

APPENDIX TO DPR 1690

PRIVATE SECTOR HOUSING FINANCIAL ASSISTANCE POLICY

1. STATUTORY FRAMEWORK

- 1.1 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 gives local authorities a general power to help with improving living conditions or providing adaptations, taking account of local conditions. Article 3 of the order requires the local authority to have a published policy setting out the type of assistance it will offer and in what circumstances before exercising this power.
- 1.2 The Council published a Private Sector Housing Renewal Strategy in November 2003, which included its grant policy. The grant policy has been subject to several revisions and is now replaced by this financial assistance policy, which meets the requirements of Article 3 of the order.
- 1.3 Section 23(1) of the Housing Grants Construction and Regeneration Act 1996 places a duty on local authorities to approve applications for Disabled Facilities Grants that satisfy the requirements of the Act. The Act was amended by The Disabled Facilities Grants (Maximum amounts and Additional Purposes) (England) Order 2008 which increased the maximum amount of grant to £30,000 and extended the purposes for which grant may be given. It was further amended by the Housing Renewal Grants (Amendment) (England) Regulations 2008 which included changes to the eligibility criteria for a grant. All Mandatory DFG applications are subject to a test of resources (means test) in line with the Housing Renewal Grants Regulations 1996 (as amended).

2. FUNDAMENTAL PRINCIPLES OF THE FINANCIAL ASSISTANCE POLICY

2.1 Poor housing conditions

This financial assistance policy is based on the council's view that private sector owners are primarily responsible for maintaining their own property and that those with significant capital in their property should be expected to make use of it to fund works to their home. As a result the council does not generally provide discretionary funding to assist owners with the cost of works of repair or improvement. The exception is the decent homes grant targeted at vulnerable residents in non-decent homes (see 3.4).

Advice and support is given to owner occupiers in order to assist them in undertaking necessary improvements to their property. In way of assistance Barnet subscribes to "Houseproud", a national equity release scheme operated by the Home Improvement Trust. The scheme is tailored to assist vulnerable residents to access equity capital in order to maintain their properties (see 3.7).

Funding for the Decent Homes Scheme was been obtained from the Greater London Authority (GLA) through the North London Housing Sub Region for work to bring certain properties up to the Decent Homes Standard. The sub region comprises six partner authorities namely Barnet, Camden, Enfield, Haringey, Islington and Westminster.

The Decent Homes Grant programme in its present form ends in March 2013 and subject to additional funding being made available may be extended beyond this.

2.2 Bringing empty homes back into use

In 2011, 1567 empty properties were recorded as long term empty in the private sector within the London Borough of Barnet. The council established a set of objectives and priorities for empty properties 2008-9 in order to bring private sector empty properties back into use. There are many benefits to bringing them back in to use including:

- meeting housing need by increasing the provision of affordable housing;
- reducing vandalism and anti social behaviour and crime;
- enhancing the local environment;
- reducing blight;
- reducing infestations by vermin;
- funding from the New Homes Bonus.

As well as the cost to the owner because of lost rental income, dilapidation, security, insurance, council tax etc an empty property can be costly to the Council because of staff time dealing with complaints, nuisance and for every property recorded as long term empty brought back into use the Council will receive a New Home Bonus.

The Council's aim is to ensure that properties in the private sector are not allowed to fall into such poor condition that they are detrimental to the local environment. It intends to use its powers of enforcement, such as Compulsory Purchase Orders, Enforced Sales and Empty Dwelling Management Orders, to deal with empty properties.

In order to encourage owners to bring empty properties back into use the council is offering financial assistance to landlords and owner-occupiers.

Empty property work is currently partly funded by the North London Housing Sub Region and partly funded from the Council's Empty Property Programme.

2.3 Assisting vulnerable residents

2.3.1 The provision of Mandatory DFG's and discretionary assistance will help elderly people and people with disabilities stay in control of their lives by maximising their independence and reduce packages of care funded by Social Services.

2.3.2 Most people wish to remain in their present home rather than move to alternative specialist or supported accommodation and DFG's provide funding for aids and adaptations so that they can do so. Families of children with disabilities also require adaptations to their homes to maximise the child's independence and to facilitate appropriate assistance. These families are often reluctant to move to alternative accommodation because of school, employment and work commitments. DFG's provide funding for aids and adaptations to enable families to provide a safer and more suitable environment for disabled children. These adaptations will also reduce the risk of injury to the child's carers. For parent care-givers without adaptations

and equipment in the home there is a 90% chance of adverse effects including musculoskeletal damage, falls leading to hospitalisation and stress.

2.3.3 In keeping with personalisation and the Council's commitment to Right to Control the Council offers Reduced Scheme or Alternative Scheme DFG's. These grants facilitate choice and independence to service users and consideration of their wishes during the grant process. The provision of Reduced Scheme or Alternative Scheme Disabled Facilities Grants is supported by Social Services' Occupational Therapy (OT) Teams.

2.3.4 Notwithstanding the above, the council has an obligation to make prudent use of public monies and therefore this policy does not support the funding of high-cost works if more cost effective alternatives exist that meet the Occupational Therapists' assessment of needs. In cases where the cost of works exceed £30,000 (statutory maximum), the council will expect grant applicants to first consider a wide range of options, including moving to more suitable accommodation and equity release.

The Council acknowledges that there will be cases where the cost of works is in excess of the £30,000 and it may be appropriate (subject to funding being available) for the Council to provide additional discretionary funding up to a maximum of £20,000. To qualify for additional discretionary assistance applicants must meet the criteria set out in paragraph 3.2 in this policy.

Assistance for landlords of long-term empty properties will increase the supply of properties for persons on the council's housing waiting list and help to tackle homelessness. Assistance may be considered to owner occupiers where they are in care and unable to return home due to the condition of their property.

The Needs Analysis undertaken for the housing strategy review (older people) and the Care & Repair review identified significant numbers of residents either living in unsuitable housing or with a problem maintaining their home. This includes older home owners, leaseholders in private retirement housing and in the private rented sector. Older owner occupiers are also more likely to have unmet support needs.

3. FINANCIAL ASSISTANCE PRODUCTS

3.1 Mandatory Disabled Facilities Grants

3.1.1 General

The Housing Grants Construction and Regeneration Act 1996 and The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008 place a duty on the Council to approve applications for Disabled Facility Grants for the following purposes:

- making it easier to get in and out of the dwelling by, for example, widening doors and installing ramps;
- ensuring the safety of the disabled person and other occupants by, for example, providing a specially adapted room in which it would be safe to leave a disabled person unattended or improved lighting to ensure better visibility;

- to make access easier to the living room;
- by providing or improving access to the bedroom, the kitchen, toilet, washbasin and bath (and/or shower) facilities, for example, by installing a stair lift or providing a downstairs bathroom;
- to improve or provide a heating system which is suitable for the needs of the disabled person;
- to adapt heating or lighting controls to make it easier to use;
- to improve access and movement around the home to enable the disabled person to care for another person who lives at the property, such as a spouse, child or another person for whom the disabled person cares; and
- making it easier to get to and from the garden or making access to the garden safe.

The needs of the disabled person in respect of the above must be assessed by an Occupational Therapist from Social Services or another welfare authority. This now includes Hospital Discharge Teams, Social Workers and medically qualified staff providing a service to a person in their own home. An application for a grant of this type must be supported by a referral from the Social Services OT or a professional for another welfare authority.

In certain cases the OT will make recommendations to render a dwelling safe and suitable to address the needs of the disabled occupant and/or other persons residing there but these may fall outside the scope of the Act and will not be eligible for grant.

The council must be satisfied that the proposed works meet section 24(3) of the Act and are:

- necessary and appropriate to meet the needs of the disabled occupant; and
- reasonable and practicable, having regard to the age and condition of the dwelling.

These criteria will be assessed by the Environmental Health Officer (EHO). The maximum amount for a DFG is £30,000 and is subject to a reasonable cost assessment by the EHO. The most cost effective measure(s) to meet the need will always be considered in each case. This includes a general presumption against extensions and instead adapting within the curtilage of the property where this is the most cost effective option.

The applicant's eligibility will be determined by a test of resources (means test) using the formula or method dictated by the Housing Renewal Grants Regulations 1996 (as amended). There is no means testing for families of disabled children under 19. The means test will determine whether the grant will constitute 100% of the eligible and reasonable costs or whether the applicant will need to contribute some or all of the cost of works.

Subject to the above (and the Housing Grants, Construction and Regeneration Act 1996) a Mandatory DFG must be approved within six months of a full application. However in order to manage the Grant budget more effectively the Council may approve the application on terms that payment of the grant, or part of it, will not be made until a specified date (not later than 12 months from approval) known as a Deferred Approval.

3.1.2 **Alternative and Reduced Schemes**

In order to provide flexibility and choice the council, at the request of the applicant, may vary the recommended works under the Alternative or Reduced Scheme provisions.

Alternative Schemes – In certain circumstances an applicant may wish to carry out works that are more extensive than those specified by the OT, such as a house extension or loft conversion. These works which are in excess of those specified by the OT to meet the disabled person's needs are not eligible for grant funding. In order to accommodate the applicant's choice alternative schemes will be accepted only if the scheme proposed is:-

- feasible, having regard to the age, location, size etc of the property; and
- supported and approved by the OT and meets his/her specification in full.

Grant aid under alternative schemes will only be available for the works that are "necessary and appropriate for the needs of the disabled person" as per the original OT specification. To this extent, an amount equal to the cost of the eligible works will be paid by the Council. Additional costs for the alternative works requested by the applicant must be funded by the applicant and will not be covered by the grant.

Reduced Schemes – In some circumstances the disabled person may not want to carry out all the works specified by the OT.

Reduced Scheme grants allow clients to decline certain works recommended by the OT. However, they will only be considered if the decision to exclude works/adaptations:

- is supported by the OT and OT Manager;
- the implications are fully explained to the disabled occupant by the OT including the risks of excluding the works/adaptations; and
- written consent for a *Reduced Scheme* is given by the OT, OT Manager and the disabled occupant.

Reduced Schemes grants are available on the following basis:

- if the excluded works form part of any subsequent application then they will be subject to the maximum grant limit at the time the original (reduced) application was made.
- only the funding remaining from the original application will be available to cover work from the original scheme for five years following approval of the grant

3.1.3 **Ensuring the safety of the disabled person and other occupants**

In certain cases applications for DFG include works to make the dwelling safe for the disabled person and other occupants. If the OT's recommendations include locking devices to doors and windows then grant will only be considered following an assessment of the risks. This assessment will be done in consultation with the London Fire and Emergency Planning Authority.

3.1.4 Cancellation fees

Certain grant cases do not proceed to completion yet costs have been incurred. The Council will pay reasonable cancellation costs in respect of services provided or works carried out if it is necessary to withdraw a grant approval because of the death of the client. Costs which will be covered by the grant in this way will only include eligible costs under the grant approved. Where the cancellation is not the fault of the Council then the Council will seek to reclaim all costs incurred.

3.1.5 Warranties for specialist mechanical equipment

Mandatory Disabled Facilities Grants will usually include an extended warranty for the maximum period offered by the installer (usually 5 years) in respect of the following specialist mechanical equipment:

- stairlifts, through-floor lifts, ceiling track hoists, step and platform lifts, automatic water close-mat toilets, electric showers and specialist baths and wash hand basins.

It should however be noted that on completion of the works the grant applicant takes on the responsibility for arranging and paying for any further maintenance contracts for the equipment/adaptation.

Conditions attached to Mandatory Disabled Facilities Grants: All owner/occupier Mandatory DFGs will be registered as a charge against the property. The council may demand the repayment of part of the grant sum if the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified (completion) date. The power to reclaim grant payments will be exercised with discretion by the Private Sector Housing Manager in consultation with the Head of Service (Details of this proposal are contained in the Appendix, paragraph 4.1).

3.2 Discretionary Disabled Facilities Grants

Local Authorities have discretionary powers under the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 to provide assistance in any form for the purpose of improving living conditions.

3.2.1 General

Funding permitting the Council will consider providing Discretionary DFG assistance (up to £20,000) in addition to a Mandatory DFG if the reasonable cost of the works exceeds the mandatory grant maximum (currently £30,000) and the provision of the additional funding is the most reasonable and practicable solution to the clients needs.

Only applicants who have already qualified for a Mandatory DFG, can apply for Discretionary DFG assistance if they meet at least one of the following criteria:

- the applicant has been resident at the property for at least 2 years; or

- the applicant(s) has/is ceasing full time employment to care for a disabled member of their immediate family; or
- the applicant(s) can demonstrate that leaving their home will have a significant adverse impact upon the disabled persons schooling or care package; or
- the applicant(s) requires the adaptation(s) to meet the needs of a child placed with them via adoption or long-term foster care.
- they have explored all other possible funding sources first, i.e. equity release.

To ensure assistance is targeted towards those most in need, discretionary funding for adults is subject to the mandatory means test (defined under the Housing Renewal Grants Regulation 1996).

All Discretionary DFG assistance is subject to availability of funds and approval by the Head of Environmental Health.

Conditions attached to Discretionary Disabled Facilities Grant: All Discretionary DFG's (except that detailed in 3.2.4) are registered as a local land charge against the property. The Council may demand the repayment of the sum in full by the recipient if the property is sold or transferred. Details of this repayment condition are contained in paragraph 4.2 below.

3.2.2 Warranties for specialist mechanical equipment

Discretionary disabled facilities will usually include an extended warranty for the maximum period offered by the installer (usually 5 years) in respect of the following specialist mechanical equipment:

- stairlifts, through-floor lifts, ceiling track hoists, step and platform lifts, automatic water closo-mat toilets, electric showers and specialist baths and wash hand basins.

It should however be noted that on completion of the works the grant applicant takes on responsibility for arranging and paying for any further maintenance contracts for the equipment/adaptation.

3.2.3 Relocation Assistance (Owner Occupier)

In some cases it is not feasible to carry out the works/adaptations that have been recommended by the OT because of the:

- age, location, size etc of the property;
- cost of the works might be unreasonably high; or
- owner might not give permission (if leasehold or tenanted property).

In these cases the council may (subject to funding being available and conditions) offer relocation assistance to help residents who are owner occupiers to relocate to a property more suitable for the disabled person's needs and/or can be adapted more easily. The following criteria must be met:-

- the new property would more closely meet the needs of the disabled person or it is more suitable for adaptation to meet the disabled persons needs **and**

- the adaptations to the new property are cost effective and a good use of public funds - The total cost of the move and adaptation(s) to the new property are not in excess of £50,000 (A maximum of £30,000 Mandatory DFG, £10,000 relocation and £10,000 discretionary DFG)

The maximum for relocation assistance is £10,000 and includes the following expenses:

- professional fees, such as estate agent/solicitors;
- removal expenses;
- written reports by (a) a suitably qualified Occupational Therapist and (b) a surveyor that the proposed property is suitable for occupation by the disabled person;
- disconnection and re-connection of services.

The applicant's eligibility will be determined by either a means test or amount of household income as per 3.2.1.

Relocation Assistance is paid to the applicant after the move and on receipt of invoices.

Conditions attached to Relocation Assistance (owner occupier): Relocation assistance is registered as a local land charge against the property. The council may demand the repayment of the sum in full by the recipient if the property is sold or transferred. Details of this repayment condition are contained in paragraph 4.2 below.

3.2.4 Relocation Assistance (Landlord)

Where a Landlord has a suitably adapted property the Council may provide financial assistance to carry out any necessary repairs to the adaptation when the tenant leaves at a reasonable cost. A condition of this funding is that the property is available to let to a tenant who has similar needs from the Council's Housing Waiting list (or its equivalent) for a minimum of three years from completion of the works.

Conditions attached to Relocation Assistance (landlord):

Relocation assistance is registered as a local land charge against the property for a period of 3 years from the certified (completion) date. The council may demand the repayment of the sum in full by the recipient if during this 3-year period the property is not available for letting by a tenant with similar needs who applies for Council Housing and meets the priority banding system (usually band 1) or the adaptation is removed.

3.2.5 Landlord Assistance

Where private landlords grant permission for tenants to install disabled adaptations within their properties there are sometimes concerns about the cost of removal of the adaptation when the tenant leaves at the end of the grant condition period. The Council will pay a one off payment of up to £1,000 to assist with these costs.

3.3 Empty Property Assistance

Budget permitting, assistance is available from the council for bringing long-term empty residential properties in the borough back into use under the Regulatory Reform (Housing Assistance) Order 2002.

Empty property assistance during the 2011-2012 financial year was funded by the North London Housing Sub Region. Barnet's funding allocation for 2012-13 is up to a maximum of £600,00 which is drawn down upon spend.

Following the initial letter offering the Empty Property Grant the offer will remain open for a maximum of 6 months. After this time the offer will be withdrawn.

There are currently two types of Empty Property assistance available:

- assistance for prospective owner-occupiers
- assistance for prospective landlords

3.3.1 Empty Properties – Assistance for owner-occupiers

The council may offer assistance to owner-occupiers who wish to return empty properties to housing use in the following circumstances:

- the property has been empty for 12 months or more;
- the applicant is in long term care and due to disrepair is unable to return to their property;
- the applicant owns the freehold of the property and is responsible for all structural repairs or the applicant has a lease with at least 10 years to run and any required freeholder permission for the proposed works is obtained;
- the property does not meet the Decent Homes Standard. The property must be decent at the end of the works.

The maximum assistance for owner-occupiers is £12,000 subject to a reasonable cost assessment and is capped at 50% of the reasonable cost of the works. The applicant's eligibility will be determined by a means test using the formula or method dictated by the Housing Renewal Grants Regulations 1996 (as amended).

Works must be started within 3 months, completed within 9 months of grant approval and meet the Decent Homes standard on completion. The property must be occupied on completion.

Empty Property Assistance Conditions (owner-occupiers): In addition to the conditions above re-payment conditions apply as detailed in paragraph 4.3 overleaf.

3.3.2 Empty Properties – Assistance for landlords

The council may offer assistance to landlords to return empty properties to housing use in the following circumstances:

- the property has been empty for 12 months or more;

- the applicant is the owner or leaseholder of the property and is responsible for all structural repairs;
- the property does not meet the Decent Homes Standard;
- the applicant intends to rent out the property for three years either through the Council's Home Choice Scheme or a Private Sector Leasing Scheme to house people in housing need nominated by the Council;
- the applicant has any required planning permission for the proposed works or an established use certificate;
- the applicant has any required freeholder permission for the proposed works;
- the applicant and owner have no outstanding debts to the Council e.g. Council tax arrears.

The maximum sums for landlord assistance reflect the current demand for properties that are suitable for the needs of those that apply for Council Housing and meet the priority banding system (usually band 1) and are shown in the following table:

Number of Bedrooms	Maximum Grant
1	£4,000
2	£8,000
3+	£12,000

Applicants are required to fund 50% of the reasonable cost of the works and improvement of the property up to the maximum sums shown above. The maximum sums are inclusive of any VAT incurred by the applicant, so for example if the total cost of the work is £6,000 in a one bed property the grant will be £3,000, if the cost of the work is £20,000 in the same property the grant would be capped at £4,000.

Landlord assistance is available subject to certain conditions. The sum is registered as a charge against the property and if any of the conditions are contravened during a period of three years following the completion of the works then the full sum will have to be repaid to the Council:

- a certificate of availability for letting, stating that the current owner will let all dwellings for three years from the date of completion of the grant-aided works;
- the property must meet the decent homes standard and the Council's energy efficiency and security standard on completion of the works;
- applicants are required to convert or improve the property to the London Borough of Barnet's accommodation standards;
- the property (and its fixtures, fittings and furniture) must be fully insured. The Council will require a copy of the current insurance certificate to be provided before the grant can be paid;
- all works listed on the specification of works and all units within the property must be completed before the final payments can be made;
- final payments are subject to confirmation from the Home Choice Scheme or the Private Sector Leasing Scheme that the works meet the standards agreed;
- the owner (or agent, if any) must be accredited under the London Landlords Accreditation Scheme before final payment can be made. For more information call 020 7974 1970;
- works should be started within 3 months and completed within 9 months of approval. To claim the payments a copy of the builder's final account with all relevant certificates e.g. building control, gas/electrical certificates, roof/damp

guarantees etc should be provided on completion. The property must meet the Decent Homes standard on completion.

- the Landlord should be a fit and proper person as defined under the Housing Act 2004 and not subject to any enforcement action

Empty Property Assistance conditions (landlords): In addition to the conditions above grant re-payment condition apply as detailed in paragraph 4.3 below.

3.3.3 Empty Property - Top Up

Homes and Communities Agency (HCA) top up grant is an additional funding of up to £13,000 per an empty property to support the main empty homes programme. The grant is a top up to properties which require extensive works.

Additional conditions are applicable which are defined by the HCA,

- The property must have empty for at least 2 years.
- The owner must be willing to enter into an agreement for a period of 5 years to rent the property back to the Council through our Private Sector Leasing scheme.
- Any funding provided will be matched by the owner and it will only cover reasonable costs.
- The grant is payable upon completion of the works and the property must as a minimum meet the Decent Homes Standard, the HCA's Design and Quality Standards 2007 and where possible the Design and Quality Standards for temporary social housing from the HCA.

3.4 Decent Homes

The Decent Homes standard is the minimum benchmark standard for housing in both the social and private sectors. In Barnet 44,435 homes were non-decent in 2009. (Source: Building Research Establishment).

A home is "decent" if:

- i) It contains no serious (Category 1 HHSRS) hazards
- ii) It is in a reasonable state of repair
- iii) It has reasonably modern facilities and services i.e.
 - a reasonably modern kitchen (20 years old or less) with adequate space and layout;
 - an appropriately located and reasonably modern bathroom (30 years old or less) and toilet;
 - adequate insulation against external noise (where external noise is a problem); and
 - adequate size and layout of common areas for blocks of flats
- iv) It provides a reasonable degree of thermal comfort i.e. it has efficient heating and insulation

In certain conditions an applicant may apply for more than one grant where the property fails more than one of the decent homes criteria but is subject to funding being available. Monies may also be directed from other grant budgets.

Decent Homes Grants are funded from the regional housing pot, targeted funding stream, allocated to the North London Housing Sub Region by the Government Office for London.

There are 2 types of grant funding available; Decent Homes and Category 1 Hazards

3.4.1 Decent Homes Grant

The aim of this grant is to provide assistance to undertake repairs and improvements to make the property decent under the full Decent Homes standard as described above. If the full standard cannot reasonably be achieved for whatever reason, compliance can be reduced on the following order of priority:

- i. criterion a (category 1 hazards),
- ii. criterion d (thermal comfort)
- iii. criterion b (reasonable repair)
- iv. criterion c (reasonably modern facilities and services).

The assistance is for properties which contain a vulnerable household but excludes assistance for landlords. For the purposes of Decent Homes Grant eligibility vulnerable owner occupiers are identified as those who are in receipt of one or more of the principal income related or disability benefits (as defined by the current DCLG Decent Homes Guidance as this list of benefits is subject to change and threshold limits).

The cost of works subject to a Decent Homes grant is set at £3,750. This is an average figure to ensure that the spend is not more than this figure per unit (i.e. cheaper cases offset more expensive ones). This funding is sub-regionally funded and the financial rules for this grant are set sub-regionally.

3.4.2 Category 1 Hazards Grant

The Category 1 Hazards Grant is available both to landlords and owner occupiers of all descriptions, provided the dwelling contains a vulnerable household. In Houses in Multiple Occupation (HMO's) it is available provided a vulnerable household is affected by the category 1 hazard. In all cases the consent of the occupier is necessary.

The aim of the grant is to reduce the most 'serious' category 1 hazards first. Although the property does not have to be free of category 1 hazards when work is complete, this will be the objective.

There is a £2,000 grant limit per unit. This is an average figure, so that when all cases are averaged, the spend is no more than £2,000 per unit, i.e. cheaper cases offset more expensive ones. This funding is sub-regionally funded and the financial rules for this grant are set sub-regionally.

3.5 Milly Apthorp Grants (Minor Works)

The Milly Apthorp Charitable Trust provides funding for elderly, disabled residents who are in receipt of a means tested benefit. The following eligibility criteria apply:

- Small works to improve the home of up to £500 maximum cost.
 - for essential repairs such as blocked drains, faulty wiring, small leaks, valve and washer replacements.
 - over 60 years of age, on income support/council tax benefit/housing benefit.
 - any age, registered disabled on income support/council tax benefit/ housing benefit.
- Small works to improve home security of up to £250 maximum cost.
 - security measures to include; door locks, window locks, front door chains,

- spy holes and in urgent circumstances we can provide a small garden clearance and fence panels.
- any age in receipt of income support / council tax benefit / housing benefit.

The scheme is managed and administered by existing staff in the Barnet Care and Repair Agency.

Grant conditions: There are no conditions attached to Milly Apthorp grants other than the above eligibility criteria.

3.6 Winter Well Scheme

Winter Well grants target private residents with health conditions that will deteriorate as a result of their inability to keep warm at home. Works covered include heating repairs and insulation.

The Council will offer assistance in the following circumstances (budget permitting):

- Applicants must have asthma, chronic bronchitis, emphysema, coronary heart disease, have had a stroke, condition that deteriorates in cold weather, have had a fall, be registered disabled or over 60 AND
- Have a housing issue relating to draughts, lack of heating, or evidence of serious dampness.

The cost of works subject to a Winter Well grant is set at £1,000. This is an average figure to ensure that the spend is not more than this figure per unit (i.e. cheaper cases offset more expensive ones).

The scheme is managed and administered by existing staff in the Barnet Care and Repair Agency and funded from the Primary Care Trust.

Grant conditions: There are no conditions attached to Winter Well grants other than the above eligibility criteria.

3.7 Houseproud

Barnet Care and Repair deliver the Houseproud Scheme in partnership with the Home Improvement Trust. The trust arranges private finance for homeowners aged 55 or over, to allow works of repair, improvement or adaptation to be undertaken at the property. Financing is principally through secured equity release loans from £5,000.

4. Re-payment Conditions

4.1 Mandatory Disabled Facilities Grants

The Council may, demand the repayment by any grant recipient who is an owner occupier of such part of any mandatory facilities grant that exceeds £5,000 (but not in excess of £10,000) if the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified (completion) date.

Before exercising such a demand for repayment the council will consider:

- (i) the extent to which the recipient of the grant would suffer financial hardship were s/he to be required to repay all or any of the grant;
- (ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his/her employment;
- (iii) whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and
- (iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require the repayment.

The power to reclaim grant payments will be exercised with discretion by the Private Sector Housing Manager in consultation with the Head of Service who must be satisfied that it is reasonable in all the circumstances to require the repayment.

4.2 Discretionary Disabled Facilities Grants

All Discretionary DFG's are registered as a local land charge against the property for a period of 10 years from the certified (completion) date. The council may demand the repayment of the grant in full if the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given.

Before exercising such a demand for repayment the council will consider:

- (i) the extent to which the recipient of the grant would suffer financial hardship was s/he to be required to repay all or any of the grant;
- (ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his/her employment;
- (iii) whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and
- (iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require the repayment

And must be satisfied that it is reasonable in all the circumstances to require the repayment.

Owner-occupier assistance also has a 5-year condition that the property must remain occupied by the applicant or immediate family within that time.

Landlord assistance is available subject to the following conditions. The sum is registered

as a charge against the property and if any of the conditions are contravened during a period of three years following the completion of the works then the full sum must be repaid to the Council:

4.3 Empty Properties Assistance

Where Empty Property Assistance is provided a charge is registered against the property so that if the property is sold, or the deeds are transferred within this time, the grant must be re-paid. In addition, if the property is allowed to fall vacant unreasonably, for a period of more than 6 months, the grant must be repaid. In relation to all Empty Property Assistance:

- a Certificate of Availability for Letting, stating that the current owner will let all dwellings for three years from the date of completion of the grant-aided works;
- the property must meet the decent homes standard, the Council's energy efficiency and security standard on completion of the works and maintained for ten years thereafter;
- applicants are required to convert or improve the property to the London Borough of Barnet's accommodation standards;
- the property (and its fixtures, fittings and furniture) must be fully insured. The Council will require a copy of the current insurance certificate to be provided before the grant can be paid;
- all works listed on the specification of works and all units within the property must be completed before the final payments can be made;
- final payments are subject to confirmation from the Home Choice Scheme or the Private Sector Leasing Scheme that the works meet the standards agreed;
- the owner (or agent, if any) must be accredited under the London Landlords Accreditation Scheme before final payment can be made. For more information call 020 7974 1970.
- works should be started within 3 months and completed within 9 months of approval.

4.4 Decent Homes Grants

Where a Decent Homes Grant is provided a charge is registered against the property so that if the property is sold, or the deeds are transferred within 10 years of completion of the works, the grant must be re-paid. In addition, if the property is allowed to fall vacant unreasonably, for a period of more than 6 months, the grant must be repaid.

5. General condition relating to all grants

5.1 The payment of all financial assistance, or part thereof, is conditional upon:

- (i) the eligible works or the corresponding part of the works being executed to the satisfaction of the authority, and
- (ii) the authority being provided with an acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges in respect of which the grant or part of the grant is to be paid.

For this purpose an invoice, demand or receipt is acceptable if it satisfies the authority and is not given by the applicant or a member of his/her family.

5.2 For the purposes of condition 5.1 “member of his/her family” includes:

(i) spouse or civil partner, persons living together as husband and wife or as if they were civil partners, or

(ii) parent, grandparent, child, grand-child, brother, sister, uncle, aunt, nephew or niece.

For the purpose of subsection 5.1(i) and (ii):

(iii) a relationship by marriage or civil partnership shall be treated as a relationship by blood,

(iv) a relationship of the half-blood shall be treated as a relationship of the whole blood,

(v) a stepchild of a person shall be treated his/her child, and

(vi) an illegitimate child shall be treated as the legitimate child of his mother and reputed father.