

Appendix 2: Summary of grant/loan purpose, eligibility criteria and conditions

Note: This information is an illustrative guide only and may be subject to change following legal consultation and prior to the production of procedural documentation for the individual grants and loans below.

1. Essential Repairs Grant

Purpose

To provide essential repairs to make a non-decent home safer for vulnerable occupants. The maximum level of funding available is £10,000.

Applicant eligibility

- The applicant must not be eligible for a Flexible Home Improvement Loan
- Available for homeowners in receipt of a means tested benefit specified in appendix 1. Where a property is jointly owned all parties must meet this financial criteria.
- Applicants must have owned their property for a minimum of 2 years at the time of application.
- The property must be occupied on a permanent basis by the applicant and their family.
- An HHSRS rating of the property must identify a category 1 hazard or multiple category 2 hazards that pose a risk to health
- Eligible works to address Category 1 and/or 2 hazards must be carried out within 12 months of the date of approval
- For work up to £10,000 two quotes are to be obtained by the Client and supplied to the Council. The Council will award funding equivalent to the cheapest quote provided.
- The payment of the grant funding will not be made until the work has been completed in a satisfactory manner and the Council is provided with an appropriate invoice.
- Payment will be made to the homeowner. It is the homeowner's responsibility to pay contractors for any works carried out to the property.

Eligible works

Works deemed as necessary to remedy Category 1 and/or Category 2 hazards under the HHSRS to make the property safe, warm and watertight.

Conditions

A legal land charge will be placed on the property equivalent to the assistance level provided. This must be repaid in full if the property is sold or the owner ceases to occupy the property.

The maximum amount of funding that can be provided within any 5 year period is £10,000.

2. Discretionary DFG top-up

Purpose

To top-up the Mandatory DFG where the cost of essential works exceeds the maximum grant. The maximum level of discretionary DFG top-up available is £20,000.

Applicant eligibility

- Where a mandatory DFG has been approved and the cost of the necessary works exceeds the maximum grant level then the Council will use the following method to assess eligibility:

Assess the applicant's ability to afford the excess over the mandatory grant amount by carrying out a means test of their resources (see Appendix 1). This will include a means test of the resources of parents of disabled children applying for discretionary DFG top-up funding.

- Where the applicant is a tenant in a Registered Provider property no discretionary DFG top-up funding will be provided.
- A cost benefits analysis of the options available including moving to a more suitable property must be carried out

Eligible works

Works that have received approval for a mandatory DFG and that exceed the maximum grant funding

Conditions

Where the applicant is an owner occupier a legal land charge will be placed on the property equivalent to the assistance level provided. This must be repaid in full if the property is sold or the owner ceases to occupy the property within 10 years of the grant being provided.

Payment of the discretionary top-up will be made when works that were deemed necessary by the OT to meet the disabled persons needs have been completed and signed off by a Building Control officer and this has been provided to the Council.

3. Relocation Grant

Background

On occasion a disabled person's property cannot be adapted, or the best option for a disabled person is to move rather than adapt the existing property. However some applicants are unable to do this as they have no means of funding the costs of moving house. At present the Council have no means available to assist with these costs.

Purpose

To provide financial assistance to applicants (who are eligible for a mandatory grant) to relocate to a more suitable home. The maximum relocation grant would be £30,000.

Applicant eligibility

- Applicant must be a disabled person who would be eligible for a mandatory disabled facilities grant
- The applicant must obtain an OT report for the Council that advises that the new home is suitable to fully meet (or have the potential to meet) the needs of the disabled person and their family
- Rehousing must be deemed to be the most suitable and cost effective option by both the OT and the Council.
- In some cases valuations of the new home and the old home may be required.

Eligible Works

The necessary additional cost of acquiring housing suitable to meet the needs of the disabled person (difference between the sale price of the old home and the purchase price of the new home).

Legal fees incurred by the applicant in connection with the sale and purchase of their home

Stamp duty on the cost of the new home

Necessary and appropriate estate agent, home improvement agency and survey fees and any other professional fees as approved by the Council

Removal costs

Adaptation costs to make the new home suitable for the disabled person as recommended by an OTs report to the Council

Conditions

Where the applicant is an owner occupier a legal land charge will be placed on the property equivalent to the assistance level provided. This must be repaid in full if the property is sold or the owner ceases to occupy the property within 10 years of the grant being provided.

Payment of the relocation grant will be made on completion following the submission of appropriate evidence to the Council e.g. invoices, estimates.

4. Landlord Loan Scheme

Purpose

To provide incentives for landlords to improve the condition and standards within privately rented sector property in the Vale and increase the supply of privately rented properties available on the market. Improvements could include fire protection and means of escape

measures, energy efficiency measures and measures to address category 1 or multiple Category 2 hazards under the HHSRS scheme (as determined by the Council).

Applicant eligibility

Applicant must be a landlord and own the property

The property must be tenanted and let or available to let for a period of 5 years from the date of the payment of the loan

Eligible works

- Improvements to HMOs for exiting kitchen and bathroom facilities and fire precaution/escape works where they are statutorily required
- Installing or replacing central heating systems
- Energy efficiency works to insulate lofts, hot water tanks, pipes, cavity walls and other works as appropriate
- Bringing a property up to a reasonable state of repair – no Category 1 hazards present
- Home safety and security measures

Conditions

Should the Council carry out works in default or the landlord be prosecuted for non-compliance with legal requirements at the property within 5 years from the date of the payment of the loan then the loan must be repaid immediately.

The loan will be secured against the property and must be repaid in full within 5 years, or if the property is sold or the owner dies or goes into long-term residential care, whichever is the sooner.

One loan can be made per property every 10 years

5. Hospital Discharge Urgent Adaptations Grant

Background

In some cases discharge from hospital can be delayed because an individual's home is no longer accessible. Hospital Occupational Therapists (OT) report that this is primarily because the individual cannot gain access or egress to or from the property or because they are unable to climb stairs to access a WC. Delayed discharge from hospital results in bed-blocking and significant costs to the NHS as well as delaying an individual's return to their home environment.

Purpose

To provide financial assistance of up to £10,000 to applicants to carry out urgent adaptations (ramp and/or stair lift) to their home to facilitate hospital discharge. Any subsequent non-

urgent adaptations e.g. access to washing facilities, would be processed via the mandatory DFG process on discharge from hospital.

Applicant Eligibility

- Applicant must be in hospital at the time of referral and awaiting discharge.
- Available for owner occupiers and private rented sector tenants who are in receipt of a means tested benefit specified in appendix 1. Where the applicant is child, one parent must be in receipt of a means tested benefit.

Eligible Works

Urgent adaptation works to the property to facilitate safe access and egress to and from the property and access between levels within the property.

Conditions

Application must be accompanied by a referral from a hospital OT advising of the urgent adaptations that are required to the home to facilitate discharge.

That the property is occupied on a permanent basis by the applicant and their family

Payment of the grant will be made when works that were deemed necessary by the OT to meet the individuals needs have been completed and evidence of this provided to the Council.