

Leeds City Council

Private Sector Housing Assistance Policy

1. Introduction

This document sets out Leeds City Council's (hereby referred to as 'the Council') policy of assistance pursuant to the Regulatory Reform Order (Housing Assistance) 2002. The Order provides local authorities with a general permissive power to assist households with the improvement of living conditions. A local authority must adopt a policy to exercise the powers set out in the Order.

The Council believes that it is primarily the responsibility of property owners to maintain the housing they own to a satisfactory standard of repair. Nevertheless, the Council is aware that some property owners, including the disabled and the vulnerable, will have difficulty in doing so without assistance. This policy sets out the Council's response to this and the range of programmes and packages available to assist people in better maintaining housing they own and/or live in.

The programme of assistance includes:

- Providing adaptations to help disabled people to live independently and safely in their own homes
- Providing security measures to create 'safer' housing for people who have experienced domestic violence or other hate crime from perpetrators who do not live in the same home
- The provision of loans, including equity release and interest free, to help vulnerable home owners to improve their homes and to facilitate property owners bringing housing stock back into use.

Eligibility for different programmes will be subject to meeting specific criteria. Exceptions will be considered by senior managers within Housing Leeds.

2. Adaptations (Disabled Facilities Grants)

Disabled Facilities Grants are a means-tested mandatory (up to £30,000) grant designed to promote the capacity of disabled people to live independently in their own homes by creating an accessible living environment.

DFGs need to meet one or more of the following purposes:

- Facilitate access to and from a property by a disabled person
- Make the dwelling or building safe for a disabled person
- Facilitate access to the principal family room for a disabled person
- Facilitate access to and from a bedroom for a disabled person
- Facilitate access and use of a room containing a bath or shower for a disabled person
- Facilitate access to and from a room containing a toilet for a disabled person
- Facilitate access to and from a room containing a wash basin for a disabled person
- Facilitate the preparation and cooking of food by a disabled person
- Provide or improve a heating system for a disabled person

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- Facilitate the use of power, light and heat by a disabled person by altering or providing additional means of control
- Facilitate access and movement around a dwelling to enable a disabled person to provide care to another person
- Promote access to gardens

Grant eligibility is dependent upon a disabled person being registered as disabled with the Council or meets the criteria for registration if applying. A recommendation is required from an Occupational Therapist that adaptations are 'necessary and appropriate' to promote a disabled person's mobility in their home. Recommended works must subsequently be considered 'reasonable and practicable' to carry out to the disabled person's home based on the age and condition of the accommodation.

The DFG applicant must, for the purposes of this policy, be either a home-owner or private tenant. Owners or tenants of private houseboats or park homes are included within this definition.

The mandatory grant entitlement is ordinarily up to £30,000 with a means-test being applied to the income/savings of the disabled person and their partner to determine the value of any contribution that the disabled person must make to the cost of the works. The means-test will not be applied if the disabled person is in receipt of one or more qualifying benefits.

The Council will consider the payment of Disabled Facilities Grant above the £30,000 on a case by case basis. The Council does not apply the £30,000 cap to applications for disabled children. The Council will, on a case by case basis, consider the payment of Disabled Facilities Grant to assist with securing alternative accessible accommodation for a disabled person. Such payments could include, amongst other costs, financial assistance towards purchasing new housing or relocation costs.

3. Major Adaptation Charging and Loans

In 2008 amendment regulations under the Regulatory Reform Order came into force giving a general consent that provided Local Authorities with the discretion to impose a limited charge on adapted properties of owner occupiers. This applies where the cost of the DFG exceeds £5,000 and the property is subsequently sold within 10 years. In such a circumstance, the Council can claim back the costs over the first £5,000 up to the limit of the maximum recovery of £10,000. The Council does this as the financial demand for adaptations is significant and this mechanism provides a means of re-circulating limited public funds back into use for other disabled people.

The mandatory grant limit for eligible works is currently at £30,000 and the Council has the discretion to offer an equity release loan for the cost of the eligible works that exceeds this £30,000 cap. This interest free loan is registered as a local land charge and is recovered by the Council at the point of sale of the property. There are a number of exemptions that are applicable and the Council judges each case on its individual merits before recovering costs.

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4. Minor Adaptations

A minor adaptation is defined as being those which cost less than £1,000 to install. These include:

- Grab Rails
- Hand Rails
- Bannister Rails
- Door entry systems
- Alterations to steps
- Widening of a door or path

Minor adaptations are installed following a recommendation by an Occupational Therapist. The budget for minor adaptations in the private sector is administered by the Adult Social Care Directorate of Leeds City Council. The maintenance of minor adaptations for private sector housing is the responsibility of the customer.

5. Sanctuary Scheme

Leeds City Council, in partnership with West Yorkshire Police, operates a Sanctuary scheme offering a range of security measures to help households, who have experienced domestic violence or some other form of hate crime, to continue to live 'safely' in their existing homes. The scheme is free of charge and tenure neutral: home-owners and private tenants are equally eligible to access the scheme as social housing tenants. A household must be assessed by a West Yorkshire Police Domestic Violence Co-ordinator as experiencing domestic violence or hate crime and that it would be 'safe' for them to remain in their current home if security measures were installed. The security items are installed by Leeds Building Services which is part of Housing Leeds/Leeds City Council. It is wholly the choice of the household whether they take up the offer of a Sanctuary scheme and other options, such as homeless assessment and temporary accommodation, will be activated if the household decides they cannot safely stay in their existing home.

6. Home Improvement Loans

Leeds City Council has two loan schemes that offer financial assistance to vulnerable home owners with homes that are in poor repair, have category one hazards present and require to be made wind and weather tight:

- **Equity release loan** of up to £15,000 to support owners who cannot access commercial borrowing but have equity available within their property. All lending is secured against the property. There is a current budget of £2M to fund lending.
- **Interest free unsecured loan** in partnership with Leeds City Credit Union which is available to vulnerable homeowners who can afford to repay £5,000 over 5 years to carry out necessary repairs to their homes. There is a base

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budget of £50,000 to support this work which is continually recycled due to repayments made by borrowers.

Leeds City Council operates two loan schemes to support bringing empty homes back into use:

- An **equity release loan** of up to £30,000 to support owners to bring empty homes back into use. Loans are subject to interest and repayable within a 5 year period from the date of completion of works. Repaid money is recycled to support further lending.
- In partnership with Leeds City Credit Union an **interest free loan** of £5,000 borrowed over 2 years to allow owners to carry out minor works to quickly return properties back in to use.

7. Group Repair Scheme

The scheme involves the targeted improvement of private sector housing stock within the Cross Green area of Leeds with an investment of £4.2m into the improvement of 115 properties. The Council will consider the feasibility of replicating this scheme in other areas including the exploration of funding opportunities.

8. Leeds Neighbourhood Approach

The Leeds Neighbourhood Approach (LNA) is part of the New Homes Bonus programme and involves the £1m investment to address poor standards of accommodation, landlordism and bringing empty homes back into use in specific areas of the city. Work has been carried out in Burmantofts, Armley and Holbeck. The investment programme includes the option of initiating compulsory purchase action when the property owners fails to engage in bringing stock up to an acceptable standard of repair or back into use.