

Housing Assistance Policy

2021 - 2024



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Introduction

This policy sets out Stafford Borough Council's approach to providing housing assistance for improving living conditions for residents.

The policy aims to improve the quality of housing available and to support some of the most vulnerable people in the Borough, by providing the framework for financial assistance under the provisions of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

The policy seeks to make best use of resources and achieve added value and outcomes wherever possible that demonstrate improvements in housing standards and residents' health, safety and wellbeing at home.



Local Strategic Context

Corporate Business Plan 2021 - 2024

This policy seeks to support the delivery of the Council's Corporate Business Plan, in particular Objective 2: To improve the quality of life of local people by providing a safe, clean, attractive place to live and work and encouraging people to be engaged in developing strong communities that promote health and wellbeing.

Housing Strategy

At the time of writing, the Council's Housing Strategy is under review. The revised strategy will include aims which contribute to the delivery of those objectives outlined in the Corporate Business Plan and is likely to reflect fundamental housing duties:

- › Delivering a range of housing types and tenures to meet local needs;
 - › Encouraging owners of empty homes to bring properties back into use;
 - › Preventing homelessness and supporting homeless households into permanent accommodation;
 - › Ensuring that homes across all tenures provide a healthy living environment, enabling residents to thrive;
 - › Tackling fuel poverty and energy inefficient homes;
 - › Ensuring older and vulnerable households have access to assistance.
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Homeless and Rough Sleeper Strategy 2020 - 2025

The Housing Options Service extends beyond the provision of social housing. The Service has a wide range of interventions to enable households to remain in their current home and where this is not possible, to provide alternative housing. Housing options that are suitable and accessible are required to address all forms of homelessness.

This Housing Assistance Policy can support upstream prevention of homelessness by providing funded adaptations and help with essential home improvements to ensure that disabled, vulnerable and older people are not at risk of homelessness due to occupying unsuitable or unsafe homes.

This Housing Assistance Policy seeks to support delivery of the Homeless and Rough Sleeper Strategy aim to raise awareness of Disabled Facilities Grants and how they can be used to prevent homelessness.

Allocation Policy 2020

The aim of the Allocation Policy is to ensure that best use is made of all affordable housing in Stafford Borough by allocating housing in a fair and transparent way, to applicants with the greatest housing need, in accordance with legislative requirements.

The Allocation Policy endeavours to provide vulnerable households with the opportunity for additional support in order to secure sustainable accommodation. The policy definition of Urgent Housing Needs includes housing conditions that pose a serious risk to health, safety or welfare and medical needs where the applicant's accommodation is directly contributing to the deterioration of their health.

Where the home improvement/adaptation needs of a resident exceed the provisions available via this Housing Assistance Policy, the Allocation Policy will indicate reasonable preference criteria for housing in alternative accommodation.

Enforcement Policy 2016

The Council's Enforcement Policy aims to protect residents from unacceptable levels of risk.

This includes identifying and dealing with any failure to comply with safeguards provided for in law to prevent such risks. In respect of Housing Standards, the Council has adopted the principles of The Housing Health and Safety Rating System (HHSRS) Enforcement Guidance and will consider the impact of any identified hazard(s) on the health and wellbeing of the current or potential future occupiers or visitors of the home.

Taking into account the extent of control occupiers have over their own living conditions and their ability to finance and carry out remedial action, there will be a general presumption towards provision of advice and information to owner-occupiers to tackle hazards.

The Housing Assistance Policy sets out the financial assistance that is available to meet the cost of essential home repairs and improvements needed to protect the health, safety and welfare of a vulnerable occupier.

Empty Homes Strategy 2019 - 2024

Stafford Borough Council's Empty Homes Strategy sets out what the council will do, with partners, to bring homes back into use, to make best use of housing stock in the Borough and to reduce the negative impact empty homes can have on surrounding homes, neighbourhoods and communities.

There are a number of actions and interventions to bring properties back into use which are outlined in the Empty Homes Strategy.

These have several commonalities with the Housing Assistance Policy, including aims to:

- › improve the health and wellbeing of communities and individuals;
 - › help meet housing need by providing additional housing options for the local community;
 - › ensure best use of assets; and
 - › improve housing conditions.
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General Principles of Assistance

All residents of the Borough should have access to a safe, warm and healthy home that meets their needs. The primary responsibility to maintain private homes lies with the owner. The Council will support owners in fulfilling this responsibility by providing advice, support and assistance to enable them to make use of their own resources to fund repairs and improvements and will only provide financial assistance where this is not possible or practical. In respect of residents with a disability/care needs, the Council will assist residents who are owners and tenants to remain living independently within their homes.

Applicants for assistance must:

- › be aged 18 or over, although applications for grants can be made on behalf of children under the age of 18 by a parent or guardian, and
- › be a UK citizen (have a UK National Insurance number), and resident in Stafford Borough.

Funding calculations are based on what the council considers to be a reasonable price for necessary work (known as the eligible expense). Grant/loan eligible expense will always exclude labour carried out by the applicant or a member of their family.

Where financial assistance is provided, the eligible expense will include necessary associated costs such as Building and Planning Fees, Architect, Occupational Therapist and other professional fees and agency advice service fees.

Ongoing maintenance and repair of home improvements, adaptations and equipment provided will become the responsibility of the applicant or landlord as relevant.

Payment will only be made if acceptable invoices are submitted upon completion.

Financial assistance cannot be given retrospectively. Applicants are strongly advised not to start any eligible work before their application for assistance is approved.

The Council may enter partnership or contractual arrangements with other organisations or agencies in order to deliver assistance in an effective and timely manner, such as a Home Improvement Agency or Energy Advice Service. Agencies engaged to provide support to applicants may help with sourcing suitable needs assessments, identification of solutions, specifications, documentation, engagement of contractors, works supervision and monitoring through to completion, sign off and managing payments.

Payment will normally be made direct to the main contractor(s) not their sub-contractors or grant applicant(s).

The council reserves the right not to assist the applicant in the same manner as it's appointed agent would, where the applicant chooses not to utilise the appointed agency and to apply directly to the council. Once approval has been given the applicant has 12 months from the date of the approval in which to complete the works, unless otherwise stated.

Disabled Facilities Grant: Mandatory

The maximum amount of mandatory (prescribed by the Housing Grants, Construction and Regeneration Act 1996) grant that the Authority can pay for any single grant application is currently £30,000. These grants are means tested according to detailed government regulations. The grant is the difference between the disabled person's means tested contribution and the eligible expense.

To be eligible, you or someone living in your property must be disabled. Either you or the person you're applying for must:

- › own the property or be a tenant
- › intend to live in the property during the grant period (which is currently 5 years).

You can also apply for a grant if you're a landlord and have a disabled tenant.

The council needs to be happy that the work is:

- › necessary and appropriate to meet the disabled person's needs.
- › the most reasonable option and can be done – depending on the age and condition of the property.

On completion the dwelling must be free from serious (HHSRS category 1) hazards, except where insistence on remedying such problems would prevent completion of a DFG and therefore a disabled person's ability to remain at home.

A self-fund option is permitted whereby the grant applicant prepares a scheme of adaptations that is more elaborate than necessary, partly funding these works using the amount of grant that would have been paid towards a basic scheme, had that basic scheme been executed.

Disabled Facilities Grants are not normally repayable. Should the applicant own their own home, or have a qualifying owner's interest in the property, a land charge will be applied where a mandatory DFG is awarded. This enables the Council to require limited repayment of the grant in the event of sale or other disposal of the property within ten years of the certified completion date of the relevant works. The charge will be applied where:

- (a) The funding given is for a sum exceeding £5,000; and,
- (b) the applicant has a qualifying owner's interest in the property at which the relevant works are carried out.

Support for Neurodiversity

Under mandatory grant provision, adaptations can be funded to assist non-neuro typical residents to have access to safe spaces which meet sensory needs.



Disabled Facilities Grant: Discretionary Assistance

DESCRIPTION	VALUE	MEANS TEST	LAND CHARGE	OBJECTIVE	TERMS
Local Council Tax Reduction is included as a passporting benefit	Not applicable	No	Not applicable	Anticipated to help people who have been identified through a localised scheme and are in exclusive receipt of this benefit to access necessary adaptations. To speed up administration.	The applicant must provide proof of entitlement to Local Council Tax Reduction support or authorisation for this information to be shared by the Council's Revenues and Benefits team.
Top-up grants	£20,000 maximum	Yes As applicable	Yes Full amount of grant	Provide for cost of the adaptations where necessary works exceed the mandatory £30,000 limit.	Eligibility for top up is identical to the mandatory disabled facility grant in every way. Should the applicant own their own home or have an owner's interest in the property, a land charge for the amount of top up awarded will be applied for a period of 10 years. This will be in addition to any land charge applied for the mandatory grant awarded.
Major equipment grants	£30,000 maximum	No Available to individuals with <10k savings (unless a child)	No	To fast track grant funded provision of major items of equipment where other adaptations are not required and the cost exceeds £1,000. Stairlifts, through-floor lifts, modular ramps, ceiling track hoists, specialist toilets.	Identical to the mandatory disabled facilities grant in every way however these grants are NOT means tested.
Extended warranties	As appropriate	Included in grant	As per grant	For all adaptations which require electrical installations such as through-floor lifts, step lifts, stair lifts, closomats etc.	The Council will include the reasonable costs of additional warranty years on specialised equipment beyond the standard warranty, to maximise the usable life of the equipment for as long as possible.
Discounting of first £5000 of applicants' contribution following means testing	£5,000	Yes	No	Anticipated to help people who are obliged via mandatory grant process to make a significant or unaffordable contribution to the adaptations required.	Identical to the mandatory disabled facilities grant in every way other than the first £5000 of an applicant's means tested contribution towards the eligible expense is funded from the grant.

DESCRIPTION	VALUE	MEANS TEST	LAND CHARGE	OBJECTIVE	TERMS
Dementia Friendly Dwelling grants	£5,000	No	No	This assistance will provide specialised living aids and adaptations in the home designed to enable people with a diagnosis of dementia to safely manage their surroundings and retain their independence.	<p>The types of works available may include:</p> <ul style="list-style-type: none"> · Provision of a safe space · Colour and contrast decorating · Carbon monoxide/cold/heat alarms · Lighting · Safety flooring · Digital assistive technology <p>This list is not exhaustive and each case will be considered with advice from an Occupational Therapist or Dementia specialist.</p>
Provision of home working space	£10,000	Yes	No	Adaptations to assist residents with a disability to obtain, maintain or improve employment, by providing measures that facilitate access to safe space to work at home.	Applicants need to have a paid job or be about to start or return to one. Grants are not available for voluntary work. Priority will be given to new Access to Work claimants, key workers and those beginning new roles; eligibility will be in line with Access to Work.
Second homes	£30,000	No Applicable to children	Yes	<p>In cases where families separate, and a court order provides that residency of the subject disabled child is split between two households, the Authority may consider the award of discretionary DFG to one property.</p> <p>Mandatory DFG can only be provided to the 'sole or main residence' of the disabled applicant; main residence is determined by which party receives child benefit.</p> <p>Under this discretion, adaptations may be provided in a second home, which is not the primary residence of the disabled individual but which facilitates access to necessary respite care (including foster placements).</p>	<p>The Authority will consider the details of any court order and specifically the allocation of time spent with separate parents/guardians in determining eligibility for assistance. No specific percentage split is proposed by this policy as each case will be reviewed on its own merits.</p> <p>Factors to be considered include the specific details of any order, likely time to be spent at each property, whether the child will stay overnight at the subject property and for what period. Advice will be taken from the Occupational Therapist and Children's Social Worker where relevant.</p> <p>The principles of mandatory DFG funding apply.</p>

DESCRIPTION	VALUE	MEANS TEST	LAND CHARGE	OBJECTIVE	TERMS
Hospital Discharge	£10,000	No	No	For fast-tracked and non-means tested works to the home to enable earlier hospital discharge where problems in the home are identified as a possible reason for delayed discharge.	Only for disabled people who have been admitted to hospital and don't live with related, non-vulnerable adults. The type of works may include, but are not limited to: repairs to reduce hazards or risks that are likely to cause serious harm or injury, modifications to stairs, floors and steps, repairs to remove identified Category 1 hazards, (including heating repairs), house clearances and disinfestations.
Admission Prevention	£10,000	Yes	Yes	Prevent admission to hospital, residential care or nursing by assisting with adaptations that reduce the likelihood of slips, trips and falls in and around the home.	Only for disabled people who don't live with related, non-vulnerable adults. This discretion is directed at applicants with arthritis (requiring ongoing treatment and monitoring), respiratory and cardiovascular conditions. The type of works may include, but are not limited to: repairs to reduce hazards or risks that are likely to cause serious harm or injury, modifications to stairs, floors and steps, repairs to remove identified Category 1 hazards, (including heating repairs), house clearances and disinfestations.



DESCRIPTION	VALUE	MEANS TEST	LAND CHARGE	OBJECTIVE	TERMS
Relocation	£10,000	Yes	Yes	To meet the reasonable costs associated with moving where the existing home is not suitable for adaptation.	<p>The specific eligible relocation expenses are:</p> <ul style="list-style-type: none"> · Estate agent fees · Solicitor costs · Survey costs · Stamp duty · Removal expenses · Disconnection/reconnection of appliances <p>Applicants must be moving within Stafford Borough to a property which will be their main residence.</p> <p>Assistance will not be given towards the purchase price of a property.</p> <p>Applications must be supported by an OT who can confirm that the new property will meet the needs of the disabled person or be suitable for adaptation at a reasonable cost.</p> <p>If the move is aborted at the fault or choice of the applicant, costs will not be paid.</p>
New/newly adapted homes	£30,000	No	Yes	<p>To increase the proportion of adapted homes/lifetime homes in the housing stock by working in partnership with Registered Housing Providers to contribute funding to the development of new build, lifetime standard and wheelchair accessible homes.</p> <p>Additionally, supporting empty homeowners who are willing to adapt properties for disabled access which in turn increases access to private rented sector homes for people with disabilities.</p>	<p>Where empty homeowners receive funding, a land charge for the full grant value will be placed in perpetuity/until transfer of ownership at which time repayment will be sought.</p> <p>Landlords will be required to agree to allocation by SBC nomination and rent levels not exceeding Local Housing Allowance rate.</p> <p>Not available to those housing developers who are building homes for market sale.</p>

Home Improvement Assistance (Home Improvement Loans)

The key aims are to provide financial assistance to carry out home repairs and improvements to protect the health, safety and welfare of a vulnerable occupier.

The Council will seek to reduce the number of persons and particularly vulnerable persons living in homes that have category 1 and serious category 2 hazards (as set out within the Housing Act 2004).

The council will consider in all cases a person's ability to repay or contribute towards the assistance given whether under a mandatory requirement or as a criteria set within any discretionary form of assistance. The council or its appointed agent will provide in writing the conditions and any obligations to which any form of assistance provided is subject.

Assistance will be in the form of an interest free repayment or secured loan. Tenants with a repairing obligation who cannot afford a repayment loan will be offered a non-repayable grant.

Eligible Persons

- › Applicants must be an owner-occupier or tenant with a repairing obligation who have occupied the home continuously for at least 12 months.
 - › Applicants and any person with repairing obligation must meet the following financial condition:
 - › Be in receipt of a means tested benefit of the type listed in appendix 1, or
 - › Provide evidence of a household income of less than £21,000 or
 - › Be in receipt of an income/expenditure form completed by an independent and competent third party that indicates a household income of less than £25,000 and an inability to raise a high street loan. (appendix 1)
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Eligible Works

- › Works to protect the health, safety and welfare of the occupier; for example (but not limited to) category 1 or high scoring category 2 hazards under the Housing Health and Safety Rating System, particularly where the property is occupied by a member of the most vulnerable group for that hazard;
 - › Property clearance and disposal works where accumulated possessions are identified as posing a significant risk to the safety and welfare of occupants or neighbours;
 - › Works to achieve specific strategic outcomes for example tackling fuel poverty and Excess Winter Deaths;
 - › Any other purpose agreed by the Head of Development (or equivalent) or agreed upon appeal by the Public Appeals Committee (or equivalent).
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Fees and Charges

The following fees or charges may qualify for assistance:

- › Costs of preparing a schedule of works;
 - › Reasonable agent fees for submitting an application and supervising works on site;
 - › Building Regulations and Planning Fees;
 - › Legal costs in confirming ownership and registering any relevant charges;
 - › Any other relevant fee necessary for the completion of the eligible works and agreed by the Head of Development (or equivalent) or agreed upon appeal by the Public Appeals Committee (or equivalent).
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Amount of Assistance

- › The maximum amount of assistance for eligible works will be £3,000 for repayment loans and £5,000 for secured loans.
- › Eligible fees, up to a maximum of £1,000 may be included on top of the maximum assistance for eligible works.
- › Loans may be repayable by monthly instalment or upon disposal of the dwelling – the type of loan offered will be dependent on an assessment of the applicant's ability to meet repayments.
- › The maximum period for repayment loans will be 3 years.
- › The Head of Development (or equivalent) may at their discretion approve assistance above the maximum amount for an individual case or revise the maximum amount payable in order to ensure effective budget management.
- › No interest charges will be applied to Home Improvement Assistance loans.

Specific Conditions

- › Applicants must be able to demonstrate they are unable to raise a loan to cover the cost of the works from traditional high street lenders or relevant specialist loan providers approved by the Council or its agents.
- › The Council will determine prior to agreeing a loan whether an applicant has the ability to repay any loan requested with reference to an assessment of the client's income and expenditure. Alternatively, loans may be recovered upon disposal of the property.
- › Assistance may be provided at the discretion of the Head of Development (or equivalent) where it is considered that requiring the applicant to exhaust all other sources of funding would cause unacceptable delays and/or hardship or would be counter to achieving specific strategic outcomes.
- › The Head of Development (or equivalent) may at any time specify additional conditions for the provision of assistance.



Energy Efficiency Advice, Flexible Eligibility and Fuel Poverty Top-Up

The Council will work in partnership with an energy advice specialist to develop and deliver programmes to tackle fuel poverty and reduce the negative health impact of cold homes in the Borough in accordance with guidance issued from the National Institute of Clinical Excellence and from NHS England and Public Health England.

The key aims of the Warmer Homes Stafford service are to:

- › improve the health and wellbeing of residents by reducing the number of households in fuel poverty in the Borough;
 - › reduce the levels of CO2 emissions from homes in the Borough;
 - › support communities to understand and reduce their vulnerability to cold weather;
 - › improve planning for and response to cold weather in collaboration with the community and voluntary sector.
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Flexible Eligibility

The Energy Company Obligation (ECO) is an obligation placed on energy suppliers by government to contribute to the installation of energy saving measures, where funding is aimed at helping households cut their energy bills and reduce carbon emissions. The Affordable Warmth (AW) element of the ECO programme delivers heating and insulation measures to low income and vulnerable households in receipt of certain benefits. Warmer Homes Stafford will support residents with applications for ECO funded measures. Flexible eligibility allows local authorities to make declarations determining that certain households meet the eligibility criteria for a measure under the AW element of ECO in their area. Stafford Borough Council proposes to use the Flexible Eligibility element of ECO to support and assist fuel poor households and those at risk from cold homes; this is detailed within our Statement of Intent which is published online.

Fuel Poverty Top-Up Grants

Funding is available to provide grants to households in fuel poverty to meet their contributions towards the costs of heating and insulation measures.

- › Top-up grants are available to homeowners and private tenants.
 - › Qualifying criteria are in line with Affordable Warmth criteria and ECO Flexible Eligibility Criteria, as published in the Statement of Intent.
 - › The grant limit is £2000 per household; or
 - › A maximum of 50% contribution to the total cost of works, whichever is the lesser; or
 - › In exceptional circumstances, where a client has minimal savings and accessing borrowed funds from relatives or a high street lender would lead to unmanageable debts, a greater contribution could be offered provided the overall Council contribution across the whole scheme does not exceed 50% of the total cost of works within one complete financial year.
 - › A target has been set to achieve a minimum 75% funding levered into the Borough from external sources within one complete financial year.
 - › The Head of Development (or equivalent) may at their discretion approve assistance above the maximum amount for an individual case or revise the maximum amount payable in order to ensure effective budget management.
 - › No interest charges will be applied to Home Improvement Assistance loans.
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Empty Homes

Specific conditions

- › Applicants must be able to demonstrate they are unable to raise a loan to cover the cost of the works from traditional high street lenders or relevant specialist loan providers approved by the Council or its agents.
- › The Council will determine prior to agreeing a loan whether an applicant has the ability to repay any loan requested with reference to an assessment of the client's income and expenditure. Alternatively, loans may be recovered upon disposal of the property.
- › Assistance may be provided at the discretion of the Head of Development where it is considered that requiring the applicant to exhaust all other sources of funding would cause unacceptable delays and/or hardship or would be counter to achieving specific strategic outcomes.
- › The Head of Development (or equivalent) may at any time specify additional conditions for the provision of assistance.

The Council offers an interest free loan to help owners of empty homes bring their property back into use.

- › The property must be empty for at least two years and owned by the current owner for at least 12 months.
- › The property must be located within Stafford Borough.
- › The loan is to help bring properties back into use, either by immediate sale or ready for renting out.
- › There must be sufficient equity in the property to be considered for a loan.
- › The loan is a maximum of £10,000 and is repayable once the property becomes re-occupied or sold.
- › The loan must be repaid in full within two years.
- › Loans will be registered as a local land charge until repaid in full.
- › If the total cost of repair work is greater than the loan amount, the owner **MUST** provide evidence that they have the finances to complete the repairs and any unforeseen additional costs.
- › The owner must source their own contractors.



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