

HOUSING ASSISTANCE POLICY

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

DISABLED FACILITIES

Mandatory grant 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. 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 £750 to be met by this means or where major adaptation work is required i.e. works above £8,000, and alternative suitable accommodation is not available, then the Council would first wish the Association to explore the option of obtaining funding from the housing corporation before awarding disabled facilities grant.

If the demand for these grants exceeds the allocated budget, they are to be approved in accordance with the approved priority rating system.

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

Contact: Telephone The Occupational Therapy Bureau on 01795 473333

LOANS & GRANTS TO SUBSTANDARD HOMES

Home repair loans will be available subject to approved conditions and to qualifying people whose homes are in need of urgent or essential repairs:

Namely for:

- (i) Urgent and essential repairs to residents who are over 60 years of age and in receipt of either Income Support, Job Seekers Allowance (income based), Council Tax Benefit, Working Tax Credit, Child Tax Credit of more than £1000 per year.
- (ii) Urgent and essential repairs for residents who are below the age of 60 years of age and in receipt of either Income Support, Job Seekers Allowance (income based), Working Tax Credit, Child Tax Credit of more than £1000 per year.

Home repair grants will be available subject to approved conditions and to qualifying people whose homes are in need of urgent or essential repairs and other finance sources are not available, maximum grant £500:

Namely for:

Urgent and essential repairs to residents who are over 60 years of age and in receipt of either Income Support, Job Seekers Allowance (income based), Council Tax Benefit, Working Tax Credit, Child Tax Credit of more than £1000 per year.

The Housing Services Manager 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.

Contact: Telephone Sarah on 01795 417538

STAY 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 safety checks and carry out minor jobs through the Handyman Service to persons on qualifying benefits.

Contact: Telephone Marisa on 01795 417131

HEATING AND ENERGY EFFICIENCY

Swale Borough Council will offer advice and information on energy efficient matters including availability of grants and promotion of discounted products.

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.
- Ensure qualifying households are referred to the nPower 'Health Through Warmth' Scheme. The scheme aims to help the fuel poor who fall outside the Warm Front scheme and whose health is at risk due to cold homes
- 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 advice on energy efficient matters and offer advice to alleviate the risk of fuel poverty

*Contact: Telephone Janet on 01795 417296
or Kent Energy Centre 0800 358669*

RENT DEPOSIT SCHEME

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

A scheme whereby a deposit and guarantee can be issued to a landlord up to the value of one calendar month. Available to persons satisfying the criteria contained in the Crowebridge Rent Deposit Scheme.

Contact: Telephone Janet Creed, Crowebridge Housing on 01795 420042

HOUSING AID AND ADVICE

Swale will continue to provide financial support to the Housing Aid and Advice Centre.

This organisation offers independent help and advice to any person with housing related problems.

Contact: Telephone The Housing Aid and Advice Centre on 01795 421163

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.

CONDITIONS ATTACHED TO HOME REPAIR 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. Purpose of Housing Assistance

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

2. Persons eligible to apply for Housing Assistance

Any person who makes an application for assistance must:

- i live in the dwelling as his/her only or main residence, 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

3. Applications for Assistance

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 persons 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 8 below

4. Prior qualifying period

The applicant must have lived in the dwelling as his/her only or main residence for five years prior to making an application.

5. Amount of assistance

The assistance will be made as an interest free deferred repayment loan, maximum £5,000 or a single maximum grant of £500 per year. In all cases, the maximum amount of assistance that may be provided at the same dwelling will be limited to £5,000 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 or under the Housing Grants, Construction and Regeneration Act 1996.

6. Exclusion of works already carried out

- i. The Council will not approve an application for assistance if the assisted works have been carried out before the application is approved, except
- ii. 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.
- iii. 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. Decision and notification

- i. 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 three months after the date of the application concerned.
- ii. If the application is approved the notification will specify the contractor to carry out the work and the value of the assistance.
- iii. 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.
- iv. Any appeal against a decision will be the Executive Committee of the Council.

8. Payment of assistance: conditions as to carrying out of the works

The assistance will only be paid if:

- i. The assisted works are completed within three months from the date of approval 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. Repayment where applicant not entitled to assistance

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

- i. 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.
- ii. If an owner of the dwelling(s) 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.
- iii. Where the Council have the right to demand repayment but there are extenuating circumstances they may determine not to demand repayment or to demand a lesser amount.

11. Security for Assistance

- i. 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 legal 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.
- ii. 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.