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OXFORD CITY HOME

IMPROVEMENT AGENCY



HOUSING ASSISTANCE AND DISABLED ADAPTATIONS POLICY

The Regulatory Reform (Housing Assistance)
(England and Wales) Order 2002

February 2025



1. Introduction

1.1 The Council aims to be as helpful to potential applicants for financial assistance as resources will allow. It is happy to give guidance and advice to older, disabled and vulnerable clients regardless of whether they are eligible for financial assistance. At times of heavy demand it will be obliged to prioritise the workload and it may have to operate waiting lists.

1.2. The Council is duty bound to approve applications made under section 23(1) of the Housing Grants, Construction and Regeneration Act 1996 that satisfy the requirements of that Act, for example mandatory Disabled Facilities Grants (DFG).

1.3 In 2002 the government brought in the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 which provide freedom and opportunities for the Local Authority to address housing issues. In 2008-9 the government extended the scope of the RRO to include use of the DFG money. This enables the authorities to use specific DFG funding for wider purposes. The Council has discretionary powers under “the Order” to provide assistance in any form for the purpose of improving living conditions.

1.4 DFG funds are not permitted to be used for Local Authority owned properties, so this policy does not apply to Oxford City Council tenants.



1.5 In 2016-17, the Better Care Fund was increased to a mandated minimum of £3.9 billion to be deployed locally on health and social care through pooled budget arrangements between local authorities and Clinical Commissioning Groups (CCGs). Part of the fund is the £394 million allocation for the Disabled Facilities Grant, which is paid directly from the Government to local authorities. The Better Care Fund (BCF) brings together money from a number of health and social care budgets in order to find better ways of delivering health and care services, and make a person's health pathway easier to navigate. It is a crucial part of delivering the aims of the Care Act, especially on the prevention agenda and reducing hospital discharge delays.

1.6 The assistance provided must allow for at least the same level of assistance as that offered by the existing Mandatory DFG. Crucially the assistance available from Oxford City Council under this policy enables the provision of more flexible, wide ranging financial assistance, to better meet some of these needs.

1.7 This policy will remain in force until such time as it is reviewed and amended. It is intended that there will be a management review of this new policy no later than the end of the 2026/27 financial year so that demand for any further funding changes in 2026/27 can be assessed and the policy amended accordingly to account for this.

1.8 All our advice leaflets and marketing information were refreshed to reflect the new policy. We will do a proactive awareness raising campaign as part of the implementation of the policy.



2. Summary of Types of Assistance

2.1 In brief, assistance will be provided for the following purposes, details of which are provided later in this document:-

Disabled Facility Grant Funding

- Disabled Facility Grants – Mandatory Grant
- The Adapted Homes Grant
- Disabled Facility Grants – Top-up Grant
- Relocation Assistance
- Discretionary Disabled Facilities Grants
- Safe and Secure Grant
- Dementia Homes Grant
- Safe Home Grant
- Oxfordshire County Council – Lift Service and Maintenance Contract

Discretionary Housing Assistance Grants

2.2 The following forms of assistance are discretionary grants and therefore such assistance only remains available while funds permit. Funding may be withdrawn with immediate effect for grants yet to be approved.

- Essential Repairs Assistance
- Flexible Home Improvement Loans
- Empty Homes Loans
- Small Repairs Scheme
- Property MOT - free for those qualifying for financial assistance.
- Residential House Boats -measures to meet minimum safety standards under the Boat Safety Scheme - subject to test of financial resources.
- Mobile Homes - essential repairs - subject to a test of financial resources.

3. Disabled Facilities Grants

3.1 The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.

3.2 The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed in law, and the Council is unable to deviate from these requirements.

3.3 Both carers will be allowed to apply for Disabled Facilities Grants for adaptations for disabled children who have formal joint custody arrangements when confirmed by the Occupational Therapist referral.

3.4 The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to share the cost between the Council and the housing association that owns the property being adapted.

3.4 In addition to the prescribed passporting benefits, the Council will accept Council Tax Reduction/Support (CTR/S) as a qualifying benefit for residents applying for Mandatory Disabled Facilities Grants. Single occupancy reduction is not included. This means applicants in Oxford City who receive CTR/S will be passported through the means test.



4. Adapted Homes Grant

4.1 The Adapted Homes Grant is intended to help Oxford City residents to adapt to their current home. The maximum grant available under this scheme is £10,000 (including any fees and VAT).

4.2 The Oxford City Adapted Homes Grant is similar to the eligibility criteria for the national Disabled Facilities Grant scheme with some exceptions, which are intended to make this assistance easier to approve and more flexible.

4.3 The Oxford City Adapted Homes Grant will only be available whilst funds permit as it is a discretionary grant. Funding may be withdrawn with immediate effect, however in such instances Mandatory DFG will continue to be available.

Who can apply for an Adapted Homes grant?

4.4 Those persons eligible for a Disabled Facilities Grant or Minor Works Grant are also eligible for an Adapted Homes Grant, including any person who is, or is applying on behalf of someone who is:

- registered or registerable as disabled *

* Registerable - the person is eligible under the definition of disabled as defined under section 6(1) of the Equality Act

4.5 A person over the age of 18 is eligible to apply for an Adapted Homes Grant under the same criteria as a Disabled Facilities Grant. This can be for themselves or on behalf of the disabled person if they:

- own their own home as a freeholder or leaseholder (with at least 5 years left to run),
- are a tenant or life tenant,
- or have a license to occupy a park home on a licensed site and live in the City.

What other criteria is there?

4.6 Only one application a year per person can be made for an Adapted Homes Grant.

4.7 The person applying for the grant will normally need to confirm that the disabled person (this could be themselves or somebody that they are applying for, *intends* to live at the property subject to the Oxford City Adapted Homes Grant for the next five years, as their main residence.

4.8 If the property is jointly owned, written consent will need to be obtained from any joint owners (who do not live at the property as their main residence), to confirm the eligible works can be completed to the property.

4.9 If the applicant is a tenant, the written consent of the property owner will need to be obtained agreeing that the eligible works can be completed to the property.



Test of Financial Resources

4.10 Any eligible works paid under this grant will not be subject to a 'means test' of the financial resources of the disabled occupant. Therefore, in such cases the disabled occupant will be entitled to receive a full grant to cover the cost of the eligible works up to £10,000 (including any fees and VAT).

4.11 Unless otherwise stated in this document all other aspects of the provision of Disabled Facilities Grant under the Housing Grants Construction and Regeneration Act 1996 and associated regulations and guidance shall apply including the list of eligible works.

What works are eligible?

4.12 In considering the eligible works Oxford City consult a suitably qualified professional which includes an Occupational Therapist.

4.13 The cost of the eligible works shall be determined so as to provide 'best value' and may be decided by an appropriate schedule of rates, a 'mini tender' process or in exceptional circumstances, a single quotation for the eligible works.

4.14 Minor Works up to £1,000 are referred by Social Services and undertaken by Oxford Direct Services' adaptations team. For works that exceed the £1,000 limit the Adapted Homes Grant can be used to top-up funding for these works. In this case the existing Oxford Direct Services single quote will be used to expedite these urgent works. This Minor works funding will not impact the clients eligibility to apply for another AHG that year.

4.15 The eligible works shall be 'necessary and appropriate' to meet the needs of the disabled occupant, and it must be 'reasonable and practicable' to carry out the relevant works having regard to the age and condition of the dwelling.

4.16 Regard shall be given to the associated guidance and good practice in determining these factors.

4.17 The maximum grant payable for eligible works is £10,000, including the cost of any associated 'preliminary and ancillary charges' associated with the eligible works.

5. Disabled Facility Grants – Top up Assistance

5.1 The Council will consider one-off applications for a Disabled Facilities Grant – Top up grant in exceptional cases in addition to a mandatory Disabled Facilities Grant (DFG) and will be subject to a maximum of £30,000.

5.2 The full value of the DFG top-up grant awarded will be placed as a land charge for Owner Occupiers to ensure that on the sale or transfer of a property, the charge will result in the loan being repayable in full.

5.3 Top up Assistance will be subject to the same restrictions and conditions as the mandatory DFG and will be available to applicants who have no contribution or have paid their assessed contribution from the DFG prescribed test of resources*

* If the assessed DFG contribution is over £30,000 no top up grant will be paid.

5.4 Assistance is limited to properties within the City of Oxford and the eligible works shall be 'necessary and appropriate' to meet the needs of the disabled occupant and it must be 'reasonable and practicable' to carry out the relevant works having regard to the age and condition of the dwelling.

5.5 It is intended that Top up Assistance supports those facing the greatest need, who are unable to secure funding from other sources to help pay for works costing in excess of the £30,000 maximum DFG.

5.6 Top up Assistance will be available to all eligible applicants irrespective of their tenure (apart from Council Tenants), however, the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to share the cost between the Council and the housing association that owns the property being adapted.

5.7 Top up Assistance will only be available whilst funds permit as it is a discretionary grant and may be withdrawn by the Director of Planning and Regulation with immediate effect, however in such instances Mandatory DFG will continue to be available.

5.8 The maximum top-up grant is £30,000. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate.

6. Relocation Grant

6.1 The Oxford City Relocation Grant can provide financial assistance to help disabled persons move to a more appropriate home.

6.2 An applicant may also apply for assistance for expenses incurred in moving to a more appropriate home outside of the local housing authority area where they live, which may be within or outside of Oxford City.

Eligibility

6.3 To qualify for this type of assistance the applicant must be:

- a person who would otherwise qualify for a mandatory Disabled Facilities Grant, where it is not possible to carry out the works; and
- whose contribution towards the cost of the works would be less than £5,000 using the test of resources prescribed by the Government for determining mandatory Disabled Facilities Grants; and
- currently resides within the City of Oxford.

6.4 To qualify, the Council must be satisfied that either:

- (a) it is not practicable to carry out works that would be considered “necessary”, “appropriate” and “reasonable” under section 24 of the Housing Grants, Construction and Regeneration Act 1996, or
- (b) the ‘new’ property shall in the opinion of the Oxford City HIA and Occupational Therapist provide a long term, sustainable home for the person. So that either an adaptation is not necessary, or the new adaptation is significantly smaller than the original DFG request. The total cost incurred in the eligible relocation expenses at the ‘new’ property should not be greater than the cost of adapting the applicant’s current home.
- (c) the works cannot be carried out without the permission of a third party and that permission has not been forthcoming.

6.5 The Council will not provide this type of assistance retrospectively. The Council will only consider an application for this type of assistance where it has notified the applicant in writing that one of the three criteria listed above apply.

Eligible Costs

6.7 The Council will pay any of the following reasonable costs subject to satisfactory evidence that the expenditure has been incurred: -

- (a) Stamp duty (Owner Occupier only);
- (b) Mortgage arrangement fees (Owner Occupier only);
- (c) Estate agents’ fees (Owner Occupier only);
- (d) Conveyancing costs (Owner Occupier only)
- (e) Furniture removal costs;

- (f) Utility connection costs and/or;
- (g) Any other costs that are deemed by the Council to be essential to effect the move;

6.8 The maximum Relocation grant is £15,000. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate.

Application

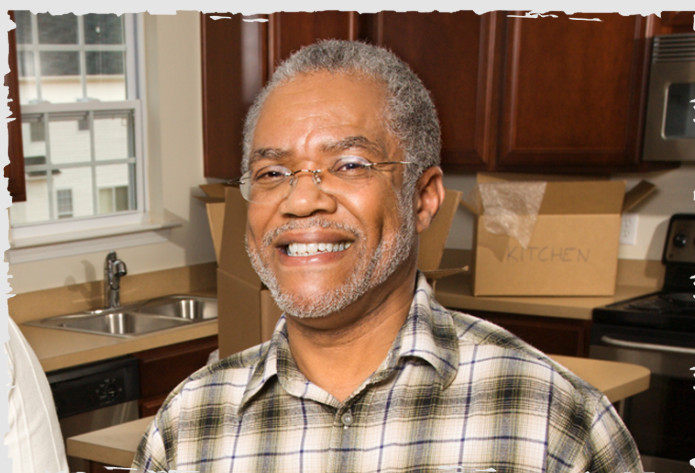
6.9 An application shall be made in a format prescribed by the Council. Application Forms are available on request.

Conditions

6.10 A person who receives relocation assistance shall not be entitled to claim similar assistance for a period of 10 years. However, the provision of this type of assistance does not remove the right of any person to apply for a mandatory Disabled Facilities Grant at any time.

Payment

6.11 A single payment will be made to the applicant upon completion of the move and upon receipt of satisfactory copies of any receipts, demands or other evidence of payment.



7. Discretionary Disabled Facilities Grants

7.1 The Council will consider applications for discretionary Disabled Facilities Grants in exceptional cases. These grants may be applied for either on their own or in addition to a mandatory Disabled Facilities Grant (DFG).

7.2 These grants are available for clients who live in Oxford City have a contribution less than £5,000* from the mandatory DFG prescribed test of resources and will be subject to a maximum of £10,000* each year.

* An exception will be made for Palliative Care cases

7.3 The Discretionary DFG cannot be used to help pay towards a mandatory DFG which has exceeded the £30,000 limit. There is a DFG – Top up Grant specifically for this purpose.

7.4 Applications will be considered for:

- a. Adapting or providing a room for the use of disabled person for the purpose of receiving specialised care or medical treatment, which on expert medical or other advice, is best delivered at home.
- b. The provision of a safe play area for a child, with disabilities, under the age of 10 at the date of application for a grant.
- c. Essential repair of adaptations fitted under a DFG in order to keep a disabled person safe after the warranty period. Or essential repairs/works to the client's property to either enable a DFG to take place or to enable hospital discharge / make the property safer.
- d. paying towards the Agency fee for DFG extension work in exceptional circumstances, when the approved essential eligible works cost exceeds both the DFG and DFG Top-up Grant's limits.
- e. One-off Hoarding clearance and cleaning – help vulnerable residents who are living in cluttered homes and who require support.
- f. other works to provide a solution for vulnerable and disabled applicant's needs. This would be subject to authorisation by the Director of Planning and Regulation.
- g. If it is the only option for enabling the agreed DFG works to proceed the council may pay for applicant's contribution to a DFG according to the outcome of the prescribed test of resources. Written evidence must be provided from an Independent Financial Advisor showing their inability to raise sufficient funds to cover the cost. The City Council may seek further advice before determining the application.
- h. The maximum grant is £10,000. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate (a minimum £100 agency fee applies).

8. Safe and Secure Grant

8.1 The Safe and Secure Grant is designed to enable homeowners and tenants* to quickly access financial assistance to carry out a wide range of minor adaptations and small repairs to reduce risks and accidents around the home, assist with hospital discharge or prevent hospital admission.

8.2 This is a discretionary grant and therefore such assistance only remains available while funds permit. Funding may be withdrawn with immediate effect for grants yet to be approved.

Who can apply for a Safe and Secure Grant

8.3 A person is eligible to apply for a Safe and Secure Grant if they are over 18 years old, live in the local authority area of Oxford City and a request has come from a health professional or member of the HIA

- The applicant must be one-of the following ;
 - registered as disabled (or able to be registered)
 - over 60 years of age
- own their own home as a freeholder or leaseholder (with at least 5 years left to run),
- or are a tenant*
- or have a license to occupy a park home on a licensed site.

***This grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.**

Amount of Assistance

8.4 The maximum grant is £2,000. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate (a minimum £100 agency fee applies).

8.5 Only 2 applications per financial year will be awarded.

8.6 At the Oxford City HIA discretion, a grant will be considered for the reasonable cost of the work necessary to:

- carry out minor works to enable independent living
- works to prevent falls in and around the home
- reduce hazards or risks that are likely to cause serious harm or injury
- works to enable hospital discharge or prevent hospital admission.

- examples of other eligible works may include:
 - small adaptations to support those with Dementia
 - Keysafe installation (standard charge applies)
 - Standalone Assistive Technology devices (not supplied by Social Services/Health)
 - repairs or modifications to stairs, floors and steps
 - adaptations to enable independence and safety



What conditions are attached to the grant?

8.6 For simple works carried out by the Oxford City Council Handyperson, no quote is required. The Handyperson will complete the works on-site with the client.

8.7 For most other Safe & Secure jobs no quote is required. The work will be undertaken by Oxford Direct Services to expedite work.

8.8 For all other specialist works one quotation from an Oxford City HIA contractor shall be submitted for the cost of the eligible approved works. No works shall be carried out without formal grant approval.

8.9 The grant will only be paid upon the successful completion of the works to the satisfaction of the Oxford City HIA service and upon receipt of suitable invoice(s).

9. Dementia Homes Grant

The Dementia Homes Grant is aimed at supporting individuals with a dementia diagnosis, allowing them to remain in their homes while maintaining safety and independence.

The grant can be applied for through Dementia Oxfordshire, or a relevant healthcare providers/community organisation partner.

It is designed to enable homeowners and tenants* to quickly access financial and practical assistance to receive approved Dementia items using HIA approved list of measures.

This is a discretionary grant and therefore such assistance only remains available while funds permit. Funding may be withdrawn with immediate effect for grants yet to be approved.

Who can apply for a Dementia Homes Grant

A person is eligible for a Dementia Homes Grant if they are over 18 years old, live in the local authority area of Oxford City and:

- The applicant must be one-of the following;
 - Dementia diagnosis or supported by NHS memory clinicians / awaiting diagnosis
 - own their own home as a freeholder or leaseholder (with at least 5 years left to run),
 - or are a tenant*

***This grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.**

Amount of Assistance

- The maximum grant is £500.00 per financial year. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate (a minimum £100 agency fee applies)

10. Safe Home Grant

The Safe Home Grant offers funding for security equipment aimed at enhancing home safety for individuals facing, or at risk of, antisocial behaviour or domestic abuse. The goal is to provide resources that help individuals feel secure within their own homes and reduce the likelihood of harm or harassment.

Who can apply for a Safe Home Grant

A person is eligible to apply for a Safe Home Grant if they are over 18 years old, live in the local authority area of Oxford City and:

- own their own home as a freeholder or leaseholder (with at least 5 years left to run),
- or are a tenant*
- Applications must be supported by a referral from a relevant support agency / local council showing they are a persons at risk of or experiencing domestic abuse and/or persistent antisocial behaviour in connection with their home.

**This grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.*

Eligible works

- Security cameras, Alarms, video doorbells, and motion detectors.
- Door Locks and door strengthening/replacement
- Window locks and safety glass
- Lighting – External sensor lights

Amount of Assistance

- Only one application per applicant will be considered per year.
- The maximum grant is £2,000. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate (a minimum £100 agency fee applies).

11. Oxfordshire County Council – Lift Service and Maintenance Contract

Historically there are some lifts under a service and maintenance contract with Oxfordshire County Council.

Children’s lifts fitted under a mandatory DFG are also added to this list once the warranty has expired.

9.1 The assistance below will only apply to lifts on Oxfordshire County Council’s service and maintenance contract within Oxford City.

9.2 Funding will be made available for an annual service and inspection visit for those lifts on the list with an approved OCHIA contractor.

9.3 Small repairs to lifts on the list also will be funded. If the lift becomes uneconomic to repair, it will be referred back to Oxfordshire County Council to re-assess the client to make sure it still meets their needs.

9.4 Once a suitable referral is received from an OT the replacement lift can be considered under a Mandatory DFG.

9.5 Repairs can still be considered to keep the old lift functional until a new one can be sourced.

9.6 The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate (a minimum £100 agency fee applies).



12. Essential Repairs Assistance (ERG)

The Essential Repairs Assistance will only be available whilst funds permit as it is a discretionary loan with limited funding. Funding may be withdrawn with immediate effect.

All Financial Assistance over £1,000 is subject to the following conditions:
A property charge will be lodged to ensure that on the sale or transfer of a property, the charge will result in the loan being repayable in full.

Eligibility

10.1 Applications will be considered where the applicant(s):

- Are over 18 years of age;
- Has a contribution less than £5,000 from the mandatory DFG prescribed test of resources or receiving Council Tax Reduction (not including single occupancy discount).
- Occupies the property, within the City of Oxford, as their sole or principal residence in the United Kingdom.
- Has repairing liability in law; and
- Other than in exceptional circumstances, has lived in their home for a minimum of three years.

10.2 If an applicant meets these criteria, then under any of the following circumstances financial assistance may be available.

- (a) Where a risk to the security of the occupier exists e.g. insecure windows or doors.
- (b) Where a breakdown of the primary source of heating or hot water has arisen or where it is so defective that a breakdown is inevitable.
- (c) Where a major defect exists that puts the health and safety of the occupier at an unacceptable level of risk e.g. an unsafe gas or electrical system.
- (d) Where there is a significant risk to public safety e.g. from an unsafe chimney or loose roof coverings.
- (e) Where internal works that pose an immediate risk to the occupier, their carer or other visitors to the property exist e.g. rotten flooring or a dangerous staircase.
- (f) Where a major structural element is so defective that significant further damage to the structure of the property or an adjoining property, will arise if remedial action is not taken e.g. a badly leaking roof or leaking gutters or downspouts.
- (g) Where there is a serious risk to health that is directly attributed to the repairs or adaptations required.

- (h) Where a notice requiring repair would otherwise be served or where a higher level of enforcement action would be necessary e.g. making a Closing Order and re-housing the occupier.
- (i) Where properties have a low Standard Assessment Procedure Rating (SAP 60 or below), grant assistance to meet the Decent Homes Standards will be available.

Amount of Assistance

10.3 A maximum of £5,000 per property is payable to execute repairs in any three-year period where the works fall within the above list. The loan may include the cost of the eligible works plus an agency fee which is charged at the current rate (a minimum £100 agency fee applies).

Conditions

10.4 All Financial Assistance over £1,000 is subject to the following conditions:

- * A property charge will be lodged to ensure that on the sale or transfer of a property, the charge will result in the loan being repayable in full.
- * Any financial assistance paid will be based on a specification for works that has been either provided by, or approved by, the Council. Specifications that are not approved by the Council will not be accepted. Quotations based on unapproved specifications will not be acceptable.
- For most ERG jobs the work will be undertaken by Oxford Direct Services (ODS) to expedite works.
- If the client wishes to use another contractor at least two quotations are required.

11. Flexible Home Improvement Loans (FHIL)

11.1 Oxford City Council is part of a consortium of 13 local authorities who were awarded funding from the South East Regional Housing Board for a not-for-profit Flexible Home Improvement Loan Scheme. The local authorities have created Flexible Home Improvement Loans Limited, which is a not-for-profit company, limited by guarantee and wholly owned by local authorities across Berkshire, Buckinghamshire, Oxfordshire and Surrey.

11.2 The eligibility requirements, scope of works, and the general requirements governing FHIL's are prescribed and the Council is unable to deviate from these requirements.

Eligibility

11.3 To qualify for this type of assistance the applicant must be an owner-occupier aged 60 or over, and living in the City of Oxford. In the case of joint owners, each must be at least 60 years of age.

Eligible works

11.4 We will consider improvements that will make the home safer, warmer, healthier or more comfortable for the occupants. Examples of work that may be acceptable include essential repairs and maintenance, central heating or improvements to heating, replacement doors and windows, home security and the installation of adaptations such as level access showers.



Amount of Assistance

11.5 The minimum amount of assistance is £1,000 and the maximum is based on the property value.

Conditions

11.6 Loans are subject to conditions which are set by FHIL and agreed by the client in writing.

- The loan will be secured by a charge on the property.
- The interest rate is fixed for the term of the loan.
- During the term of the loan the recipient can choose to make regular monthly payments, occasional payments or no payments at all. The repayment arrangements can be varied at any time by the loan recipient.
- The loan plus outstanding interest must be repaid if the home is sold, or if the owners cease to occupy it.

Fees and charges

11.7 There will be the following fees and charges associated with the loan:

- There will be a one-off fee of £80 for the loan documentation, legal charge and land registry, which will be quoted at the time of the application.
- There is an annual charge of £15 to cover the cost of loan administration and statements.
- If Oxford City council HIA team manage the works on behalf of the client an agency fee will be charged at the current rate.
- Any fees incurred by the applicant may be added to the loan.

12. Empty Homes Loans

How does the scheme work?

12.1 Flexible Home Improvement Loans Limited offer Empty Homes Loans. Empty Homes Loans may be regarded as 5 year, flexible, bridging finance secured by a first charge or, in some circumstances, a second charge on the property.

12.2 After the work has been completed you may let the property or use it as your own residence. During the term of the loan you can choose to make regular monthly payments, occasional payments or no payments at all. Furthermore, you are free to vary the arrangement at any time.

12.3 The loan, plus outstanding interest, must be repaid on the fifth anniversary of making the loan, or if the property is sold, whichever occurs first. The borrower will normally need to re-mortgage, or sell, the property to repay the loan. Interest will be charged at 2% above Bank of England rate, subject to minimum and maximum rates (please contact us for a quotation). Your account will also be debited with an annual charge of £15 to cover the cost of loan administration and statements.

12.4 The loan may be repaid, in whole or part, at any time before the end of the five years, without penalty. When the loan is completely repaid there is a flat fee of £50 for cancellation of our registered charge

Who is eligible?

12.5 Empty Homes Loans are available to owners of empty properties and anybody wishing to purchase an empty property.

12.6 Applications are processed on a non-status basis, although a credit check is carried out. A very poor credit history may result in the application being declined and bankruptcy will automatically prevent us from making a loan.

Are there any setting-up costs?

12.7 There will be a fee for loan documentation and registration of the legal charge. The fee will be added to the loan and is currently £80 for loans up to £100,000. In certain circumstances the Council may need to obtain a valuation of the property to confirm the equity is sufficient to cover the loan. This is unlikely to be needed in the majority of cases.

12.8 If you decide to engage a solicitor to act for you, they will almost certainly charge for their service. Any fees incurred may, if you wish, be added to the loan.

13. Small Repairs Scheme

Handyperson Services

13.1 A handyperson service provides a range of practical support services for older and disabled people with the aim of helping them maintain independent living. Oxford City Council currently provides a chargeable Handyperson Service for a wide range of jobs which can include:

- Small building repairs
- Minor adaptations
- Odd jobs such as putting up curtains, shelves, replacing light bulbs.
- General home safety checks and remedial actions
- Falls and accident prevention checks and remedial actions such as repairing floor coverings
- Security checks – installing locks, chains and spyholes
- Fitting handrails and fitting “keysafes”
- Installing smoke and carbon dioxide detectors

13.2 This list is not exhaustive but generally work should be considered as ‘small repairs’ that can be completed quickly and in less than 3 hours.

Who can use the scheme?

- Disabled people over 18 years old.
- Older vulnerable people (over 55 years of age). Priority will be given to those households and individuals who are disabled or in receipt of income support or other means tested benefits.
- Homeowners and tenants (but not for works that are the responsibility of the landlord).
- Residents of Oxford City.

Charging

13.3 The costs are based on an hourly charge (this is currently £20 per hour) plus the cost of materials. Costs will vary from job to job and free quotations are given.

14. Property MOT

14.1 Home owners who are eligible for an ERG or the Small Repairs Scheme can contact the Council to request a 'Property MOT'. This will take the form of an assessment covering the major elements and identifying both existing and anticipated repairs/replacements and any other significant shortcomings within the dwelling. The 'Property MOT' will help owners to prioritise works; have a better understanding of the condition of their homes and, for those who are able, to investigate loan options. Having a better understanding of the overall condition of their property will allow owners to consider the total cost of any works and evaluate their property and options.

15. House Boats

15.1 Financial assistance is available to qualifying households (Based on ERG criteria) to cover essential repairs required to meet the minimum standards required by Canal & River trust under the Boat Safety Scheme and appropriate energy efficiency measures.

15.2 A maximum of £5,000, in any three year period is payable.

16. Mobile Homes

16.1 Financial Assistance is available to qualifying households (based on ERG criteria) to cover essential repairs and appropriate energy efficiency measures.

16.2 It should be noted that both residential houseboats and mobile homes have a limited life and that an assessment of the anticipated future life of the structure will be undertaken before grant aid is approved. A minimum anticipated future life of 4 years is required. Owners of structures with a shorter anticipated life will receive assistance to carry out temporary or emergency repairs sufficient to enable other housing options to be explored.

16.3 A maximum of £5,000 in any three year period is payable.

17. Paying for Staff

17.1 Some local authorities have engaged in-house Occupational Therapists where extended waiting lists occur and covered the costs using the Better Care Fund (BCF) funding. Oxford City Council may use BCF funding to engage an Occupational Therapist or other similar support posts in order to help meet the directives of the BCF funding. This will be referred to and approved by the Director of Planning and Regulation.

18. Administration

How to Apply for Assistance

18.1 Assistance will be provided through the Councils' Home Improvement Agency (HIA). Enquiries can be made by telephone (01865 252788), in writing to (HIA Team, Oxford City Council, Town Hall, St Aldate's, Oxford OX1 1BX, or by e-mail : hia@oxford.gov.uk or via the Website (www.oxford.gov.uk/hia).

18.2 A preliminary enquiry system will allow enquiries to be routed quickly to the most appropriate form of assistance. Enquirers will be advised wherever delays are likely, including the likely length and the reason for a delay.

18.3 The preliminary enquiry system will help to ensure that higher risk cases are dealt with first if delays are likely. For low priority cases a waiting list will be kept if required.



Grant Conditions

18.4 All works for which discretionary grants and assistance are awarded must be completed within 6 months, or such longer period of time that has been agreed in writing by the Council. No retrospective applications will be considered.

18.5 All works must be completed in accordance with a specification of works agreed by the council. The agreed works must be carried out to a satisfactory standard of workmanship.

18.6 The payment of any form of financial assistance will be subject to bona fide invoices being provided by the approved contractor or in exceptional circumstances, with the approval of the officer, an alternative contractor. For example, if the original contractor is unable to carry out the works.

18.7 The Council may give a qualified financial assistance approval in certain circumstances. For example, approval may be given for a scheme of works with payment not being guaranteed until the following financial year. This will allow some payments to be made for preliminary or ancillary fees. For example fees for drawings and legal costs.

18.8 Any Essential Repairs Grant totalling over £1,000 will be repayable on the sale or transfer of a property commencing with the completion of the works.

18.9 The HIA agency fee at date of publication was 15%, however this is reviewed annually. The current rate can be checked on our website;
<https://www.oxford.gov.uk>

18.10 The HIA Handyperson rate at date of publication was £20/hr, however this is reviewed annually. The current rate can be checked on our website;
<https://www.oxford.gov.uk>

19. Applications outside of the Policy

19.1 The Council will consider applications for assistance that are exceptional or fall outside of the policy. In order to make such an application the service below should be contacted in the first instance:

Home Improvement Agency,
Oxford City Council
Town Hall,
St Aldate's,
Oxford
OX1 1BX
Tel: 01865 252788
hia@oxford.gov.uk

19.2 Applications should preferably be made in writing, however in some instances you may wish to seek verbal advice in the first instance.

19.3 Exceptional cases, which fall outside the criteria laid down in the policy, will be referred to the Director of Planning and Regulation for approval.

20. Policy Implementation

20.1 This policy shall come into effect on 6th February 2025. The policy shall remain in effect until the City Council approves any amendments or a successor policy is approved.

20.2 It is intended that the policy will be reviewed annually and any proposed changes will be evaluated and implemented as soon as practically possible, if adopted.

20.3 Circumstances that might necessitate an earlier review might include changes in the available financial resources or changes to the Councils' wider corporate strategies.

HOW TO CONTACT US

Oxford City Council
Home Improvement Agency
Town Hall,
St. Aldate's,
Oxford. OX1 1BX.

Direct Line: 01865 252788

Email: hia@oxford.gov.uk

Website: www.oxford.gov.uk/hia

If you need this in large print or another
format please call 01865 252788

February 2025