

## Appendix B

### Summary of 2018 changes to the Private Sector Housing Assistance Policy 2006 (as amended in 2012)

The layout and clarification of certain items have been provided in each section to help applicants better understand the grants/loans, including the amount, who is eligible and not eligible, the qualifying benefits.

The most significant policy changes are set out below.

#### 1. Introduction

The introduction has been replaced with sections that focus on the principles of providing housing assistance, the legal framework surrounding the policy including use of the Better Care Fund and the priorities for action. This section also reinforces the link between poor housing and poor health and the importance of improving housing conditions in the private housing sector that are sustainable over the longer term.

The introduction sets out the context for the policy and how it will be delivered, the property standard that needs to be achieved and differentiates between discretionary and mandatory grants assistance.

Properties as a minimum need to meet a minimum standard for housing. This section explains the inspection assessment, the Housing Health and Safety Rating System used by the service when visiting properties. If properties do not meet this statutory standard then they fail one part of the Decent Homes Standard. Whilst the Decent Homes Standard now only relates to social and housing association housing, the Council helps those in greatest need to fund improvements that can be maintained over the longer term. For this reason, grants and loans such as the Home Repair's Grant and associated loan have been retained from the 2006 policy (as amended March 2012).

The different teams in the Private Sector Housing Agency are explained (section 5). The Council's in-house home improvement agency was closed in October 2016 and the team dealing with grants and loans has been renamed as Housing Assistance Team.

It is proposed that the policy be reviewed every 2 years, or in line with primary legislative or resources changes. (section 4.1)

#### Summary changes to housing assistance policy initiatives

Proposed Draft Policy Refresh document	Current Housing Assistance Policy
<b>2. Disabled Facilities Grant (DFG) (section 8.1)</b> Information on the service's project management fee has been included in this section. It is proposed that the fee cap be increased from £3750 to £4250 (inc VAT).  More information has been provided on the help available under this grant.  Fees and charge have been clarified within the same section.	<b>Disabled Facilities Grant (page 14)</b>  There was fees and charges are detailed later in the policy.  The current policy sets out the help available without providing examples.  Fees and charges are set out in the terms and conditions section.

<p>The grant conditions on mandatory DFG's have been clarified. Applicants who have a contribution to pay will be expected to pay this to the builder before the grants (and any loan) is released. All DFG grants over £5k are repayable within the 10 year grant condition period.</p> <p>The repayment conditions have been further clarified with an example when repayment may not be required.</p>	<p>The grant conditions needed further clarification.</p>
<p><b>3. Discretionary Fast Track Disabled Facilities Grant (section 8.2)</b></p> <p>It is proposed that a new discretionary grant be introduced to provide disabled people with a fast track system for certain works that will be funded from the Mandatory Disabled Facilities Grant (Better Care Fund). No means test would be carried out in these cases.</p>	<p>This does not form part of the current policy.</p>
<p><b>4. Discretionary Disabled Adaptations Loan v. 2018 (section 8.3)</b></p> <p>Proposal that the loan is funded from the Better Care Fund for DFGs and recycled monies be ring-fenced for disabled facilities. It is proposed that the maximum loan is increased to £30,000.</p> <p>Eligible costs – in addition to current eligible costs, it is also proposed that loan assistance is available to help provide the assessed contribution in cases of serious hardship where the applicant is unable to fund their contribution towards a DFG.</p> <p>Sections on professional and ancillary fees and Conditions are set out. New sections have been included to help clarify these for applicants.</p>	<p><b>Discretionary Disabled Adaptations Loan</b></p> <p>The current loan is funded by the Council's capital programme.</p> <p>The maximum loan is set at £15,000.</p> <p>Eligible costs The loan is currently available to :</p> <ul style="list-style-type: none"> <li>• Top up a mandatory DFG where the cost of the work exceeds £30,000 and/or</li> <li>• carry out building work which will improve the welfare, needs of employment opportunities of the disabled person or</li> <li>• to help provide satisfactory care arrangements.</li> </ul> <p>Conditions No specific sections</p>
<p><b>5. Home Repair Grant and Loan (sections 8.4 and 8.5)</b></p> <p>The grant and loan details are provided in two separate sections.</p> <p><b>Home Repair Grant v.2018 (8.4)</b> It is proposed that the grant is increased from £3,000 to £5,000.</p>	<p>The Home Repair Grant and Loan are provided in one section on page 4 of the policy.</p> <p>The maximum grant £3,000 in order to be eligible for a Home Repair Grant or loan.</p>

<p>Applicants will only be accepted if their assessed financial contribution is no more than £3,000 - this has been retained.</p> <p>Where an applicant's assessed contribution is assessed to be more than £3,000 then they will be assessed for a home repair top up loan to a maximum of £25,000.</p> <p>Non eligible work have been clarified.</p> <p>There have been no requests for the Common Parts designation of the grant and loan for leaseholder applicants over the last 12 months and this has been removed from both Grant and Loan elements.</p> <p>Fees and charges, Grant conditions and Repayment of Grant – further clarification has been provided.</p> <p>Where the client wants to have the Housing Assistance Team manage the works on their behalf a project management fee of 15% (+VAT) will be charged up to a maximum of £4250 (inc VAT).</p> <p><b>6. Home Repair Loan (section 8.5)</b></p> <p>It is proposed that alongside the revised grant of £5,000 the loan is reduced from £27,000 to £25,000.</p> <p>Additional eligibility criteria have been added.</p> <p>It clarifies that if the total cost of 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. However, there may be exceptions on a case by case basis for the Council to use its discretion to approve assistance above the maximum level of grant and loan of £30,000.</p> <p>Where the client wants to have the Housing Assistance Team manage the works on their behalf a project management fee of 15% (+VAT) will be charged. Loan agreement default</p> <p>The new draft policy includes an item under the Home Repair Loan advising that exceptions may be made on a case by case basis and dependent on circumstances, for the Council to use its discretion to approve</p>	<p>Applicants will only be accepted if their assessed financial contribution is no more than £3,000.</p> <p>The grant/loan includes a Common Parts designation.</p> <p>Fees are provided in referred to in the Terms and Conditions section from page 28 onwards.</p> <p>The loan is set at a maximum of £27,000.</p> <p>Fees are provided in referred to in the Terms and Conditions section from page 28 onwards.</p> <p>The maximum total Home Repair Grant and Loan is £30,000.</p>
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<p>assistance above the maximum levels of grant and loan of £30,000.</p> <p>Additional eligibility criteria have been included.</p> <p>Clarification has been provided on non-eligible works, repayments, fees and service charges and .</p>	<p>Non eligible works are not included.</p>
<p><b>7. Emergency Home Repair Grant (EHRG) v. 2018</b></p> <p>The age and household eligibility criteria have been revised to align with the Home Repair Grant.</p> <p>It is proposed that the age at which someone is eligible for an EHRG is reduced to 60 years for home security measures so that it aligns with the Home Repair Grant and Loan criteria.</p> <p>In addition, it is suggested that the amount is increased from £2,000 to £3,000 to take account of the increase in cost of materials since the policy was last amended in March 2012. There is no grant condition attached to this grant.</p> <p>It is proposed that previous HRG are disregarded so that identified urgent work can be grant aided to help those in receipt of qualifying benefits.</p> <p>It is proposed that a fee of £50 (inc VAT) is charged to organise a quote for the works.</p>	<p><b>Emergency Home Repair Grant (EHRG)</b></p> <p>Applicants must have</p> <ul style="list-style-type: none"> <li>• Owned and occupied the property for at least 3 years immediately preceding the date of application;</li> <li>• Be over 18 years old and living at the property as their main residence; and</li> <li>• Be in receipt of a qualifying benefit.</li> </ul> <p>To be eligible for home security measures the applicant needs to be at least 65 years old.</p> <p>A maximum amount of grant is £2,000. The maximum available for home security works is £500.</p> <p>This is the maximum that can be awarded in any 5 year period.</p> <p>A fee is not currently charged for this grant.</p>
<p><b>Private Landlord Grant v. 2018</b></p> <p>The decent homes requirement has been removed. It focuses on tackling category 1 and 2 hazards and removes the need for an enforcement notice to have previously been served. The enforcement notice criterion has been removed to encourage landlords to actively undertake work at their property. It also includes a need for works to be undertaken in order for the property to improve energy efficiency at the property to bring it up to a minimum EPC rating of E. This is a</p>	<p><b>Private Landlords</b></p> <p>Grant assistance is available, and this includes:</p> <ul style="list-style-type: none"> <li>• bring properties up to the decent homes standard</li> <li>• resolve any category 1 or 2 hazards which have been included on a Hazard Awareness, Improvement, or Prohibition Notice served by the Council</li> </ul>

<p>requirement for all new lettings from April 2018.</p> <p>It is proposed that an alternative eligibility criterion is provided. In addition to landlords who are members of an accreditation scheme, it is proposed that in order to be eligible, applicants can provide evidence of already letting properties through the Council's Private Sector Leasing Scheme.</p> <p>A section on Non eligible applicants has been proposed.</p>	<p>Applicants will be able to provide documentary evidence of LLAS membership or membership of another recognised landlord association.</p> <p>Non eligible applicants are not listed.</p>
<p><b>Empty Property Grant v. 2018</b></p> <p>This funding stream is no longer available. Empty property grant has been re-introduced is funded from the Council's capital programme.</p> <p><b>Eligible applicants</b> The applicant will need to offer nomination rights to the Council on completion of works for the duration if the 5 year grant condition.</p> <p><b>Non eligible applicants</b> A section has been added to provide clarification.</p> <p><b>Grant eligible works</b> Minor changes are proposed to the works so that repair and improvement works are delivered to bring an empty property back into residential use ready for reoccupation.</p> <p>An alternative to the criterion has been added under Method of Application in relation to membership. It is proposed that in place of membership, an applicant can alternatively provide evidence of letting properties through the Council's Private Sector Leased Scheme.</p> <p>It also includes a need for works to be undertaken in order for the property to improve energy efficiency at the property to bring it up to a minimum EPC rating of E. This is a requirement for all new lettings from April 2018.</p>	<p><b>Empty Homes</b></p> <p>The Empty Property Grant is given subject to funding being available from the South East London Housing Partnership (SELHP). Until recently a funding stream from the Greater London Authority (GLA) was available, through entering into a direct contract with the GLA and in the past as part of the SELHP.</p> <p><b>Grant eligible works</b> Renovate empty homes and bring them up to the decent homes standard; or Convert empty properties into self-contained flats or maisonettes that comply with the decent homes standard.</p>

Professional and ancillary fees, fees and charges have been included.	
<p><b>Empty property service</b></p> <p>A new Empty property inspection service has been introduced for those properties that have been empty for more than 2 years and are about to be renovated or converted into residential purposes. Properties that have been empty for at least 2 years may be able to claim a reduced rate of VAT at 5% and in order to provide that the property has been empty for this qualifying period the Council can carry out an inspection and provide information to HM Revenue and Customs.</p> <p>A fee of £150 (+ VAT) has been proposed.</p>	This service is not currently provided.
<p><b>Help with Moving (section 8.9)</b></p> <p>It is suggested that the amount is increased to £6,000 to take into account the present day costs of moving home.</p>	<p><b>Help with Moving</b></p> <p>Up to a maximum of £3,000 is provided.</p>
<p><b>8. Renewable Energy Systems</b></p> <p>Applicants were not eligible for the Government's feed-in tariff and there has been no take up of this assistance within the last 12 months. This assistance has been removed.</p>	<p><b>9. Renewable Energy Systems</b></p>
<p><b>10. Handyperson Service</b></p> <p>Details of this service have been removed as the Council's Handyperson Service closed in July this year.</p>	
<p><b>11. Fees (for example in 8.1 DFG)</b></p> <p>Fees and charges have been clarified within the refresh document. Clarification has been given in respect of self-funded adaptations project management costs. Increased fee charges for project management services from £3750 to £4250 (inclusive of VAT) and removed fee cap from cost of works £61k and over to 15% of total cost of works with no cap.</p> <p>A survey and production of a schedule of works fee of £250 + VAT (this can be seen under the Accredited Landlord Assistance).</p> <p>The fee of £50 for helping complete application forms has been removed.</p>	Fees are located in the appendix
<p><b>12. Home maintenance service</b></p> <p>It is proposed that a new service has been introduced to provide advice to homeowners</p>	Not part of the current policy initiatives/services.

<p>and private tenants who have repairing responsibilities wishing to maintain to improve their homes. A fee of £150 will be charged for this service.</p>	
<p><b>13. Decision</b>  A decision timescale has been introduced for this part of the process. The Private Sector Housing Agency aims to make a formal decision following a valid grant application within 3 months decision period. Disabled Facilities Grants (DFGs) still have a statutory 6 month determination limit.</p>	<p>Not part of the current policy.</p>