

## **Policy Initiatives to provide assistance.**

1.1 It is proposed first, in all instances where financial assistance will be offered, it will be offered on the basis of an interest free loan. Requests for financial assistance will be considered and approved by the Head of Housing and Property Services.

### Equity release

1.2 Equity release is where funding can be released by a homeowner by selling off a stake in the equity of their property. The Council will promote and provide guidance on schemes known to be safe such as Just Retirement Solutions. If the money released is to fund disabled adaptations or necessary repairs, the set up costs, if appropriate, may be funded by the Council in the form of an interest free loan up to a maximum of £1,000.

### Discretionary assistance for disabled people

1.3 The Council will provide a package of additional assistance for disabled people in addition to the mandatory Disabled Facilities Grant (DFG). This applies to all tenures and will take the form of one or more of the following:

- Assisting with the acquisition of alternative accommodation, and where necessary, carrying out adaptations, where the total cost will be the same or less than adapting their existing home.
- Providing help to a DFG applicant to meet their assessed contribution to the cost of works when no other form of external funding is available and where the applicant cannot fund the contribution themselves.
- Make a contribution to larger schemes where the cost of works exceed the maximum DFG limit (currently £30,000).
- Funding work for the health and wellbeing of the disabled occupant but falling outside the mandatory DFG criteria (i.e. provision of adaptations to assist a disabled person to work from home).

1.4 Other cases will be considered on merit. In all cases, the applicant's financial standing will be assessed by the Council's Money Advice service. Where agreed, interest free loans of up to a maximum of £10,000 may be available in all instances.

### Small scale assistance

1.5 For those over the age of 60 or disabled, and in receipt of a qualifying income related benefit (to replicate the passporting benefits criteria for a disabled facilities grant and to include Council Tax benefit), an interest free loan of up to £1,000 may be made available to home owners for small scale repairs to remove a serious hazard, to prevent a defect leading to a more significant problem or to provide security measures.

### Energy Efficiency

1.6 Homeowners who cannot access sufficient funding through external initiatives such as Energy Company Obligation (ECO) or Responders to Warmth, may be offered an interest free top up loan of up to £5,000 to repair or replace defunct heating systems, or to improve the energy efficiency of the home through recognised means, such as loft, cavity or solid wall insulation.

## Relocation assistance

1.7 Where a home owner wishes to move home as an alternative to carrying out significant repairs or adaptations, the Council will consider providing financial support toward the associated costs (e.g. Legal and selling expenses, furniture removal etc.) where the move may be jeopardised because of the financial constraints. This will take the form of an interest free loan of up to £2,500

## Initiatives to provide financial assistance to Private Landlords

1.8 Landlords who cannot obtain a commercial loan may be offered an interest free loan of up to a maximum of £10,000 in order to improve their rental property where:

- a) There is a CAT 1 or CAT 2 hazard, as defined by the Housing Health and Safety Rating System (HHSRS), identified by the Council, or
- b) The property is found to have a SAP rating of below D – the SAP rating must be carried out by a qualified energy assessor (NKDCs Building Control unit can provide this service) the requirement would be for the property to be improved to a SAP of at least C.

1.9 Should a landlord seek funding to rectify both a) and b) above, any support provided will be limited to £10,000.

## Cases needing greater support

1.10 Where a case falls outside the above criteria, and where no alternative funding or other suitable housing options are available to the homeowner, the Head of Housing and Property will consider the provision of financial assistance on merit. In reaching a decision, consideration will be given to the recommendations of the Housing Renewal team following liaison with the Housing Needs team. Financial assistance will be limited to an interest free loan of up to £10,000.

## **4.0 Who Can Apply**

4.1 The legislation does not define who can or cannot apply for assistance. For the purposes of the proposed policy, it is considered that assistance will be offered to homeowners, private landlords and private and housing association tenants. The conditions of the assistance will differ depending on the residential status of the applicant. Where a tenant applies, they must first receive prior written consent from their landlord giving permission for the work to be carried out.

## **5.0 Loans Repayment and Conditions**

### Repayment

5.1 In all cases, the loan will be recovered by one of the following means:

- a) secured as a Land Registry Charge placed upon the property and recovered when the property is sold; or
- b) repaid instalments over an agreed period of time not exceeding 60 months.

5.2 For homeowners and private landlords either a) or b) may be used. For private or housing association tenants only b) will be agreed as it would not be possible to apply conditions against a property they do not own.

### Conditions of the loan - Private Landlords

- 5.3 In order for a private landlord to take advantage of the loan they must have no alternative means of funding available and gain accreditation under the DASH landlord accreditation scheme. By doing this they will be committing to being a good landlord with good standards of rental properties.
- 5.4 The amount of loan and repayment period will be considered on a case by case basis by the Head of Housing and Property. Landlords are required to obtain three itemised quotations.
- 5.5 A loan can only be offered to remove any CAT 1 and CAT 2 hazards or to improve the SAP rating to at least a 'C' rating. If the works costs more than £10,000, the landlord must show that the additional funds are available before any loan can be offered.
- 5.6 The money will be paid direct to the contractor who carries out the work upon the production of satisfactory invoices and inspection by the Council to check that the work has been completed to an appropriate standard.
- 5.7 If the landlord fails to gain DASH accreditation within one year of receiving the loan, they will be required to repay the money in full.

### Conditions of the loan - Homeowners and Private Tenants

- 5.8 Homeowners and private tenants will be required to provide the Council with the necessary financial information in order to carry out a means test and/or to evidence receipt of benefits.
- 5.9 It will also be a condition that, where appropriate, the applicant engages with the Council's Money Advice service to evidence their financial position and to determine an affordable repayment term.

## **Addendum to the policy**

### **1.1 Relocation Grants**

Grants can be given to support customers eligible for a DFG where it is considered more suitable for them to relocate rather than remain in their existing property. The relevant costs to be treated as eligible within this discretionary grant would include; reasonable legal and estate agents fees, removal costs, necessary utility and service set up costs. This would be applied in owner occupier and private tenant cases with a maximum grant funding of £5,000. Most customers like to remain in their own homes, therefore, it is not anticipated that we will get many applications for this type of grant but will be useful on those occasions when adaptations are difficult to achieve. The acceptance of this grant doesn't exclude the applicant from applying for a disabled facilities grant to their new home.

### **1.2 Funding in Excess of the Maximum Amount**

The maximum mandatory DFG grant has been £30,000 for approximately 10 years, and in that time building cost have increased. As a result, larger works such as extensions cannot be fully funded by the grant and there is a danger that the adaptation will not be carried out leaving the disabled person still in need. Additional discretionary funding of £10,000 per application will allow the needs of the disabled person to be met in more cases.

### **1.3 Dispensing with the means test**

The means test has been in existence since the introduction of the 'Local Government and Housing Act 1989'. In recent years the personal allowances and premiums haven't changed which has resulted in more customers having to contribute towards the adaptation, and as a consequence, the necessary work hasn't been completed and the disabled person's needs not met. Applying the means test can also cause delays in the grant process which can be frustrating especially if the work is of an urgent nature.

## **2.0 ADDITIONAL MEASURES**

### **2.1 Fast – track adaptations**

Minor adaptations of up to £1,500 for home owners and private sector tenants. Due to the straightforward nature of the work, such referrals don't necessitate the involvement of an Occupational Therapist.

### **2.2 Safe and Secure Grants**

The Safe and Secure Grant is designed to enable low income home owners and private sector 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.

### **2.3 Hospital Discharge Grants**

This grant would support any person being discharged from hospital. The eligible works are not specified so that any work that supports the objective will become eligible under the criteria. So that deep cleaning, decluttering, minor adaptations, boiler repairs, stairlifts, minor repairs, moving furniture are all seen as eligible items of work.

### **2.4 Making Homes Dementia Friendly**

Making minor modifications to the homes of customers who have a diagnosis of dementia that would allow them to live in the community, safer and for longer.

### **2.5 Adaptations for People with a Learning Disability**

Making minor modifications to homes safer for customers with a learning disability of challenging behaviour.

