

### **HARLOW STRATEGY FOR ASSISTANCE FOR PRIVATE SECTOR HOUSING: JUNE 2003**

The Council recognises that the primary responsibility for the condition of private sector housing lies with the owner.

It is the Council's view that reliance on grant aid from public funds can undermine this essential responsibility.

The Council recognises that there are some limited circumstances in which owners will be unable to meet their responsibility alone and that in such circumstances intervention may be necessary.

The Council also recognises the particular needs of disabled residents to adapt their properties and will continue to offer support beyond the statutory minimum.

It is the Council's intention to develop a loan-based system of interventions which will answer the needs of a wide range of owners, unable to access sufficient finance from commercial lenders, to deal with a wide range of property maintenance and adaptation needs.

For the time being, the Council offers the assistance set out below.

#### **Assistance for Disabled Private Sector Residents**

Adaptations for Council tenants are not dealt with by this Strategy.

#### Mandatory Grant

Mandatory, Means Tested Disabled Facilities Grant under the terms of the Housing Grants Construction and Regeneration Act 1996 will be provided to eligible applicants. Applications can be made by owner-occupiers, tenants of private sector landlords and Registered Social Landlords, and by landlords themselves, for the benefit of a disabled occupant.

The works must meet the statutory criteria, i.e.

- for access to the dwelling and the main rooms and facilities in it
- for creating or suitably adapting bathroom facilities
- for creating or suitably adapting sleeping facilities
- for enabling control of means of heating, lighting, and power
- to enable to use of the kitchen where necessary
- to enable the disabled person to care for dependent members of the household

The works must be recommended by an Occupational Therapist, and the Council must determine that they are necessary and appropriate, reasonable

and practicable, having considered the Welfare Authority's views on the two former criteria. The Council will set the eligible expense of grant works, taking into account the most cost effective means of meeting the Occupational Therapist's recommendations.

The means test specified in the legislation is used to determine the size of any contribution to the cost of the grant works which must be made by the applicant. The maximum grant payable is £25,000 less any contribution calculated by the means test.

### Disabled Facilities Assistance

Discretionary means tested assistance, for the purposes specified and subject to the availability of resources, will be offered to eligible applicants in the form of an interest free loan, registered as a local land charge and subject to repayment when a relevant transfer of the property is made.

Eligibility criteria are the same as for Disabled Facilities Grant.

The works must be recommended by an Occupational Therapist, and the Council must determine that they are necessary and appropriate, reasonable and practicable, having considered the Welfare Authority's views on the two former criteria. The Council will set the eligible expense of grant works, taking into account the most cost effective means of meeting the Occupational Therapist's recommendations.

The descriptions of purposes for which applications may be approved include

- Adaptation to further the welfare or employment of the disabled person
- provision of safe play facilities
- "topping up" of mandatory grant, in cases where the cost of works which would otherwise attract mandatory grant exceeds the statutory maximum payable, and normally where Essex County Council offers comparable assistance
- reasonable and practicable cost effective alternative means of meeting needs identified as eligible for mandatory Disabled Facilities Grant.

Assistance is at the discretion of the Council and is subject to the availability of resources: priority will be given to funding of works of a description such as to be eligible for mandatory grant aid.

### **Assistance for Owner-Occupiers**

#### Home repair assistance

Discretionary, limited assistance subject to the availability of resources for eligible low-income households to carry out essential repairs in the form of an interest free loan registered as a local land charge and subject to repayment when a relevant transfer of the property is made.

Assistance is limited to a maximum of £5,000 per property in any five-year period.

Applicants must have been resident in the premises for at least 12 months and have the responsibility for its maintenance.

Assistance is at the discretion of the Council: priority will be given to

- Applicants in receipt of means tested benefits, i.e. Income Support, Income based Job Seeker's Allowance, Working Families Tax Credit, Disabled Persons Tax Credit, Housing Benefit and Council Tax Benefit
- Applicants in premises failing to meet the statutory fitness standard
- Applicants in premises the security of which is severely compromised by disrepair
- Applicants in premises the thermal insulation and or heating arrangements of which are so poor as to severely compromise the ability to maintain an acceptable room temperature, and where assistance is required to "top up" aid available through sources outside the Council to achieve a viable scheme
- Applicants who are vulnerable due to age, frailty, or physical or mental ill health.
- Applicants in any area identified for the time being by the Council as requiring regeneration

Owner-occupiers who are disabled or who are aged 60 or older can obtain impartial professional guidance from Moat Care and Repair. Where assistance is provided under this Strategy, Moat's reasonable fees will be considered as part of the eligible expense of executing the works.