as necessary between the parties, and take reasonable steps to ensure as far as reasonably possibly that Works are completed to a satisfactory standard.
- Inspect the Works on behalf of the applicant and rejecting any Works that fail to meet the requirements of the Contract.

17.18. The Contract Administrator will also:

- Approve all valuations for payments (interim, where stated, and final) in agreement with the Client, and value the Works before payment is made.
- For any agreed variation of the Works, determine a fair and reasonable adjustment to the Price (using current industry standard price guides or similar) and the completion date, and
- issue a final certificate upon satisfactory completion of the Works.

17.19. The Contract Administrator may:

- approve the Contractor's programme
- consent to subcontracting
- approve interim payments

## **18. Other chargeable services**

### **Housing Improvement & Assistance Project Management Service**

#### **18.1. Client self-funded disabled adaptations**

18.2. The Housing assistance team offer project management services to residents who self-fund disabled adaptations within their homes and where they do not wish to undertake the management of the building process themselves.

#### **18.3. Eligibility**

18.4. Service users must be resident in Lewisham or own a property within the borough with a disabled occupant in residence who needs the adaptation.

### **Home maintenance advice service**

18.5. This is a borough-wide service providing advice to private sector home owners and private tenants with repairing responsibilities wishing to maintain or improve their homes.

#### **18.6. Eligibility**

18.7. Service users must be resident in Lewisham or own private sector rented property within the borough and be one of the following:

- an owner-occupier i.e. a freeholder or leaseholder,
- private tenant with repairing responsibilities
- a private rented sector landlord.

## **19. How to apply**

Enquiries can be made by telephone (020 8314 6622), email [housingassistance@lewisham.gov.uk](mailto:housingassistance@lewisham.gov.uk) , via the Council's website or in writing.

To find out if a disabled person is eligible for a visit and assessment by an Occupational Therapist, contact the Community Occupational Therapy service direct on telephone 020 8314 7777.

Before the Council can decide whether to approve or refuse a housing assistance application, the applicant must submit a 'valid application'. An applicant is considered to have made a valid application when:

- they submit all the information referred to under 'How to Apply' in each section
- the Council are satisfied that they have all necessary information on which to base a decision.

Information on what documents are required for each grant and loan can be found on the councils website [here](#).

Where necessary, the applicant may be required to submit further supporting documentation or information to help the Council reach a decision.

Any assessed financial contribution (excluding excess costs) that was paid towards previous housing assistance within the last 5 years will be taken into account and will be deducted from any financial contribution due in respect of the current grant application. The council may decide to recalculate the amount of assistance offered, or the client contribution required, or where the information provided, is not complete or inaccurate.

The Council will notify the applicant in writing of its decision to approve or refuse an application for grant and/or loan assistance. The approval letter will set out the costs of the eligible work, the amount of grant and/or loan assistance available, any financial contribution by the applicant and any associated conditions. If the application is refused, the refusal letter will explain why the application has been refused and set out the applicant's right of appeal.

The Council has a statutory duty to provide a decision within six months of receiving a valid application for a mandatory Disabled Facilities Grant (DFG). However, in order to provide a good service to our clients we will aim to provide a decision within three months of receiving a valid application. In the case of DFGs, the decision to approve or refuse a grant can be delayed for up to six months. Alternatively, the Council can issue a grant approval but specify a date before which no grant payment will be made. This longer period of time may also be applied to other forms of assistance, if the budget becomes over committed or during periods of high demand.

Approvals will not normally be granted unless the applicant agrees to carry out all the eligible works identified by the council.

## **20. Appeals, complaints and feedback**

20.1. The purpose of the appeals procedure is to determine:

- whether the housing assistance policy has been correctly interpreted and applied; and or
- whether there are any exceptional circumstances which justify a more flexible approach in the interpretation and application of the policy.

20.2. Any person who is unhappy with a decision made under this policy should first discuss the matter with the appropriate case officer. If the matter cannot be resolved, the appellant should contact the Housing Assistance Manager at the address in the contact details section below. If the matter remains unresolved, the appellant will be directed to the Council's Corporate Complaints Procedure.

20.3. To make an appeal, the appellant should send their written grounds of appeal to the:

Housing Improvement & Assistance Team  
London Borough of Lewisham  
4th Floor, Laurence House  
1 Catford Road  
London SE6 4RU

20.4. The appeal will be investigated and a response will be sent within 21 working days. If the investigation is likely to take longer, an acknowledgement letter will be sent. If the appellant remains dissatisfied, stage 2 appeals will be considered by the Head of Private Sector Housing and stage 3 appeals by the Director of Housing. If, after using the complaints procedure, the appellant feels the matter is still not resolved they can complain to the Local Government Ombudsman at the address below:

## The Local Government Ombudsman

<http://www.lgo.org.uk/>

Tel: 0300 061 0614 for help making a complaint

- 20.5. All appeals on the grounds of exceptional circumstances will be considered by the Private Sector Housing Manager or a more senior manager. In considering such appeals, the manager will consider whether the appellant's exceptional circumstances fall within the general intention and purpose of the policy and whether it would be fair and appropriate to allow the appeal.

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## Appendix 1 - Private Sector Housing Fees and Charges

There are various professional and ancillary fees which may be incurred by the applicant during the grant and/or loan application process, which are taken into consideration when processing an application for assistance. For example, professional agents fees such as an architect or building surveyor, planning and application fees, building control fees, or a report from a structural engineer. Details of these and the costs should be included in the completed assistance application pack for submission. The Council charges for some of its private sector housing services which are laid out in the table below and effective from [date new policy is approved].

Name of service or funding	Fee charges
<b>Housing assistance Project Management Service</b> Fee charges for applicants needing support to undertake repairs and or adaptations. Building Surveyors from the team with specialist adaptations and repairs experience, will act as an agent on behalf of the client, organising contractors and supervising all the necessary works, to complete the adaptation or hazard repair.	
Adaptations and or repairs for owner occupiers and tenants with repairing obligations	17.5% of the total scheme costs Capped at £5,000
Housing Association occupants (adaptations only)	17.5% of the total scheme costs Capped at £5,000
Lifts and hoists and other prescribed equipment	12.5% of the total scheme costs
Privately funded adaptations  Project management services for adaptations which are wholly funded by the client.	17.5% of the total scheme costs up to £60,000 and capped at £5,000 or 15% of total scheme costs over £60,000
<b>Self-managing housing assistance applications</b> Fee charges for applicants who want to manage repairs and/or adaptations themselves.	
Survey preparation fee for disabled facilities grant and discretionary grant and loan applicants (owner occupiers and tenants with repairing obligations), including 2 visits (initial and sign off).	Basic plans £500 plus VAT  Full Plans £1,000 plus VAT
Survey preparation fee for Accredited Landlord assistance applicants including 2 visits (initial and sign off).	Basic plans £500 plus VAT  Full Plans £1,000 plus VAT
A fee will be charged for additional inspections and will be paid from the grant.	£195 plus VAT
<b>The Empty Property Team</b> Helping bring private sector empty property back into residential use	
Survey preparation fee for empty property funding applicants (freeholders and leaseholders)	£500 plus VAT
Property inspection and production of a VAT exemption letter	£150 plus VAT
<b>Home maintenance and advice service</b>	
Property survey and production of home maintenance advice report	£250 plus VAT