

Assistance available from the Isle of Wight Council to help you repair your house

Introduction

The Regulatory Reform Order 2002 came into force on 18 July 2002, repealing much of the legislation governing the provision of previous housing grants and replaced it with new wide ranging powers for the Isle of Wight Council to provide assistance for housing renewal significantly based on local needs and objectives.

The order offers the scope for introducing a range of new opportunities to deliver housing renewal. It will contribute a key theme to the overall Housing strategy for the Island. This not only marks a radical change in Government renewal policy, but also the first separate Housing Renewal Strategy and policy for the Isle of Wight.

This new policy is effective from 18 July 2003 and will be subject to annual review.

The Regulatory Reform Order repeals all previous grants other than Disabled Facilities Grants (DFG's), together with the associated detailed rules, procedures and conditions. The new policy has been written in consultation with a wide range of service users and stakeholders and is based upon the likely resources available to the Housing Department for dealing with housing renewal.

Obtaining Assistance with the Cost of Repairs

If you own a property that needs repairs you may be able to get assistance from the Isle of Wight Council. You may also be able to get help if you are a private landlord or tenant.

The following types of assistance are available from the Isle of Wight Council. This booklet briefly describes the help available and how to go about applying for assistance.

Basic Assistance

- Disabled Facilities Grant
- Minor Repairs Grant
- Empty Property Grant

Other forms of assistance

- Energy Efficiency Assistance
- Finance for Home Improvement
- Loans
- Home Improvement Agencies
- Handyperson services and accredited builders

Housing Improvement Zones

- Minor Repairs Grant
- Empty Property Grant
- Assistance to Housing Association tenants
- Funding for the provision of additional units
- Discounted materials
- Handyperson services

Before applying for assistance

You should find out the amount and type of work which needs to be done and the likely cost. Whether you get assistance from the Council or not, it is important to ensure that the work gets done properly and at a reasonable price.

For major work it may be best to employ a qualified architect or surveyor to plan and oversee the work.

It will also be prudent for you to seek two quotes from reputable builders and it may be worth using one who belongs to a trade association which operates a guarantee scheme such as the Builders Employers Confederation or the Federation of Master Builders.

If you are in doubt about any builder then please contact us or see our leaflet – **Home Maintenance Guide**.

Getting assistance

Applications for assistance will be dealt by the Housing Department. Please remember that grants are not awarded automatically – you may not qualify if there are factors relating to your property or circumstances that are not considered appropriate. The Council's grant 'pot' is also cash limited and approvals will reflect this..

Basic assistance

The Isle of Wight Council provides 3 types of assistance to occupiers:

- Mandatory Disabled Facilities Grants,
- Minor Repairs Grants and
- Empty Property Grants

Mandatory Disabled Facilities Grants

Mandatory Disabled Facilities Grants are available to assist householders with essential adaptations to provide better freedom of movement into and around the home and to access essential facilities within it. The types of works that could be considered eligible are:

- To make it easier to get in and out of the dwelling,
- To make access around the home easier,
- To adapt heating and lighting controls to make them easier to use,
- The provision or improvement of access to the bedroom, kitchen, toilet, washbasin and bath/shower; for example by installing a stair lift

If you wish to enquire about a mandatory Disabled Facilities Grant you should contact the Social services Centre, 147 High Street, Newport, Isle of Wight or telephOne 01983 823340.

The Housing Section will no longer offer discretionary disabled facilities grants for works in excess of £25,000.

Minor Repairs Grant – Quick Guide

These small grants are provided to assist you if you need to return home from hospital and/or to prevent your property from affecting your health and safety. They are not intended to fund improvements or renovate houses in very poor condition.

Assistance under this heading will also be given to repair and protect the fabric and internal Services and to provide missing amenities to the property but not normally to upgrade or improve the property.

The maximum grant given under this heading will be £2,500. The aim of this grant is to provide emergency repair to assist homeowners to remain in their homes and maintain independence.

Other work will not normally be covered by grant assistance unless considered as a legitimate exception to normal policy.

The following people will be eligible for this grant:

- If you have owned and lived in your property for 5 years,
- You or a joint owner is at least 60 years old,
- You or a joint owner are over 60 and receives Income Support, Council Tax Benefit, JSA (IB), Working Families Tax Benefit or Disability Working Allowance

People under the age of 60 will not normally be covered by this assistance.

Getting Assistance

As with many grants the demand is likely to exceed available funding. Grants will be awarded to homeowners on a first come first served basis subject to evidence that you have sought independent advice and are unable to release funding from elsewhere. The test will have regard to the level of equity you have in your property, the cost of repairs and your individual circumstances.

Occupiers who are awaiting discharge from hospital will not be subject to a test of equity.

This grant is a 100% grant and there are no conditions attached. There is no requirement to repay any of the grant if the property is sold or if you move out.

As funding is limited and there are no restrictions to the number of grants provided to the same person, the total amount of grant aid given by the Council shall not exceed £2,500 within a five-year period.

Any item of unfitness will be eligible for assistance. An officer will assess which items will be covered by this assistance given the resources available and the likelihood of the item to cause a risk to the occupant.

Contacting the office

In order to receive any form of assistance you can contact us at Housing Services, 7 High Street, Newport, Isle of Wight, PO30 1SS.

You can contact us by telephone on 01983 823040 or fax on 01983 823050 or by emailing us at Housing@iow.gov.uk

If you would like this information in a different language please contact us at the same address/telephone number.

Initial enquiry pack

Your enquiry will be logged by the Housing Renewal Team. This is to ensure that we give out the correct information to you and can advise you the type of assistance that is available to you.

You will then be sent an initial enquiry pack that will include the following information:

- A copy of this policy,
- A booklet on how to get additional finance for home improvement,
- Details of other services that we have developed,
- A home maintenance booklet
- Energy Efficiency Advice

More formal enquiry

If you think that you may be entitled to assistance then you will be invited to make a formal enquiry for assistance by completing a return form.

Visit and advice

You will then receive a visit by one of our housing officers to have a look at your situation and to offer advice on how you can fund the repairs to your property.

Assistance given subject to equity release

If you apply for assistance you will be asked to provide evidence that you have sought finance elsewhere for assistance and have been turned down. If you do not provide evidence then you may not be entitled to assistance under this grant.

Duty of Care

The officer will visit and discuss your situation and the options available to you. The officer may decide that your property is in such a condition that further action is required by the Isle of Wight Council to protect you as the occupant or to protect a neighbouring property. If the officer decides that there is a need your case will be referred to the Principal Housing Officer.

Exceptions to normal policy

There may be some exceptional cases, where individual circumstances are such that some assistance is justified, outside the scope of the normal strategy.

An exception may be considered for an owner-occupier who has both owned and lived in the property for 5 years and where a significant part of the house is affected by major structural instability or has a missing amenity,

Each case will be considered on its own merits. However there are some general principles that will be applied:

- The Isle of Wight Council expects landlords to meet their legal duty to keep their property in a good state of repair and comply with all relevant standards and will take such action to ensure such,
- If you buy a property with existing defects you should not expect assistance from the Council to put this right,
- General disrepair is not normally considered an exceptional case, routine maintenance work even less so.
- The Isle of Wight Council will not pay for work covered by an effective buildings insurance policy. Any case where the customer does not have insurance will be covered by our exceptions policy.
- If the owner has significant equity in the property, they will generally be expected to make use of it instead of receiving grant aid.

Application forms

If you are eligible for assistance then you will be invited to complete a formal application form. You will be asked for proof of your income, proof of your ownership and proof that you have tried to obtain finance from another source before making an application.

You will also be asked to provide quotes from two contractors in line with an outline set of works provided by the Housing Officer. This will not be a specification of works and you will have to get the contractor to provide details and costs.

The Council shall normally accept the lowest quote for the cost of the works unless agreed with the applicant.

Any decision on entitlement shall be made within six months of the Council receiving all of the application forms, proof and quotes in the office.

Should an application be eligible for assistance but the Council does not have resources available to make a payment then the applicant will be invited to make a fresh application should finance be available.

Any application that is received by the Council will not be considered if all of the proof is not received within six months of the original application. This is to ensure that those who need assistance are given the help that they need.

Completion

Once your grant is approved then you will be expected to have the eligible works completed to the satisfaction of the Council within 6 months.

If you are unable to do this you will be expected to contact the Council and discuss the options available to you.

Grant Conditions

The grant is a 100% grant and there are no conditions attached. There is no requirement to repay any of the grant if you sell the property or if you move out.

As funding is limited and there are no restrictions to the number of grants provided to the same person, the total amount of grant aid given by the Council shall not exceed £2,500 within a five-year period.

Empty Property Grants

A grant may be offered where a property has remained empty for a period of longer than one year, and is in disrepair, particularly where it is attracting vandalism, crime and rubbish dumping.

The amount of assistance may vary but priority will be given to those properties where the owner is able to make a contribution of at least 50%.

The maximum assistance available under this heading will be £5,000.

We will proactively target empty properties that we want to see brought back into use. We will work with the owner to identify solutions for bringing the property back into use. Where necessary we may take formal action to secure the re-use of a property.

Empty Properties may be brought back into use for sale. Any assistance given for this purpose will be recovered in full with the local authority making an additional charge for this facility.

Grant conditions remain in force for a period of five years from the certified date of completion of grant work. Additional conditions may be applied in individual cases.

The grant must be repaid in full, together with compound interest, if the property is sold or otherwise disposed of, or if it is left empty for more than 13 weeks.

An Empty Property Grant will not be offered if the property, or the owner of the property, has been subject to Enforcement action or deferred action by the Council within a period of three years prior to the application.

Application forms

If you are eligible for assistance then you will be invited to complete a formal application form. You will be asked for proof of your ownership and proof that you have tried to obtain finance from another source before making an application.

You will also be asked to sign an agreement that binds you to making the property available for letting for a period of five years.

Applications for assistance will be dealt with using the criteria set out below;

- The Council having funds available,
- Where the applicant is willing to enter into a lease with the Council for temporary accommodation,
- Where the Owner can make a significant contribution,
- Where the Owner is willing to let the property for five years
- Where there is the highest housing need,
- Where the property will be sold but fit and habitable

Completion

Once your grant is approved then you will be expected to have the eligible works completed to the satisfaction of the Council within 9 months.

If you are unable to do this you will be expected to contact the Council and discuss the options available to you.

Grant Conditions

Grant conditions will apply from when the assistance is approved. This means that should the Council decide that the grant is not completed it may recover any interim payments made or other associated administration costs.

All conditions may be registered as a local land charge. This charge will not be removed until either the conditions

expire or the grant is repaid, together with any interest or additional administration charges that may apply.

A local land charge is binding on any person who is the owner of the premises concerned. When a grant condition is broken, the Council has legal powers to enforce the local land charge and secure payment of any amount due.

The grant must be repaid in full, together with compound interest, if the property is sold or otherwise disposed of within two years, or if it is left empty for more than 13 weeks.

Approval

Approvals will be made by the Housing Officer who visited you or in exceptional circumstances another officer or the Principal Housing Officer.

Once you have received an approval you can get the builder to start the eligible work. If work starts before an approval is made the Council may decide not to award you any assistance.

Fees and Charges

The Council intends to make the fees and charges associated with providing assistance as low as possible, whilst maintaining best value. We will aim to use the income from charges to develop and fund additional services.

The Council will not normally provide assistance to householders/developers to obtain quotes, liaise with architectural firms or assist you with dealing with the builder.

Where assistance above the basic grant processing is provided the Council may charge an hourly fee of £12.50 for the provision of the service that will be deducted from any grant to which you are entitled. This will be dependent on the extent of assistance requested and the individual's circumstances.

If you are not eligible for a grant the Council may be able to assist you by talking to builders and liaising with architectural firms. Where this assistance is provided a charge of £12.50 per hour will be made.

Empty Properties may, with the agreement of the Housing Renewal Team, be brought back into use for sale. Any assistance given under this heading will be given subject to a charge of 10% of grant entitlement upon repayment.

Supervision

It is not normal nor practical for the Council to act as an agent for the applicant or to undertake any services such as obtaining quotes, completing application forms or liaison with builders to supervise works in progress.

It shall be the responsibility of the applicant to complete forms, obtain quotes and deal with the contractor to supervise works. The applicant may be required to provide more than one quote when it is considered that

the quote provided does not represent good value for money.

The Council is not a supervisor of works and will not act as such. It will, however, be responsible for ensuring that the works for which assistance is provided are completed to the satisfaction of the Council.

The Housing Renewal Team will not act in any way as an arbitrator between the contractor and the recipient of assistance.

The Council will endeavour to visit the property on completion of works.

The Council used to visit when a request for a stage payment was made. This gave the impression to the applicant that the contractor was employed by the Council and was duty bound to get involved in disputes between the contractor and the applicant.

The Council may decide not to visit the property whilst works are under way to ensure that resources are more effectively used within the department.

Other assistance

The Isle of Wight Council can provide other assistance to help you adapt or improve your home. The other assistance that we provide is:

- Home Energy Efficiency Advice and Grants information,
- Getting Finance for Home Improvement booklet,
- Home Maintenance Guide

We are also actively working to develop additional services that will able us to provide you with a range of options to best suit your needs.

Discounted materials

We are discussing the possibility of providing cheaper building products through local building supplies merchants to reduce the cost of repairing your house. Further details on this scheme will be included in this leaflet once they have been developed.

Loans

The Council intends to work in partnership with lenders identified as providing low cost loans to help with home repairs.

We will investigate providing this facility itself or through funding partners to provide the service on our. This may include offering preferential rates through existing services such as the Isle of Wight Credit Union or a bank or building society.

We are specifically seeking to develop loan opportunities in the following areas:

- To top up any additional works required over the Mandatory Disabled Facilities Grant maximum,
- To top up any Minor Repair Grants where the cost of the works exceed the maximum allowable,
- To provide loan assistance for those who have equity in their property and do not wish to release it,

We will continue to fund the Isle of Wight Credit Union to provide Energy Efficiency Loans under the existing Wight Energy Loan Link scheme and will work with the Credit Union to extend this loan facility to other works.

When details have been sufficiently developed we will publish further information on opportunities for loans. Any future changes will be reflected in revisions of this booklet.

Care and Repair and Home Improvement Agencies

The Island currently has no Home Improvement Agency that can co-ordinate the delivery of works and support to maintain elderly people in their own homes. Although we work well with agencies such as Island Volunteers and Age Concern, we feel that we can make better use of resources through a HIA.

We will work in partnership with Foundations, the national co-ordinating body for Home Improvement Agencies. Where additional services can be delivered cost

effectively then the Council will work towards implementing an Island based Home Improvement Agency, either directly or through an existing partner agency.

Handyperson

The Council will aim to provide a handyperson service for owner-occupiers who need urgent works. A partner agency may be a Home Improvement Agency, a Housing Association or another appropriate voluntary agency.

Handyperson services will be provided for minor repairs costing less than £250 per property.

Only one application will be allowable per occupant in an 18-month period. There will be no grant conditions attached to a Handyperson scheme.

Accredited builders and Direct Works

The council fully recognises the capacity of the construction industry on the Island. However, we also recognise that many vulnerable homeowners feel unable or unwilling to approach builders without advice and support of an expert body.

The Council will work with all partner agencies to deliver services through competent contractors who are regularly monitored on the standard of their work.

The Council will also investigate the possibility of setting up an accreditation scheme for those contractors who wish to engage with the Housing Renewal Team for the delivery of their services.

The Council will work to identify key partners who are able to provide Home Maintenance Services to customers directly without funding from the Council. The Council recognises that existing partnerships are already in place – e.g. through Island Housing Associations.

Housing Improvement Zones

The Isle of Wight Council will adopt a new framework for dealing with areas of highest renewal need as indicated by the House Condition Survey 2002.

The Isle of Wight Council is committed to providing additional services for those areas needing additional attention. These areas are:

- Ryde
- Cowes
- Ventnor

Each Housing Improvement Zone may be treated differently, since the problems and available resources will differ. The assistance available in each area will be developed by the Housing Renewal Team in accordance with published research, available finance and using the guidelines set down by the Neighbourhood Renewal Assessment process.

Services in Zones will be developed to supplement the standard Island-wide services. Their implementation may depend on the availability of additional funding.

Once services have been developed then the Council will formally declare a Housing Improvement Zone by placing

local advertisements and providing a separate information booklet to explain the schemes involved.

Complaints

Service users unhappy with the service provided should initially contact the officer dealing with their case.

If you consider the case officer has not dealt with the issue satisfactorily, you should contact the Principal Housing Officer who will provide a full written response within 10 working days of any formal notification. In the event of a full response not being available within 10 working days an interim response will be sent indicating that a full answer will be provided within 20 days of receiving all relevant facts in the Housing Office.

If you remain dissatisfied, the Council has a formal complaints procedure. Further details are contained in the leaflet: "How to Complain" – available in reception, by writing to us, by calling us on 01983 823040 or by emailing us at Housing@iow.gov.uk

Service users unhappy with the service provided have the right to seek independent arbitration from the Complaints and User Rights Manager, Social Services and Housing, Social 46 Sea Street, Newport, Isle of Wight, PO30 5BL or by telephoning 01983 533289.

Appeals

Appeals about how the strategy is operated in individual cases e.g. where an enquiry for application is refused, will be considered by the Principal Housing Officer.

Appeals must be set out in writing and sent to the Principal Housing Officer, Housing Renewal, 7 High Street, Newport, Isle of Wight, PO30 1SS. The appeal submission must include the specific grounds on which the appeal is based. Appeals will only be considered on the following grounds:

- That the Strategy has not been correctly applied,
- That the case is an exception and should be considered outside the remit of the strategy

Appeals will not be considered on the grounds that the appellant disagrees with the strategy.

A written response to an appeal will be given in line with published service standards which are available from 7 High Street, Newport, Isle of Wight, PO30 1SS.



REPAIRING YOUR HOUSE
A GUIDE TO THE ASSISTANCE AVAILABLE FROM
THE ISLE OF WIGHT COUNCIL

SOCIAL SERVICES AND HOUSING DIRECTORATE
HOUSING SERVICE SECTION
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