

HOUSING ASSISTANCE POLICY

This leaflet sets out what assistance this Council is able to offer by way of loans, grants, practical assistance and advice to householders. Also shown, towards the back, are the loan and grant conditions that apply.

DISABLED FACILITIES

Mandatory grants are available for disabled persons to carry out adaptations to their homes who meet the criteria for mandatory grant contained in the Housing Grants, Construction and Regeneration Act 1996 as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

Mandatory Disabled Facilities Grants

This grant is available to both owners and tenants where the works are considered appropriate and necessary and reasonable and practicable. If the demand for these grants exceeds the allocated budget, they are to be approved in accordance with the approved priority rating system. If major adaptation work is required, a detailed option appraisal will first be carried out to explore all options including re-housing and investigation into all alternative funding sources.



Often housing associations are able to assist their tenants, without the need of grant, either directly by carrying out

the adaptations or by finding their tenants more suitable accommodation to meet their needs. Generally, the Council would expect adaptations costing less than £1,500 to be met by this means.

In some circumstances the Council may offer an alternative grant to the disabled facilities grant using powers contained within the Regulatory Reform Order. These grants can be more flexible in meeting a disabled persons needs. This alternative grant will only be offered with the disabled persons consent and does not take

away a persons right to choose to apply for a disabled facilities grant.

Before applying for grant, you will need to have your needs assessed by an occupational therapist.

Contact: The Occupational Therapy Service
on 01795 473333
or email countyhall@kent.gov.uk
or visit www.kent.gov.uk

Or telephone Sarah at Swale Borough Council
on 01795 417538
or email housing@swale.gov.uk

LOANS AND GRANTS TO SUBSTANDARD HOMES



Repair loans and grants are available, subject to approved conditions, to qualifying people whose homes are in need of urgent or essential

repairs. The approved loan and grant conditions are contained at the end of this leaflet.

Decent Home Loans

This interest free loan is available to owners whose properties do not meet the Decent Homes Standard and are occupied or intend to be occupied by vulnerable persons. Eligible works, as specified by the Council, may include comprehensive repairs and improvements to the external and internal fabric of the building including replacement roofs, repairs to chimney stacks, gutters, rainwater pipes, doors, windows, ceilings, walls, floors, and repair or renewal of the electrical installation. On completion of the works



the property should meet the Decent Homes Standard.

It is available to both owner-occupiers and

landlords as set out below:

Owner Occupiers

An interest free, deferred repayment loan of up to £30,000 is available to owner-occupiers. It is repayable when the property is sold or if the conditions are broken. The Council will pay for works that will bring a property up to the Decent Homes Standard. The loans will be registered with the Land Registry as a charge on the property.

To be eligible, applicants are required to be a vulnerable owner-occupier (those on a relevant means tested benefit at time of application - see definitions at end).

Landlords

An interest free, deferred repayment loan of up to £15,000 is available to landlords. Loans are repayable within 10 years to a landlord who joins an approved Accreditation Scheme, or within 3 years to a landlord who does not join such an approved Accreditation Scheme.

To be eligible a landlord must intend to let their property to a vulnerable household and provide an undertaking to that effect. The letting conditions apply until the loan is repaid.

Accredited landlords may also benefit from:

- Gas safety check where there is an existing gas heating system
- Provision of an energy certificate on completion
- Electrical safety test and certificate
- Property maintenance advice pack.

Swale Borough Council together with other Kent local authorities have established a Kent Landlord Accreditation Scheme. The scheme is free for landlords to join but they have to complete an initial day training course to which there will be a charge. They are also required to comply with a code of conduct and attend training events to ensure they keep up to date with changes to regulations.

Contact: Marisa on 01795 417131
Or email on stayingput@swale.gov.uk

Home Repair Grants

These grants are available for homes in need of urgent or essential repairs and where other finance sources are not available. The maximum grant is £1,000 and is subject to approved conditions.



To qualify for the grant the person must be over 60 years of age and in receipt of one of the relevant means tested benefits at time

of application listed in the definitions at end and have an obligation to do the work.

Contact: Marisa on 01795 417131
Or email on stayingput@swale.gov.uk

HEATING AND ENERGY EFFICIENCY

Heating and Insulation Grants

Grants of up to £4,000 will be available to certain households on a relevant means tested benefit that meet the Government's Warm Front criteria (see definition section) to carry out works to bring the property up to the Decent Homes Standard for energy efficiency and heating. Works can include:

- Cavity wall insulation
- Loft insulation where the existing depth is less than 150mm
- Boiler replacement
- Heating controls including programmer, hot water thermostat, room thermostat and thermostatic radiator valves
- Central heating
- Solid wall insulation may be available for some properties
- Connection to gas if appropriate
- Solar water heating may be offered in some hard to heat rural properties.

Where the household is eligible for a Warm Front Grant they will normally be expected to apply for such assistance first. In situations where the household has been awarded a Warm Front grant but there are further monies required to complete the work, the Council will provide a Heating and Insulation Grant to top up the Warm Front Grant.

Grants of up to £8000 will be available for hard to treat homes such as those in rural areas with

no gas supply. This may include for specialist technologies such as solar water heating.

Applicants are required to make an application for this assistance through the Council's managing agents Creative Environmental Network (CEN) Ltd. They will also explore if other external funding is available.

Contact: CEN 0800 316 8485
Or email on ekhp@cen.org.uk

Heating and Insulation Loans

Interest free Loans up to £5,000 will be available to:

- Low-income households (see definition below);
- Landlords of property that agree to let to tenants on a means-tested benefit after completion of the works.

Works include those listed above for heating and insulation grants.

All loans will be registered as a local land charge and will become repayable if the property is sold within 10 years of the works being completed or if the conditions are broken.

Loans of up to £8000 will be available for hard to heat homes such as those in rural areas with no gas supply. This will include for specialist technologies such as solar water heating.

Applicants are required to make an application for this assistance through the Council's managing agents Creative Environmental Network (CEN) Ltd. They will also explore if other external funding is available.

Contact : CEN 0800 316 8485
Or email on ekhp@cen.org.uk

Advice and Information

Swale Borough Council can offer advice and information on energy efficient matters including the availability of grants and discounted products being promoted.

Specifically they will:

- Ensure qualifying households are referred to the government's 'Warm Front' scheme. The scheme tries to ensure those at risk of fuel poverty receive help to make their homes warmer and more energy efficient.

- Promote the Kent Action to Save Heat (KASH) scheme. The scheme administered through the Kent Energy Centre (KEC) promotes discounted cavity wall/loft insulation, solar installations and boilers and has recently introduced internal and external insulation where cavity wall insulation is not possible.
- Carry out promotions to advise on energy efficient matters and offer advice to alleviate the risk of fuel poverty

Contact: Marisa on 01795 417296
or Energy Saving Trust 0800 512012
or visit www.energysavingtrust.org.uk

STAYING PUT SERVICE



The Stay Put Scheme offers advice and help mainly to the over 60's and the disabled, who are owner-occupiers or private tenants and who need

practical assistance to repair, adapt or improve their homes. They can:

- Help you decide what work needs to be done, obtain estimates from reliable local builders and make sure the work is done properly
- Advise on options for funding the work e.g. via a loan or grant or charitable fund or maturity loan or social fund
- Provide healthy living checks through the Handyperson Service giving advice and fitting grab rails etc.
- Work closely with the Primary Care Trust, to aid with hospital discharges. Referrals have to be made via a hospital occupational therapist
- Offer a subsidised home maintenance service where clients pay a small contribution to general maintenance work required to their property.

Contact: Marisa on 01795 417131
Or email on stayingput@swale.gov.uk

RENT DEPOSIT SCHEME

The rent deposit scheme is available to households or individuals who are either homeless or threatened with homelessness and cannot afford the deposit required by the landlord.

This is available to private tenants unable to take up a tenancy because they cannot afford the deposit required.

A scheme allows a deposit and guarantee to be issued to a landlord up to the value of one calendar month. It is available to persons satisfying Swale BC criteria.

The scheme is managed on behalf of the Council by Amicus Horizon trading as Avenue Lettings and all eligible applicants are referred by the Housing Options Team.

Contact: Avenue Lettings 01795 434366 or email Lesley.Ryan@amicushorizon.org.uk for more details.

APPEALS

Any applications that fall outside of this policy will need to be considered by the Executive Committee of this Council. Assistance will normally only be available for the measures contained within this policy.

Copies of this document are available on the Council website www.swale.gov.uk If you would like further information, more copies or alternative versions i.e. large print, audio, different language, we will do our best to accommodate your request . Please contact Housing Services 01795 417131 or email stayingput@swale.gov.uk

TESTS OF FINANCIAL ELIGIBILITY FOR GRANTS AND LOANS and DEFINITION OF DECENT HOME

Decent Home Loans

A vulnerable person/household is one in receipt of one of the following:

- Working Tax Credit (with an income less than £15,460)
- Child Tax Credit (with an income less than £15,460)
- Income Support

- Council Tax Benefit (does not include the single persons 25% discount)
- Job Seekers Allowance (income-based)
- Guaranteed Pension Credit
- Income-related Employment and Support Allowance

Home Repair Grants

Available to residents who are over 60 years of age and in receipt of either income support, job seekers allowance (income based), council tax benefit (does not include single persons 25% discount), working tax credit, child tax credit of more than £2000 per year.

Heating and Insulation Grants

Those households eligible for Warm Front qualify for this grant.

Householders aged 60 or over in receipt of one or more of the following benefits:

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (income-based)
- Pension Credit
- Income-related Employment and Support Allowance

Householders with a child under 16, or pregnant women with maternity certificate MAT-B1, in receipt of one or more of the following benefits:

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (income-based)
- Pension Credit
- Income-related Employment and Support Allowance

Householders in receipt of one or more of the following benefits:

- Working Tax Credit (with an income of less than £15,460, which must include a disability element)
- Disability Living Allowance
- Child Tax Credit (with an income of less than £15,460)
- Housing Benefit (which must include a disability premium)
- Income Support (which must include a disability premium)
- Council Tax Benefit (which must include a disability premium)
- War Disablement Pension (which must include a mobility supplement or Constant Attendance Allowance)

- Industrial Injuries Disablement Benefit (which must include a mobility supplement or Constant Attendance Allowance)
- Attendance Allowance

Heating and Insulation Loans

A Low Income Household is a household having a gross income of less than £30,000 a year and with savings of less than £16,000.

Gross income includes all income from any person over the age of 18 years and not in full time education living in the household. It includes salary before any deductions, interest from savings or shares, pension and any state benefits such as family credit. This is an illustrative list and not a complete list of possible income.

The Head of Housing Services, in consultation with the Portfolio Holder for Housing, is authorised to switch funds between approved categories in the light of demand and expenditure considerations and to make minor changes and revisions to eligibility criteria arising from changes to benefit /tax credit regimes without the need for formal policy re-adoption.

Decent Homes Standard

A Decent Home is one that meets the following requirements:

- (1) It is free of category 1 hazards.
- (2) It is in a reasonable state of repair. A dwelling is likely to fail this criterion if either:
 - One or more of the key building components are old and, because of their condition, need replacing or major repair;
 - Two or more of the other building components are old and, because of their condition, need replacing or major repair.
- (3) It has reasonably modern facilities and services.

A dwelling is likely to fail this criterion if it lacks three or more of the following:

- A kitchen that is less than twenty years old;
- A kitchen with adequate layout and space;

- A bathroom that is less than thirty years old;
 - An appropriately located bathroom and/or WC;
 - Adequate insulation against external noise, where external noise is a problem;
 - Adequate size and layout of common areas for blocks of flats.
- (4) It provides a reasonable degree of thermal comfort. To satisfy this criterion, a dwelling would be expected to have adequate provision for heating throughout and effective insulation.

More detailed information on the Decent Homes Standard is provided in the guidance contained in Department for Communities and Local Government document "A Decent Home: Definition and Guidance for Implementation" – June 2006. (Can be viewed at www.communities.gov.uk).

CONDITIONS ATTACHED TO HOME REPAIR, HEATING AND INSULATION LOANS AND GRANTS

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

To be read in conjunction with Swale Borough Council's current Housing Assistance Policy

1.0 Purpose of Housing Assistance

1.1 Housing assistance may be offered by Swale Borough Council ("the Council") for the purposes outlined in its published Housing Assistance Policy.

2.0 Persons Eligible to Apply for Housing Assistance

2.1 Any person who makes an application for assistance must:

- (i) live in the dwelling as his/her only or main residence, or in the case of a landlord, intend to make the dwelling available for rent at affordable rents, and
- (ii) have an owner's interest in the dwelling, or be tenant or licensee of the dwelling, alone or jointly with others, and
- (iii) have a duty to carry out the works in question, and
- (iv) satisfy such test(s) of financial eligibility that the Council may have required in its published Housing Assistance Policy

Note: Landlords and tenants of properties owned by registered social landlords are not eligible for housing assistance (other than Disabled Facilities Grants) under this Housing Assistance Policy

3.0 Applications for Assistance

3.1 An application for assistance shall be in a form prescribed by the Council and shall include:

- (i) full particulars including, where relevant, plans and specifications of the works for which the assistance is sought ("the assisted works");
- (ii) at least two estimates from different contractors who must not be related or a member of the applicant's family. A person

wishing to carry out the work themselves can only claim for materials;

- (iii) consent in writing from all owners of the dwelling to the carrying-out of the assisted works;
- (iv) if the applicant is the owner of the dwelling(s), an undertaking to repay the grant in the circumstances described at paragraph 9 and 10 below.

4.0 Prior Qualifying Period

4.1 The Council may specify a period of time during which the applicant must have lived in the dwelling as his only or main residence prior to the date of application for assistance and may specify different periods for different purposes. This does not apply in respect of a landlord application.

5.0 Amount of Assistance

5.1 The Council will specify a maximum amount or a formula for calculating the maximum amount of assistance which may be paid and may specify different maxima for works of different descriptions. In all cases, the maximum amount of assistance that may be provided at the same dwelling will be limited to £30,000 Decent Home loan and £2000 Home Repair grants in any three year period and account shall be taken of previous home repair assistance awarded under previous Housing Assistance Policies made under the Regulatory Reform Order (Housing Assistance) (England and Wales) Order 2002.

6.0 Exclusion of Works Already Carried Out

6.1 The Council will not approve an application for assistance if the assisted works have been carried out before the application is approved, except

- (i) Where the relevant works have been begun but have not been completed, the application may be approved if the Council are satisfied that there were good reasons for beginning the works before the application was approved;

- (ii) Where the Council decide to approve an application in accordance with this paragraph they may, with the consent of the applicant, treat the application as varied so that the assisted works do not include any that are completed.

7.0 Decision and Notification

7.1 The Council will notify an applicant for assistance whether the application is approved or refused. The notification will be in writing as soon as reasonably practicable, and, in any event, not later than eight weeks after the date of the application concerned.

7.2. If the application is approved the notification will specify the contractor to carry out the work and the value of the assistance.

7.3 If the Council are satisfied that owing to circumstances beyond the control of the applicant the cost of the assisted works has increased or decreased, they may re-determine the amount of the assistance and notify the applicant accordingly. This will normally only be where additional unforeseen works were found and will only be considered if the maximum loan has not been exceeded. The loan amount will be adjusted to take account of the extra work.

7.4 Any appeal against a decision will be the Executive Committee of the Council.

8.0 Payment of Assistance: Conditions As To Carrying Out Of The Works

8.1 The assistance will only be paid if:

- (i) The assisted works are completed within six months from the date of approval, and three months in the case of all Home Repair Grants or such further period as the Council may allow;
- (ii) The assisted works are carried out in accordance with such specifications as the Council determine;
- (iii) The assisted works are carried out by the contractor named on the approval document. Any change of contractor must first be approved by the Council and will only be allowed if there are good reasons why the original contractor is now not able to carry out the works;
- (iv) The assisted works are executed to the satisfaction of the Council, and the

Council are provided with an acceptable invoice, demand or receipt for payment for the works;

- (v) The Council will normally pay the assistance direct to the contractor either in instalments as work proceeds or in one lump sum following completion of works;

- (vi) Where assistance is payable, but the assisted works have not been executed to the satisfaction of the applicant, the Council may at the applicant's request and if they consider it appropriate to do so withhold payment from the contractor. If they do so, they may make the payment to the applicant instead.

9.0 Repayment Where Applicant Not Entitled To Assistance

9.1 If an application for assistance is approved but it subsequently appears to the Council that the applicant (or, in the case of a joint application, any of the applicants) was not, at the time the application was approved, entitled to assistance of that description no payment shall be made or, as the case may be, no further instalments shall be paid, and the Council may demand that any payments that have already been made be repaid forthwith, together with interest from the date on which they were paid until repayment, at such reasonable rate as the Council may determine.

10. Conditions for Repayment of Assistance

10.1 If an owner of the dwelling to which the application relates ceases to be the owner before the works are completed he shall repay to the Council on demand the amount of any assistance that has been paid.

10.2 If an owner of the dwelling to which the application relates ceases to be the owner he shall repay to the Council on demand the amount of loan that has been paid. For heating and insulation loans, this condition applies for a period of ten years from the completion of the works.

10.3 If an owner of the dwelling has undertaken to let the dwelling for the term of the loan, he shall upon the expiration of the loan, repay to the Council on demand the amount of loan.

10.4 If the owner of the dwelling to which the application relates having undertaken to let the dwelling for the term of the loan ceases to let the dwelling in accordance with the agreement with the Council, he shall repay to the Council on demand the amount of any assistance that has been paid.

10.5 Where the Council have the right to demand repayment but there are extenuating circumstances the Council may determine not to demand repayment or to demand a lesser amount.

11.0 Security for Assistance

11.1 Any assistance by means of a loan shall only be awarded provided the applicant enters into an agreement with the Council which will allow a charge in favour of the Council to be put on the property. The charge will allow the Council to recover the

loan when the property is disposed of or if there is a breach of conditions. The fees and costs to place the charge on the property will be added to the loan.

11.2 The liability to repay any assistance may be discharged at any time by paying to the Council a sum equal to the amount of the assistance or such lesser sum as the Council may agree.

12.0 Additional Conditions

12.1 In the case of landlord applications the owner of the dwelling shall agree to make the dwelling available for letting throughout the term of the loan with the Council having the option of nomination rights should the property become vacant.

Contacting Swale Borough Council

The **Customer Service Centre** deals with all enquiries across the Council; it should be your first stop when contacting us.

Copies of this Swale Borough Council document are available on the Council website www.swale.gov.uk If you would like further hard copies or alternative versions (i.e. large print, audio, different language) we will do our best to accommodate your request please contact the Council at:

Swale Borough Council
Swale House, East Street
Sittingbourne
Kent,
ME10 3HT

Customer Service Centre (01795) 417850

Contact Details

Sarah at Swale Borough Council on 01795 417538
or email housing@swale.gov.uk