

**STOCKPORT COUNCIL**  
**PRIVATE SECTOR**  
**HOUSING INVESTMENT AND**  
**ASSISTANCE POLICY 2011**

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## **1. Introduction**

This document outlines the types of assistance available to householders and landlords in the private housing sector from the Council and the criteria for that assistance. The policy has been developed in the context of the Private Sector Housing Strategy 2011. The Policy will be reviewed at regular intervals in order to take into account any changes in legislation and Council priorities. With the exception of mandatory Disabled Facilities Grants, all types of assistance are subject to the availability of resources.

## **2. Background**

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 repealed the legislation covering Renovation Grants and Group Repair Work on 18<sup>th</sup> July 2003 and replaced it with a single power for local authorities to provide assistance. Before an authority can exercise that power, it must publish a policy for the provision of that assistance and this document has been produced for that purpose. This document also includes information about mandatory Disabled Facilities Grants (DFGs). DFGs are still provided in accordance with the provisions of Part 1 of the Housing Grants Construction and Regeneration Act 1996 (as amended).

## **3. The Council's Priorities**

The Private Sector Housing Strategy 2011 identifies five key priorities for the Strategy which are supported through this policy. They are:

1. To encourage and support owner occupiers so that their properties are maintained to a satisfactory standard.

2. To focus on the most deprived areas of the Borough which have been designated Priority 1 Neighbourhoods so that housing conditions can be improved in those areas.
3. To ensure that properties which are let within the private rented sector are of a satisfactory standard and well managed by landlords.
4. To improve energy efficiency within the private sector through advice and assistance to home owners and private landlords.
5. To provide advice and assistance so that householders can maintain their independence and remain in their homes.

The types of assistance which are available are outlined below.

#### **4. Mandatory Disabled Facilities Grants (DFGs)**

**Description:** A mandatory grant towards the cost of providing adaptations for certain prescribed purposes to enable a disabled person to continue to live independently in their own home. These prescribed purposes are set out in Part 1 of the Housing, Grants, Construction and Regeneration Act 1996 as amended.

**Eligibility:** Assistance will be provided in accordance with Part 1 of the Housing Grants Construction and Regeneration Act 1996 (as amended). An applicant may either be the owner of the dwelling, a tenant (including licensees) or a landlord. The applicant will not necessarily be the disabled person for whom the works are required.

**Financial Costs:** The grant is means tested in accordance with national legislation and an applicant may be required to contribute towards the cost of the adaptation work. However, if the disabled person is under 19 years of age there will be no means testing of the disabled person, their parents or guardian. The maximum mandatory disabled facilities grant is currently £30,000.

**Notional Allowances:** In some circumstances it may be possible for applicants who have qualified for a mandatory DFG to use the grant for works other than those initially recommended, provided that this alternative adaptation is determined by the Council to meet the disabled persons assessed need.

An example of the above would be a disabled person who has been assessed as needing level access bathing facilities which could be provided by adapting the upstairs family bathroom, however the applicant would prefer to pay for a larger scheme of works themselves, e.g. a downstairs extension for a bathroom incorporating a level access shower. In this instance it may be possible for the applicant to use their DFG towards the cost of the larger scheme of work.

Use of the DFG for this purpose will be subject to the following criteria-

- The proposed works meet or exceed the assessed need of the applicant.
- The applicant has consulted with the Occupational Therapist who carried out the assessment of need to ensure that the proposed works are acceptable and the Occupational Therapist has confirmed to the Strategic Housing Service, in writing, that this is the case.
- Any additional costs are met by the applicant.
- Payment of grant will only be made on satisfactory completion of all the works.

### **Repayment of Grant**

With effect from the 22<sup>nd</sup> of May 2008, Local Authorities are, in certain circumstances, able to demand repayment of part of the Disabled Facilities Grant which has been awarded to the applicant.

This new power permits a local authority to seek repayment where the Disabled Facilities Grant exceeds £5000. The amount that is repayable is limited to a maximum of £10,000. For example:

If the value of the grant is £12,000 the repayment would be for £7,000

If the value of the grant is £17,000 the repayment would be £10,000 (the maximum that can be demanded).

The grant will be repayable to the Council if the grant applicant disposes of the adapted property (by sale, transfer, assignment or otherwise) within 10 years of the certified completion date of the grant.

In each case the requirement to repay the DFG will be considered on its merits, using the criteria outlined in the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008, and, in Stockport, will only apply to adaptations that have included an extension.

The legal framework by which the repayment of the Disabled Facilities Grant will be secured is through one of two means. For owners of properties registered with the Land Registry, a restriction will be placed on the registered title of the property. For owners of properties not registered with the Land Registry, a local land charge will be placed on the property.

Grant applicants will be notified of the Council's intention to require repayment at the time the grant offer is made. Applicants will be required to sign an acceptance of these terms and conditions when the grant offer is made.

**Additional Sources of Funding: Home Repairs Assistance.**

Subject to the availability of funding, where the proposed adaptations exceed the £30,000 grant limit, applicants who are owner occupiers, may apply for a Home Repairs Assistance Grant. This grant will be subject to the grant conditions detailed in section 5: Home Repairs Assistance.

**How to apply for a Mandatory Disabled Facilities Grant**

Requests for an initial assessment of need should be made to the Customer Enquiry and Referral Management Team on 0161-217-6028 (for Children) and 0161-217-6029 (for Adults).

**Further Information:** If you would like further information about DFGs, you may find it useful to refer to the DCLG's leaflet about them, '*Disabled facilities grant*', which is free and available from the Department of Communities and Local Government by telephoning 0870 1226 236 or by downloading the leaflet from their web site at [www.communities.gov.uk/publications/housing/disabledfacilitiesgrant](http://www.communities.gov.uk/publications/housing/disabledfacilitiesgrant)

## 5. Home Repair Assistance (HRA)

**Description:** Home Repairs Assistance is intended to assist owner occupiers in receipt of certain means tested benefits to carry out the following:

- Essential repair works which are needed because of the risks to the occupier's health or safety and/or to meet the Decent Homes Standard as part of a targeted area approach. In the case of owners over 60, the occupiers comfort will also be taken into account when assessing an application for assistance through the scheme.
- The provision of additional financial assistance over and above the maximum DFG limit of £30,000, to meet the cost of an adaptation.
- The provision of financial assistance for works that are assessed to meet the needs of, or be directly beneficial to, a disabled person but which are not judged to be mandatory works as defined in government legislation or government guidance.
- The provision of financial assistance to facilitate a move by a disabled person to a more appropriate or adaptable property where the Council considers their existing home is not reasonably adaptable.

**Eligibility:** Applicants meeting the following three criteria may be eligible for Home Repairs Assistance:

1. Applicants should be in receipt of one or more of the following means tested benefits:
  - Income Support
  - Council Tax Benefit (with savings of less than £16,000)
  - Job Seekers Allowance (Income Based)
  - Pension Credit (with savings of less than £16,000)

- Working Tax Credit (with an income of less than £15,050)
- Child Tax Credit (with an income of less than £15,050)
- 2. The above list of benefits may be subject to review in order to reflect any changes to those benefits introduced by the government at any time in the future.

Applicants must have owned and been resident in the property for a period of three years prior to making the grant application. This requirement will be waived if the property is part of a Council Approved targeted area approach.

- 3. Assistance will only be available to properties within the Council Tax Band A-D inclusive.

Grants will not be available for:

- Building works arising from insurable risks – i.e. work which could be covered by a buildings insurance policy, but where the owner of the property has failed to maintain adequate insurance cover
- Repairs to driveways or patios
- Repairs to retaining walls, fences, outbuildings or garages
- Decorating
- A repair or series of repairs which cost less than £500

Priority for consideration will normally be on the basis of 'First come first served', date order. Applicants may be considered outside of date order if the following situations apply-

- No heating provision at all

- No hot or cold running water
- Dangerous electrical systems, as determined by a qualified electrician
- Leaks of gas or combustion of fumes from appliances
- Open gas fires that need removing from a room used for sleeping
- Work required quickly to enable someone to return home from hospital or respite care
- Roof leaks into the living accommodation of the property
- Structural hazards e.g. collapsing walls, floors, roofs or chimney stacks
- In certain circumstances, tackling defective or substandard drainage.
- Category 1 Hazards under the Housing Health and Safety Rating System

#### **Further Information:**

- The maximum amount of grant which can be given per application is £5000 inclusive of fees, charges and VAT.
- The minimum cost of works eligible for grant assistance will be £500 (net of VAT and fees).
- The grant will be repayable in full on disposal of the whole or part of the property, or if the person to whom it was awarded ceases to use the property as their main residence. This condition will apply for twenty years from practical completion of the works funded by the Home Repairs Assistance Grant.
- The legal framework by which the repayment of the grant will be secured is through the placing of a restriction on the title of the property for owners of properties registered with the Land Registry and by a legal charge for owners of properties which

are not registered with the Land Registry. Applicants will be required to sign an acceptance of these terms and conditions when the grant offer is made.

- Applicants may not apply for another Home Repair Assistance Grant within 10 years of the practical completion date or certified date of grant completion – whichever is earlier as determined by the Strategic Housing Service. The criterion will also apply to former recipients of renovation grants or owner occupiers of properties that have benefited from a renovation grant. (These grants are no longer available but the criterion applies to people who have received a renovation grant within the last 10 years).
- For urgent works, as described on page 10, in circumstances in which the maximum amount of assistance has not been exceeded in the first application, then a second application may be considered up to the maximum for a single application (i.e. £5000).

The amount of funding provided will be subject to the availability of resources and the merits of each individual case.

**How to apply:** Further advice can be obtained from the Home Repairs and Adaptations Team – on 0161-474-4291.

## **6. Home Repair Assistance: Home Security Package**

**Description:** This grant is intended to assist owner-occupiers and tenants renting from a private landlord with the provision of basic measures to improve the security of their home or more extensive measures as part of a sanctuary scheme to protect the victims of domestic violence.

**Eligibility:** Assistance is only available on properties within Council Tax Bands A-D inclusive. Applicants must be in receipt of a one of the means tested benefits listed in Section 5 Home Repairs Assistance- Essential Repairs or in receipt of Housing Benefit unless they are over 60 years of age in which case this requirement will be waived.

Priority for consideration will be given to owner-occupiers who have been the victim of a burglary/attempted burglary or bogus caller crime. Priority will also be given to enquiries received from residents of a high crime area in conjunction with police initiatives.

Otherwise consideration for assistance will be in date order of receipt of enquiry.

Applicants will not be eligible for this Grant if the property they live in has received a Home Security Package from the Council within the last ten years.

In exceptional circumstances, involving victims or potential victims of domestic abuse, the above eligibility criteria may be waived in accordance with considerations detailed in the Councils Domestic Abuse Strategy.

**Financial Costs:** Generally there will be no liability for repayment of the grant. The extent of the work that may be offered will be reviewed and may be changed from time to time at the discretion of the Service Director (Place Development).

**How to apply:** Further advice can be obtained from the Home Repairs and Adaptations Team (Security) – on 0161-474-4364.

## **7. Secured Grant**

**Description:** The secured grant is intended to provide assistance to qualifying owner occupiers to carry out repairs or improvements to their properties in order to meet the decent homes standard. The grant will be secured against the property which is being repaired.

The secured grant may be offered at the Councils discretion for:-

- The provision of finance to enable owner occupiers to carry out major repairs to their properties. The Council will determine the nature and extent of the repairs for which the Secured Grant may be offered.

**Eligibility:** The criteria for a secured grant are as follows-

- Applicants must have owned and occupied their property for at least three years immediately prior to making their application. Leaseholders must have at least five years of the lease remaining.
- All persons with a legal estate in the property must sign the application, and agree to be bound by the conditions of repayment.
- They must have sufficient equity to cover the cost of the eligible works plus a further 20% free equity in their property calculated on the estimated improved value as determined by the Council.
- Applicants must have property insurance for the length of the grant period
- The property must fail the decent homes standard.
- Applicants must meet the means tested benefit criterion outlined in Section 5 Home Repairs Assistance. (Page 8).

Exceptionally, and at the discretion of the Service Director (Place Development), help could be given to other client groups not within the above, where the works required have serious implications to the health of the occupants and all other options have

been explored.

The Secured Grant will not be available for the following works

- The creation of garage/parking spaces.
- Creation of storage space.
- Extensions to properties.
- Decorating except where the requirement for redecoration has arisen as a result of other grant works being carried out.
- Purchase of floor coverings, wardrobes or other furnishing items.
- Conservatories
- Repairs required as a result of malicious damage, caused by the occupants.
- Any works the owner may wish to carry out in preference to higher priority work (in the opinion of the Council).

#### **Further Information**

- The minimum amount of Secured Grant which can be given per application is £5000
- The maximum amount of Secured Grant which can be given per application is £25,000 (including contractor costs, VAT & all fees).
- The Secured Grant will be repayable in full on disposal of the whole or part of the property, or if the person to whom it was awarded ceases to use the property as their main residence.
- This condition will apply for twenty years from practical completion of the works funded by the Secured Grant.

- The legal framework by which the repayment of the grant will be secured is through the placing of a restriction on the title of the property for owners of properties registered with the Land Registry and by a legal charge for owners of properties which are not registered with the Land Registry. Applicants will be required to sign an acceptance of these terms and conditions when the grant offer is made.
- Applicants may not apply for another Secured Grant within 10 years of the practical completion of the works for which the original grant has been made.
- Applicants who have previously received a Home Repair Assistance grant (excluding Security Works), will not be eligible to apply for a Secured Grant until 1 year has elapsed from the practical completion date of the Home Repair Assistance Grant.
- A Secured Grant will not be available if the applicant is able to access funds for the works from an alternative source including insurance policies (see below).
- A Secured Grant will not be available for building works arising from insurable risks – i.e. work which could be covered by a buildings insurance policy, but where the owner of the property has failed to maintain adequate insurance cover.

**How to apply:** Further advice can be obtained from the Home Repairs and Adaptations Team – on 0161-474-4291.

## 8. Empty Property Grants

**Description:** This grant is intended to provide funding to improve long term privately owned empty properties and return them to a habitable condition for renting. It is also available to convert space over shops into accommodation for rent.

**Eligibility:** Each application will be subject to an individual appraisal to decide whether any grant will be payable at all. Regard will be had to the value of investing public funds in the proposed works and how the investment will relate to the Council's policy and strategic objectives. The amount of funding provided will be subject to the availability of resources and the merits of each individual case.

Issues such as supply and demand, location, local market conditions and the landlord's management history and commitment to providing good quality accommodation will be taken into consideration where appropriate. In order to demonstrate good management practices, it would normally be expected that the landlord and /or property would be accredited in accordance with a scheme recognised by the Council and the Stockport Landlord's Forum.

It is expected that in all cases, the property must be fully improved to a good tenantable standard, including the installation of energy efficiency, security and heating provisions. The minimum works required must be agreed with the Council, and any necessary planning or building regulation approval obtained before approval of the grant is issued.

**Financial Costs:** Where it is possible to provide grant funding, the levels of assistance will be restricted to 50% of the agreed eligible works costs, irrespective of proposed tenure, subject to maximum levels payable, as follows: -

- £5,000 per unit of residential accommodation to owners of long term empty residential accommodation, as an alternative to compulsory purchase.

- £15,000 per unit of residential accommodation to owners of long term empty residential accommodation associated with a commercial business ('flats over shops'). Note: Schemes involving multiple flats will be restricted to a maximum of £10,000 per unit of residential accommodation for up to 4 units of accommodation.
- £15,000 per unit of residential accommodation to owners of long term empty commercial accommodation for the conversion to residential accommodation.
- In exceptional circumstances, where extensive works are required, or to support specific area or strategic objectives, consideration will be given to increasing the limit for owners of long term empty residential accommodation, detailed above, from £5000 to £15,000.
- Local Authority fees, necessary professional fees and works related to the provision of utilities will be considered in addition to these figures. External agent's fees will generally be limited to 10% of the works cost and capped at £3,000.
- The Empty Property Grant will be repayable in full on disposal of the whole or part of the property, or if the property is no longer occupied as residential accommodation, or actively marketed for letting.
- This condition will apply for up to twenty years from practical completion of the works funded by the Empty Property Grant.
- The legal framework by which the repayment of the grant will be secured is through the placing of a restriction on the title of the property for owners of properties registered with the Land Registry and by a legal charge for owners of properties which are not registered with the Land Registry. Applicants will be required to sign an acceptance of these terms and conditions when the grant offer is made.

**How to apply:** Further Advice can be obtained from Strategic Housing on 0161-474-4216.

## 9. Priority Neighbourhood Assistance

**Description:** The purpose of Priority Neighbourhood Assistance is to provide external improvements in areas where former Council properties have been purchased through the Right to Buy Scheme. These properties may need works to bring their appearance up to a similar standard as adjacent properties which are still owned by the Council. The type of works for which grant funding may be available will include the following:

- Repairs to Chimneys, Roofs, Gutters, Garden Walls and External Wall Cladding. This will generally be limited to the front elevation of the property.

**Eligibility:** The Council will identify which areas within the Borough will be eligible for Priority Neighbourhood Assistance and will then publicise the scheme at a local area level. The scheme will be open to owners of former Council properties purchased through the Right to Buy Scheme. The Council will determine the level of assistance which is available to individual qualifying properties within the area.

**Financial Costs:** The level of assistance that may be expected is as follows-

- For owner occupiers, 100% of the eligible expense of the identified works.
- For private landlords, 75% of the eligible expenses of the identified works. The remaining 25% of costs must be met by the landlord.
- The Priority Neighbourhood Assistance will be repayable in full on disposal of the whole or part of the property, or if the property is no longer occupied as residential accommodation, or actively marketed for letting.

- This condition will apply for up to twenty years from practical completion of the works for which the grant has been awarded.
- The legal framework by which the repayment of the assistance will be secured is through the placing of a restriction on the title of the property for owners of properties registered with the Land Registry and by a legal charge for owners of properties which are not registered with the Land Registry. Applicants will be required to sign an acceptance of these terms and conditions when the grant offer is made.

**How to apply:** Further advice can be obtained from the Home Repairs and Adaptations Team on 0161-474-4291.

## **10. Private Sector Area Based Improvement Schemes**

**Introduction:** These schemes are intended to support improvement and investment to areas of privately owned properties which are exhibiting signs of stress and deteriorating conditions. The schemes will actively support and compliment the Council's wider priority objectives in, or immediately adjacent to Priority 1 or 2 Neighbourhoods and will consist of three elements:

### **10. i Area Improvement Scheme**

**Description:** A scheme to assist households in private housing to achieve the decent homes standard. The scheme will focus on housing in a defined area in order to address a range of issues through advice and signposting, grant aid or improvement works carried out by the Council to find the most suitable solutions to improving housing conditions. Data from the 2009 House Condition Survey and other relevant local statistical data will be used to identify areas with higher than average indices of the following-

- Non decent housing

- Fuel Poverty
- Older or disabled people in the property or households with young children
- Households in receipt of means tested benefits, (as listed in Section 5).
- Multiple deprivation
- Trip Hazards and falls

The scheme consists of energy efficiency works (cavity wall insulation, loft insulation or boiler replacement) and Home Repairs Assistance Grant funding for appropriate building works for qualifying applicants living in properties which do not meet the decent homes standard.

**Eligibility:** The Scheme will generally only be available to applicants in receipt of the means tested benefits listed in Section 5, 'Home Repairs Assistance', and who are living in housing in geographical areas designated by the Council. The property must fail the 'decent home' standard.

A decent home is one that –

- Meets the current statutory minimum standard for housing
- Is in a reasonable state of repair
- Has reasonably modern facilities and services
- Provides a reasonable degree of thermal comfort.

**Financial Costs:** Households qualifying for energy efficiency works will be referred to the appropriate DEFRA funded energy efficiency scheme ('Warmfront') and should, in most cases, receive the works free of charge, although in some instances applicants may need to make a contribution themselves if the grant does not cover the full cost of the works.

Applicants requiring help with repairs for non-energy efficiency related works, or as a top up to a Warmfront grant, may apply for a Home Repairs Assistance grant and will be subject to the qualifying criteria of that grant (see section 5 above).

**How to apply:** Owner occupiers and tenants in private sector housing wishing to enquire about this scheme should contact the Home Repairs and Adaptations Team – on 0161-474-4291.

#### 10. ii Face-lifting Schemes

**Description:** This type of work is generally undertaken on blocks of terraced properties and is designed to improve the appearance and confidence of an area and encourage private investment. Work is generally limited to the front elevation of properties and may consist of cleaning and pointing the properties, repairing or replacing guttering, fascia boards, the rebuilding of garden walls and the replacement of fencing to properties.

**Eligibility:** The decision to carry out Face-lifting Schemes will be dependent on the level of need identified and the availability of funds to carry out the works.

Whilst there will be no minimum number of properties within a block of terraced property that may benefit from this assistance, support to the Council's Priority Neighbourhoods, visual impact, the value of the block treatment, level of interest and the contribution made to the Private Sector Housing Strategy will be considered in deciding viability.

**Financial Costs:** Where the Council has agreed to carry out Face-lifting Schemes, the owners of the properties will not be required to make a financial contribution. The assistance is not repayable on sale or disposal of the property.

**How to apply:** Owner occupiers or landlords wishing to enquire about this scheme should contact the Home Repairs and Adaptations Team on 0161-474-4291.

#### 10. iii Environmental Works

**Description:** This discretionary scheme consists of environmental works which are deemed necessary to improve the environmental amenity and physical appearance of an identified area.

**Eligibility:** The scheme will generally only be available in areas which have been identified by the Council as requiring this type of improvement works.

**Financial Costs:** Where the Council has agreed to carry out environmental improvement works, the residents living in the area selected will not be required to make a financial contribution.

**How to apply:** When the Council identifies an area for Environmental Improvement works, it will liaise with residents in the area about the scheme and types of work to be undertaken. Stockport residents wishing to enquire about this scheme should contact Strategic Housing on 0161-474-4216.

## **11. Alley-gating Scheme**

**Description:** This discretionary scheme consists of the provision of gates to alleyways which are deemed necessary to improve the security of the identified area.

**Eligibility:** The scheme will generally only be available in areas which have been identified by the Council as requiring this type of improvement works having regard to the reported levels of crime and the status and use of the alleyway.

**Financial Costs:** Where the Council has agreed to carry out alley-gating works, the owner occupiers or landlords of the properties affected will not be required to make a financial contribution.

**How to apply:** Owner occupiers or landlords wishing to enquire about this scheme should contact Strategic Housing on 0161-474-4216.