

# ROYAL BOROUGH OF KINGSTON UPON THAMES

## HOUSING RENEWAL POLICY - OCTOBER 2002

REVISED DECEMBER 2003, SEPTEMBER 2005, NOVEMBER 2007,  
SEPTEMBER 2008 and SEPTEMBER 2009

The following types of grant and loan assistance are available:

### 1. DISABLED FACILITIES GRANTS (MANDATORY AND DISCRETIONARY)

The disabled person must be registered or registerable with Social Services. A recommendation is required from the Occupational Therapist that works are necessary and appropriate for one or more of the following purposes:-

- (a) facilitating access to and from the dwelling or building by the disabled occupant;
- (b) making the dwelling or building safe for the disabled occupant;
- (c) access to the principal family room by the disabled occupant;
- (d) access to or providing a bedroom for the disabled occupant;
- (e) access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
- (f) access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
- (g) access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
- (h) facilitating the preparation and cooking of food by the disabled person;
- (i) improving or providing a heating system for the disabled person;
- (j) facilitating the use of power, light or heat by the disabled person by altering same or by providing additional means of control;
- (k) facilitating access and movement around the dwelling to enable the disabled person to provide care for someone;
- (l) making the dwelling or building suitable for the accommodation, welfare of employment of the disabled person.

The applicant must be either an owner or a tenant.

The disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the works. If the disabled person is a child or young person, the parents are not means tested. There is no limit to the amount of grant. However, an application is only approved if it is considered reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling or building.

Disabled Facilities Grants are subject to a repayment condition whereby the Council will demand repayment by the recipient of a disabled facilities grant of such part of the grant that exceeds £5,000, but subject to a maximum amount of £10,000, if:-

- (i) the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date of the completion of the works; and
- (ii) the Council having considered the following factors are satisfied that it is reasonable in all the circumstances to require repayment.
  - (a) the extent to which the recipient of the grant would suffer financial hardship were he to be required to repay all or any of the grant;
  - (b) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his employment;
  - (c) whether the disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or of a disabled occupant of the premises; and
  - (d) whether the disposal is made to enable the recipient of the grant to live with, or near any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity, and
- (iii) The grant works result in an increase in the value of the property.

The determination to require repayment is delegated to the Head of Housing and subject to a right of appeal to the appropriate Neighbourhood Committee.

## **2. HOUSEPROUD SCHEME**

This scheme facilitates loans and provides assistance to the following people:-

- (i) Homeowners aged 60 and over; and
- (ii) homeowners where the household includes a disabled person of any age.

The type of works covered are repairs, improvements and adaptations, e.g.

- replacement windows and doors
- roof renewal
- rewiring
- central heating
- energy efficiency works
- provision of basic amenities and replacement of defective amenities
- general repairs to put a property into a reasonable state of repair
- provision of level access shower
- provision of ground floor facilities, e.g. bedroom and/or bathroom, for a disabled person
- vertical lifts

The three main loan options are:-

- (i) capital release loan;
- (ii) interest only loan;

- (iii) capital and interest repayment loan.

The amount that can be borrowed usually ranges from £3,000 up to 30% of the current value of the property. Should a loan be taken out, there is an absolute guarantee of no repossession while the applicants are living in the property. Furthermore, help is provided throughout the process including:-

- (i) free financial guidance;  
(ii) the services of a Council officer to determine what works are necessary;  
(iii) the selection of a good reliable builder to undertake the work.

Also, the Council will contribute £500 towards the loan set-up costs where it is considered by the Council that the proposed repairs, improvements or adaptations are necessary.

### **3. COLDBUSTER GRANTS**

#### **(A) Local Scheme**

- (i) To qualify for the Coldbuster grant an applicant must:-
- (a) be aged 18 or over on the date of the application for assistance towards energy efficiency works and be disabled or elderly (aged 60 or over) for assistance towards improved heating;
- (b) be an owner-occupier, private tenant or a Council tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than five years;
- (c) be in receipt of one of the following benefits:-
- Guarantee Pension Credit
  - Income Support
  - Housing Benefit
  - Council Tax Benefit
  - Income based Job Seeker's Allowance;
  - Working Tax Credit with an income of less than **£15,592 pa**
  - Child Tax Credit with an income of less than **£15,592 pa**
  - Disability Living Allowance
  - Attendance Allowance
  - Income-related employment and support allowance
- (d) have a power or duty to carry out the works; and
- (e) have lived in the dwelling for at least three years prior to the application if it is occupied under a right of occupancy.

The Scheme covers the following works:-

- cavity wall insulation
- loft insulation
- draught proofing
- replacement of boiler over 15 years old
- replacement of boiler beyond economic repair (disabled or elderly only)

- improved heating and/or hot water supply (disabled or elderly only)  
e.g. mini central heating system
- upgrade of central heating controls
- provision of thermostatic radiator valves if additional controls being installed
- double glazing [ where a category 1 hazard exists under the Housing Health and Safety Rating System]
- electrical works [where a category 1 hazard exists under the Housing Health and Safety Rating System]
- condensation control measures
- water saving measures
- extended warranty/maintenance packages for heating systems installed under the scheme

The grant limit is £4,000 on any one application.

The Head of Housing has delegated authority to increase the maximum grant amount up to £4,500 in exceptional circumstances, i.e. it is not possible to undertake works for the particular purpose within the normal grant limit.

Coldbuster Grants given under the local scheme are subject to a condition that if a grant is given to an owner-occupier **or a private tenant** and the property is sold within 10 years of the completion of the works, then the grant is repayable **by the owner**.

#### **(B) The Universal Coldbuster Grant Scheme for South-West London**

#### **4. HOME REPAIR GRANTS FOR URGENT WORKS AFFECTING HEALTH AND SAFETY**

To qualify for assistance an applicant must:-

- be aged 18 or over on the date of the application;
- be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than five years;
- be in receipt of one of the following benefits:-
  - Guarantee Pension Credit
  - Income Support
  - Housing Benefit
  - Council Tax Benefit
  - Working Tax Credit with an income of less than **£15,592 pa**
  - Child Tax Credit with an income of less than **£15,592 pa**
  - Disability Living Allowance
  - Attendance Allowance
  - Income-related employment and support allowance
- have a power or duty to carry out the works; and
- have lived in the dwelling for at least three years prior to the application if it is occupied under a right of occupancy.

The type of items that can be grant-aided include:-

- repair of defective stairs and floors
- disrepair to the guarding on balconies
- disrepair to window catches, safety devices or opening lights
- defects to electrical wiring
- severe rising and/or penetrating dampness
- disrepair to drains
- disrepair to basic amenities which necessitates their renewal
- defects to the water supply
- minor structural faults with evidence of continuing movement.

However, the works must be for remedying the existence of a category 1 hazard under the Housing Health and Safety Rating System.

The grant limit is £4,000 on any one application, and there can be no further grant within 3 years of completion of previous grant.

The Head of Housing has delegated authority to increase the maximum grant amount up to £4,500 in exceptional circumstances, i.e. it is not possible to undertake works to eliminate the risk within the normal grant limit.

## **5. HOME REPAIR GRANTS FOR SMALL SCALE REPAIRS, IMPROVEMENTS AND ADAPTATIONS**

To qualify for assistance an applicant must:-

- (a) be aged 18 or over on the date of the application;
- (b) be an owner-occupier or a private tenant, or an occupant who occupies the dwelling under a right of exclusive occupation grant for his life or for a period of more than three years;;
- (c) be disabled or infirm (i.e. frail or suffering from long-term illness);
- (d) be in receipt of one of the following benefits:-

Guarantee Pension Credit  
Housing Benefit  
Council Tax Benefit  
Income based Job Seeker's Allowance.  
Working Tax Credit with an income of less than **£15,592 pa**  
Child Tax Credit with an income of less than **£15,592 pa**  
Disability Living Allowance  
Attendance Allowance  
Income-related employment and support allowance

- (e) have a power or duty to carry out the works; and
- (f) except in the case of adaptations, have lived in the dwelling for at least three years prior to the application if it is occupied under a right of occupancy.

The types of work that can be grant-aided include:-

(a) Repairs

- roof repairs
- repairs to windows and doors
- renewal of defective wiring
- replacement of defective plumbing, e.g. supply pipework, cold water storage tank, hot water cylinder, electric water heaters and gas boilers
- repair or renewal of hazardous paving
- renewal of defective boundary fences and access gates if owned by the applicant and is necessary for security purposes.

(b) Improvements

- provision of safe floor finishes in the kitchen and bathroom
- improved security as recommended by the Crime Prevention Officer
- provision of secondary glazing or double glazing if windows and/or doors are defective.

(c) Adaptations

Adaptations where the applicant is not eligible for a Disabled Facilities Grant or where the works are urgently required, e.g. to enable a hospital discharge.

The grant limit is £4,000 on any one application, and there can be no further grant within 3 years of completion of previous grant.

The Head of Housing has delegated authority to increase the maximum grant amount up to £4,500 in exceptional circumstances, i.e. it is not possible to undertake works for the particular purpose within the normal grant limit.

## **6. LANDLORD'S RENOVATION GRANT (EMPTY HOMES SCHEME)**

(A) To qualify for assistance the landlord must:-

(a) be the freeholder of the property or have a lease with at least three years unexpired at the time of the application; and

(b) either

(i) enter into a nominations agreement with the Council to accept a tenant nominated by the Council, or

(ii) enter into an agreement with the Council to lease the property to the Council

for a period of three years on completion of the works.

**Also, to qualify for grant assistance the property must have been vacant for at least six months.**

The grant-aidable works are any works to make the dwelling meet the decent homes standard and to provide means of escape in case of fire or other fire

precautions where the dwelling forms part of a 'high risk' house in multiple occupation.

In addition, the following items are grant-aidable:-

Energy efficiency measures in excess of the decent homes standard

Permanent light fittings to have low energy bulbs

Where windows need replacement, new doubled glazed windows of wooden construction are allowed

Provision of a water meter

Dual volume flush WCs

Provision of water butts

Mains wired smoke alarms

A carbon monoxide alarm

The provision of all required certifications

The grant-aidable works also include the provision of new dwellings by the conversion of empty non-residential properties.

The amount of grant is 100% of the eligible cost of works where the applicant enters into a nominations agreement or a lease back agreement. In both cases the maximum amount of grant is £27,000 per application in respect of properties with 3 or more bedrooms and £22,000 per application in respect of properties with less than 3 bedrooms.

#### (B) The Empty Property Scheme for South-West London

The Council also participates in the Empty Property Scheme for South-West London and this scheme provides two other forms of assistance:-

##### (i) Listed buildings

Grants are available for a range of buildings:

- Empty properties which are on the English Heritage Register of Buildings at Risk.
- Empty eyesore properties within Conservation Areas and areas undergoing regeneration.
- Empty Listed Buildings.

In all cases the property must be either an existing residential building or be suitable for conversion into residential use.

A maximum grant of £15,000 per bedroom is available but on a match funding basis, i.e. 50% of costs. Also, nomination rights for vulnerable households will be required for all or some of the units provided through this grant.

The target standard is the same as Empty Property grants except where Listed Buildings or similar restrictions prohibit.

##### (ii) Empty property loans

The same financial levels are available as with the grant and the same standards are required. However, the funding is provided as a low or zero interest loan over two years which is to be repaid at the end of the period or when the property is sold,

whichever comes first. There is no requirement for the property to be let to a vulnerable household.

## **TRANSITIONAL PROVISIONS**

Any person invited to apply for a grant before 2 October 2002 under the former policy on house renovation grants must do so before 2 January 2003 in order to qualify under that policy.

All persons who received an invitation to apply for a grant after 1 October 2002 under the former policy must make their application within 3 months of the date thereof in order to qualify under that policy.

## **ENQUIRIES**

Anyone wishing to apply for assistance under the above policy should contact the Property Inspections Team by:

- (a) telephoning 020 8547 5003; or
- (b) writing to the Property Inspections Team, Guildhall 2, Kingston upon Thames, Surrey, KT1 1EU; or
- (c) E-mailing *EHAdmin@rbk.kingston.gov.uk*

## **APPEALS**

Any person aggrieved by a decision under the policy has the right of appeal to the relevant Neighbourhood Committee, and any such appeal should be sent in writing to the Head of Housing, Guildhall, Kingston upon Thames, Surrey, KT1 1EU.