

Appendix B

Summary of changes to the Private Sector Housing Assistance Policy. The most significant policy changes are set out below.

1. Energy Efficiency Grant

A new Energy Efficiency Grant has been introduced to provide assistance with low cost emergency efficiency changes to homes. The current policy includes the Home Repairs Grant and Loan which are available help with higher cost works that create warm and decent standard homes, including replacement of boilers or installing insulation. This new grant provides a discretionary £1,000 grant that would allow residents on a low income to request assistance for works such as installation of energy efficient LED bulbs, draught proofing and other works that fall outside the remit of a Home Repairs Grant/Loan. Any type of energy efficiency intervention may be considered provided it can be shown to have long term benefits and be practical and possible to install.

2. Hospital Discharge and Prevention Grant

A new Hospital Discharge and Prevention Grant of up to £3,000 has been introduced to provide support to residents requiring lower cost works that will enable them to be discharged from hospital, or for residents at risk of a hospital admission.

Due to the many housing-related issues that can prevent a timely hospital discharge, an additional discretionary grant is proposed to provide lower cost support to people to help them reside in their own homes. These 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 to enable the person to be discharged from hospital

This will widen the offer of support current available through the Discretionary Fast Track Grant of up to £15,000 where a health professional has identified that one of the following higher cost works would assist in the applicant's discharge from hospital:

- 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

3. Emergency Homes Repairs Grant

It is proposed that the Emergency Home Repairs Grant section is removed and embedded into the Home Repairs Grant section, with reference to emergency cases. This is to reflect the fact that it is identical to the Home Repairs Grant in terms of eligibility, criteria and conditions.

4. Discretionary Disabled Facilities Grant

It is proposed that the Discretionary Fast Track Grant is renamed to the Discretionary Disabled Facilities Grant.

The trigger for this grant is where a health professional has identified that certain works would assist in an applicant's discharge from hospital or where an Occupational Therapist (OT) has recommended a stairlift for the disabled person.

The current policy states that the discretionary grant provides applicants with a fast track to getting certain adaptations carried out in their home that will be funded from the Mandatory Disabled Facilities Grant. The 'fast track' element refers to the fact in these cases, the requirement for a means test is removed. This has resulted in a number of requests from applicants eligible for the mandatory DFG to be assessed under the 'fast track' route instead to expediate the works. The new draft policy updates the term 'fast-track' to 'discretionary' and clarification has been provided that this refers to there being no means testing to avoid confusion. No material changes to the eligibility or application of this grant are being proposed.

5. Uplift in grant and loan amounts

It is suggested that the following grant and loan amounts are increased to take into account the present day costs of materials and works.

It is suggested that a number of the discretionary grant and loan amounts are increased to take into account surging costs of materials and contractors, particularly when compared with costs in 2019 when the current version of the policy was published. As such, the maximum grant amounts have been increased as set out in the table below. The mandatory DFG is fixed a statutory maximum of £30,000 and remains unchanged.

Grant/Loan	Current Policy	Updated Policy
Home Repairs Grant	£5,000	£10,000
Home Repairs Loan	£25,000	£30,000
Accredited Landlord Grant	£3,000 self-contained	£5,000 self-contained
	£6,000 HMO	£8,000 HMO
Empty Property Grant	£15,000	£20,000
	£7,000 studio flats	£9,000 studio flats
Empty Property Loan	£10,000 per unit	£15,000 per unit
	£50,000 per scheme	£60,000 per scheme
	£5,000 studio flats	£7,000 studio flats

6. Changes to fees

There are various professional and ancillary fees which may be incurred by applicants 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, or fees to employ the council as a project management service. To reflect the present-day cost of works and services, officers have completed a benchmarking exercise and increased these fees in line with the London average.

	Previous policy	New Policy
Housing assistance Project Management Service		
Adaptations and or repairs for owner occupiers and tenants with repairing obligations	15% of the total scheme costs Capped at £4250	17.5% of the total scheme costs Capped at £5,000
Housing Association occupants (adaptations only)	15% of the total scheme costs Capped at £4250	17.5% of the total scheme costs Capped at £5,000
Lifts and hoists and other prescribed equipment	10% of the total scheme costs	12.5% of the total scheme costs
Privately funded adaptations Project management services for adaptations which are wholly funded by the client.	15% of the total scheme costs up to £60,000 and capped at £4250 or 15% of total scheme costs over £60,000	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
Self-managing housing assistance applications		
Survey preparation fee for DFG and discretionary grant and loan applicants, including 2 visits.	£250 plus VAT	Basic plans £500 plus VAT Full Plans £1,000 plus VAT Now includes 2 visits
Survey preparation fee for Accredited Landlord assistance applicants, including 2 visits.	£250 plus VAT	Basic plans £500 plus VAT Full Plans £1,000 plus VAT Now includes 2 visits
A fee will be charged for additional inspections and will be paid from the grant.	£150 plus VAT	£195 plus VAT
The Empty Property Team		
Survey preparation fee for empty property funding applicants (freeholders and leaseholders)	£250 plus VAT	Basic plans £500 plus VAT Full Plans £1,000 plus VAT
Property inspection and production of a VAT exemption letter	£150	£150 plus VAT
Home Maintenance and advice service		
Property survey and production of home maintenance advice report	£150	£250 plus VAT

Other changes

7. Changes to emergency efficiency requirements

All grant and loan conditions have been updated so that any work focussed on improving the emergency efficiency of a property must meet a minimum EPC rating of C.

8. Disabled Facilities Grant

In the current policy, for approved grants over £5,000, there is a 10-year grant condition period attached to the DFG, which is effective from the certified date of the completion of works. This has been updated to 5 years in line with DFG delivery guidance (para 7.5)

9. Discretionary Disabled Adaptations Loan

The policy now clarifies that this loan will not be available to fund schemes not specified by an Occupational Therapist that has been put forward by clients (para 10.11)

10. Home Repairs Grant

The policy now clarifies that if the applicant's assessed contribution exceeds the grant limit of £10,000, any amount over the grant limit can be applied for via a housing repair loan (para 11.5)

The following new eligibility criteria have been added: (para 11.9)

- applicants must be 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

The eligible works that can be funded via this grant have been updated to include repairing category 1 and 2 hazards as assessed by the Council under the HHSRS; (para 11.12)

11. Home Repairs Loan

The policy has been updated to clarify that payment of the loan can be made in instalment payments with a minimum value of £1,000 per payment (Para 12.16)

12. Accredited Landlord Assistance

Eligible works now includes works to improve compliance with fire and building regulations (para 13.5)

13. Empty Homes Loan

The policy now clarifies that this loan is available as a top up to the Empty Homes Grant (para 15.1)

14. Help with Moving

The policies now clarifies that this grant is for those who have been assessed as eligible for the Disabled Facilities Grant and the Council agrees works are needed, but the property is not able to be adapted to meet their needs (para 8.2)

15. Appeals and complaints

It is proposed that the response is increased from 10 days to 21 days in line with council standard practice

16. Layout

The current Housing Assistance Policy was originally adopted by the Council in April 2006 and amended in 2012 and again in 2019. Since it was amended there have been multiple additions and iterations resulting in repetition and unnecessary length. A number of formatting changes have been made to shorten the policy, improve clarity and accuracy of the information and make it a more user-friendly for applicants. Under each grant/loan section:

- **General conditions and repayments** have been removed from individual grant sections and summarised in the general conditions appendix to minimise repetition;
- **How to apply** has been removed from individual sections. This process is the same for all grants and loans and has been summarised in the policy appendix to avoid repetition. The council's website will also be updated.

- **Fees and charges** have been removed from each section and summarised in a table in the appendix.