

Private Sector Housing Assistance Policy (January 19)

General Principles

1. The overarching general principle is that repairs are fundamentally the responsibility of the property owner, and grant assistance should only be given in the following circumstances;
 - 1.1. in cases of hardship where there is an imminent risk to health and safety
 - 1.2. to supplement the statutory Disabled Facilities Grant scheme
 - 1.3. as part of strategic area-based schemes, such as Renewal Areas;
 - 1.4. assistance will be restricted to owner occupiers, except where giving grant assistance to landlords will support a wider strategic scheme;
 - 1.5. assistance will not be given where other forms of assistance are in place (e.g. Warm Front). In these cases, applicants will be directed to these alternatives before applications are considered.

General Conditions

2. To support these general principles, the following General Conditions will apply:
 - 2.1. All grants will be discretionary;
 - 2.2. Outside defined priority areas, grants will be available only to owner occupiers and tenants with repairing obligations, who have occupied (and in the case of owner occupiers, owned) the property for three years immediately prior to the application;
 - 2.3. Grants will be repayable in full where the property is disposed of for whatever reason within three years of the award of the grant. This will be enforced by placing a local land charge on the property (except in the case of a grant to a tenant);
 - 2.4. Unless otherwise stated, all grants will be subject to a Test of Resources, to assess the ability of the applicant to contribute towards the cost of works. The amount of any eligible grant will be reduced by the applicant's assessed contribution.
 - 2.5. General conditions 2.2 and 2.3 will not apply to Barrow Disability Minor Works Grants.
 - 2.6. General condition 2.3 will apply to Barrow Disability Major Works Grants, but will have a repayment period of 10 years, subject to the relevant exclusions set out in the Housing Grants Construction and Regeneration Act 1996.

Types of Grant

3. The following types of grant may be made available:
 - 3.1. **Minor Works Grants:** These will provide assistance borough-wide to combat immediate risk to health and safety of occupants (Category 1 Hazards under Housing Health and Safety Rating System), unless there are significant levels of general disrepair;
 - 3.2. **Renovation Grants:** Available to owner occupiers and tenants with repairing obligations in defined priority areas only, to deal with substantial disrepair. This will cover work to roofs, chimney stacks, rainwater goods, walls, external doors and windows, rewiring, and any other Category 1 Hazards. Renovation Grants will not normally be made available where a Group Repair scheme is planned within the next three years;
 - 3.3. **Group Repair Grants:** Available in programmed schemes in priority areas only. This will cover external works to roofs, chimney stacks, rainwater goods, walls, external doors and windows. These will be made available to any property owner in the programme area. Although they will not normally be subject to a test of resources, a financial contribution may be required from the owner, subject to a financial assessment. If a financial contribution is required, this will be determined on a scheme by scheme basis by the Council's Executive Committee;
 - 3.4. **Empty Property Loans:** Available to eligible owners to assist with bringing empty properties back into use for residential occupation. These will be made available to contribute towards the cost of carrying out an agreed package of works to properties that have been empty for over six months. It will normally be expected that the property will be brought up to the Decent Homes Standard. These loans will be repayable by the owner, either when the property is sold, or over an agreed term, normally no longer than five years, if it is rented out, or otherwise not sold. If the property is genuinely marketed for sale as soon as practicable following renovation, repayment in full will become due once the property is sold. Otherwise repayments over the agreed term will become due. If demand for grants exceeds supply, priority will be determined by reference to the Council's Empty Property Policy. These loans are not subject to a test of resources. The availability of loans is dependent on funding as determined by the Director of Resources.
 - 3.5. **Empty Property Grants (Clusters of Empty Homes):** Grants will be made available to allow the delivery of the Clusters of Empty Homes programme.
The level of grant will be in line with the CoEH bid with a grant of £8000 per property, although in exceptional circumstances, it will be possible to increase the level of grant up to the maximum equivalent to that which applies for Empty Property Loans (3.5 above). Grant will be allocated to allow work to be carried out on a

block by block basis.

The amount of grant payable will be the grant payable per property multiplied by the number of empty properties in the block at a point in time determined by the Council, having due regard to the funding bid for Clusters of Empty Homes Fund. Consistent with the objectives of the bid, although grant will be allocated based on the number of empty properties, it may be used to fund work on other properties in the same block. However, the total grant will not exceed that calculated by the method above.

In cases where accommodation is to be reconfigured such that the total number of units in a block is reduced, the grant per property will be £12,000.

These loans will be repayable by the owner under terms set out in an appropriate legal agreement, either when the property is sold, or over an agreed term, which may be up to ten years, if it is rented out by the recipient of the grant, or otherwise not sold. If the property is genuinely marketed for sale as soon as practicable following renovation, repayment in full will become due once the property is sold. Otherwise repayments over the agreed term will become due.

In exceptional circumstances, where the strategic objectives of the scheme are not reasonably practicable with the payment of repayable grant as set out above, the Council may allocate grant on a non-repayable basis. This assistance is not subject to a test of resources. The availability of grant is dependent on funding as determined by the Director of Resources.

- 3.6. **Barrow Disability Minor Works Grant:** This grant will be assessed on the same criteria as the statutory Disabled Facilities Grant set out in the Housing Grants, Construction and Regeneration Act 1996. These grants will be offered if the anticipated cost of the necessary works is less than £7,500. No test of financial resources will be applied. These grants are available to tenants subject to their intended occupation for a five year period. Repeat applications for this grant will not be accepted unless there has been a material change in the circumstances of the applicant that change the level of need for the grant.
- 3.7. **Barrow Disability Major Works Grant:** This grant will be awarded where a disabled person has a DFG approved, but the cost of the works is above the £30,000 statutory maximum. If this is an adult's application, the test of financial resources will already have been applied, and no further means test will be carried out. If it is a child's application, the statutory test of resources will be carried out for the household, and any necessary financial contribution applied. It will be a condition of this grant that a local land charge will be made against the property, and the grant will be repayable in full if the property is sold within 10 years, subject to the exclusions set out in the Housing Grants, Construction and Regeneration Act 1996. These grants are available to tenants

subject to their intended occupation for a five year period.
Repayment conditions do not apply to tenants.

Maximum Amounts of Grant

4. The maximum amounts of grant will be as follows:

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| 4.1. Minor Works Grants: | £5,000 |
| 4.2. Renovation Grants: | £20,000 |
| 4.3. Group Repair Grants: | £25,000 |
| 4.4. Empty Property Loans: | £15,000 |
| 4.5. Empty Property Grants (CoEH): | £15,000 |
| 4.6. Barrow Disability Minor Works Grant | £7,500 |
| 4.7. Barrow Disability Major Works Grant | £10,000 |

Definitions

5. The following definitions will apply:

- 5.1. **Test of Resources:** The test of resources applied is set out in the Housing Renewal Grants Regulations 1996 (as amended);
- 5.2. **Priority Areas:** The current priority area is the North Central Renewal Area. The North Central Renewal Area is the area bounded by Rawlinson St, Greengate St, the railway line and Abbey Road, and is declared a Renewal Area until October 2018;
- 5.3. **Programmed Group Repair Schemes:** These are planned in the North Central Renewal Area, in the following streets: 149-285 Rawlinson St and 85-159 Greengate St;
- 5.4. **Clusters of Empty Homes Fund:** Properties eligible for grant are those located in Devonshire Buildings, Barque St, Brig St, Schooner St, Ship St, Sloop St and Steamer St.