

PRIVATE SECTOR HOUSING ASSISTANCE POLICY 2017

Operating in:

Christchurch Borough Council

East Dorset District Council

North Dorset District Council

Purbeck District Council

West Dorset District Council

Weymouth & Portland Borough Council



Private Sector Housing Assistance Policy 2017.

Introduction

This policy makes use of the powers provided under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer an alternative to the national mandatory Disabled Facilities Grant (DFG) scheme for disabled and older people in Dorset.

These powers enable local housing authorities to offer their own, locally tailored financial assistance; in this case the Dorset Accessible Homes Grant, Safe and Secure Grant and extended Handyvan Service. The assistance must provide at least the same level of assistance as that offered by the existing Mandatory DFG, but crucially the assistance available under this policy enables the provision of more flexible, wide ranging financial assistance, to better meet the needs of disabled and older people in Dorset.

Two grants will be available for this purpose, a Dorset Accessible Homes Grant for major adaptations and a smaller scale Safe and Secure Grant for urgent essential repairs and adaptations.

In West Dorset District Council and Weymouth and Portland Borough Council areas there is also a loans scheme available to householders.

The first version of this policy was adopted in August 2016 and amended in March 2017. This policy will remain in force until such time as it is reviewed and amended

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Background notes

1. Dorset Accessible Homes Grant

What help is available?

The Accessible Homes Grant is administered by the Dorset Accessible Homes Service (DAHS) to help Dorset residents to adapt their current home or provide financial help to move to a more appropriate home.

The Dorset Accessible Homes Grant is generally based around the eligibility criteria for the national Disabled Facilities Grant scheme with some exceptions, which are intended to make this assistance more flexible, easier and quicker to administer.

Dorset Accessible Homes Grant 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 Funding may be withdrawn with immediate effect for grants yet to be approved. In such instances Mandatory DFG will continue to be available.

For whose benefit can the work be carried out?

Those persons eligible for a Disabled Facilities Grant are eligible for a Dorset Accessible Homes Grant including any person who is:

- registered disabled, or
- able to be registered disabled

This could be a home owner or tenant or somebody that lives with the homeowner or tenant.

Who can apply for an Accessible Homes Grant?

A person over the age of 18 is eligible to apply for a Dorset Accessible Homes Grant under the same criteria as a Disabled Facilities Grant, this can be for themselves or somebody that lives with them 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 local authority area of Dorset County Council.

What other criteria is there?

The person applying for the grant will normally need to confirm that the disabled person (this could be themselves or somebody that lives with them) *intends* to live at the property subject to the Dorset Accessible Homes Grant for the next five years, as their main residence.

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

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

Test of Financial Resources

For grant eligible works (including any fees and VAT) of less than £5,000, then **no** 'means test' will be applied to 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.

For grant eligible works (including any fees and VAT) of £5,000 or more the financial resources (both income and capital) of the disabled occupant shall be assessed in accordance with the prescribed 'means testing' regulations under the Housing Grants Construction and Regeneration Act 1996 (as amended) and the amount of grant payable over £5,000 only, shall be reduced by this assessed contribution.

Any disabled occupant or their partner/spouse who receives at least one of the following benefits on the date of their completed application will not be subject to the above financial assessment and will receive a full grant to cover the cost of the eligible works:

- Pension Credit (both Savings and Guarantee)
- Income Support
- Income based Job Seekers Allowance
- Income based Employment and Support Allowance
- Council Tax Support formerly known as Council Tax Benefit
- Housing Benefit

- Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Universal Credit

Where the works are for the benefit of a disabled child, then the applicant will not be subject to the above financial assessment and will receive a full grant to cover the cost of the eligible works.

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.

What works are eligible?

In considering the eligible works the Dorset Accessible Homes Service will consult a suitable qualified professional which may include an Occupational Therapist, Occupational Therapy Assistant or suitably qualified assessor at DAHS.

Eligible Adaptations

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

The Dorset Accessible Homes Grant may provide financial assistance to help disabled persons in:

- a) facilitating access by the disabled occupant to and from the dwelling
- b) making the dwelling safe for the disabled occupant and other persons residing with him
- c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
- d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;

- f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower or facilitating the use by the disabled occupant of such a facility;
- g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
- h) facilitating the preparation and cooking of food by the disabled occupant;
- i) improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs; where the eligible works include works under this section (i), then financial assistance of up to £1000 per application is available to improve the thermal insulation of the residential premises.
- j) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- k) facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident there and is in need of such care;
- l) facilitating access to and from a garden by a disabled occupant; or . making access to a garden safe for a disabled occupant.
- m) Where no other statutory funding is available, facilitating access to or providing for the disabled occupant, a suitable space used or usable for sleeping for a necessary carer for the disabled occupant.
- n) the reasonable expenses incurred in helping applicants and disabled persons who live with them to move to a more appropriate home.

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

The maximum grant payable for eligible works under paragraphs 'a' to 'n' above is £45,000 inclusive, including the cost of any associated 'preliminary and ancillary charges' associated with the eligible works.

Eligible works includes a DAHS agency fee which is no more than 10% of the net cost of the eligible works.

Eligible Relocation Costs

As detailed in paragraph 'n' above, the Dorset Accessible Homes Grant provides financial assistance to help disabled persons move to a more appropriate home.

An applicant may also apply for assistance under this paragraph for expenses incurred in moving to a more appropriate home outside of the local housing authority area where they live, which maybe within or outside of Dorset.

In determining eligibility to assistance under paragraph 'n' above, Dorset Accessible Homes Service shall have regard to the following criteria:

- The cost of the eligible works at the applicants existing property are not deemed reasonable, or;
- The eligible works at the applicants existing home are not technically feasible, or;
- The adaptation of the applicants existing property does not provide a sustainable, long term solution for their housing needs, *and*;
- The total cost incurred in the eligible relocation expenses and any estimated eligible adaptation costs at the 'new' property should not normally be greater than the cost of adapting the applicant's current home.

The 'new' property shall in the opinion of the Dorset Accessible Homes Service provide a long term, sustainable home for the person for whose benefit the works are required.

The eligible expenses under this paragraph may include the cost of:

- Any arrangement fee charged by a lender to cover the formation of a mortgage.
- Conveyancing fees.
- Land Registry Fee
- Local Authority Searches
- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional removal costs
- Estate Agent Commission
- Any capital difference in cost between the applicants existing and 'new' property
- Any other costs deemed reasonable by the local authority to assist a resident to move to a more appropriate home

The maximum grant payable for eligible expenses under paragraph 'n' for an owner occupier is £45,000 inclusive of any grant eligible costs involved in making the 'new' property suitable.

The maximum grant payable for eligible expenses under paragraph 'n' for a tenant is £3000.

Grant assistance under paragraph 'n' to an 'owner occupier' is only payable upon the successful completion of the purchase of the 'new' property and the disabled person then occupying that property as their only and main residence.

What conditions are attached to the grant?

- a) Any works or expenses incurred shall be carried out in accordance with the approved specification of eligible works/expenses provided by the Dorset Accessible Homes Service.
- b) Eligible works shall be carried out within 12 months of the date of grant approval
- c) The grant shall only be paid if in the opinion of the Dorset Accessible Homes Service the eligible works or expenses have been completed/incurred to their satisfaction
- d) If the completed eligible works include specialised equipment which may be removed and reused, if that equipment is no longer needed within 5 years of the date of completion of the eligible works the applicant will notify the Dorset Accessible Homes Service, who may decide to remove the equipment.
- e) Should an applicant dispose of a property subject to Dorset Accessible Homes Grant assistance by sale, assignment, transfer or otherwise within 5 years, they shall be liable to repay that amount of grant assistance over £30,000.

How do I make a completed application?

The following paperwork will be required in order to make a completed application:

- Application form
- Consent of the landlord (if applicable)

- At least 2 quotations for the cost of the eligible works based on a specification devised by the DAHS or costs determined by an approved Schedule of Rates or in exceptional circumstances one quote.
- Specification of eligible works

Once all the above paperwork is received or obtained by the Dorset Accessible Homes Service to their satisfaction, then the application will be considered complete.

Once an application is considered complete, the Dorset Accessible Homes Service will in eligible cases seek approval from the relevant district/ borough council in accordance with any agreed response time.

The grant will only be paid upon the successful completion of the eligible works to the satisfaction of the Dorset Accessible Homes Service and upon receipt of suitable invoice(s).

Grant monies will only normally be paid directly to the contractor who performed the eligible works, except in the case of expenses under paragraph 'n' above which can be reimbursed directly to the applicant on receipt of suitable invoices and receipts of payment.

2. Safe and Secure Grant

What help is available?

The Safe and Secure Grant is designed to enable low income home owners 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, promote independent living and assist with hospital discharge or prevent hospital admission.

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

Who can apply for a Safe and Secure Grant?

A person is eligible to apply for a Safe and Secure Grant 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 local authority area of Dorset.

The applicant must be:

- 50 years of age or over; or,
- be registered or able to be registered as disabled or
- the parent or legal guardian of a person who is registered or able to be registered as disabled; and,

on the date of a completed application be in receipt of one of the following benefits:

- Pension Credit (both Savings and Guarantee)
- Income Support
- Income based Job Seekers Allowance
- Income based Employment and Support Allowance
- Council Tax Support formerly known as Council Tax Benefit
- Housing Benefit
- Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award

- Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Universal Credit

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

What works are eligible?

At the Dorset Accessible Home Service 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
- carry out a range of works to enable hospital discharge or prevent hospital admission
- examples of eligible works may include:
 - water supply, drainage and heating issues
 - electrical and gas safety
 - repairs or modifications to stairs, floors and steps
 - safety and security repairs
 - adaptations not eligible for statutory funding from other agencies
 - The installation of Assistive Technology to overcome a safety issue within the home.

Amount of Assistance

The minimum grant is £50.00, the maximum grant is £2000. The grant may include the cost of the eligible works plus any DAHS agency fee which is normally 10% of the net cost of the works.

The grant is limited to a total £6,000 in any 'rolling' 3 year period.

What conditions are attached to the grant?

The application must be made on the approved referral form or other format agreed by the Council

Prior to works being carried out, one quotation from a bona fide contractor or other appropriate service provider shall be submitted for the cost of the eligible approved works.

No works shall be carried out without formal grant approval.

How do I make a completed application?

The following paperwork will be required in order to make a completed application:

- Application form/referral form
- Consent of the landlord (if applicable)
- One quotation for the cost of the eligible works demonstrating 'best value'
- Where necessary and in complex cases a specification of eligible works

Once all the above paperwork is received or obtained by the Dorset Accessible Homes Service to their satisfaction, then the application will be considered complete.

Once an application is considered complete, the Dorset Accessible Homes Service will in eligible cases approve a grant in accordance with any agreed response time

The grant will only be paid upon the successful completion of the works to the satisfaction of the Dorset Accessible Homes Service and upon receipt of suitable invoice(s).

Grant monies will only normally be paid directly to the contractor who performed the eligible works.

General

These grants may also be administered by Christchurch Borough Council, East Dorset District Council, North Dorset District Council, Purbeck District Council, West Dorset District Council and Weymouth and Portland Borough Council.

This policy or any part of it can be withdrawn with immediate effect for individual applications yet to be approved. In such cases applicants will remain eligible for the existing national mandatory Disabled Facilities Grant.

Dorset Accessible Homes Service may accept applications for grant outside of the scope of this policy, which shall be considered in consultation with the relevant local housing authority and its decision making bodies.

3. Handy Van Services

A handyperson service provides a range of practical support services for older and disabled people with the aim of helping them maintain independent living. DAHS currently provides a chargeable Handy Van 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

This list is not exhaustive but generally work should be considered as 'small repairs' that can be completed quickly.

Who is eligible for Handy Van Services?

Home owners and tenants over the age of 50 or disabled.

How much does the service cost?

All eligible applicants need to pay for the cost of any materials used.

Those applicants in receipt of at least one of the following benefits will pay no labour costs for eligible works received.

- Pension Credit (both Savings and Guarantee)
- Income Support
- Income based Job Seekers Allowance
- Income based Employment and Support Allowance
- Council Tax Support formerly known as Council Tax Benefit
- Housing Benefit

- Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Universal Credit

Those applicants not in receipt of a means tested benefit will pay £20 per hour or part thereof. Most jobs are completed within 2 hours.

General

This service is available subject to demand in Christchurch Borough Council, East Dorset District Council, North Dorset District Council, Purbeck District Council, West Dorset District Council and Weymouth and Portland Borough Council.



4. Loans

(West Dorset District Council and Weymouth & Portland Borough Council only)

Description.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 enabled Councils to provide assistance for housing renewal based on local circumstances and needs. It means the Councils are permitted to offer a range of measures including loans where funding permits.

In response to government guidance promoting the use of loans to encourage private sector renewal WDDC and WPBC have both contracted, along with other local authorities in the south-west, with Wessex Resolutions Community Investment Company (WRCIC) to provide a range of affordable loans.

Purpose

The Councils' loan scheme seeks to assist householders and landlords to:

- Improve their properties to meet the Decent Homes Standard,
- To remove a Category 1 hazard
- To address fuel poverty
- To bring an empty property back into use
- To address defects to Park Homes or,
- To assist applicants for DFGs where the maximum grant of £45,000 is insufficient to meet the cost of the works and no other form of public assistance is available.

The capital for these loans is provided by the Councils but administered by WRCIC.

A Decent Home is one that has;

- Reasonably modern kitchen and bathroom facilities,
- Is in a reasonable state of repair and
- Has adequate thermal insulation and heating facilities.

Eligibility.

The applicant must be over 18 years of age and have held a freehold / leasehold interest in the property concerned for a minimum period of one year prior to the application for loan assistance. Owners of park homes will need to provide proof of ownership of the unit and a responsibility to undertake the necessary works. The property must generally be in Council Tax bands A-D, but where the applicant can evidence serious hardship consideration will be given where properties in a higher C Tax band are involved.

Homeowners assisted by this scheme should normally be considered to be vulnerable by virtue of age, disability or financial circumstances. The ability of the householder to secure a commercial loan will be a factor in considering eligibility for a loan from the Council.

Landlords may also receive assistance in the form of a loan product if the requirements of the Council's adopted Empty Property policy are met, or if the works funded deliver a public benefit by the provision of an affordable home available to meet an identified housing need within the Council area. The ability of the landlord to secure a commercial loan will be a factor in considering eligibility for a loan from the Council.

Rules and Conditions

Loans are available solely at the discretion of the Council. The current maximum loan available is £15,000

Loans will only be available subject to the Council confirming eligibility and detailing the works.

All loans are registered at the Land Registry. Sale of the property during the loan term will require repayment of the loan to WRCIC.

The loan may include the reasonable cost of ancillary fees and charges, e.g., Building Regulation approval, within the maximum loan amount.

Should the property be in joint ownership, the financial standing of the joint owners and their ability to fund the necessary works either independently or with a commercial loan will be considered. If a Council-funded loan is considered appropriate, the written consent of any joint owners must be provided prior to any loan being approved.

It is not intended that the loans scheme available from the Councils should be used as a cheap alternative to a commercial loan, and evidence of non-availability of finance from a commercial provider may be required before a referral can be made to WRCIC.

Any works undertaken to the property not specified by the Councils will be the responsibility of the property owner and not eligible for loan assistance.

The availability of loans to landlords is subject to there being a public benefit which may be:

1. Bringing an empty property back into use which has been empty for at least 6 months and would otherwise remain empty and neglected.
2. Assisting the Councils to meet housing need by setting rental levels at or below Local Housing Allowance rates and / or providing nomination rights to the Councils for an agreed period likely to be 5 years.

In both cases it will be necessary to provide evidence that the property will assist in meeting a proven housing need. Loans provided to bring empty property back into use may be permitted for either renting or sale. Properties made available to rent must be let at a rental level at or below Local Housing Allowance levels, and remain available for letting for an agreed period likely to be equal to the period of the loan. The landlord must become a member of the Council's Landlords' Partnership and will be encouraged to become accredited with any Council approved accreditation scheme operating within the Council area. Loans provided to enable renovation before sale will be repayable on sale or after two years whichever is the sooner.

Loan products are constantly being reviewed, but WRCIC have a variety of loan products to meet individual need. The core products include:

- Capital and interest repayment
- Interest only
- Interest roll-up Deferred repayment
- Interest only converting to capital repayment
- Fixed fee (only where client unable to afford any other options).

WRCIC's financial assessment will determine the most appropriate loan product to meet individual need., -In some circumstances, applicants may require a combination of loan products and a variation of interest rate to ensure responsible and affordable lending.

Consideration will be given to funding renewable energy systems for heating / hot water and providing insulation where loft and cavity wall insulation cannot be installed, targeted at the properties with the lowest energy efficiency and most vulnerable residents. Applications seeking to take householders out of 'fuel poverty' would be most welcome. However, it is not the Councils' intention to compete with the government's Green Deal scheme.

The process

While the councils determine the works eligible for a loan the administration of the loan is conducted by WRCIC. The Councils have agreed with WRCIC that in order to simplify the process for applicants the financial assessment will be conducted as the first part of the application process. In most cases there will not be a need for a survey of the property by the council but a survey may be conducted where the works are more complex or if the council determine that they wish to confirm eligible works. Applicants are therefore encouraged to make contact with WRCIC in the first instance.

It is the function of WRCIC to determine which loan product, if any, is available to an applicant following a financial assessment. Their decision on an applicant's ability to service a loan is final. WRCIC will determine if a loan can be provided and agree the terms of any such loan with the applicant before requesting the Council's consent to the approval of the loan application. Referral can only be made by the Councils and any loan offered can only cover the cost of works deemed eligible by the Councils.

Applications for loans are made direct to WRCIC on forms provided by them. An application will need to be accompanied by two competitive estimates suitably itemised, together with any evidence of income and outgoings demanded by WRCIC. Loans are subject to a limit of £15,000 and once approved, are registered by WRCIC at the Land Registry as a title restriction. Approval of loans in excess of £15,000 may be entertained as an exception to this policy but will be subject to support from the loan administrator and require the approval of the Head of Housing..

On confirmation from WRCIC that a loan application may be approved, the Council will review the loan offer, and the details of the application. The Council will make the final decision on the loan application and notify WRCIC accordingly.

The loan agreement is between the property owner and WRCIC. It is the responsibility of the applicant to undertake the works for which the loan is provided, make the agreed repayments to WRCIC and to confirm completion of the works to the Council.

The interest rate charged by the loan provider will be fixed for the duration of the loan and will be between 0% – 4%.

WRCIC have total discretion on assessing an applicant's ability to finance a loan. There is no right of appeal against their decision.

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

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave local housing authorities a general power to give financial assistance for home repair, improvement and adaptation. This power is not restricted aside from the fact that authorities must have regard to the associated guidance.

Authorities are required to give assistance under these powers in accordance with a published policy.

Assistance can take the form of grants, loans, loan guarantees or indemnities, provision of materials or labour or by incurring expenditure in other ways, eg by paying the contractor to carry out the work. It could be provided directly by an authority or through another agency.

To ensure that the assistance given is targeted effectively, authorities have the power to carry out means testing and to charge for any labour or materials they provide, should they wish to do so. They have the power to set the conditions under which any financial assistance should be repaid and the period over which those conditions should apply. Where they chose to give a loan or to attach conditions to a grant or loan, authorities have the power to waive any requirement to repay it or to reduce the amount they require to be repaid.

These powers also enable authorities to help people to buy another property where the authority and owner agree that moving house makes more sense than improving or adapting someone's existing home, or where they wish to offer the applicant a choice.

Mandatory disabled facilities grants remain unaffected but via these powers authorities have a power to offer alternatives to disabled people. Local Housing Authorities across Dorset wish to take advantage of the opportunities provided by the Order, which enable a more flexible approach to be taken when delivering adaptation grants for disabled persons. This has culminated in the development of this Dorset Accessible Homes Grant in lieu of the mandatory Disabled Facilities Grant system.

It is recognised that eligible persons are still entitled to apply for a mandatory Disabled Facilities Grant and therefore the Dorset Accessible Homes Grant proposed under the order will not be more restrictive in its eligibility and conditions than that which already exists for the national mandatory Disabled Facilities Grants.

