

Housing Assistance Policy 2021 - 2026

This policy sets out the Council's approach to grants and financial assistance to adapt homes for disabled people, improve and repair homes, bring empty properties back into use and install energy efficiency measures.

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1. Introduction

We provide grants and financial assistance towards improving, repairing, and adapting private housing. This policy sets out the assistance we offer, who can apply, and the conditions that are attached.

Throughout the policy the terms assistance and grants will be mentioned. There is an important distinction between the two as assistance will be repayable while a grant is generally not repayable apart from in certain situations set out in the policy.

The first section covers disabled facilities grants (DFGs) which are mandatory grants. The Housing Grants, Construction and Regeneration Act 1996 sets out the legal framework for their administration.

All other financial assistance in this Policy is discretionary. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, as amended, gives local authorities the power to provide financial assistance once we have published and adopted a policy.

This document sets out our policy for disabled facilities grants and discretionary assistance and was reviewed in March 2022 with the amendments being operational from 1 April 2022.

2. Corporate priorities and strategy

This Policy supports the Council's Housing, Homelessness and Rough Sleeping Strategy 2021 - 2026, which has four key ambitions, and each ambition has an action plan:

- prevent homelessness and end rough sleeping.
- increase the supply and choice of affordable homes.
- improve housing and meeting need.
- promote homes that sustain health and well-being.

Ambitions 3 and 4 in the list above directly relate to this policy.

Priorities for grants and assistance

The Better Care Fund (BCF) supports people to manage their own health and wellbeing and to live independently in their communities. We receive an annual allocation to fund mandatory disabled facilities grants (DFGs) and discretionary grants and assistance.

Our priority is to fund disabled facilities grants, providing essential adaptations to enable disabled people to live independently and safely within their homes. We always aim to meet the needs of all applicants, but we may need to take further steps to prioritise, amend or withdraw funding to reflect the annual allocation and the requirements placed on the budget.

Where a request for a grant or assistance is not covered by this policy, we will consider the request and obtain agreement from the Housing Services Manager for a variation of the policy if appropriate.

3. Disabled facilities grant (mandatory)

A disabled person is eligible to make an application for a DFG to provide financial assistance towards adaptations to their home, enabling them to remain independent. We will consider applications in line with the current Disabled Facilities Grant Delivery: Guidance for Local Authorities in England 2022.

An Occupational Therapist will need to support the application and the works required.

A financial assessment is required as part of the application and this considers the applicant's (and if relevant their partner's) income and savings, to determine if a financial contribution is required towards the cost of the proposed works.

A financial assessment is not necessary for applications for a child or young person under the age of 19 years.

The maximum amount of grant is currently £30,000.

All applicants are encouraged to use an agent to assist them in the application process in particular where the adaptation involves significant building alterations, complex or non-standard works. Fees incurred for these services are eligible for grant funding.

Applications

To enable us to consider approving a DFG, we will need:

- A completed application form.
- Quotations:
 - Two written quotations from different contractors or suppliers, containing the details of all relevant works or;
 - One quotation if provided via a schedule of rates used by the home improvement agency or Town and Country Housing Association's in-house adaptations service or;
 - One quotation for a stairlift.
- Details of any fees and charges (for example agent's or architect's fees).
- A recommendation from an Occupational Therapist (OT) or an Occupational Therapy Assistant.
- Relevant financial information.
- A certificate of future occupation signed by the applicant, confirming that it is his/her intention to remain in the property for the next five years.
- Proof of ownership, for example a copy of the Land Registry entry.
- If the applicant is a tenant, we will ask for consent from the landlord for the works to proceed.

Once we have received the application form and accompanying documents in the above list, we must let the applicant know in writing whether the application is approved or rejected, as soon as possible and in any case no later than six months. We will aim to do this sooner.

Different scheme

If the applicant wants to undertake a different scheme to the most reasonable and practicable one supported by us and the OT, this can be considered providing the OT is in agreement that the alternative solution meets the needs of the disabled person. In such circumstances we will only be able to approve a grant equal in cost to the original scheme supported by us and the OT.

Warranties

The cost of a five year warranty and maintenance contract is included within the disabled facilities grant, to ensure applicants have a safe and well maintained piece of equipment

along with access to a repair service in case of breakdown without having to fund this themselves. These warranties include lifts, wash/dry toilets and automatic door opening devices.

Projects

We may consider project work in sheltered or extra-care facilities, to provide adaptations in association with refurbishment programmes, or to assist with access to the flat. All work will be carried out in partnership with a registered provider (housing association) and we will require an OT recommendation that the work is necessary for the applicant.

Repayment

Where a grant exceeds £5,000 and the property is sold within 10 years of the works being completed, we may request repayment of any amount above £5,000 and up to £10,000. In deciding whether we request repayment we must consider:

- the extent to which the applicant would suffer financial hardship if asked to repay the grant;
- whether the sale is enabling the applicant to take up employment, or to change the location of his/her employment;
- whether the sale is connected to reasons of physical or mental health or well-being of the recipient of the grant or of a disabled occupant.
- whether the sale is to enable the applicant to provide or receive care.

4. Better Care Fund grants and assistance (discretionary)

Discretionary disabled facilities assistance

This assistance is available in three situations subject to a financial assessment.

Help with contribution to a mandatory disabled facilities grant

If a financial contribution is required for a mandatory disabled facilities grant, we may waive the first £10,000 of this if the applicant has less than £20,000 in savings. It is available for owner-occupiers and tenants.

This assistance is subject to the same repayment conditions as the mandatory disabled facilities grant, please see the repayment section on this page.

Top-up assistance for a mandatory disabled facilities grant

We will consider top-up assistance on a case by case basis where the work exceeds the maximum limit of £30,000, and where a DFG has already been approved.

The works that are eligible are the same as for the mandatory DFG, up to a maximum of £30,000 for an owner-occupier or a private sector tenant. Where the top-up is for a social housing tenant, we expect the registered provider to provide match funding. If this is not available, the amount of the top-up will be a maximum of £15,000.

If the applicant is an owner-occupier, the assistance is repayable, and we will place a local land charge for the full amount on the property, requiring repayment upon sale, transfer, or assignment to another person.

Assistance for works not covered by mandatory DFGs

The level of assistance will be determined on a case by case basis and based on the recommendation of an OT, up to a maximum of £30,000. It is available for owner-occupiers and tenants.

If the applicant is an owner-occupier, the assistance is repayable, and we will place a local land charge for the full amount on the property, requiring repayment upon sale, transfer, or assignment to another person.

Relocation assistance

Where homes are unsuitable for adaptation, a disabled person may wish to move to more suitable accommodation. Relocation assistance is available in these circumstances up to a maximum of £10,000. It is available for owner-occupiers and tenants.

The proposed property must be confirmed as suitable and be assessed by an OT to meet (or be adaptable) for the needs of the disabled person.

The assistance can be used for expenses involved in moving home, for example estate agent's fees, solicitor's fees, stamp duty, removal costs, disconnection, and reconnection costs. Supporting quotes will need to be approved, and invoices will be required prior to payment.

Where an owner-occupier moves again within 10 years from the date that the works are completed, the assistance is repayable. We will place a local land charge for the full amount on the property, requiring repayment upon sale, transfer, or assignment to another person.

Fast track disabled facilities grant

This grant is up to £8,000 and its purpose is to:

- fund the installation of a stair-lift or replace a defective stairlift.

- provide new equipment or replace defective equipment such as a door opening device, changing bench, wash-dry toilet or adjustable kitchen adaptation.

Where there is an urgent need and costs are in excess of £8,000, this will be considered on a case by case basis. An urgent need is where an adaptation is required for someone with a life-limiting or terminal illness or condition.

It is available for owner-occupiers and tenants. It is not repayable and there is no requirement for a financial assessment.

One quotation only is required.

Applications may require consultation with an OT, or with a hospice provider to ensure that the grant meets the patient's needs in their home.

Warm homes assistance

This assistance is for the installation of energy efficiency measures such as the replacement of a broken or faulty boiler, the provision of central heating, and insulation such as loft, cavity wall, external and internal wall insulation. A maximum of £7,000 is available for either a tenant or an owner-occupier living in a cold home with a diagnosed condition of:

- cardiovascular disease;
- respiratory disease;
- pulmonary disease;
- mental health issues;
- other multiple long-term conditions and disability.

A form will be provided for a health professional to complete to confirm the health condition.

The assistance is not available for repairing or maintaining a property.

There is no requirement for a financial assessment.

If the applicant is an owner-occupier, we will place a local land charge for the full amount (apart from the first £500 which is non-repayable) on the property, requiring repayment upon sale, transfer, or assignment to another person, within ten years of the completion of the works.

Home enablement grant

This grant is up to £3,000 for essential works to allow a patient to be discharged from hospital or a rehabilitation unit back home. Works can include cleaning and repairs. It is available for owner-occupiers and tenants. It is not repayable and there is no requirement for a financial assessment.

Referrals to us are made by the Hospital Health and Housing Co-ordinator, the Adult Social Care team, or from the Integrated Discharge team.

Over a five-year period, a maximum of £6,000 will be available.

Home Straight grant

This is a grant of up to £3000, to assist people with hoarding and self-neglect issues, and covers essential works such as cleaning and repairs. It is available for owner-occupiers and tenants. It is not repayable and there is no requirement for a financial assessment.

Referrals to us are made by the Home Straight Co-ordinator.

Over a five-year period, a maximum of £6,000 will be available.

Minor aids and equipment

We will work with partners to fund and provide minor aids and equipment not available from other partners, specifically to assist people with Parkinson's disease, Alzheimer's or dementia. The aids and equipment are available for owners and tenants, there is no financial assessment or requirement to repay.

5. Discretionary housing assistance

We have limited funds available for certain forms of assistance that sit outside of the Better Care Fund. When grants are repaid to us, this money is recycled and enables us to offer additional forms of assistance, as set out in this section.

Home repairs assistance

The purpose of this assistance is to help owner-occupiers who have owned their properties for at least three years, to fund repairs and improvements which affect their health and safety. Examples of the types of works include a leaking roof or an unsafe electrical installation, and the Private Sector Housing team should be contacted for more information about the types of repairs that this assistance can cover.

This assistance is up to a maximum of £20,000 and is repayable. We will place a local land charge for the full amount on the property, requiring repayment upon sale, transfer, or assignment to another person.

Eligible applicants will need to be:

- over 60 years old, or;

- have a disability or a limiting long-term illness, or;
- have children under 16 years old.

Applicants will also need to be receiving one of the following qualifying benefits:

- Council Tax Support;
- Pension Credit (with Guarantee Credit);
- Universal Credit (the benefits listed below are in the process of being replaced by Universal Credit);
- Working Tax Credit with disability element and an annual income below £17,005;
- Child Tax Credit with an annual income below £17,005;
- Housing Benefit;
- Income Support;
- Income based Job Seekers' Allowance;
- Income based Employment and Support Allowance.

Energy efficiency assistance

The purpose of this assistance is to fund energy efficiency improvements based on information provided within the Energy Performance Certificate (EPC) for a property. The EPC has a rating between A (very good) or G (inefficient) and contains the most cost-effective ways to improve the energy rating of the property.

It is available to owner-occupiers and tenants of private sector landlords, in properties with an EPC rating of D, E, F, or G, and a maximum of £3,500 is available.

Loft and cavity wall insulation are prioritised, and once these measures have been undertaken (where possible), we will consider further measures in the following order:

- heating and hot water provision and repairs;
- replacement windows and doors;
- electricity generation for example solar PV.

We will place a local land charge for the full amount on the property, requiring repayment upon sale, transfer, or assignment to another person for all owner occupiers and private sector landlords.

Empty property assistance

Empty property assistance is available for properties which have been empty for over six months (long term empty).

Assistance of up to £20,000 per unit may be available for renovation or conversion to return empty properties into use, on condition that we receive tenant nomination rights for three years. The rent is set at Local Housing Allowance rate.

The assistance is repayable. We will place a local land charge for the full amount on the property, requiring repayment upon sale, transfer, or assignment to another person.

We may need to change the eligibility requirements and the conditions of empty property assistance due to changing priorities, legislation, national or local demand.

No use empty initiative

Kent County Council provide interest free loans up to £25,000 per unit, to a maximum of £175,000, for owners to renovate or convert long term empty properties for letting or sale.

Loans for properties to let are repayable within three years, and loans for properties for sale are repayable within two years. If the property is sold prior to these dates the loan will become repayable immediately.

More information can be found at [no-use-empty](#)

We provide additional financial assistance to support the No use empty loans, in the form of top up loans of up to £15,000. The repayment conditions are the same as for the No use empty loans.

6. Grants and assistance application and approval process

This section provides further information on the grant and assistance application and approval process.

Eligibility

If you wish to make an application for assistance, you will need to live in the dwelling as your only or main residence. You will also need:

- an owner's interest in the dwelling (certain forms of assistance are available for tenants).
- be responsible for the works in question or have written consent from the owner of the property.
- provide information for a financial assessment.

Applications for assistance

Applications for assistance will need to be on a form obtainable from us. Applicants will also need:

- details of the works including plans and specifications where relevant.
- Quotations:
 - Two written quotations from different contractors or suppliers, containing the details of all relevant works or;
 - One quotation if provided via a schedule of rates used by the home improvement agency or Town and Country Housing Association's in-house adaptations service or;
 - One quotation for a fast track DFG or loft insulation.
- details of any fees and charges relating to the preparation and carrying out of works.
- proof of ownership or tenancy of a dwelling.
- consent to all applicable grant conditions that may apply.

Works already carried out

We are unable to approve an application if the works have been carried out before the application is approved.

Approvals

We will confirm in writing as soon as possible whether the application is approved or refused. If it is necessary to refuse the application, we will explain why and provide the appeals procedure. The approval letter confirms the works eligible for assistance and the amount of the assistance.

By providing funding, we are assisting applicants with the cost of the works. However, the contractual agreement for the works is between the applicant and the contractor.

If the cost of the works increases or decreases due to unforeseen circumstances, we may be able to review the amount of the grant or assistance.

Supervision of works

You will need to ensure that the works are supervised, and you may decide to appoint a professional advisor or agent. We strongly recommend this.

Payment of assistance

We will pay the assistance provided that:

- the works are completed within 12 months from the date of approval, or any additional period that we have agreed.
- the works are carried out in accordance with the schedule of works agreed by us.
- the works are carried out by one of the contractors who provided an estimate;
- the works are completed to a satisfactory standard including submission of a completion certification.
- invoices or receipts for the works and any professional fees and other charges are provided (we are unable to accept an invoice or receipt from a family member).

We normally pay the contractor in instalments as work proceeds or in one lump sum following completion of works. If the works have not been completed to a satisfactory standard as agreed by the applicant, we may withhold payment to the contractor.

Applicant no longer entitled to assistance

If it appears to us that the applicant/s are no longer entitled to assistance, then no payments can be made. We may demand the return of any payments already made, together with interest from the date that the payment was made.

7. Appeals

If you wish to appeal against a decision not to approve a grant or assistance, please contact us in writing within 28 days and set out the reasons why you think we should reconsider our decision. Your appeal will be considered by a senior officer, who may be the Private Sector Housing Manager or the Housing Services Manager (or another officer recommended by the Head of Housing, Health and Environment).

8. How to contact us

If you require any further information or clarification on the grants and assistance contained in this Policy, please contact us as follows:

Private Sector Housing Team
Tunbridge Wells Borough Council
Town Hall
Royal Tunbridge Wells
Kent
TN1 1RS
Tel no 01892 554241

9. Review of policy

We will review this policy annually and ensure it meets any changes in legislation, Government guidance, and national and local priorities.