

# Private Sector Housing Renewal Assistance Policy 2014

## Summary Document

### Introduction

Bury Council adopted the Private Sector Housing Renewal Assistance Policy 2014 in June 2014. The Policy sets out the discretionary forms of assistance that may be available from the Council to assist private householders with the improvement and adaptation of their homes.

The full Policy may be viewed on the Council's website or at the main reception at the Town Hall.

This document summarises the main forms of financial assistance, which relate to disabled adaptations and some other important aspects of the Policy.

Such financial assistance is provided by the Urban Renewal Service within the Council's Communities & Wellbeing Department.

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## Disabled Adaptations

If you are disabled and feel that you need some sort of adaptation to your home then, in the first instance, you should contact the Council's Disability Services team for further advice by either using an online form from the Council's website, by e-mail to [AdultCareServices@bury.gov.uk](mailto:AdultCareServices@bury.gov.uk) or by telephoning on 0161 253 5151. If you are in Bury town centre then you may also wish to visit the Connect and Direct Hub on Manchester Road based in Textile Hall, next to the Art Gallery where further information, advice and signposting is available.

If, after an assessment of need, the Disability Services team considers that you need a 'major' adaptation to your home then they will pass your details to the Urban Renewal Service who will then identify what form of assistance might be best for you and support you through the adaptation process.

A 'major' adaptation may be as simple as a stairlift or wetroom but could be as complex as a bedroom/bathroom extension. Such works will normally qualify for a mandatory Disabled Facilities Grant (DFGs) and the Urban Renewal team will be able to help you with an application for this type of grant or an application for one of the other forms of adaptations assistance contained within the Policy.

The rules and conditions relating to mandatory DFGs are laid down in law and apply across the country. The Government has produced a leaflet relating to mandatory DFGs and this can be accessed via the Council's website or GOV.UK website and searching for the term 'disabled facilities grant'.

The other adaptation assistance that may be available under the Council's Housing Renewal Assistance Policy 2014 includes:

### **Discretionary Adaptation Grant**

For major adaptations that are likely to cost less than £5000 the Council may be able to assist owner-occupiers and private tenants who are on certain means tested benefits by providing a simple streamlined form of financial assistance to fund the work.

This would be an alternative to the more bureaucratic mandatory DFG and there are no ongoing grant conditions following completion of the works.

### **Major Adaptation Loan**

For major adaptations that are likely to exceed the mandatory DFG limit of £30,000 – typically bedroom-bathroom extensions, then the Council may be able to assist owner-occupiers by providing a loan that would become repayable when their home is sold.

The loan would be for the amount that exceeded £30,000. Effectively the Council would take a share of the value of the home and this share would become repayable when the property was sold.

This type of loan is only exceptionally available on an individual case consideration basis after other options have been explored and where the Council is satisfied that the householder cannot raise a commercial loan.

### **Discretionary Disabled Facilities Grant (top up)**

For major adaptations that are likely to exceed the mandatory DFG limit of £30,000 – typically bedroom-bathroom extensions, and where a loan has been considered but is not appropriate, then the Council may be able to assist owner-occupiers by providing a discretionary DFG –that would be repaid if their home is sold within a certain period.

The period during which you would have to repay the grant varies according to the value of the grant. The period may be as short as 5 years or as long as 20 years. For those grants where the liability for repayment exceeds 5 years then after the 6<sup>th</sup> year the amount to be repaid starts to decrease. This type of grant is only exceptionally available on an individual case consideration basis and only after other options for assistance have been explored.

### **Discretionary Disabled Facilities Grant (notional allowance)**

When a householder needs a major adaptation the Council will normally 'prescribe' what adaptations would meet the need. A minority of customers prefer a more extensive and expensive adaptation that equally meets the need.

This assistance supports a route for such owner-occupiers by facilitating flexibility and choice. The financial input from the Council is limited to the estimated cost of the prescribed scheme of works and the householder would have to pay the difference.

### **Relocation Assistance**

Occasionally, when an owner-occupier or private tenant needs a major adaptation, it becomes clear that it is not physically possible to provide the required adaptation due to the size or design of their property. At other times it would be more cost effective for a householder to move to a property that is already adapted or more adaptable.

If a householder wishes to move to a property then a financial contribution towards the cost of moving may be available. The maximum amount of assistance for owner-occupiers is £2500 and for private tenants £1000.

The Council will decide on an individual case basis whether such assistance is appropriate. The assistance will be targeted at householders on a means tested benefit or low income.

## **Empty Properties**

There are approximately 1200 empty homes in the Borough that have been empty for more than 6 months and of this number it is estimated that some 700 have been empty for 2 years or more. The Council generally prioritises dealing with long term empty homes.

In addition to representing a waste of an asset, empty properties can attract anti social behaviour, create nuisance and lead to a spiral of decline of a neighbourhood.

The Council can provide advice to owners of empty homes or can investigate if you are suffering from a nuisance caused by living next door to an empty home. The Council will take the opportunity to bid for resources, where available, to help deal with the empty homes problem and you should contact the Council to check what financial assistance, if any, that may be available at a particular time.

## Private Rented Sector

It is estimated that there are over 9000 households in the Borough living in privately rented property.

The private rented sector is valued by the Council and contributes to a rich and diverse mix of housing in the Borough. For some people it is their tenure of choice and in other instances it provides accommodation for those who cannot secure social housing or who cannot afford home ownership.

The Council works in partnership with individual private sector landlords and landlord organisations to support good standards in the private rented sector. The Council operates a successful Landlord Accreditation Scheme and supports a well established Landlords Forum which contributes to a positive relationship with landlords and a mutual understanding of the challenges facing the sector.

Unfortunately the private rented sector suffers disproportionately from disrepair and, where it is appropriate, the Council will take enforcement action against landlords to ensure that poor conditions are addressed and tenants are not exposed to unacceptable risks.

## Energy Efficiency

Poorly insulated and inefficiently heated homes cost householders money and can adversely affect their health with low income groups and people with pre-existing medical conditions being particularly vulnerable. Such homes also represent a waste of natural resources and contribute to excessive carbon emissions.

The Council has worked with partners to produce an Affordable Warmth Strategy for the Borough with the following aims:

- Raise awareness of affordable warmth and fuel poverty
- Improve the energy efficiency of the housing stock
- Help people access financial assistance to reduce fuel poverty
- Improve health and well-being through affordable warmth

The Council is working to ensure that householders in Bury are made aware of opportunities for assistance to help keep their homes warm.

## Contact

Generally if you have access to the internet the best way of enquiring whether the Council can assist you is to search for the relevant topic area on the Council's website and complete an enquiry online.

If you do not have access to the internet then you can telephone the customer contact team on 0161 253 5353 (Empty Property, Private Rented Sector and Energy Efficiency enquiries) or 0161 253 5151 if you have a disability and want to enquire about the assistance that might be available.