



# Strategic Housing Service

## Financial Assistance Policy

DRAFT

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## **Section 1- Introduction**

The Council has powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to provide assistance to homeowners to help improve and maintain their homes and must have a policy which sets out what the Council offers.

This document is that policy and summarises:

- the assistance that the Council has decided to make available under the Order
- a description of the assistance
- who can get the assistance
- What works are eligible
- where financial assistance is offered – how much can be offered and if required how the money is paid back

The Council will respond to all enquiries it receives for assistance and try wherever possible to respond positively to owners needs.

This policy should be read alongside Tamworth Borough Councils related Strategies, in particular the Homelessness Strategy 2009 -2012 and it has a significant role to play in addressing the following priorities of the Council's new Housing and Health Strategy:

- To increase options to access a healthy home
- Improve housing conditions and standards to contribute to healthy outcomes for people
- To create and sustain thriving social environments and safer and healthier communities where people want to live
- Supporting people to maintain sustainable accommodation to contribute towards healthier lifestyles

## **Section 2 – The Policy**

The Government has stated that all local authorities must provide some form of assistance and Tamworth Borough Council recognises this objective. However, the fundamental principle remains that responsibility comes with ownership of property and the obligation for the upkeep or maintenance of private residential property ultimately rests with the owners. Tamworth Borough Council agrees with this fundamental principle but it is accepted by the Council that some owners may not always be able to fund the necessary improvement works required and it is recognised that often the most vulnerable members of society are those least able to fulfil these obligations. This policy document outlines the range of financial assistance products available to owner occupiers and private rented tenants to assist with this.

**Provision of financial assistance to homeowners is discretionary and is therefore subject to funds being available. For this reason provision of assistance may be limited or discontinued at any time.** The one exception to this is the Mandatory Disabled Facilities Grants where funds must be made available to provide this assistance within a time limited period.

## **2.1. Policy Aims and Objectives**

The aims of this policy are:

- To enable Tamworth Borough Council to tackle private housing where the home does not meet the legal minimum standard and residents improve their health and wellbeing
- To provide financial assistance for people with disabilities to enable them to adapt their homes to meet their needs
- To work with owners of empty properties to allow them to bring their properties back into use as affordable housing

Council policy is aimed at using the available funding innovatively and smarter to achieve Value for Money and target resources to those in greatest need.

The key objectives of this policy are to:

- Ensure assistance is directed to those in greatest need and at greatest risk
- Target assistance to ensure homes are free from Category 1 hazards and utilise the HHSRS to prioritise action, make homes safer and reduce the risk of accidents occurring
- Improve energy efficiency in dwellings and decrease incidences of fuel poverty
- Enable people to live independently for as long as possible in their homes
- Encourage higher accommodation standards in the private rented sector (PRS)
- Increase availability of accommodation to house those in housing need
- Deliver an advice, assistance and signposting package to residents and tenants in the private sector

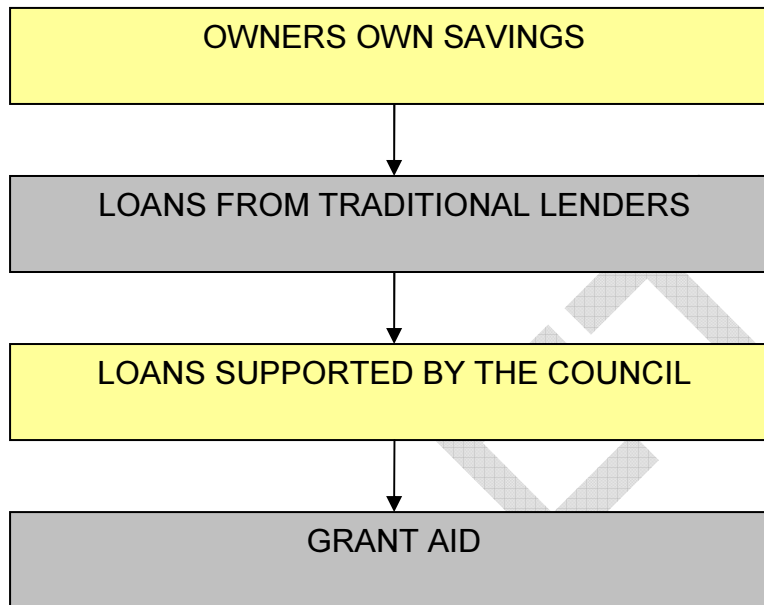
## **Section 3 - What assistance is available?**

Tamworth Borough Council provides homeowners with assistance to maintain their homes in a safe condition, in a reasonable state of repair that is suited to their needs.

Underpinning this policy is that primary responsibility to maintain private homes lies within the homeowners. However the Council will support fulfilling this responsibility by offering advice and assisting them to use their own

resources to fund repairs and improvements and making financial assistance available where this is not possible and the resources are available.

This hierarchy of assistance is set out in Figure One below and will be followed in **all cases**:



**Fig 1**

Grants will only be offered as a last resort; however all of the financial assistance contained within this document are intended to be flexible and can be used at the Councils discretion to meet the aims and objectives set out within this policy.

## **Section 4 - Policy Development**

This policy has been produced in line with the priorities set out in the Housing and Health Strategy which was developed in consultation with public, private and voluntary sector organisations and a cross section of the public and gives consideration to wider priorities at national, regional and local level. It also contributes to the aims of Tamworth Borough Councils Homelessness Strategy, and addresses wider corporate priorities.

This policy will be subject to periodic reviews and amended where there are significant changes in delivery of any form of Financial Assistance by the Council or national and regional policy.

### **4.1 Delivering the Policy Objectives**

This policy will be delivered through the provision of advice and education and where the criteria are met and the resources are available through financial assistance.

## **Advice and Education:**

The Council in all instances will offer general help and advice, along with the provision of information on a range of topics, to assist people in the private sector to maintain and improve their properties. It is anticipated that the type and levels of advice will develop and evolve over time. Wherever possible, the Council will provide such information free of charge.

In addition, the Council will undertake specific targeted education campaigns in order to achieve certain objectives, e.g. improving domestic energy efficiency. The provision of advice and education may, or may not be linked to financial assistance.

## **Provision of Financial Assistance:**

Where required and where the resources are available the council will offer financial assistance. The forms of assistance offered are:

- Mandatory Disabled Facilities Grant (DFG's)
- Home Improvement Trust Loan
- Home Repair Assistance Grant
- Empty Homes Assistance Grant
- Advice and Education

These are described in more detail in the next section

## **Section 5 - Summary of assistance available**

This is a summary of the assistance that may be available. Any assistance given may have further Terms and Conditions attached to them and where there are the Council will ensure that these are issued to the applicant in writing prior to any assistance being given.

Additionally there may be a land charge placed against the property. Advice and guidance will be given relating to this but in all instances the Council will advise the applicant to take independent financial and legal advice.

### **5.1 Mandatory Disabled Facilities Grant**

#### **What is a Disabled Facility Grant?**

Disabled Facilities Grants are mandatory grants administered by local housing authorities to help fund the provision of adaptations to enable disabled people to live as comfortably and independently as possible in their homes (including those living in park homes, caravans and houseboats).

Scope of assistance, eligibility, amount of assistance, fees, charges and conditions attached will be determined in accordance with the Housing Grants, Construction and Regeneration Act 1996 and relevant Guidance.

Eligible work is wide-ranging, providing for access to the home and basic facilities within it, for example: providing ramps, door widening, stair lifts and level access showers. The grant is subject to an assessment of need and a financial means test (although not where the grant is for a child). In England the current maximum limit for the grant is £30,000.

### **Who can get a Disabled Facility Grant?**

All owner-occupiers and tenants are eligible for the grant provided that they are able to satisfy the criteria. Landlords' may apply for a grant on behalf of a disabled tenant but must satisfy the same requirements. Occupants of park homes and houseboats can also apply for DFGs. Tamworth Borough Council will continue to work in partnership with both the Occupational Therapists who assess the homeowner or tenant to determine if a DFG is required and Spirita, the Home Improvement Agency (HIA), which helps vulnerable clients through the process.

### **What can be done with a Disabled Facility Grant?**

Eligible works are:

- Facilitating access and provision
- Making a dwelling or building safe
- Making a room usable for sleeping
- The provision of bathroom facilities
- Facilitating the preparation and cooking of food
- Improving heating, lighting and power
- Works to enable the disabled person to care for dependents
- Improving common parts of the building
- Ensuring reasonable access to the garden

### **What about contributions?**

As part of an application for a mandatory DFG, a test of resources must be carried out in order to assess the amount, if any, that the applicant must contribute to the cost of the works. The means test applies to the disabled person and any partner. The applicant is required to provide information about all sources of income and all savings, and to provide evidence to support the information given.

Applicants in receipt of the following benefits are not subject to the full means testing and will not be required to pay any initial contribution towards the grant, unless the grant exceeds the maximum £30,000 value:

- Income Based Job Seekers Allowance
- Income Support
- Guaranteed Pension Credit
- Housing Benefit or Local Housing Allowance
- Council Tax Benefit



- Working Tax Credit (with a disability element) and with an income below £15,050
- Children's Tax Credit and with an income below £15,050
- Attendance Allowance
- Those in receipt of the full care and mobility components of Disability Living Allowance

In addition, means testing will not apply if the disabled person is a child that meets the defined criteria.

### **Does any money have to be paid back?**

Where the cost of the DFG exceeds £5,000, Tamworth Borough Council is able to place a local land charge against the property (limited to a maximum charge of £10,000); repayable if the property is sold within ten years. This applies only to owner occupiers. In each case the Council will take account of the individual circumstances of an applicant in deciding whether the charge should be made.

### **What if more work is required?**

There is an expectation that the initial adaptation will meet the long term needs of the client, to prevent successive applications. However, it is accepted that further adaptations may be required for a disabled person who has a deteriorating condition. The Council will make every attempt to expedite procedures and work to achieve interim solutions, where delays are inevitable.

There is no restriction on DFGs for the same property, and depending on the time lapse between applications, there is provision for any means tested contribution made on the first grant not to be taken into account on a subsequent application.

### **What if there is a more suitable property elsewhere?**

Where it is deemed to be more appropriate, financial assistance can be given to enable a move to a more suitable property, rather than undertaking work to adapt an existing property.

## 5.2 Home Improvement Trust

### **What is the Home Improvement Trust?**

The Home Improvement Trust allows homeowners over the age of 60 to access to funding to assist with repairs, improvements or adaptations to the home. The Scheme is run by a not for profit company with the aim of enabling the homeowner to remain living safely and independently in their home. The scheme works by allowing for part of the value of the home to be turned into a loan to meet the costs of works that require undertaking. A full illustration of the options will be provided to the owner of the property and the homeowner is encouraged to discuss available options with family and an independent financial advisor.

### **Who can get a loan from the Home Improvement Trust?**

Any homeowner aged 60 or over or if under the age of 60 registered disabled

### **What can be done with Home Improvement Trust Loan?**

The homeowner can undertake any works with the loan

### **What can be borrowed and how is it paid back?**

The Home Improvement Trust offers 3 main loan options for homeowners. These are:

#### Capital and Interest Loan

This is a loan usually for middle to higher income borrowers and the borrower pays both capital and interest on the loan. The length of time the over which the money can be borrowed will be agreed and the shorter the period the higher the monthly repayments will be but it will then be repaid sooner. The loan can be repaid in full at any time.

#### Lifetime interest only loan

This is usually for lower income borrowers where the borrower pays only the interest on the loan each month. The interest is paid until the property is sold and the money initially borrowed (the capital) does not reduce and is repaid when your house is no longer the main home and is sold.

When the property is sold the Bank or Building Society will take the amount of the original loan plus any outstanding interest to repay the loan.

At any time the loan can be repaid with no extra charges.

### Lifetime no service loan

There are no repayments on this type of loan and the loan with the accrued interest only needs repaying when the home is no longer the main home and is sold. What is left over will depend on the value of the house and how it has altered over the life of the loan product.

However the product is flexible and repayments can be made earlier, with the interest coming off first, followed by the capital, or the option of paying off the loan in full with no penalty for early repayment other than in the first year which would equate to 2% of the original loan.

Any income and the value of the home are taken into consideration when deciding how much can be borrowed. The minimum loan is for £3,000 up to 55% of the current property value as long as the homeowner has the ability to pay the loan back.

With all Home Improvement Trust products there is a no repossession, no negative equity guarantee

## **5.3 Home Repair Assistance**

### **What is a Home Repair Assistance Grant?**

The purpose of the Grant is to provide financial assistance to Owner Occupiers or Private Tenants (Landlord permission must be obtained where the property is rented) that have a category 1 Hazard present in their property, to enable them to live more comfortably in their home without any risk to their health and safety. If the client matches the criteria listed below an HHSRS inspection is carried out. Only where there is a category 1 Hazard present will the grant claim continue. If the hazard in the home is not a category 1 then the Council will signpost the client to other agencies such as Age Concern, The Handyperson Service, Warm Front and Health through Warmth etc

### **Who can apply for a Home Repair Assistance Grant?**

To apply for a HRA grant the applicant must match the following criteria:-

Must be aged 18yrs or older

Must be an Owner Occupier or Private Tenant

Must have lived in the property as their main residence for a minimum of 3yrs

Must prove that they have less than £6000 in savings and investments

Must be claiming one or more of the following nominated benefits:

- Income Support
- Income-based Job Seekers Allowance
- Housing Benefit
- Council Tax Benefit
- Disabled persons Tax Credit

- Working Tax Credit \*
- Child Tax Credit \*
- Attendance Allowance
- Disability Living Allowance

\* With a household income of less than £16,040.00 pa (proof will be required)

The applicant will also need to provide proof of ID, either a Driving Licence, Passport or Birth Certificate.

### **What works can be done with a Home Repair Assistance Grant?**

The Home Repairs Assistance Grant is aimed at helping address any category 1 Hazards identified under the Housing Health and Safety Rating System.

If the client is requesting help with heating or to replace a boiler then they will be signposted to Warm Front or Health through Warmth.

### **How much is available?**

The maximum Grant available is £5000 over any 3 year period

### **How to apply**

It is the client's responsibility to obtain 2 x quotes for the work if their application is successful. The cheapest quote will be used although the client could pay the difference if they wanted to go with the higher quote (The Council will only pay the cheapest price).

Once the work is completed the Council will inspect and pass for payment. If the client requests a supplementary or interim payment an additional visit will be carried out beforehand. The builder will be paid directly.

The applicant can only apply for a HRA Grant if there is one or more category 1 Hazards in their property and will only be used as a last resort where all other forms of funding have been explored and will be subject to the council's resources.

## **5.4 Empty Homes Assistance Grants**

### **What is an Empty Homes Grant?**

Tamworth Borough Council offers homeowners financial assistance to bring empty homes back into use. This will contribute to returning vacant premises back into usable housing whilst also meeting Tamworth Borough Council's aim of making the best use of existing stock and improving standards within the Private Rented Sector.

## **Who can apply?**

Applications will only be considered:

- From applicants aged 18 or over
- The empty home must have been empty for 12 months or more
- Where the works undertaken will bring the property up to the legal minimum standards free from any category 1 hazards under the Housing Health Safety Rating System and be undertaken in line with current building and planning regulations
- Where the applicant has been the owner for 12 months or more

## **What can be done with an Empty Homes Assistance Grant?**

Works eligible for assistance could include:

- Any works which if not carried out would leave a category 1 hazard present in the property
- Any works undertaken must bring the property up to the legal minimum standard

## **How much is available?**

The total maximum amount of assistance available under this scheme is £10,000.

## **Does the grant have to be repaid?**

Any grant given will be on the condition that once the works are completed that the Council will have nomination rights to the property for 3 years. The Council will nominate tenants from its housing waiting list and the owner will be paid rent at Local Housing Allowance rates.

A land charge will be placed against the property and this charge will remain in force until the end of the grant period or until the owner repays the grant in full prior to the end of the 3 years. After the 3 year period the charge will be removed and the property returned to the owner and the grant will not need to be repaid.

It will be expected that the owner will either become an accredited landlord on the Tamworth Landlord Accreditation Scheme or place the property with a reputable letting agent

## **5.5 Preventing Homelessness**

Tamworth Borough Council may have financial assistance available to help prevent people from becoming homeless. These include

- **Repossession Prevention Fund**

This fund is a discretionary scheme that allows Tamworth Borough Council to make small grants or loans, on a discretionary basis, to households facing eviction. Under this scheme Tamworth Borough Council could provide assistance up to £5000.

To be eligible for a grant or loan from the Repossession Prevention Fund the household would usually contain someone vulnerable. This could mean someone elderly or disabled, or the household could include children.

Money advice would also have to be obtained from the councils preferred debt advisor to determine if their household is eligible for the grant or loan. The grant or loan could be used by borrowers to reduce or clear the arrears on mortgage or rent and thereby avoid eviction.

A loan from the Repossession Prevention Fund is considered to be a last resort when there are no other options available to avoid eviction. In most cases a loan would be paid directly to the mortgage lender, or landlord, rather than to the homeowner.

In instances where a grant is given this is not repayable and where a loan is given this will be an interest free loan.

- **Mortgage Rescue Scheme**

The Mortgage Rescue scheme is aimed at some homeowners on relatively low incomes. To be eligible the household must contain someone who is deemed to be in priority need. This could be someone who is elderly, disabled, pregnant or who has dependent children. Under this scheme loans are made to homeowners either to reduce the mortgage on their property or to clear it entirely. In the latter case the homeowner will then become a tenant of a registered social landlord and will cease to pay the mortgage and will pay rent.

- **Homelessness Prevention Fund**

The purpose of the fund is to enable the Council to make a relatively small payment (up to £200) in order to prevent homelessness. This will be a single interest free repayable payment which should be paid as soon as practicable.

The Homelessness Prevention Fund should only be used in circumstances where all other available prevention tools have been considered and have been found to be inappropriate or ineffective to resolve the homelessness crisis of the household presenting. The Fund should only be used when by so doing, the medium (3 months), or long term (6 months +) accommodation needs of the household will be met.

The Fund will only be used for households who demonstrate that they are likely to fall into a priority need group if a formal homelessness assessment were to be made.

Payment will not be offered where the applicant cannot repay the loan and where appropriate a referral will be made to a debt advice service.

If money is given under this scheme and the household then becomes homeless then they may be seen to have made themselves intentionally homeless and may not get further assistance from the Council.

- **Bond Scheme**

Tamworth Borough Council provides a written contract of guarantee to the landlord in place of a deposit which covers against rent arrears, loss or damage to the property to the value of no more than eight weeks rent and will last for 6 months from the date of contract.

At the end of the period the tenant should have saved enough to pay the deposit to the landlord.

### **Eligibility**

The Bond Scheme can help if:

- The applicant is over 18
- They live in Tamworth
- Wish to live in Tamworth
- Have savings of less than £1,000
- Are able to meet the monthly rental costs

### **Applying to get on the scheme**

An application form should be completed and returned with additional information to support the application and an assessment will then be made as to the eligibility of the applicant for the scheme.

## **5.6 Advice and Education**

Tamworth Borough Council works with partners to offer general help and advice on a range of topics to assist people in the private sector to maintain and improve their properties including:

- **Handyperson Scheme**

This is provided through Spirita the Home Improvement Agency (HIA) and is available to help with small repairs and maintenance work and minor adaptations. The service is available to older people or disabled people of any age regardless of tenure and you will be required to pay for any materials

which the Handyperson will purchase and collect. There is a nominal charge for work undertaken which is normally around £10 per hour but this would be agreed prior to the work taking place.

- **Energy Efficiency**

Energy advice is available to residents within the Borough to help tackle cold related ill health, reduce fuel poverty and promote energy conservation.

Advice can be given on various forms of heating, insulation and renewable energy sources available, costs and possible savings that could be made by having the measures installed. In certain circumstances grants may be awarded to help pay for the measures to be installed.

Schemes are available for homeowners and those privately renting and the Tamworth Borough Council will offer advice and assistance and make referrals to these schemes as a first option.

The schemes available are:

- **HEAT (Home Energy Advice Tamworth)**

HEAT (Home Energy Advice Tamworth) was launched by Tamworth Borough Council in August 2009. HEAT provides information on government grants for free or discounted home energy efficiency measures such as loft insulation, cavity wall insulation and the replacement of broken or faulty heating systems. These measures could be free if you are 70 or older or in receipt of qualifying benefits. The scheme is also able to refer to the following schemes; alternatively these schemes can be accessed directly.

General advice through this scheme is also available to help residents determine how their fuel bills are worked out and whether it is beneficial for them to switch providers and how they go about this switch. The HEAT scheme also looks at affordable renewable energy sources and can provide guidance on appropriate sources such as solar panels, wind turbines and other renewable energy systems.

- **Warm Front**

The Warm Front Grant is a Government-funded initiative and the scheme is managed by EAGA. Homeowners and those privately renting can apply for a Warm Front Grant of up to £3,500 for traditional central heating systems or up to £6,000 if the heating system is oil fired. To qualify the person must live in their own home or rent from a private landlord and the home must have a SAP rating of 55 or less and in receipt of a qualifying benefit.

If eligible an assessor will visit the home to assess the SAP rating and determine the level of works required and can offer advice and assistance about the following improvements:



- Loft Insulation
- Draught proofing
- Cavity Wall Insulation
- Hot Water Tank Insulation
- Installation of heating
- **Health through Warmth**

This scheme is for people of any age who have cold and damp related illness, own their own home, or rent from a private landlord, and is in need of heating and/or insulation measures. Clients are likely to have a low household income with little or no savings.

Where a caller calls the HEAT line they will be assessed to determine if they are eligible for both Warm Front and Health through Warmth and where required a referral can be made

- **Energy Suppliers**

Many energy suppliers run their own energy efficiency schemes and can offer advice and guidance to homeowners and those privately renting about energy saving initiatives they may have.

The aim of all of these initiatives is to make homes warmer, healthier and more energy-efficient and to meet energy efficiency targets. These options will be explored with homeowners and those living in private rented accommodation before any other financial assistance or Home Repair Assistance Grant is considered.

- **Assistance for Landlords**

The Council has a Landlord Accreditation Scheme which aims to improve both the physical and management standards of the private rented sector within Tamworth. This is accomplished not only through the provision of encouragement, support and incentives but also by actively working with and recognising those landlords who are willing to attain and adhere to good property standards and management practices.

## **Section 6 - Supervision of works**

It is the responsibility of the applicant to obtain quotes (where required). The legal and contractual relationship with regard to the works to be carried out is between the applicant and the contractor/agent, and not between the Council and the contractor/agent. All eligible works must be carried out by a contractor whose quote accompanied the application, unless an alternative quote is submitted and approved by the Council. Where the appropriate works undertaken must be insured, the contractor must provide a recognised warranty for any works.

## **Section 7 - Confidentiality**

All personal information relating to customers will be treated with the utmost confidentiality both by Tamworth Borough Council and its partners or agents. This includes information covering the customers name and their families names and addresses, the nature of any disability they or any member of their family have, the type and cost of work carried out on their behalf, their financial or family circumstances, the fact that they are a customer of Tamworth Borough Council, information regarding any grant or other financial assistance they have received or applied for and any other information that might reasonably expect to be kept confidential. The Council has to collect information of this nature to enable work to be carried out in customer's homes and we will ensure that this information is managed fairly, lawfully and in line with the guidance set out within the Data Protection Act 1998.

The Freedom of Information Act enables anyone to request information from a public authority. When a request is made the Council has a duty to respond to the request within 20 days as well as providing advice and assistance to people who have requested information.

## **Section 8 – Equalities and Diversity**

It is Tamworth Borough Councils policy that no person shall receive less favourable treatment or is disadvantaged by any circumstances, conditions or requirements that cannot be justified.

## **Section 9 – Monitoring this policy**

This policy will be monitored and reviewed annually or more frequently if required, to evaluate its relevance and effectiveness. Any significant changes will be submitted to cabinet for approval and thereafter published as a revision to the policy. This will include the affects of any major changes to legislation.

To assist with service improvements and develop this policy in the future all those receiving assistance will be asked to complete and return a customer satisfaction form with the aim of achieving high levels of customer satisfaction.

## Section 10 – Further information

**For information about this Policy, Empty Homes Assistance or Energy Efficiency contact Tamworth Borough Councils Housing Strategy Officer:**

In Writing:

Marmion House, Lichfield Street, Tamworth, Staffordshire, B79 7BZ

By telephone:

01827 709286

By email:

[Claire-keeling@tamworth.gov.uk](mailto:Claire-keeling@tamworth.gov.uk)

**For enquiries about Home Repair Assistance Grants and Disabled Facilities Grants contact Tamworth Borough Councils Housing Grants Officer:**

In Writing:

Marmion House, Lichfield Street, Tamworth, Staffordshire, B79 7BZ

By telephone:

01827 709470

By email:

[amanda-matthews@tamworth.gov.uk](mailto:amanda-matthews@tamworth.gov.uk)

**For information about the Private Sector Leasing Scheme, Bond Scheme or Private Sector Tenant issues please contact the Housing Advice Team:**

In Writing:

Marmion House, Lichfield Street, Tamworth, Staffordshire, B79 7BZ

By telephone:

01827 709439

By email: [sue-hipps@tamworth.gov.uk](mailto:sue-hipps@tamworth.gov.uk)

## **OTHER USEFUL CONTACTS**

[www.tamworth.gov.uk](http://www.tamworth.gov.uk)

HEAT freephone direct: **0800 043 2815**

Home Improvement Agency: **0800 587 1460** email [hiainfo@aol.com](mailto:hiainfo@aol.com)

## **Glossary**

### **Older Person**

A person will be considered to be elderly if they are over 60 years of age

### **Vulnerable Household**

The definition of vulnerable household will be that contained in DCLG document "A Decent Home: Definition and Guidance for Implementation" June 2006.

### **Category One Hazards**

For the purposes of this policy the definition of Category One Hazard under the Housing Health and Safety Rating System is that contained in Section 2 of the Housing Act 2004.

### **Owner**

For the purposes of this policy the definition of "owner" is the same as that contained in Section 99 of the Housing, Grants, Construction and Regeneration Act 1996.

### **Owner-Occupier**

For the purposes of this policy the definition of owner-occupier means a person who resides at the defined dwelling as his only or main residence

## Appendices

# Appendix A

## Types of Assistance available

Financial Assistance					
Type of assistance available	Product information	Eligibility	Other information	Cost	Key Outcomes
<b>Disabled Facilities Grants</b>	To provide adaptations for disabled applicants	DFGs are available to owner occupiers, tenants or landlords whose tenants have been assessed as having a need by an Occupational Therapist	<p>Eligible works are works that are required to provide essential adaptations for people with disabilities to access the facilities within their permanent place of residence</p> <p>Work must be necessary and appropriate and meet the needs of the individual</p> <p>It should be reasonable to carry out the work given the age and condition of the property</p> <p>Where it is not reasonable or practicable then assistance can be offered</p>	<p>Grants are awarded subject to a test of resources(not for children) This may mean that some of the cost may need to be met by the applicant</p> <p>Maximum grant is £30k</p>	To enable independent living

			to assist a move to a more suitable property		
<b>Home Improvement Trust Loans</b>	This is financial assistance for those with equity in their properties	Available to homeowners over the age of 60 or if they are under 60, registered disabled, who have equity in their property	Home Improvement Trust Loans are repaid via one of the following methods, interest only, interest and capital or lifetime loans which repays when the homeowner disposes of the property, when the property is sold, on transfer of the property, on request of the homeowner or when the homeowner dies	None	To enable homeowners to achieve Decent Homes Standard or address Category 1 hazards  To enable owner occupiers to remain in their own homes
<b>Home Repair Assistance Grant</b>	To provide eligible homeowners with assistance to ensure the home meets the legal minimum standard and is free from Category 1 hazards	Available to homeowners who are unable to access a commercial loan product or with no equity in their property  Homeowners must be on a means tested benefit  Homeowners must	Priority will be given to applicants where there is the existence of one or more Category 1 HHSRS hazards.	Grant conditions state that if the property is sold on in three years then the full grant must be repaid  There is no contribution required unless the cost of the works is above £5,000 and then it will be the responsibility of the	Homes are improved to meet the legal minimum standard and are free from Category 1 hazards

		<p>be over the age of 18</p> <p>They must live in the property as their only or main residence and have an owners interest</p> <p>Homeowners must not have any more than £6k in savings</p>		homeowner to meet the excess cost	
<b>Empty Homes Assistance</b>	<p>Assistance available to bring empty homes back into use, contributing to bringing properties back into use and contribute to the provision of affordable housing and improving standards in the Private Rented Sector</p>	<p>The property must have been empty for 12 months or more</p> <p>The grant must bring the home up to the legal minimum standard</p>	<p>Where assistance is given the homeowner must allow the Council nomination rights for 3 years and will receive rent at the Local Housing Allowance Rate</p>	None	<p>Making best use of the existing stock</p> <p>Meeting the legal minimum standard for housing</p> <p>Increasing the supply of affordable housing in Tamworth</p>



Advice and Guidance					
Type of assistance available	Product information	Eligibility	Other information	Cost	Key Outcomes
<b>Repossession Prevention Fund</b>	A discretionary grant or loan of up to £5,000 to prevent repossession or eviction from the home	Available to anyone who may be faced with repossession or eviction	May be offered as either a grant or loan	This may be offered as a grant where there are no costs or a loan which is repaid interest free	Repossession or eviction is prevented
<b>Mortgage Rescue Scheme</b>	A scheme where loans are made to homeowners either to reduce the mortgage on their property or to clear it entirely. In the latter case the homeowner will then become a tenant of a registered social landlord and will cease to pay the mortgage and will pay rent.	Homeowners on a low income with someone in the home who is deemed in priority need	The tenant ceases to pay the mortgage and pays rent to the Registered Social Landlord	No cost	Repossession is prevented and the homeowner can remain in their own home as a tenant
<b>Homeless Prevention Fund</b>	The Council can make a payment of up to £200 to prevent homelessness	The loan will only be made where it is deemed that the applicants would be a priority need if a full	If the homeowner subsequently becomes homeless then it will be deemed intentional	Once circumstances allow the loan must be repaid but is interest free	Homelessness is less likely allowing the homeowner to remain in their

		homeless application was made	and will receive limited help from the Council		home
<b>Bond Scheme</b>	<p>Tamworth Borough Council provides a written contract of guarantee to the landlord in place of a deposit which covers against rent arrears, loss or damage to the property to the value of no more than eight weeks rent and will last for 6 months from the date of contract.</p> <p>At the end of the period the tenant should have saved enough to pay the deposit to the landlord.</p>	<p>The bond Scheme can help if:</p> <ul style="list-style-type: none"> <li>• The applicant is over 18</li> <li>• They live in Tamworth</li> <li>• Wish to live in Tamworth</li> <li>• Have savings of less than £1,000</li> <li>• Are able to meet the monthly rental costs</li> </ul>	<p>At the end of the period the tenant should have saved enough to pay the deposit to the landlord</p>	No cost	<p>This allows tenants to access the Private Rented Sector where they may be able to afford the rent but cannot save a deposit</p>
<b>Advice and Assistance</b>	<p>The Council will provide homeowners and private landlords in Tamworth with advice and information about improving and maintaining their</p>	<p>Available to all homeowners, tenants and landlords within Tamworth</p>	<p>The Council will offer advice on:</p> <p>Home Improvements</p> <p>Adaptations</p>	Free Service	<p>Decent Homes that are well maintained</p> <p>People empowered to remain in their</p>

	homes.		<p>Hazards and defects around the home</p> <p>Empty Properties</p> <p>Landlord Accreditation</p> <p>HMO Licensing</p> <p>Enforcement</p> <p>Decent Homes that are well maintained</p>		<p>own homes</p> <p>Reduction in Council funding if homes are maintained properly</p>
<b>Handyperson Service</b>	The Handyperson Service is available to help residents carry out small repairs, maintenance work or minor adaptations	Available to older or disabled persons	The customer must be unable to complete the work themselves, not have family or friends who could complete the job for them or the finances to carry out the job	A small charge which will be agreed prior to any work starting	<p>May prevent homes from falling into disrepair</p> <p>Enables independent living</p>
<b>Energy Efficiency and Affordable</b>	Home Energy Advice Tamworth (HEAT)	Available for all owner occupiers and private rented	None	Free of charge	To help reduce fuel poverty and promote energy

Warmth		tenants of Tamworth			conservation
	Warm Front Grant	Warm Front is available to all homeowners who are over the age of 60 and those who have young children under the age of 16 and who are in receipt certain means tested benefits	None	<p>The Warm Front Grant provides a package of heating and insulation improvements up to the value of £3,500 for traditional heating systems and up to £6,000 for oil fired heating systems</p> <p>Applicants may be required to pay additional money where the costs exceed the maximum grant</p>	To make homes warmer, more energy efficient and reduce incidences of fuel poverty
	Health through Warmth	All residents but must have a health condition made worse by cold damp living conditions	None	Applicants may be required to pay additional money where the costs exceed the grant	To make homes warmer, more energy efficient and reduce incidences of fuel poverty

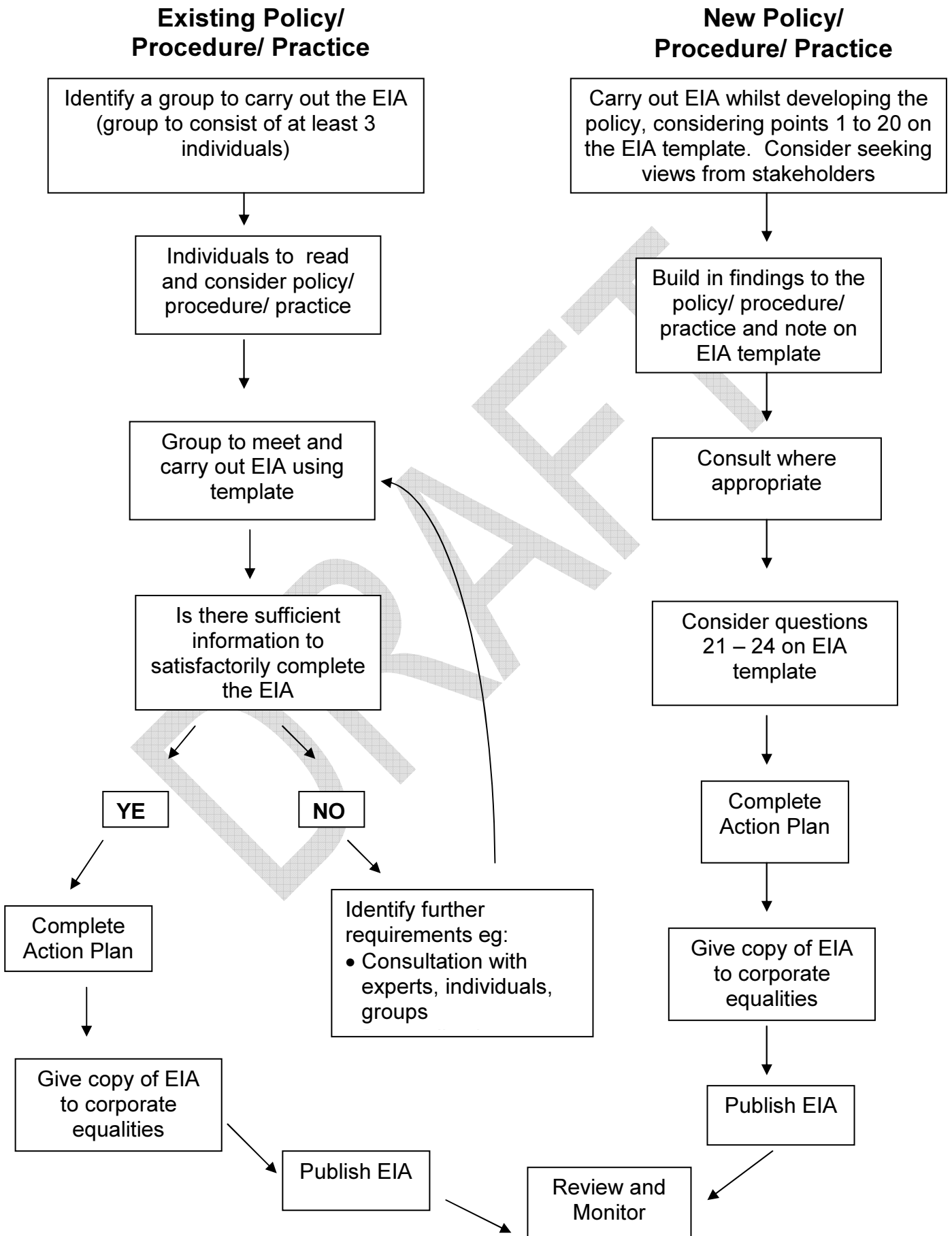
**Appendix B**  
**Equalities Impact Assessment**

*Tamworth*  
Borough Council



# Equality Impact Assessment Toolkit

# Equality Impact Assessment Procedure



# Equality Impact Assessment Template

<b>Name of policy/ procedure/ practice to be assessed</b>	<b>Financial Assistance Policy</b>		<b>Date of Assessment</b>	<b>24 March 2009</b>	
<b>Is this a new or existing policy/ procedure/ practice?</b>	<b>New</b>	<b>Officer responsible for the Assessment</b>	<b>Claire Keeling</b>	<b>Department</b>	<b>Housing Strategy</b>
<b>1. Briefly describe the aims, objectives and purpose of the policy/ procedure/ practice?</b>	The policy sets out the advice and financial assistance available to homeowners, private sector tenants and landlords to improve homes to Decent Homes Standards, reduce the number of category 1 or 2 hazards as defined by the HHSRS present in properties, make the best use of existing stock, improve the energy efficiency of the housing stock and reduce incidences of fuel poverty and contribute to independent living				
<b>2. Are there any associated policy/ procedure/ practice which should be considered whilst carrying out this equality impact assessment?</b>	This policy will be linked to the new Tamworth Borough Council Housing and Health strategy, the Homelessness Strategy 2009 – 2012 and all other policies relating to these documents and any subsequent documents produced				
<b>3. Who is intended to benefit from this policy/ procedure/ practice and in what way?</b>	Those who are intended to benefit from this policy are vulnerable homeowners, private rented tenants and landlords. Advice, assistance and financial assistance will be available to ensure that those who are defined as vulnerable within the Private Sector can access the necessary resources to ensure that their properties meet the Decent Homes Standard and that there are no category 1 or 2 hazards as defined by the HHSRS in the properties				



4. What are the desired outcomes from this policy/ procedure/ practice?	To improve the existing private sector housing stock within Tamworth and provide warm comfortable living conditions improving the health and wellbeing of owner occupiers and private rented tenants
5. What factors/ forces could contribute/ detract from the outcomes?	Lack of resources to deliver the financial assistance, lack of financial support for the policy, poor marketing of the assistance available, lack of officer awareness
6. Who are the main stakeholders in relation to the policy/ procedure/ practice?	Private sector homeowners, tenants and landlords.
8. Which individuals/ groups have been/ will be consulted with on this policy/ procedure/ practice?	<p>Please explain</p> <p>The Housing Strategy Team in conjunction with the Tamworth Borough Council undertook a Private Sector Housing Consultation Event to which a number of key stakeholders were invited and consulted on about the Private Sector Housing Strategy 2009 – 2012. Central to this strategy is the delivery of Advice, Assistance, Grants and DFGs, which is the subject matter of this policy and all comments and suggestions relating to these areas have been considered when formulating this document.</p>

<p>9. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on racial groups?</p>	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>The policy is not designed to have any differential impact on any racial groups as the focus is on the buildings and improving standards of accommodation.</p> <p>However we recognise that where English is not a first language this may be an issue for some groups. The document will contain translation information to ensure that where this is an issue it can be addressed and all groups can have access to the policy and any associated documents</p>
<p>10. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to gender?</p>	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>Again the policy is not designed to impact in any differential way based on gender as the focus is on the buildings and improving standards of accommodation.</p> <p>However it is recognised that there are gaps in the knowledge held about the diversity of the population within Tamworth and this is to be addressed through key actions contained within the Housing Strategy</p>
<p>11. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them being transgender or transsexual?</p>	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>Due to insufficient knowledge about these groups within Tamworth it is not known if the policy could have a differential</p>

			impact when being delivered – However the policy is designed not to impact differentially on this specific group of individuals as there is a focus on improving buildings and the health and safety of occupants
12. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to disability?	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>This policy will have a differential impact due to disability as a central part of this policy is about the delivery of Disabled Facilities Grants which is mandatory funding to enable those with disabilities to live independently via the provision of disabled adaptations – This is not a concern however – this is policy designed to assist those with disabilities</p>
13. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to sexual orientation?	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>Again this policy is not designed to impact differentially based on sexual orientation as the focus is on the buildings and improving standards of accommodation</p> <p>However it is recognised that there are gaps in the knowledge held about the diversity of the population within Tamworth and this is to be addressed through key actions contained within the Housing Strategy</p>

<p>14. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to age?</p>	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>This policy could impact differentially based on age as a number of the criteria set for the grants are aimed at those who are older or younger. These criteria in some cases are set by organisations external to Tamworth Borough Council i.e. Warm Front</p>
<p>15. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to religious belief?</p>	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>This policy is not designed to have a differential impact due to religious belief as the focus is on the buildings and improving standards of accommodation. However it is recognised that for some religions access to some loan products may be in conflict with their religious beliefs and so therefore the financial assistance contained within this document may not be accessible to all. Where this may be the case appropriate advice will be sought from agencies that are able to assist</p>
<p>16. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on Gypsies/ Travellers?</p>	Y	N	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>This policy will not have a differential impact on Gypsies or travellers as the policy is aimed at all tenures including those who live in caravans, houseboats or park homes as well as traditional bricks and mortar homes</p>

<p><b>17. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to dependant/caring responsibilities?</b></p>	<p><b>Y</b></p>	<p><b>N</b></p>	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>This policy is not designed to have a differential impact on those with dependent or caring responsibilities as the focus is on the buildings and improving standards of accommodation</p> <p>However it is recognised that there are gaps in the knowledge held about the diversity of the population within Tamworth and this is to be addressed through key actions contained within the Housing Strategy</p>
<p><b>18. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them having an offending past?</b></p>	<p><b>Y</b></p>	<p><b>N</b></p>	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>Again this policy is not designed to have a differential impact on those with an offending past as the focus is on the buildings and improving standards of accommodation</p> <p>However it is recognised that there are gaps in the knowledge held about the diversity of the population within Tamworth and this is to be addressed through key actions contained within the Housing Strategy</p>

<p><b>19. Are there concerns that the policy/ procedure/ practice could have an impact on children or vulnerable adults?</b></p>	<p><b>Y</b></p>	<p><b>N</b></p>	<p>Please explain, your reasoning, giving details of existing evidence (either presumed or otherwise).</p> <p>Yes this policy will have a differential impact on children or vulnerable groups as the focus of the policy and the subsequent delivery is to ensure that those who are vulnerable living in the private sector are targeted to reduce incidences of fuel poverty and address standards of accommodation for those least likely to be able to maintain their accommodation</p>
<p><b>20. Does any of the differential impact identified cut across the equality strands (e.g. elder BME groups)?</b></p>	<p><b>Y</b></p>	<p><b>N</b></p>	<p>Please explain</p> <p>Yes as many of the groups who access the services may be in more than one of these groups, however it is anticipated that wherever financial assistance is targeted it is done so within the grant or loan conditions</p>
<p><b>21. Could the differential impact identified in 9 – 20 amount to there being the potential for adverse impact in this policy/ procedure/ practice?</b></p>	<p><b>Y</b></p>	<p><b>N</b></p>	<p>Please explain</p> <p>Yes there could be an adverse impact as the policy is targeting finite resources at vulnerable people within the private sector meaning that potentially a number of people who may be eligible for a financial assistance may be unable to access funds required due to funds already being committed.</p>

<p><b>22. Can this adverse impact be justified:</b></p> <ul style="list-style-type: none"> <li>• on the grounds of promoting equality of opportunity for one group?</li> <li>• For any other reason?</li> </ul>	<p>Y</p>	<p>N</p>	<p>Please explain for each equality heading on a separate piece of paper (questions 9 – 20).</p> <p>Yes there is a recognition from Central Government that those who are defined as vulnerable should be targeted to ensure that their properties meet Decent Homes Standard and incidences of fuel poverty are reduced. DFGs are mandatory Grants that Local Authorities must deliver to enable older and disabled people to live independently. There is also a drive to ensure that Empty Properties are utilised effectively</p>
<p><b>23. As a result of carrying out the equality impact assessment is there a requirement for further consultation?</b></p>	<p>Y</p>	<p>N</p>	<p>Please explain</p> <p>Yes further consultation on the Policy is necessary as consultation is an ongoing process throughout the life of the document.</p> <p>However there are also provisions relating to the delivery of financial assistance set out in the RRO which must be adhered to and taken into consideration when any consultation is undertaken in relation to this document</p>
<p><b>24. As a result of this EIA should this policy/ procedure/ practice be recommended for implementation in it's current state?</b></p>	<p>Y</p>	<p>N</p>	<p>Please explain</p> <p>Yes as it is a complete document which has been completed in line with the Private Sector Housing Strategy</p>

PLEASE COMPLETE THE FOLLOWING ACTION PLAN FOR ALL IMPACT ASSESSMENTS

# Equality Impact Assessment Action Plan

Complete the action plan demonstrating the changes required in order to meet TBC's commitment to equality and diversity. The action plan must contain monitoring arrangements, the publishing of results and the review period required for this policy.

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ACTION/ ACTIVITY	RESPONSIBILITY	TARGET	PROGRESS
Ensure that the document is accessible to all by providing it in as many formats as possible i.e. recorded, Braille etc.	Tamworth Borough Council, Housing Grants Officer	September 2010 and then ongoing	
Ensure that evidence and data relating to housing need is collected and analysed around the particular groups highlighted within the EIA i.e. sexual orientation, transgender/transsexual and religious belief	Housing Strategy Team, Tamworth Borough Council, Housing Grants Officer	See actions within the Housing and Health Strategy action plan	
Monitoring arrangements:		Data collected quarterly	
Publication:			



<b>Review Period:</b>		<b>Reviewed 12 monthly unless otherwise stated</b>	
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Expand as appropriate

Signed  
(Completing Officer).....

Date .....

Signed  
(Head of Department) .....

Date .....

Signed  
Corporate Diversity/ Equality .....

Date .....

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