



DOVER DISTRICT COUNCIL

REGULATORY REFORM
ORDER

Housing Assistance Policy
and Conditions
2009

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DOVER DISTRICT COUNCIL

Regulatory Reform Order 2002 **Housing Assistance Policy and Conditions 2009**

1. **INTRODUCTION**

This document details Dover District Councils discretionary Housing Assistance Policy and Conditions commencing January 2009. It amends and updates the previous policy dated August 2008.

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.

This revised Policy is to reflect the additional grant funding provided for 2008 to 2011 by the Regional Housing Board for private housing sector renewal in East Kent. The five councils of Shepway, Canterbury, Dover, Swale and Thanet were awarded this grant following a successful application by them in 2007. In total the provisional award amounted to £15,000,000 spread between the East Kent councils. Dovers share is £3.2m.

With this grant together with the Councils own capital funds, we intend to reduce fuel poverty and increase the number of Decent Homes in the private housing sector. We will use a targeted approach to achieve the strategic objective of the Council - to provide *“a wide range of good quality and accessible housing that meets the needs of the whole community”*.

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, the East Kent Partnership bid that was submitted in 2007 and the requirements of the Regional Housing Board when awarding the grant. It also reflects the contents of Circular 05/03 as issued by the Office of the Deputy Prime Minister and the Housing Strategy of Dover District Council.

The Policy addresses:

- The need to increase the number of decent homes available for vulnerable households;
- To assist with minor works to assist disabled and vulnerable people to remain safely in their home;
- The need to combat fuel poverty by reducing the number of cold homes occupied by those 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 January 2009 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 Head of Housing, Culture and Community Safety may make minor changes to the policy.

Any queries relating to these Policies and Conditions should be referred to the Private Sector Housing Manager, Housing and Communities, Dover District Council, White Cliffs Business Park, Dover CT16 3PJ. Telephone 01304 872454. Web address: www.dover.gov.uk/publicsectorhousing

2. FUNDAMENTAL PRINCIPLES

It is neither possible nor desirable for the Council to offer assistance for all private sector housing problems. It can only directly assist a proportion of these through targeting the 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. 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 now helps 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.

Money repaid to the Council, either on repayment of loans or when grant or loan conditions are broken, will be reinvested in the private sector housing capital programme.

3. DISCRETIONARY 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 Loan

This loan is only available to persons receiving a mandatory Disabled Facilities Grant. Its purpose is to:

Carry out essential works of up to £6000 so that the Disabled Facilities Grant works can be completed. Examples of eligible works include repairs to the floor, walls or ceiling of a room being adapted to provide disabled facilities or upgrading its services such as electrical wiring or drainage to enable the adaptation to function properly. The loan is interest free and only repayable upon sale of the property. The loan will be recorded as a local land charge.

3.2 Disabled Relocation Loan

In appropriate cases where a disabled person's property is unsuitable for adaptation with a Disabled Facilities Grant to their specific needs, a Disabled Relocation Loan can be offered up to a maximum of £10,000. This loan will only be available to disabled persons following a decision by Social Services that the existing property cannot be adapted or cannot be economically adapted to their needs. The loan is interest free and only repayable upon sale of the property.

The loan can pay for legal and moving costs and any agreed 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 Decent Homes Loan

This interest free loan is available to owners whose properties do not meet the Decent Homes Standard and are occupied by vulnerable persons. It is available to both owner-occupiers and landlords as set out below.

3.3.1 Owner Occupiers

This is an interest free loan of up to £30,000 for owner-occupiers. It is repayable when the property is sold or the conditions broken. The Council will pay for works that will bring a property up to the Decent Homes Standard. The loans will be registered with the Land Registry as a charge on the property.

To be eligible, applicants are required to be:

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

3.3.2 Landlords

Landlords can obtain a Decent Homes Loan if they agree to let their property to tenants on a means-tested benefit (see paragraph 5.1) after completion of the works. The maximum loan is £15,000 and is interest-free. Loans are repayable within 10 years to a landlord who joins an approved Accreditation Scheme, or within 3 years to a landlord who does not join such an approved Accreditation Scheme. The letting conditions apply until the loan is repaid.

Accredited landlords will also benefit from:

- Gas safety check where there is an existing gas heating system
- Provision of an energy certificate on completion.
- Electrical safety test and certificate
- Property maintenance advice pack.

Eligible works, as specified by the Council, may include comprehensive repairs and improvements to the external and internal fabric of the building including replacement roofs, repairs to chimney stacks, gutters, rainwater pipes, doors windows, ceilings, walls, floors, and repair or renewal of the electrical installation. On completion of the works the property must meet the Decent Homes Standard.

3.4 Heating and Insulation Grants

Grants up to £4,000 will be available to certain households on a relevant means tested benefits (see appendix B page 17) to carry out works to bring the property up to the Decent Homes Standard for energy efficiency and heating. 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 may be available for some properties
- Connection to gas if appropriate
- Solar water heating may be offered in some hard to heat rural properties.

Where the household is eligible for a Warmfront Grant they will normally be expected to apply for such assistance first. In situations where the household has been awarded a Warmfront grant but there are further monies required to complete the work, the council will provide a Heating and Insulation Grant to top up the Warmfront Grant.

Grants of up to £8000 will be available for hard to treat homes such as those in rural areas with no gas supply. This will include for specialist technologies such as solar water heating. The Private Sector Housing Manager will make the decision upon eligibility for this higher limit.

Applicants are required to make an application for this assistance through the Councils managing agents and use their approved contractors. Creative Environmental Network (CEN) who also utilizes other external funding manages the scheme.

3.5 Heating and Insulation Loans

Interest free Loans up to £5,000 will be available to:

- Low-income households (see definition at paragraph 5.6);
- Landlords of property that agree to let to tenants on a means-tested benefit for five years after completion of the works.

Works include those listed above for heating and insulation grants.

Loans of up to £8000 will be available for hard to heat homes such as those in rural areas with no gas supply. This will include for specialist technologies such as solar water heating. The Private Sector Housing Manager will make the decision upon eligibility for this higher limit.

Applicants are required to make an application for this assistance to the Council's managing agents and use their approved contractors. Creative Environmental Network (CEN) who also utilizes other external funding manages the scheme.

The schemes listed below were available under the previous housing assistance policy. The budget for these has already been allocated to homeowners. If owners do not take up all these offers of assistance, further

offers may be made in 2009 so that the budget can be fully spent. Once the budget is spent these schemes will not be available.

3.6 Coldbusters Grant

This is available to owner-occupiers and tenants in receipt of a means tested benefit who are unable to obtain assistance from a Warm Front Grant (see 17.1 for relevant benefits). This is a grant to carry out energy efficient works to properties that lack efficient heating systems or adequate insulation.

The maximum grant is £4,000 and there are no further conditions on it. The scheme is managed by Creative Energy Network (CEN) and also utilizes other external funding. Eligible works are Installation of:

- Draught proofing;
- Wall insulation and loft insulation where the existing depth is less than 100mm;
- Heating controls including programmer, hot water thermostat, room thermostat and thermostatic radiator valves;
- Central heating;
- Replacement of obsolete heating systems (tenants not eligible).

3.7 Decent Home Assistance Scheme

This is available to vulnerable owner-occupiers (those on relevant means tested benefits for a minimum of 3 months) and landlords of property that is non-decent. The assistance comprises an interest free loan of up to 70% of the eligible works and a grant of 30% of the eligible works. The maximum assistance available would be £25,000 for works necessary to make a property decent. Subject to:

- A maximum grant of £7,500
- A maximum loan of £17,500

To be eligible for this scheme, landlords must agree to let to tenants on a means-tested benefit for five years after completion of the works.

3.8 Home Assistance Scheme

This is available to vulnerable owner-occupiers (those on relevant means tested benefits for a minimum of 3 months) and landlords of property that is non-decent. The assistance comprises an interest free loan of up to 80% of the eligible works and a maximum grant of 20% of the eligible works. The maximum assistance available would be £40,000 for works necessary to make a property decent. In exceptional cases, the Head of Housing, Culture and Community Safety can increase this limit to £50,000.

The maximum assistance is:

- A maximum grant of £6,000
- A maximum loan of £44,000

To be eligible for this scheme, landlords must agree to let to tenants on a means-tested benefit for five years after completion of the works.

3.9 Empty Property Assistance

Where an owner of an empty property receives a loan from Kent County Council no-use empty initiative, Dover District Council may pay a grant to the owner of the property equivalent to the loan interest payments that are paid to KCC. The grant will pay all interest payments due by KCC. All payments will be made direct to KCC as interim payments over the length of the loan period (normally five years) and not to the applicant.

Where the loan is repaid early or there is a breach of the loan or grant conditions all grant payments will cease. 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 (grant applicant) of the property.

3.10 Handyperson Home Support Scheme

The council in partnership with the Hyde Housing association, Primary Care Trust and Social Services provides a Handyperson Scheme operated and managed by In-Touch Home Improvement Agency.

This service provides minor repairs, security and health and safety works for home owners and private sector tenants who are disabled or over 60 years old, who are either vulnerable or who have a physical/mental disability which prevents them undertaking the works themselves.

The scheme is not an emergency call out service, nor does it address gas/electrical works, or carry out external repairs above two storeys high. The scheme is limited to works where material costs do not exceed £250. The Home Improvement Agency may make a charge for the service.

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. Sheds, outhouses and extensions such as conservatories that do not have Building Regulations approval.
- Non-residential buildings including garages and commercial premises.

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 Coldbusters or Heating and Insulation 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 for material cost only towards DIY works.

A completed application should normally be made within 16 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 will normally 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 in 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 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. This will normally be within 4 weeks.

A loan approval will be subject to the loan being registered as a legal charge at the Tunbridge Wells Land Registry office. The charge for this, which will be added to the loan, is currently £40. Works cannot be approved and proceed until the loan has been registered. It will also be recorded as a local land charge.

The exception to this will be for a Heating and Insulation Loan. This will be a local land charge only.

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.**

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

In both the above cases, the council will inform the applicant of the procedure for an appeal against the decision.

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 paid for as a non-repayable grant 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 or their 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.

No interim payment will be paid on a Disabled Relocation Loan.

4.10 **Grant Conditions - Certificate of Future Occupation**

A certificate of future occupation must be submitted with applications for grant assistance except for Coldbusters, Empty Property Assistance and Heating and Insulation Grant.

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 the length of the loan period (either 3, 5 or 10 years) from the certified date (completion of the works). Any new letting must be to a tenant on a means-tested benefit. This 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).

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 5 years the grant is repayable as detailed below except in the case of an exempt disposal.

The amount of grant to be repaid in the case of a breach of conditions will reduce by 20% upon each anniversary of the certified date. Therefore during the first year the whole grant is repayable, after one year 80% repayable, after two years 60%, three years 40% and after four years 20% is repayable.

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. This will be either:

- In the case of **owner-occupiers**, 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;
- In the case of Heating and Insulation Loans only, the loan conditions will end on the 10th anniversary of the completion of the work and the loan will then not be repayable after this date.
- In the case of **landlords**, on either disposal of the relevant property or on expiry of the loan condition period (see annex A for details) from the date of the final payment, whichever is the sooner; or
- If property is not occupied in accordance with 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 in the case where a certificate of letting has been received and 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 full amount of the loan paid, irrespective of any part payments.

In exceptional circumstances the Council may exercise its discretion not to require repayment of the loan, or require a lesser amount. The Head of Housing, Culture and Community Safety, to which persons will have the right to present their case, will determine all such cases individually.

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.

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.

5.5 **Gross Income**

Gross income includes all income from any person over the age of 18 years and not in full time education living in the household. It includes salary before any deductions, interest from savings or shares, pension and any state benefits such as family credit. This is an illustrative list and not a complete list of possible income.

5.6 **Low Income Household**

This is a household having a gross income of less than £30,000 a year and with savings less than £16,000.

5.7 **Decent Homes Standard**

A Decent Home is one that meets the following requirements:

- (1) It is free of category 1 hazards.
- (2) It is in a reasonable state of repair. A dwelling is likely to fail this criterion if either:

- One or more of the key building components are old and, because of their condition, need replacing or major repair;
 - Two or more of the other building components are old and, because of their condition, need replacing or major repair.
- (3) It has reasonably modern facilities and services.

A dwelling is likely to fail this criterion if it lacks three or more of the following:

- A kitchen that is less than twenty years old;
 - A kitchen with adequate layout and space;
 - A bathroom that is less than thirty years old;
 - An appropriately located bathroom and/or WC;
 - Adequate insulation against external noise, where external noise is a problem;
 - Adequate size and layout of common areas for blocks of flats.
- (4) It provides a reasonable degree of thermal comfort. To satisfy this criterion, a dwelling would be expected to have adequate provision for heating throughout and effective insulation.

More detailed information on the Decent Homes Standard is provided in the guidance contained in Department for Communities and Local Government document “A Decent Home: Definition and Guidance for implementation” – June 2006 (This is available on the Council’s website).

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 Head of Housing, Culture and Community Safety to make a further appeal or make a formal complaint to our complaint officer.

These conditions are dated January 2009

APPENDIX A

DOVER DISTRICT COUNCIL **HOUSING ASSISTANCE POLICY 2009**

Type of Assistance Available	Special Conditions
<p>1. Disabled Home Assistance Loan</p> <p>A person who is in receipt of a Disabled Grant can obtain a Disabled Home Assistance Loan of up to;</p> <p>£6000 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">• Interest free loan;• Repayable if property sold;• Applicant must be in receipt of Disabled Facilities Grant.
<p>2. Disabled Relocation Loan</p> <p>In appropriate cases where a property is unsuitable for adaptation with a Disabled Facilities Grant for a disabled person and it represents better value for money, a Disabled Relocation Loan will be offered up to a maximum of £10,000. 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">• Interest free loan;• Repayable if property sold;• Applicant must be eligible for a Disabled Facilities Grant;• No Means Test.
<p>3. Decent Homes Loan</p> <ul style="list-style-type: none">• A loan of up to £30,000 to owner-occupiers who are in receipt of a relevant means tested benefit at time of application and whose home do not meet Decent Homes standard.• A loan of up to £15,000 to Landlords who agree to let their property to a tenant receiving a relevant means tested benefit. Eligible works are to bring property up to decent homes standard.	<ul style="list-style-type: none">• Discretionary loan;• Landlords can apply;• Interest free loan repayable on sale or after 10 years in the case of accredited landlords or three years for landlords not accredited.

HOUSING ASSISTANCE AVAILABLE 2009

<p>4. Decent Home Assistance Scheme</p> <p><u>All funding now allocated for this scheme</u></p> <p>Available to owner-occupiers who have been receiving a means tested benefit for at least 3 months. Also available to landlords.</p> <p>Assistance by a 30% grant up to £7,500 and an interest free loan of 70% of the eligible cost up to £17,500. The maximum assistance is £25,000.</p> <p>Mainly administered by “In Touch” Dover’s Homes Improvement Agency.</p>	<ul style="list-style-type: none"> • Discretionary grant/loan; • Grant conditions for 5 years; • Interest free loan repayable on sale or after 5 years in the case of landlords.
<p>5. Heating and Insulation Grant</p> <p>Available to owner-occupiers and tenants in receipt of a relevant means tested benefits. (see appendix B) A grant scheme to install insulation and heating measures. Maximum grant £4000 except in hard to treat homes when the grant can be increased to £8,000. Scheme managed by CEN.</p>	<ul style="list-style-type: none"> • Discretionary grant; • Not repayable; • Properties inspected for decent homes standard; • May be able to use grant in conjunction with other funding; • Assistance for solar water heating in some rural properties.
<p>6. Heating and Insulation Loan</p> <p>Available to owner-occupiers in receipt of a relevant means tested benefits and landlords who agree to let to tenant on relevant benefits. A loan scheme to install insulation and heating measures. Maximum loan £4000 except in hard to treat homes when the loan can be increased to £8,000. Scheme managed by CEN.</p>	<ul style="list-style-type: none"> • Discretionary loan; • Interest free loan repayable on sale or after 10 years in the case of accredited landlords or three years for landlords not accredited; • Properties inspected for decent homes standard; • Can pay for solar water heating in some rural properties.

<p>7. Coldbusters Grant</p> <p><u>All funding now allocated for this scheme</u></p> <p>Available to owner-occupiers and tenants in receipt of a means tested benefits. A grant scheme to install Insulation and Heating measures to fuel poor private sector households. Maximum grant £4000. Scheme managed by CEN.</p> <p>Decent homes survey is carried out at same time.</p>	<ul style="list-style-type: none"> • Discretionary grant; • Not repayable; • Properties inspected for decent homes standard; • May be able to use grant in conjunction with other funding.
<p>8. Home Assistance Scheme</p> <p><u>All funding now allocated for this scheme</u></p> <p>Available to owner-occupiers who have been receiving a means tested benefit for at least 3 months. Also available to landlords.</p> <p>Assistance by a 20% grant up to £6,000 and an interest free loan of 80% of the eligible cost. The maximum assistance is £50,000.</p>	<ul style="list-style-type: none"> • Discretionary grant/loan; • Grant conditions for 5 years; • Interest free loan repayable on sale or after 5 years in the case of landlords.
<p>9. <u>Empty Property Assistance</u></p> <p>A grant to pay the interest of a Kent County Council no-use empty loan. Grant monies paid direct to KCC.</p>	

APPENDIX B

DOVER DISTRICT COUNCIL **HOUSING ASSISTANCE POLICY 2009**

Eligibility criteria for heating and insulation grants

Those households eligible for Warm front qualify for this grant.

Householders aged 60 or over in receipt of one or more of the following benefits:

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (income-based)
- Pension Credit
- Income-related Employment and Support Allowance

Householders with a child under 16, or pregnant women with maternity certificate MAT-B1, in receipt of one or more of the following benefits:

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (income-based)
- Pension Credit
- Income-related Employment and Support Allowance

Householders in receipt of one or more of the following benefits:

- Working Tax Credit (with an income of less than £15,460, which must include a disability element)
- Disability Living Allowance
- Child Tax Credit (with an income of less than £15,460)
- Housing Benefit (which must include a disability premium)
- Income Support (which must include a disability premium)
- Council Tax Benefit (which must include a disability premium)
- War Disablement Pension (which must include a mobility supplement or Constant Attendance Allowance)
- Industrial Injuries Disablement Benefit (which must include a mobility supplement or Constant Attendance Allowance)
- Attendance Allowance

