

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.

Contents of policy

This policy contains the following sections:

Section	Page number
1. Introduction	2
2. Corporate priorities and strategy	3
3. Disabled facilities grant	4
4. Better Care Fund grants and assistance	6
5. Discretionary housing assistance	8
6. Grants and assistance application and approval process	10
7. Appeals	12
8. How to contact us	12
9. Review of policy	13

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.

2. Corporate priorities and strategy

This Policy supports the Council's Housing and Homelessness Strategy 2016 – 2021, the aims of which are set out below.

Improving the standard of housing

To deliver this objective we will:

- Continue to support schemes to assist with home improvement and energy efficiency measures.
- Develop a clear communications strategy to promote the assistance available for private landlords, individual households, and homeowners.
- Ensure vulnerable residents and those with special needs can access clear information about help and assistance and carrying out adaptations.

Improve health and well-being

To deliver this objective we will:

- Explore opportunities to improve housing conditions through the Better Care Fund, and national and local schemes.
- Continue to tackle fuel poverty by promoting advice and assistance working with partners
- Maximise the resources available to deliver adaptations for disabled residents.

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. 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.

If a financial contribution is required, we may waive the first £7,500 of this if the applicant has less than £10,000 in savings.

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.
- A minimum of two written quotations from different contractors or suppliers, containing the details of all relevant works.
- 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

Funding a five year warranty and a service contract for items of equipment is not something that we are required to do, but we have decided to include these within the grant for example warranties for lifts, wash/dry toilets and automatic door opening devices.

A five year maintenance contract is included to ensure applicants have a safe and well maintained piece of equipment along with access to a repair service in case of breakdown.

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 this 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 grant;
- whether the sale is enabling the applicant to take up employment, or to change the location of his 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.

Help with contribution

If a financial contribution is required for a mandatory disabled facilities grant, we may waive the first £7,500 of this if the applicant has less than £10,000 in savings. It is available for owner-occupiers and tenants.

Top-up assistance for a mandatory disabled facilities grant

This is available where the work exceeds the maximum limit of £30,000, and where a DFG has already been approved. It is available for owner-occupiers only.

The works that are eligible are the same as for the mandatory DFG, up to a maximum of £30,000.

It 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.

Adaptations for works not covered by mandatory DFGs or urgent adaptations

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 and/or invoices will be required, and the assistance can only be paid once the move has taken place.

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.

Equipment grant

This grant is up to £5,000 to replace obsolete or defective equipment or to fund the installation of a stair-lift or shower cubicle for a patient in palliative care. It is available for owner-occupiers and tenants. It is not repayable and there is no requirement for a financial assessment.

Applications will require consultation with an OT, or with a hospice to ensure that the grant meets the patient's needs.

Equipment which the grant will replace includes:

- stairlifts;
- door opening devices;
- changing benches; and
- adjustable kitchen adaptations.

Warm homes assistance

This assistance is up to £5,000 for any person (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.

There is no requirement for a financial assessment.

The works that can be undertaken include boiler replacement and the provision of central heating.

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.

Hospital discharge 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 deep cleaning and repairs to essential services and facilities. 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.

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. Types of works include a leaking roof or an unsafe electrical installation. The Private Sector Housing team should be contacted for more information about the types of repairs that this assistance can cover.

It 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 £16,385;
- Child Tax Credit with an annual income below £16,385;
- 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.

Our flexible eligibility statement of intent (ECO Help to Heat) sets out a wider package of assistance for residents who are in fuel poverty but not in receipt of benefits, or on a low income and vulnerable to living in a cold home due to age or health conditions. More information and details on eligibility can be found by following this link [ECO Help to Heat](#)

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 and loan interest payments;

- Top up loans of up to £15,000 - the repayment conditions are the same as for the No use empty loans.
- No use empty loan interest payments - available to fund the interest payments on the No use empty loan. This assistance is not repayable.

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.
- at least two estimates from different contractors.
- details of any fees and charges relating to the preparation and carrying out of works.
- proof of ownership or tenancy of a dwelling (we will provide you with a certificate of occupation form to complete).
- 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. There is an exception to this where the works have begun but are not completed (and there were good reasons for beginning the works before the application was 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 provided by the Applicant and 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 all 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 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 as soon as possible and set out the reasons why you think we should reconsider our decision. Your appeal will be considered by a review panel, and the members will be the Private Sector Housing Manager and 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
e-mail privatesectorhousing@tunbridgewells.gov.uk

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.