

# **Appendix 1**

**Cabinet Report 5<sup>th</sup> December 2011**

**DOVER DISTRICT COUNCIL**

**REGULATORY REFORM**  
**ORDER 2002**

**Draft Housing Assistance Policy**  
**and Conditions**  
**2011**

## CONTENTS

	<u>Page</u>	<u>Para</u>
<b>INTRODUCTION</b>	1	1
<b>FUNDAMENTAL PRINCIPLES</b>	2	2
<b>TYPES OF FINANCIAL ASSISTANCE AVAILABLE</b>	3	3
Disabled Home Assistance Grant	3	3.1
Disabled Relocation Loan	2	3.2
Urgent Homes Assistance Loan	4	3.3
St Radigunds Energy Efficiency Scheme	4	3.4
Empty property assistance	5	3.5
Disabled Facilities Grant	5	3.6
<b>CONDITIONS OF ASSISTANCE</b>	6	4
Buildings Not Attracting Grant Assistance	6	4.1
Eligible Applicants	6	4.2
Form of Application	6	4.3
Eligible Works	7	4.4
Notification of Approval of Assistance	7	4.5
Amount of Assistance	7	4.6
Supervision of Works	8	4.7
Conditions of Payment	9	4.8
Payment of Assistance	9	4.9
Grant Conditions – Certificate of Future Occupation	9	4.10
Repayment upon Breach of Conditions	10	4.11
Loan Conditions	10	4.12
Second Grants or Loans	10	4.13
<b>DEFINITIONS</b>	11	5
Relevant Means Tested Benefit and Vulnerable Persons	11	5.1
Certified Date	11	5.2
Disposal	11	5.3
Exempt Disposal	12	5.4
<b>APPEAL PROCEDURE</b>	12	6
<b>APPENDICES</b>		
<b>A:</b> Housing Assistance Policy Summary	13	
<b>B:</b> Properties eligible for St Radigunds Energy Efficiency Scheme	14	

# **DOVER DISTRICT COUNCIL**

## **Regulatory Reform Order 2002** **Housing Assistance Policy and Conditions 2011**

### 1. **INTRODUCTION**

This document details Dover District Councils Housing Assistance Policy and Conditions commencing for 2011. It amends and updates the previous policy dated January 2009.

This policy has been adopted under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order enables local authorities to develop a means of providing assistance to households living in the private sector so that they can address local needs and priorities. In order to make use of these powers, the Council has to publish its Policy.

The policy also provides information on mandatory Disabled Facilities Grants, which are provided under The Housing Grants and Reconstruction Act 1989. The Department of Communities and Local Government and if available the Councils own capital provides funds for this grant.

This revised Policy reflects the loss of government funding for private sector housing renewal which was provided via the Regional Housing Board and which came to an end in March 2011..

The policy also recognises the pressures on the Councils own capital funds and the fact these are likely to reduce substantially during the next few years. Any monies for future housing renewal is likely to be only funded from repayment of previous loans and grants that the Council receive from time to time.

The main focus of our discretionary Housing Assistance is towards schemes to assist disabled persons and to enable more effective use of the Mandatory Disabled Facilities Grant.

The other objectives are to provide a small amount of assistance for;

- Vulnerable households living in properties with a serious hazard,
- Energy Efficiency measures to enable households to access CERT funding in a deprived area of Dover,
- Grants to encourage owners of empty homes to take up loans from KCC no-use empty scheme to bring them back into use.

The first part of the document relates to the types of Assistance available and the second part details the conditions relating to this assistance. A table of the types of assistance available is attached at Appendix A.

The Policy reflects; local housing conditions whose details are contained in the Private Sector House Condition Survey 2008, The Private Sector Housing Strategy 2010-15, the Empty Homes Strategy 2010-15 and the Housing Strategy 2010-15.. It also reflects the contents of Circular 05/03 as issued by the Office of the Deputy Prime Minister

The Policy addresses:

- The need to increase the number of decent homes available for vulnerable households;
- The requirement to reduce the number of empty homes;
- To assist with minor essential works to assist disabled and vulnerable people to remain safely in their home;
- The need to reduce fuel poverty by improving the energy efficiency of existing cold homes occupied by households on low income.

The housing assistance conditions are to ensure that assistance is used as effectively as possible and provided to those persons in greatest need.

This Policy will come into force on 1 November 2011 and will be reviewed within one year of adoption. Any significant revisions to the policy will be published. The policy may be reviewed earlier if there are major changes in circumstances. The Director of Community and Development may make minor changes to the policy.

Any queries relating to these Policies and Conditions should be referred to the Private Sector Housing Manager, Dover District Council, White Cliffs Business Park, Dover CT16 3PJ. Telephone 01304 872454.

Web address: [www.dover.gov.uk/publicsectorhousing](http://www.dover.gov.uk/publicsectorhousing)

## 2. **FUNDAMENTAL PRINCIPLES**

It is neither possible nor desirable for the Council to offer financial assistance for all private sector housing condition problems. It can only directly assist a proportion of these through targeting the limited available resources at priority areas.

Although the responsibility to maintain private property rests firmly with the owner, it is recognised that the private housing stock is a major public asset and can have an important affect on the occupier's health. Most assistance is offered as an investment in this local and national asset, for long-term public benefit, economic regeneration and to improve the health of our residents. In addition, certain forms of assistance can help balance the local housing market in a way that gives more choice and opportunities to those in housing need.

The use of loans has been the single most significant change in the way the Council has helped with larger projects. Loans that are repaid will be recycled into further private sector housing renewal. The Council and central Government considers that this is an appropriate way forward given the pressure on resources and because, over time, it will allow more homeowners to be assisted with a limited amount of resource.

This new policy can only provide small sums of monies for works compared to the previous policy. In view of this, grants with long condition periods are more appropriate than loans, and the new policy reflect this.

Money repaid to the Council, either on repayment of loans or grant, will be reinvested in the private sector housing renewal capital programme.

### **3. TYPES OF FINANCIAL ASSISTANCE AVAILABLE**

Subject to sufficient funds being available, assistance to qualifying residential premises will be provided as loans and grants in the following cases. Each type of assistance has a maximum budget allocated. Once the budget has been committed no further offers will be made. In such circumstances, the Council may draw up a waiting list of people wanting assistance. Details of the budgets are available on request from the Private Sector Housing team.

#### **3.1 Disabled Home Assistance Grant**

This grant is available to persons receiving a mandatory Disabled Facilities Grant for adaptation to their home. The application has to be made by the homeowners of the property being adapted. In the case of a tenanted property this will be the landlord. The purpose of the grant is to:

Carry out essential works of up to £5000 to enable the Disabled Facilities Grant works to be completed. Examples of eligible works include repairs to the floor, walls or ceiling of a room being adapted or upgrading services such as electrical wiring or drainage to enable the adaptation to function properly. The grant is conditional that if the property is sold within 10 years of the completed works it will be repayable. The grant will be recorded as a local land charge.

In exceptional cases the grant may be increased to £7,000. This is at the discretion of the Private Sector Housing Manager.

#### **3.2 Disabled Relocation Loan**

In appropriate cases where a person's is eligible for a Disabled Facilities Grant but the property is unsuitable for adaptation to their specific needs, a Disabled Relocation Loan may be offered. The maximum assistance is up to £12,000. This loan will only be available to a disabled person following a decision by Council in consultation with Social Services that the existing property cannot be economically or reasonably adapted to their needs. The loan is interest free and only repayable upon sale of the property. The loan will be recorded as a local land charge.

The loan will only be offered where it can be shown that financial hardship would be caused to the applicant if they had to find another suitable property within their existing resources. The applicant may be asked to undertake the statutory means test for a Disabled Facilities Grant and/or provide other details to confirm there is financial hardship.

The loan will pay for legal and moving costs and any agreed reasonable additional cost to purchase a more suitable property. Social Services and the Council must agree the suitability of the new property. If the new property requires adaptation, a Disabled Facilities Grant may also be offered.

Costs that are being met by Social Services, a charitable body or by a donation from any other institution will not be eligible for assistance.

#### **3.3 Urgent Home Assistance loan**

This loan is available to owner-occupiers who are in receipt of a means tested benefit and whose properties give rise to a serious hazard likely to cause a risk of harm. The hazard will be assessed using the Housing Health and Rating System contained in

the Housing Act 2004. Whether the person living in the property is vulnerable to the hazard will be relevant when deciding if assistance is given.

This loan will pay up to £8,000 for works that will reduce or eliminate the hazard(s) in the property which is likely to cause a risk of harm to a vulnerable person. This loan will not normally pay for minor repairs to heating systems or general maintenance items such as broken window glazing. It is repayable when the property is sold or the loan conditions broken.

As a general guide, repairs of under £500 will not be eligible and will be considered as maintenance. The loan may pay for the replacement of obsolete heating where there is no alternative funding available. The loan will normally be registered with land registry and in exceptional cases the loan may be placed as a local land charge instead of with the land registry.

Landlords and tenants are not eligible to apply.

To be eligible, applicants are required to be:

- Vulnerable owner-occupiers. (Those on a relevant means tested benefit at time of application see Section 5.1).

### 3.4 **St Radigunds Energy Efficiency Scheme**

Grants up to £4,000 will be available to all owners including landlords of properties in selective roads in St Radigunds Ward that are receiving a CESP (Community Energy Savings Programme) grant to fund energy improvements to their property. The Grant is to top up the grant awarded through the CESP scheme. The CESP funding is dependant on a Council contribution - without this there would be no CESP funding for the Private Sector Homes. This is an opportunity to improve poorly insulated homes in a deprived area, to reduce fuel poverty and to improve the appearance of the area.

The properties eligible for assistance are listed at Appendix B.

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
- Connection to gas if appropriate
- Solar water heating may be offered in some hard to heat properties.

Where the household is eligible for a Warmfront Grant they will normally be expected to apply for such assistance first.

### 3.5 Empty Property Assistance

Where an owner of an empty property receives a loan from Kent County Council under the 'no-use empty' initiative, an Empty Property Grant will be available to cover the loan interest payments due to KCC. All payments will be made direct to KCC as interim payments over the length of the loan period (normally five years) and will not be paid directly to the applicant.

The grant will only pay for the interest payments normally due and agreed at the start of the loan agreement. The grant will not pay for additional interest payments accrued due to delays or non-payment of the agreed capital repayments by the owner of the property.

Where the KCC loan is repaid early or there is a breach of the loan or grant conditions all grant payments will cease.

### 3.6 Mandatory Disabled Facilities Grant

These grants are available to owners or tenants to provide essential disabled adaptations to enable an occupant to use or access their home. The maximum grant is £30,000. Examples of common adaptations include:

- Providing ramps to allow a person to get in and out of their house
- Stair lifts and through floor lifts
- Level access showers for people who can not use a conventional shower or bath

Most applicants will be subject to a means test and some applicants are required to pay some (or all) of the costs of the works. The Council must also be satisfied that the works required are "necessary and appropriate" to meet the needs of the disabled occupant and in doing so will consult with Kent County Council through their Occupational Therapy Bureau.

The work must be considered "reasonable and practicable" bearing in mind the layout and condition of the property. An officer of Dover District Council will assess this. Where adaptations are not practical a Disabled Relocation Loan would normally be offered to help the applicant obtain a more suitable property for adaptation.

It's the policy of the Council to only fund works that are mandatory as prescribed by the Local Government and Housing Act 1989. Due to demand exceeding resources applicants will be placed on a waiting list and be assisted in order of a priority. Dover uses a points system to determine the priority of an applicant based upon their need. Those with the greatest need will be offered assistance first.

Under the general consent by the Secretary of State in 2008, the Council may require repayment of some of the grant if the property is sold within 10 years from completion of the works. The first £5000 of the grant is not repayable but the remaining grant, may be repayable up to a maximum of £10,000. In determining whether to require repayment, the council will consider;

- (i) the extent to which the recipient of the grant would suffer financial hardship were he to be required to repay all or any of the grant;
- (ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his employment;

- (iii) whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and
- (iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity,

Where an applicant no longer requires the installed specialist equipment, the applicant should notify the Council who may arrange to have the equipment removed for use by another disabled person.

Where an applicant successfully claims for personal injury in respect of works required under a mandatory disabled facilities grant then they will be required to repay the Council the grant, so far as is appropriate, out of the proceeds of the claim.

Grant assistance will only be paid for works that are mandatory.

#### 4. **CONDITIONS OF ASSISTANCE**

##### 4.1 **Buildings Not Attracting Grant Assistance**

- Park Homes and properties, which are not of a permanent nature such as houseboats, and caravans. (This condition does not apply to a Disabled Facilities Grant or Disabled Homes Assistance Grant)
- Sheds, outhouses and extensions such as conservatories that do not have Building Regulations approval.
- Non-residential buildings.

##### 4.2 **Eligible Applicants**

Eligible applicants are freeholders and long leaseholders with at least 10 years interest left in the property. Only in the case of a Disabled Facilities Grant can a tenant apply. Except in the case of landlords, the property must be the applicant's sole residence.

##### 4.3 **Form of Application**

Application for assistance must be on the forms prescribed by the Council.

Estimates and invoices cannot be accepted from the applicant or a member of the family of the applicant. In some cases assistance may be payable towards DIY works, but for material cost only.

A completed application should normally be made within 18 weeks of any formal offer of assistance. An offer will expire after six months and if a completed application has not been received by this time, the offer may be cancelled. If it is evident that the applicant is making no attempt to make an application, the offer may be cancelled before six months so the funds can be reallocated. The Council can cancel an offer at any time. The applicant will be informed in writing if an offer is cancelled.

#### **4.4 Eligible Works**

Eligible works will be only those that are identified by an officer of the Council's Private Sector Housing Team with reference to the Council's policy. Any relevant fees will also be included. Any assistance that is requested but is not determined as eligible within the assistance policy can be considered under the appeal procedure.

Works that have started before the assistance has been approved will not receive assistance. The Council may in exceptional circumstances agree to assist such works if permission is sought before the works commence. Such permission will always be in writing and will be subject to a visit by an officer from the Council's Private Sector Housing team.

Any costs, which would be eligible for assistance under an insurance claim or third party claim, will not attract grant assistance. In exceptional cases assistance may be given on condition it is repaid out of the proceeds of any future claim.

Works outside the curtilage of the property are not normally eligible for assistance unless they relate to the provision of essential services such as water, gas or electricity.

#### **4.5 Notification of Approval of Assistance**

The Council will notify an applicant in writing whether the application for assistance is approved or refused. The notification will be provided as soon as reasonably practicable after receipt of a completed application.

A loan approval will normally be subject to the loan being registered as a legal charge at the Land Registry office. The charge for this, which will be added to the loan, is currently £50. In some cases where it is not possible to place a charge with land registry the loan will instead be recorded as a local land charge.

The approval will specify the amount of assistance, the amount that is ineligible, the applicant's contribution if any towards the eligible costs and the total cost and the expiry date of the assistance. Assistance is not transferable to another person on the sale of the property.

In the case of refusal, the Council will give the reason for refusal.

In both the above cases, the applicant will be able to appeal against the decision. Details are contained in section 6.

#### **4.6 Amount of Assistance**

The council will specify the maximum amount for assistance. These amounts are inclusive of all costs including Value Added Tax and fees. The current limits are summarised in the table, Appendix A.

If the Council is satisfied that owing to circumstances beyond the control of the applicant, the work has increased in cost due to unforeseen works, it may increase the assistance subject to the maximum limits allowed. The Council must approve any increase in assistance before the additional cost is incurred.

In the case of an increase in a loan the applicant will need to agree the increase in loan in writing before approval.

In cases where eligible costs have reduced the assistance may also be reduced accordingly and the applicant informed in writing as soon as possible.

**Any works that are started before approval will not receive assistance unless agreed in writing by the Council beforehand.**

#### 4.7 **Supervision of Works**

Applicants are advised to use the Homes Improvement Agency - "In Touch" - or another qualified surveyor to assist with their applications.

Relevant fees to the In-Touch Home Improvement Agency or other approved managing agent will be included as eligible works up to a maximum of 10% of eligible costs.

Building Regulations or Planning approval, or any other agreed professional fees, can be paid out of the loan and will be included in the charge upon the property.

The building contract will be between the applicant and the chosen contractor and will not include the Council. An officer from the Council's Private Sector Housing team or our approved agent will check the works to ensure they are carried out according to the specification of work and in accordance with good building practice. However, the Council and its officers are **not** liable for any poor workmanship nor do they provide any guarantee.

Where eligible works are not of an acceptable standard, the Council may withhold monies.

#### 4.8 **Conditions of Payment**

Assistance will only be paid if:

- (a) The works are completed within the time stated in the approval or such further period the council may allow. This must be confirmed in writing. This period is normally 12 months from approval;
- (b) The works are carried out in accordance with the conditions of approval;
- (c) The work is carried out by one of the contractors whose estimate accompanied the application. The Council will normally assess the assistance on the lowest estimate;
- (d) The applicant completes a request for payment form that confirms acceptance and satisfaction of the completed works and that the builders are not members of the applicant's family (see footnote 6 for definition);
- (e) The Council is provided with an acceptable invoice or receipt for payment for the works or fees. The invoice must include full details of the builder/surveyor employed including VAT registration details. The applicant or a member of his family cannot submit an invoice.
- (f) The Council has been notified in advance that the works have begun. This should normally be in writing.
- (g) That the works have been completed to a satisfactory standard and in accordance with the grant offer and estimates.

- (h) Any copies of specified guarantees and test certificates are submitted. All electrical work should only be carried out by an NICEIC approved contractor or one approved under current Building Regulations.

#### 4.9 **Payment of Assistance**

Interim payments will normally be paid, but these are at the discretion of the Council. The applicant's contribution (if any) will be taken into account in any payment. Normally the applicant will have to pay any contribution they may have towards the cost of the work first, before any grant payments are made.

Payments can only be paid for work carried out and not for materials not yet used or installed. Eligible works must be carried out to the satisfaction of the council and an acceptable invoice supplied.

All payments are paid direct to the builder. In appropriate situations such as for fees, payment may be made to the applicant or another third party where the applicant has already paid such costs. Where an escrow agreement exists, payment may be made to such a scheme at the agreement of both parties.

In the case of a Disabled Facilities Grant, payment of the grant may be delayed (normally for six months) where existing budgets have already been committed.

#### 4.10 **Grant and loan Conditions - Certificate of Future Occupation**

A certificate of future occupation must be submitted with applications for assistance.

An **Owners** certificate must be submitted except where it is a landlord's application. An owner's certificate requires the applicant to confirm they have at least 7 years interest left in the property and that it will be occupied by them or a member of their family as their main residence for 5 years from the certified date.

**Landlords** receiving assistance will be required to submit a landlord's certificate. This requires that the landlord has at least 10 years interest left in the property and intends to have the property available for letting as a residence for 5 years from the certified date (completion of the works). Any new letting does not include a holiday letting or a long tenancy (leasehold) or letting to a member of the owner's family.

**Disposal** – It is also a condition of any grant that it will have to be re-paid in whole or in part, if the property or part of it is disposed of or sold during the period of the Grant conditions covered by the certificate of occupation, unless it is an exempt disposal (see Definitions p.10). In the case of a Disabled Facilities Grant the first £5000 of the grant is not repayable and the maximum repayment is £10,000.

The owner is required, within 21 days of written notice by the Council, to give a statement that the property is occupied in accordance with the grant conditions.

Where the property is still subject to grant conditions, the owner must also inform the Council in writing of his intention to dispose of the property.

Grant conditions will be entered as a local land charge.

#### 4.11 Repayment upon Breach of Conditions

In the case of a breach of grant conditions the grant becomes repayable to the Council. Where an owner's certificate has been given with conditions for 10 years the grant is repayable except in the case of an exempt disposal.

In the case where an applicant ceases to be the owner, or it appears to the Council that the applicant was not at the time of the application being approved entitled to the grant, no payment shall be made and the grant cancelled. In the case where interim payments have been paid, no further payments will be made and the Council may recover any previous payments.

In all such cases, the applicant will be informed of the appeal procedure against any decision. The Council may in exceptional circumstances determine not to require repayment or require a lesser amount.

#### 4.12 Loan Conditions

All loans paid under this scheme will be repayable and are interest free until the property is required to be repaid. In the case of **owner occupiers** this will be either:

- on disposal of the relevant dwelling or part of it or;
- on the death of the applicant or in the case of joint applicants, on the death of the second applicant;

If property is not occupied it will be in accordance with the date on the certificate of future occupation.

Where repayment of the loan becomes due, the applicant will be notified, in writing of the due date for repayment of the loan.

No interest will be charged on the loan, except where the loan is not repaid by the due date, **or** in any event of a breach of the loan conditions.

If the loan is not repaid by the due date, interest will be charged on the full amount of the loan from the last date by which the loan was required to be repaid to the local authority. This will be a variable rate set at the Bank Base Lending Rate + 4%. The actual rate applied will be the Bank Base Lending Rate current on the last day by which the loan was due for repayment + 4%.

Interest will be calculated daily and will be based on the amount of the loan outstanding.

In exceptional circumstances the Council may exercise its discretion not to require repayment of the loan, or require a lesser amount.

In the case of a breach of loan conditions the whole loan becomes repayable to the Council.

If conditions are broken after approval of Council assistance and before completion of works, then payments made in respect of partially completed works shall be repaid to the Council in full, together with compound interest.

#### 4.13 **Second Grants or Loans**

Grants and loans will not be paid for items of work that have received housing assistance before under this or any previous schemes. Exceptions may be made where the item has reached its normal life expectancy.

A property will normally only receive a second grant or loan when the original grant and loan has been repaid or its conditions expired. At the discretion of the Private Sector Housing Manager another loan or grant will be paid in exceptional circumstances.

Only one Disabled Home Assistance Grant can be approved for each Disabled Facilities Grant approved.

### 5. **DEFINITIONS**

#### 5.1 **Relevant Means Tested Benefit and Vulnerable Persons**

A vulnerable person/household is one that receives a relevant means tested or disabled benefit. Such benefits change from time to time but at the time this policy was written the relevant means tested benefits were the following:

- Working Tax Credit (with an income less than £15,460);
- Child Tax Credit (with an income less than £15,460);
- Housing Benefit;
- Income Support;
- Council Tax Benefit (does not include the single persons 25% discount);
- War Disablement Pension;
- Industrial Injuries Disablement Benefit
- Attendance allowance;
- Disability Living Allowance;
- Job Seekers Allowance (income-based);
- Guaranteed Pension Credit;
- Income-related Employment and Support Allowance.

#### 5.2 **Certified Date**

This is the date when Dover District Council private sector housing deems the work to be satisfactorily completed and the grant conditions commence.

#### 5.3 **Disposal**

A disposal includes the whole or part of the property and is a conveyance of the freehold or assignment of the lease or the grant of a lease for more than 21 years.

#### 5.4 **Exempt Disposal**

An exempt disposal is one detailed below:

- To the owner or one of the joint owners of the dwelling or to a spouse or former spouse of the owner or one of the joint owners, or, in the case of a company, to an associated company;
- By court order of a domestic breakdown;
- By Compulsory Purchase Order;
- Of land which is “included land” under section 184 of the Housing Act 1985;
- By way of lease extension under part 1 of the Leasehold Reform Act 1967;
- A disposal by a person over 70 to provide an annuity income and the person concerned is entitled to continue to occupy the premises as his or her only or main residence.

#### 6 **APPEAL PROCEDURE**

In the event of disagreement with a decision, the applicant should write in the first instance to:

Private Sector Housing Manager  
Dover District Council  
White Cliffs Business Park  
Dover  
Kent CT14 3PG

We will normally respond within 14 Days of our decision.

If you are still unhappy with our decision then you should contact The Director of Finance to make a further appeal or make a formal complaint to our complaint officer.

These conditions are dated November 2011

## **APPENDIX A**

### **DOVER DISTRICT COUNCIL** **HOUSING ASSISTANCE POLICY 2011**

<b>Type of Assistance Available</b>	<b>Special Conditions</b>
<p><b>1. Disabled Home Assistance Grant</b></p> <p>A person who is in receipt of a Disabled Facilities Grant can obtain a Disabled Home Assistance Loan of up to;</p> <p>£5000 in order to carry out essential works, eg. Electrical repairs to enable the Disabled Facilities Grant works to proceed.</p>	<ul style="list-style-type: none"><li>• Repayable if property sold within 10 years;</li><li>• Applicant must be in receipt of Disabled Facilities Grant.</li></ul>
<p><b>2. Disabled Relocation Loan</b></p> <p>In appropriate cases where a property is unsuitable for adaptation with a Disabled Facilities Grant and it represents better value for money, a Disabled Relocation Loan will be offered up to a maximum of £12,000. This will pay for legal and moving costs and any agreed increase in the cost to purchase a more suitable property.</p>	<ul style="list-style-type: none"><li>• Interest free loan;</li><li>• Repayable if property sold;</li><li>• Applicant must be eligible for a Disabled Facilities Grant;</li><li>• Will be subject to a means test.</li></ul>
<p><b>3. Urgent Home Assistance Loan</b></p> <p>6. A loan of up to £8,000 to owner-occupiers who are in receipt of a relevant means tested benefit at time of application and whose home contains a serious hazard likely to cause imminent risk if ill health.</p>	<ul style="list-style-type: none"><li>• Interest free loan;</li><li>• Repayable if property sold;</li><li>• Only owner occupiers can apply;</li><li>• Home must suffer from a serious hazard;</li><li>• Will be subject to a means test.</li></ul>

## **HOUSING ASSISTANCE AVAILABLE 2011**

<p><b>4. St Radigunds Energy Efficiency Scheme</b></p> <p>Available to owner-occupiers and landlords whose properties are receiving CESP funding for energy efficiency works.</p> <p>Assistance by a 40% grant up to £4,000 towards the eligible works to improved hard to treat homes.</p>	<ul style="list-style-type: none"><li>• Repayable if property sold within 10 years ;</li><li>• Limited number of roads covered by scheme;</li></ul>
<p><b>5. <u>Empty Property Assistance</u></b></p> <p>A grant to pay the interest of a Kent County Council no-use empty loan.</p>	<ul style="list-style-type: none"><li>• Only available to owners receiving a KCC no-use empty loan;</li><li>• Grant monies paid direct to KCC.</li></ul>
<p><b>6. <u>Disabled Facilities Grant</u></b></p> <p>A mandatory grant to provide adaptations to homes occupied by disabled people.</p>	<ul style="list-style-type: none"><li>• Means tested;</li><li>• Some grant may be repayable if sold within 10 years;</li><li>• May be long waiting list and delays before receiving assistance.</li></ul>

## **APPENDIX B**

### **DOVER DISTRICT COUNCIL** **HOUSING ASSISTANCE POLICY 2011**

**Properties which are eligible for St Radigunds Energy Efficiency Scheme.**