



**Community and Housing –
Private Sector Housing
Renewal Policy**



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With effect from 1st July 2003, the Policy of Epsom & Ewell Borough Council for the provision of discretionary financial assistance towards the cost of maintenance, repair and improvement of privately owned dwellings in the Borough will provide for the following:

- 1 Owner occupiers seeking assistance will be advised and assisted to explore funding opportunities other than through the Council, including home insurers, bona fide ("high street") lenders, the voluntary and charitable sectors, where assistance may be targeted at specific Client Groups such as ex-service personnel.
- 2 Owner-occupiers without access to alternative sources of finance to whom 4 below does not apply, will generally be referred, to appropriate equity release schemes.
- 3 Owner-occupiers proposing to carry out works costing up to £10,000 may, in exceptional circumstances, be considered for a direct loan of up to £5,000 from the Council. When considering whether to give a loan, the Council will observe the principles of "responsible lending" which seek to avoid the borrower becoming burdened with an unserviceable debt as well as assessing the borrower's credit-worthiness and ability to repay principal plus interest. Loans given by the Council will be registered as Local Land Charges and further secured by registration at H.M. Land Registry. Loans will be given on the basis of no profit or loss to the Council.
- 4 Owner occupiers will be able to apply for grants of up to £2,000 towards the cost of minor repair works linked to health benefits. The grants will be means tested.
- 5 Private tenants will be able to apply for grant aid as in 4 above, but such applications will only succeed in exceptional circumstances and will not be approved as an alternative to enforcing the landlord's repairing obligation where this is the more appropriate course of action. The grants will be means tested.
- 6 In exceptional circumstances, consideration may be given to increasing the limit of grant aid above £2,000 (or such other limit that Members may, from time to time, determine).
- 7 Though, in general, grant aid will be targeted at elderly (aged 60+) residents on low incomes and/or in receipt of income related benefits, younger applicants in similar financial circumstances will not be precluded from applying. All applications will be considered on their individual merits.
- 8 Landlords (including Registered Social Landlords) will not ordinarily be offered financial assistance by the Council but non RSL owners of empty dwellings may be offered assistance if they are willing to bring their dwellings back into use for affordable letting and give the Council nomination rights to the dwellings thus restored. In general, owners of empty properties will be encouraged to bring them back into use, and financial assistance will be offered in appropriate cases, subject to conditions.

9. Applicants will be able to appeal against the Council's refusal to give assistance. The appeal process will be identical to that adopted for Housing (allocation) Appeals and will involve two stages:
- a. The first stage appeal will be conducted by officers, and will involve a consideration of all the facts in the case followed by a written statement of the reasons for upholding the original decision or for allowing the appeal.
 - b. Persons aggrieved by a decision to uphold an original decision to refuse grant aid will be able to be heard before a Panel which will include at least one elected Member, but not a Councillor for the Ward in which the aggrieved applicant is resident. A Ward Councillor may, however, accompany and/or represent the applicant at the Hearing.