



## **Private Sector Housing Assistance Policy 2011 - 14**

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## 1 Introduction

This policy sets out the approach to the provision of financial assistance for private sector housing in Stafford Borough.

This policy details the advice, practical support, and loans and grants that are available, together with the eligible criteria and conditions that will be applied. Advice and information also provides an important role in supporting homeowners.

This policy framework underpins the delivery of the local Housing Strategy. **The Housing Strategy 2008** recognises the importance of improving the physical condition of the housing stock.

**Strategic Priority No 1** improve the physical condition of the housing stock across all tenures. The following form part of our action plan in delivering this:

- Reducing the number of vulnerable households living in non-decent housing and improved health and wellbeing through improved living conditions.
- Reduction in the number of empty properties; improve the local environment; reduce the fear of crime associated with empty properties; increase in the number of affordable housing.
- Improved standards in the private rented market. Greater availability of good quality affordable housing. Greater diversity of choice in the housing market. Private rented property improved to meet the decent homes standard.

These commitments are also reflected in **Priority No 3 of our Corporate Plan 2010-2016** which states that we aim to ensure an adequate supply of housing which meets identified housing needs and decent homes standard by investing in the private sector housing block through grants and other assistance to owners including promoting the Kick Start Programme to make available loan assistance.

**Strategic Priority No 4** promotes independent living. The following form part of our action plan in delivering this:

- Increase the availability of adapted homes. Meet the expectation that people prefer to live in their own home.
- Improved seamless adaptation service provided for customers. Time taken for client to benefit from adaptations reduced.
- Increase choice for disabled people. Greater use of existing resources.

These are also reflected in **Priority No 3 of our Corporate Plan 2010-2016** which aims to provide timely and effective interventions to enable disabled people to live independently in their homes.

**Strategic Priority No 5** partnership working. The following form part of our action plan in delivering this:

- Effective partnerships which result in tangible benefits to the Borough.
- Effective partnership working with deliverable and resourced outcomes.
- Sub-regional policies and strategies.
- Choice-based Lettings Scheme operating.

The legislative framework, which underpins this policy, is brought about by The Housing, Grants and Regeneration Act 1996 and The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

Facilitating access to ethical and affordable loan products can assist in achieving good quality homes in the private sector. The policy includes a range of loan assistance and places emphasis on testing a client's ability to contribute towards the cost of the work.

The policy is based on the understanding that it is the responsibility of the homeowner to maintain their own property. Therefore, priority for assistance applies the principle of loan first and then grant (if available) as last resort.

This policy focuses on:

1. Reducing empty homes
2. Reducing the number of non-decent homes in the Borough
3. Adapting homes for independent living
4. Promoting the energy efficiency of homes

The definition of a decent home can be found in the appendix on page 17.

## 2 **Funding**

The awarding of any loan or grant (exempting the Disabled Facilities Grant) under this policy is discretionary and also subject to the availability of capital resources. Such resources will be set out either under the Council's capital programme each financial year, or via external funding allocations made available to Partners that administer loans as part of this programme.

Funding has been allocated by the West Midlands Kick Start Partnership to deliver ethical loan products on behalf of Stafford Borough Council. This initiative aims to provide home improvement assistance to help vulnerable, elderly and low-income households to improve their homes to, or towards, the Decent Homes Standard. This provides the main funding source for decent homes.

### **3 Disabled Facilities Grants Funding**

The delivery of adaptations, through mandatory Disabled Facilities Grants, to support disabled people to live independently in their homes is funded through specified capital grant and the Council's Capital Budget Programme.

The Home Improvement Agencies play a key role in delivering this policy by supporting homeowners through the process. The major funding for Home Improvement Agencies has, since 1 April 2003, been part of the Supporting People programme and is provided locally through Staffordshire County Council. Stafford Borough Council also offers financial support to the Home Improvement Agency. Further funding is provided through the delivery fund of the Kick Start programme.

### **4 Policy objectives**

To improve and maintain healthy living conditions within the private housing sector and to work towards the long-term goal of decent homes for all residents in Stafford Borough.

### **5 Targeting Support**

Where targeting takes place this will particularly focus on reducing the proportion of vulnerable homeowners living in non-decent homes.

The Local Futures Report enables officers to identify wards within the Borough where there is a likelihood of high levels of non-decent homes. This data, together with profiles of benefit claimants will be used to focus the marketing and promotion of loan assistance as part of the promotion plan for the Borough.

### **6 Delivery**

The Housing Standards Team offer advice and support to residents and private landlords in achieving decent homes.

The funding of loan products will be primarily through the West Midlands Kick Start Partnership <sup>1</sup>, but delivered locally through the Home Improvement Agency.

The Home Improvement Agency's service is seen by the Government as having a particularly important role to play in taking forward the Decent Homes agenda. They also deliver the local decent homes Kick Start Scheme for Stafford Borough Council. They provide a valuable service to help vulnerable, elderly and those on a low-income to remain living independently in their own home for as long as they wish. They assess the clients' needs for improvements and adaptations, arrange the best funding option and provide support during the stress and disruption that work in the home can cause. This enables the client to remain in a safe, warm and secure environment.

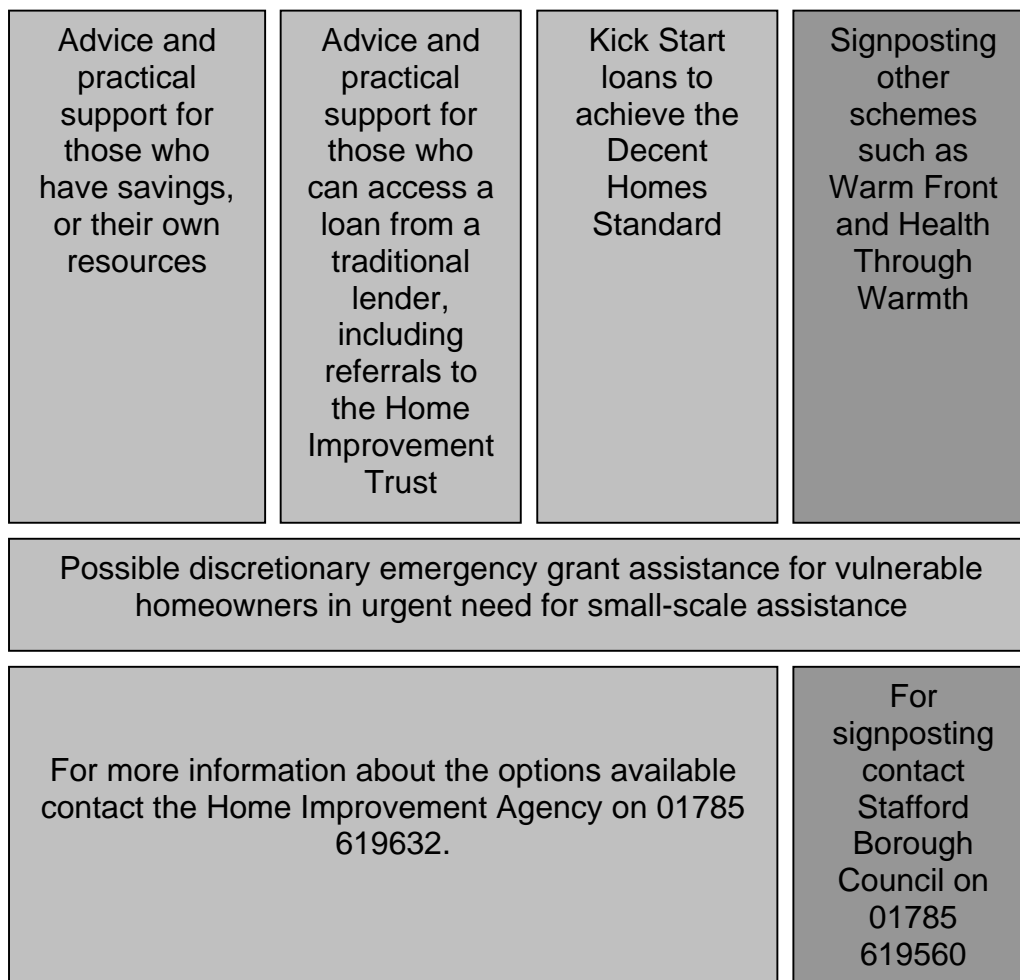
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<sup>1</sup> More information about West Midlands Kick Start can be found at [www.wmkickstart.co.uk](http://www.wmkickstart.co.uk)

## 7 Main Priorities for assistance

This section sets out the types of home assistance available to owner-occupiers and explains in more detail the “hierarchy of assistance”. Advice and/or loans first with grant assistance as a last resort.

Customers may be eligible for:



## 8 Advice practical support

In partnership with the Home Improvement Agency, advice is available to all clients to enable them to make informed choices about the options available to them for home improvements and adaptations. Where required the Home Improvement Agency will provide practical support to vulnerable clients throughout the process. Support can be provided specifically in relation to:

- Identifying works or repair or improvements that are required to achieve a decent home
- Providing access to the handy person service where the client is eligible
- Providing an understanding of what the works may cost, and consider the options for funding. This may include access to an Independent

- Assisting in preparing a scheme of works and making relevant applications for permissions such as planning and building regulations or grants as appropriate
- Selecting a contractor to carry out and oversee the work

If loan or grant assistance is not likely to provide sustainable long term living conditions the Housing Group will offer advice on all housing option initiatives. Where there are health and welfare issues this may include help accessing social rented housing and supported accommodation.

## 9 Financial Assistance

The full range of assistance is detailed over the following pages.

Product	<b>Equity Share Loan</b>
Information	<p>Where appropriate Kick Start will offer applicants independent financial advice. They will assess the homeowner's financial situation and provide recommendations.</p> <p>The minimum loan is generally £3,000. The maximum loan is 80% of the free equity of the property. This means that at the time of the loan, the value of all loans secured on the property, including the equity share loan may not exceed 80% of the property value.</p> <p>Applicants that have remaining free equity in their property may undertake desirable works up to the value of £5,000. Desirable works are those considered to make sense by the Council having regard to other work done to achieve the Decent Homes Standard.</p>
Eligibility	<ul style="list-style-type: none"> <li>• The Council must consider that the borrower's property is in need of the work to meet or work towards the Decent Homes Standard</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• The borrower must have sufficient equity in their home</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• At the time of application, the borrower must be living at the property as their main or only residence</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Applicants must be receiving at least one of the means tested benefits listed below:               <ol style="list-style-type: none"> <li>1. Income support</li> <li>2. Housing benefit</li> <li>3. Income based job seekers allowance</li> <li>4. Income based employment and support allowance</li> <li>5. Working families tax credit</li> <li>6. Attendance allowance</li> <li>7. Disability living allowance</li> <li>8. Industrial injuries disablement benefit</li> <li>9. War disablement pension</li> <li>10. Child tax credit (Income of less than £16,040)</li> <li>11. Working tax credit (Income of less than £16,040)</li> <li>12. Pension credit</li> </ol> </li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>• Be low-income homeowners with a combined household annual income of less than £27,200</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>• Be over the age of 60.</li> </ul>

	<ul style="list-style-type: none"> <li>• If any applicant has a household income of over £27,200 but is still not eligible for mainstream loans then these cases may be considered by the Discretionary Panel.</li> </ul>
Exclusions	<p>An equity share loan may <b>not</b> be used for:</p> <ul style="list-style-type: none"> <li>• Creating garages/parking spaces, except where a disabled person resides at the property and mobility is a problem.</li> <li>• Creating storage space, except where needed for medical equipment or disabled aids.</li> <li>• Extending properties unless they are overcrowded or existing facilities do not meet the Decent Home Standard.</li> <li>• Decoration, except when need due to other works being carried out under the loan.</li> <li>• Fitted carpets or floating floors, wardrobes or other 'furnishing' items.</li> <li>• Conservatories, except where replacement of existing conservatories in disrepair is the most appropriate option.</li> <li>• Repairing any malicious damage caused by the occupants.</li> <li>• Any desirable works, where the client is choosing to ignore higher priority works.</li> <li>• Another application within 5 years of the completion of works under the original loan.</li> </ul>
What can the loan be used for?	To make a home decent, make repairs and/or improvements or to top-up the shortfall in funding of Disabled Facilities Grants.
Expected outcomes	To meet the Decent Homes Standard and/or allow independent living.
Contact	The Home Improvement Agency on 01785 619632

<b>Product</b>	<b>Unsecured Loan</b>
	The minimum loan is £500. The maximum loan is £2,000.
Eligibility	<ul style="list-style-type: none"> <li>The borrower must show that they can afford to make repayments throughout the term of the loan and must make repayments via direct debit</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>At the time of application, the borrower must be living at the property as their main or only residence</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>Applicants must be receiving at least one of the means tested benefits listed below: <ol style="list-style-type: none"> <li>Income support</li> <li>Housing benefit</li> <li>Income based job seekers allowance</li> <li>Income based employment and support allowance</li> <li>Working families tax credit</li> <li>Attendance allowance</li> <li>Disability living allowance</li> <li>Industrial injuries disablement benefit</li> <li>War disablement pension</li> <li>Child tax credit (Income of less than £16,040)</li> <li>Working tax credit (Income of less than £16,040)</li> <li>Pension credit</li> </ol> </li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>Be low-income homeowners with a combined household annual income of less than £27,200</li> </ul> <p><b>Or</b></p> <p>Be over the age of 60.</p> <ul style="list-style-type: none"> <li>Applicants can include households with income of over £27,200, that are not eligible for mainstream loans; such cases may be considered by the Discretionary Panel.</li> </ul>
What can the loan be used for?	To make small repairs and/or improvements including work not covered by Government energy efficiency grants and to top-up the shortfall in funding of Disabled Facilities Grants.
Expected outcomes	To achieve/work towards Decent Homes Standard.
Contact	The Home Improvement Agency on 01785 619632

<b>Product</b>	<b>Emergency Repair Grant</b>
	<p>At the discretion of the Principal Environmental Health Officer, grant aid may, in exceptional circumstances, be considered where there is an urgent and serious category 1 hazard present and loan options have been exhausted as a means to assist repair.</p> <p>The maximum grant is £2,000 plus agency fees and charges reasonably incurred if applicable.</p> <p>Where specialist reports are required to determine the condition of any installation or part of the property then these may be obtained initially at the expense of the Council. Such costs would be added to the amount of any grant, if awarded.</p>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Applicants must be receiving at least one of the means tested benefits listed below: <ol style="list-style-type: none"> <li>1. Income support</li> <li>2. Housing benefit</li> <li>3. Income based job seekers allowance</li> <li>4. Income based employment and support allowance</li> <li>5. Working families tax credit</li> <li>6. Attendance allowance</li> <li>7. Disability living allowance</li> <li>8. Industrial injuries disablement benefit</li> <li>9. War disablement pension</li> <li>10. Child tax credit (Income of less than £16,040)</li> <li>11. Working tax credit (Income of less than £16,040)</li> <li>12. Pension credit</li> </ol> </li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• The applicant must have savings or capital of less than £2,000.</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Grant conditions will apply for a period of 5 years from the certified date of satisfactory completion of the work.</li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>• Only one Emergency Repair Grant will be available within a period of 5 years from the certified date.</li> </ul>
<b>What can the grant be used?</b>	<p>Works to reduce the likelihood of harm where a category 1 hazard has been identified which poses a serious risk to the health of the occupier.</p> <p>Such works would be restricted to the most cost effective way to make the property safe and may be a temporary solution pending investigation of loan eligibility.</p>
<b>Expected outcomes</b>	Work towards Decent Homes Standard.
<b>Contact</b>	The Home Improvement Agency on 01785 619632

<b>Product</b>	<b>Disabled Facilities Grant</b>
	<p>This is a mandatory grant for works that enable a disabled client to live independently in their own home by providing suitable adaptations to meet their specific needs.</p> <p>The maximum amount of grant is prescribed by regulation and is currently £30,000.</p>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• This grant is available to owner-occupiers and tenants, certain licensees or other occupiers who are able to satisfy the criteria of the Housing Grants, Construction and Regeneration Act 1996.</li> <li>• Landlords may apply on behalf of tenants but must satisfy the requirements of the above legislation.</li> <li>• The grant is subject to a means test, except where the work is for a child or young person.</li> <li>• Should a property subject to a Disabled Facilities Grant be sold within a 10 year period, starting on the certified date of completion of work, the Council will use its discretion to reclaim funding that exceeds £5,000, subject to a maximum repayment of £10,000.</li> <li>• Where the grant has been used to supply specialist equipment, such as a stair lift or semi-permanent ramp the Council shall be given the option to recover that equipment for re-use, if the applicant no longer has use for it and has not entered into any other agreement for its disposal.</li> </ul>
<b>What can the loan be used for?</b>	<p>To enable a disabled person to:</p> <ul style="list-style-type: none"> <li>• Get into and out of their home</li> <li>• Get to a room that could be used as a bedroom</li> <li>• Get to/use the lavatory and hand basin</li> <li>• Prepare and cook food</li> <li>• Get to a principal family room (living room)</li> <li>• Get around their home to care for another person</li> <li>• Access a garden/balcony/land next to a houseboat</li> </ul> <p>Or to</p> <ul style="list-style-type: none"> <li>• Improve or install a suitable heating system</li> <li>• Help them control lighting, power and heating</li> <li>• Make the home safe for them/others living there</li> </ul>
<b>Expected outcomes</b>	The disabled person will be able to live more independently in their home.
<b>Contact</b>	Stafford Borough Council on 01785 619560

## Landlord Assistance for Achieving Decent Homes

Product (1)	<p>A grant of up to 50% of the cost of work needed to bring a property up to the Decent Homes Standard.</p> <p>Grant assistance will <b>not</b> be provided to meet any costs associated with removing Category 1 hazards from a property, as this remains the statutory responsibility of the Landlord.</p> <p>The maximum amount of grant will be £2,000.</p>
Eligibility	<ul style="list-style-type: none"> <li>• The applicant/owner must be a member of an accreditation scheme approved by the Council</li> <li>• No more than two grant applications will normally be considered from any one landlord in any financial year. Where a landlord owns property in the name of a company or partnership, he/she will be treated as if the property is owned in their own name for the purposes of this of this paragraph. The number of grants available to any one landlord in any financial year may be varied at the discretion of the Head of Environment</li> <li>• It is a condition of grant that on completion of the work the dwelling/s will be available for letting on an assured short hold tenancy or under licence for a minimum period of 2 years from the certified date of completion</li> </ul>
What can the grant be used for?	<p>Work to meet the Decent Homes Standard, but excluding work to remove category 1 hazards.</p> <p>Grants relating to Houses in Multiple Occupation will exclude fire safety works unless over and above the national minimum guidance standard (Currently Lacors Housing - Fire Safety Guidance).</p>
Expected outcomes	<p>Achieving the Decent Homes Standard and be available for letting.</p>
Contact	<p>Stafford Borough Council on 01785 619560</p>
Product (2)	<p>A grant of up to 50% of the cost of work needed to bring a long-term empty home up to the Decent Homes Standard to enable it to be made available for letting.</p> <p>The maximum grant will be £5,000.</p>
Eligibility	<ul style="list-style-type: none"> <li>• The applicant must be able to demonstrate to the satisfaction of the Council that the dwelling has remained unoccupied for at least six months prior to the date of application.</li> <li>• The applicant must have had an owner's interest in the dwelling for a minimum of 12-months, prior to approval of the grant. Where an owner interest has been vested under a will or intestacy, this requirement can be treated as having been met by the previous owner.</li> <li>• A grant will not be approved unless the applicant is</li> </ul>

	<p>registered with a landlord accreditation scheme supported by the Council.</p> <ul style="list-style-type: none"> <li>• It is a condition of the grant that if the property is sold within five years, the Council will require repayment of the grant in full plus interest.</li> <li>• No further grant application will be considered within five years of the certified date of completion of the work. No other grant applications for the same dwelling will be considered.</li> </ul>
What can the grant be used for?	Work to meet the Decent Homes Standard and enable the property to be suitable for letting.
Expected outcomes	<p>Achieve Decent Homes Standard and be available for letting.</p> <p>Returning a long term empty home into use in the private rented sector.</p>
Contact	Stafford Borough Council on 01785 619560

## 10 **Appeals Relating to this Policy**

Stafford Borough Council's Corporate Complaints, Compliments and Comments procedure will be followed in an effort to resolve any complaint about the Service.

A complaint that relates to the determination of a valid application for grant (e.g. the value of grant awarded, or a decision not to approve the grant) will initially be considered by the Head of Environment.

Where a satisfactory solution cannot be reached by the Head of Environment, the complaint will be referred to the Council's Public Appeals Committee.

All decisions of the Public Appeals Committee will be made in accordance with the PSHRP.

The Public Appeals Committee will issue its decision in writing to the appellant, which will include reasons for the decision of the Committee.

Any appeal must be set out in writing and set to the Head of Environment, Stafford Borough Council, Civic Centre, Riverside, Stafford ST16 3AQ. The appeal must contain details about the nature of the appeal and must include specific grounds on which the appeal is based:

- That the Council Policy has not been applied correctly, or,
- That the case in question is exceptional and for that reason alone justified an exception to the Private Sector Housing Renewal Policy 2011 policy.

Appeals will not be considered on the grounds that the applicant does not agree with the Council Private Sector Housing Renewal Policy.

Appeals relating to the "Kick Start Partnership" will not be considered by Stafford Borough Council and should be made to the "Kick Start Programme" Appeals Panel.

A copy of the Public Appeals Committee procedure can be obtained from the Head of Law and Administration (01785 619000).

## 11 **Resources to Support the Policy**

The level of resources available to support the grant element of the private sector housing renewal programme will be set by the Council as part of its annual budget setting programme and will reflect the level of financial support from the West Midlands Regional Assembly.

The type and value of assistance provided will be set as part of the Council's annual budget review.

The provision of loan-based products will be delivered on behalf of the Council, by the Kick Start Partnership.

Full grant conditions are detailed in Annex 1.

## **12 Review of this Policy**

This Policy will be kept under review and on going take-up will be considered together with ongoing consultation and participation. If no other need arises in the intervening period, the Policy will be reviewed annually.

## **13 Commencement of this Policy and Transitional Arrangements**

Where written grant application has been received, under the provisions of the Housing Renewal Policy 2006, prior to this Policy coming into effect, the application will be determined and will be paid in accordance with the provisions of that Policy.

Before this Policy comes into effect a public notice of the new Policy must be printed in the local newspapers. The Policy will come into effect on the day following the publication of the statutory announcement.

## Housing Renewal Framework

Relevant legislation and Guidance includes:

### Housing Grants, Construction and Regeneration Act 1996

This Act makes provision for the Local Authority to provide grants and assistance for the renewal of private sector housing

### The Regulatory Reform (Housing Assistance) Order

This Order provides that “a local housing authority may provide directly or indirectly, assistance to any person.”

The powers available under the Order are very broad and include the power to:  
Acquire living accommodation,

- Adapt or improve properties,
- Demolish or re-place living accommodation.

### Department for Communities and Local Government - A Decent Home: Definition and Guidance for implementation

This Guidance states that a **decent home** is one that:

1. Meets the current statutory minimum housing standards:

It is free from category 1 hazards as assessed under the HHSRS Housing Act 2004.

2. It is in a reasonable state of repair:

- One or more key building components are old and, because of their condition need replacing or major repair; or
- Two or more other building components are old and, because of their condition need replacing or major repair.

3. It has reasonably modern facilities and services:

This takes into account the modernity, function and condition of kitchens and bathrooms and the adequacy of external noise insulation.

4. It provides a reasonable degree of thermal comfort:

A dwelling should have both efficient programmable heating and effective insulation.

**Vulnerable households** have been defined for the purposes of the Decent Homes Standard as a whole as those in receipt of at least one of the principal means tested or disability related benefits listed below:

- income support

- housing benefit
- disabled persons tax credit
- income based job seekers allowance
- income based employment and support allowance
- working families tax credit
- attendance allowance
- disability living allowance
- industrial injuries disablement benefit
- war disablement pension
- child tax credit (Income of less than £16,040)
- working tax credit (Income of less than £16,040)
- pension credit