

Maidstone Borough Council

# Housing Assistance Policy

## 2013 – 2015

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## 1. Introduction

- 1.1 The Borough of Maidstone covers 40,000 hectares and is located in the centre of Kent. The Borough comprises the large urban area of Maidstone town and a rural area containing a number of smaller villages and the Kent Downs Area of Outstanding National Beauty.
- 1.2 Within the borough, there are 65,483 dwellings<sup>1</sup> of which 8,063 are subsidised housing<sup>2</sup> units owned by housing associations<sup>3</sup>, 860 are owned by other public sector organisations<sup>4</sup>, and 56,200 are owned by home owners or rented by private sector landlords<sup>5</sup>. Private sector housing consequently comprises 86% of the housing available within the borough and the council has a key role to play to support investment and improvement within the sector for the benefit of Maidstone's residents.
- 1.3 Maidstone is an area of high housing demand, with an estimated net annual need of an additional 1,081 dwellings<sup>6</sup>, and in 2012 house prices across Maidstone increased by 5.8% compared with the Kent average of 3.8%, and the South East average of 4.3%<sup>7</sup>.
- 1.4 The council's over-arching Housing Strategy sets out the strategic priorities for improving conditions within private sector housing and this policy details the council's approach to provide assistance and incentives to improve conditions within the sector and enable residents to remain in their own homes.
- 1.5 This Housing Assistance Policy flows from the council's Housing Strategy and should be read in conjunction with the council's Private Sector Housing Enforcement Policy.

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<sup>1</sup> 2011 Census, Table KS401EW

<sup>2</sup> Subsidised housing is housing delivered by housing associations which is funded wholly or partly through the public purse

<sup>3</sup> Department of Communities and Local Government, 14/01/13

<sup>4</sup> ibid

<sup>5</sup> ibid

<sup>6</sup> Maidstone Strategic Housing Market Assessment, Fordham Research, 2010

<sup>7</sup> Land Registry of England and Wales, December 2012

1.6 Maidstone Borough Council is required to adopt a Housing Assistance Policy which sets out how it intends to use its discretion to develop schemes having regard to the needs of the borough, the availability of funding and the council's priorities<sup>8</sup>.

## **2. Aims and priorities**

- 2.1 Maidstone Borough Council's Strategic Plan identifies three key priorities – one of these being for Maidstone to be a decent place to live. To support this priority, the council aims to maintain and improve the condition of private sector housing through providing support and assistance to home owners, private tenants, and private landlords and hence maximise the supply of high quality private sector housing within the borough. This policy details how the council intends to use its discretionary powers and resources to ensure Maidstone is a decent place to live.
- 2.2 Poor housing also has the potential to impact negatively on both the local neighbourhood but also on the wider housing market and by supporting investment in private sector housing the council will contribute to its priority for Maidstone to have a growing economy.
- 2.3 Housing is a key determinant of health, and by promoting good quality housing this policy will contribute to reducing health inequalities for Maidstone's residents.
- 2.4 This policy sets out in greater detail our priorities and how we intend to accomplish them. It also details to local Councillors, local residents, and our stakeholders how we will work to maintain and improve conditions within private sector housing. The policy also details how the council will meet its statutory obligations in respect of funding aids and adaptations to disabled residents.
- 2.5 Appendix 1 details the schemes that the council intends to offer during the life of this policy and sets out specific criteria relating to each scheme.

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<sup>8</sup> The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 [SI 2002 No 1860]

2.6 This policy also sets out four priorities for providing housing assistance to home owners, private tenants, and private landlords across the borough:

- Priority 1** • Safeguard the health and well-being of residents by removing unnecessary hazards to health found in the home
- Priority 2** • Assist disabled residents to remain in their homes through supporting the provision of aids and adaptations
- Priority 3** • Maximise capacity in the private rented sector through supporting repairs and improvements as well as returning empty homes back into use
- Priority 4** • Promote affordable warmth through improving private sector home energy efficiency

### **3. Priority 1 – Safeguard the health and well-being of residents by removing unnecessary hazards to health in the home**

- 3.1 There is a direct impact on the health and well-being of residents resulting from the homes in which they live, in essence; poor housing contributes to poor health.
- 3.2 Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health, and in many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health.
- 3.3 Residents living in subsidised housing and private rented accommodation are safeguarded through the statutory obligations on their landlords to undertake repairs and maintenance to ensure that their health, safety and well-being is not compromised by hazards in the home.
- 3.4 The poorest housing stock can be found in the private sector<sup>9</sup>, and in some cases residents who own their own home are not able to maintain their homes and as a result hazards can develop.
- 3.5 Some home owners find themselves to be 'equity-rich' but are 'cash-poor', i.e. their homes represent a significant capital resource, but they are on a low income, and as a result they lack the funds to carry out repairs and maintenance on their homes. For these home owners, equity release products may provide the ability to finance repairs without impacting on income streams.
- 3.6 There are a number of reasons why home owners do not maintain their homes, for example:
  - lack of trust in builders;
  - inadequate funds to pay for repairs;
  - lack of awareness of need to take action;
  - belief that repairs will be too expensive to afford, and;
  - lack of experience in property maintenance.

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<sup>9</sup> English Housing Survey 2010/11, Department of Communities and Local Government, February 2012

- 3.7 Very often older home owners are those most affected by their inability to maintain their homes, as are those on the lowest incomes. The council aims to target assistance at these homeowners.
- 3.8 Poor housing also exists within the private rented sector, with around 17% of private rented properties presenting a significant health and safety hazard to their tenants.<sup>10</sup>
- 3.9 The council has wide-ranging powers to intervene and take enforcement action to require private landlords to improve their properties. The council also supports accreditation for private landlords, and is a member of the Kent Landlord Accreditation Scheme (KLAS) which has accredited 101 private landlords who operate in Maidstone<sup>11</sup>.

#### **4. Priority 2 – Assist disabled residents to remain in their homes through supporting the provision of aids and adaptations**

- 4.1 The council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.
- 4.2 The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed and the council is unable to deviate from these requirements.
- 4.3 The council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the council aims to work collaboratively with housing associations to fund aids and adaptations within subsidised housing in accordance with the pan-Kent protocol<sup>12</sup> for delivering DFGs which shares the cost between the council and the housing association that owns the property being adapted.
- 4.4 In some cases the use of Disabled Facilities Grants is able to assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements.

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<sup>10</sup> Maidstone Private House Condition Survey 2009

<sup>11</sup> KLAS, as of 19/03/13

<sup>12</sup> Kent Housing Group

## **5. Priority 3 - Maximise capacity in the private rented sector through supporting repairs and improvements as well as returning empty homes back into use**

- 5.1 Maidstone is an area of high housing demand, coupled with significant levels of housing need, and consequently the private rented sector plays an important role in providing affordable accommodation for Maidstone's residents.
- 5.2 For many residents, private rented accommodation provides the ability to find accommodation of the right size, type, location and cost to suit individual circumstances and lifestyles. Standards within the private rented sector accommodation are governed by extensive legislative requirements, and these are enforced by the council's Private Sector Housing Team, who have a wide range of powers to require private landlords to improve and maintain standards.
- 5.3 The private rented sector provides a key opportunity to provide homeless households with sustainable and stable accommodation, and this policy seeks to provide assistance to landlords who make accommodation available to the council for offering to applicants to the council's housing register.
- 5.4 Just over 2.4% of Maidstone's housing stock is currently empty, with around 420 properties that have been empty for over 6 months. There are a wide range of reasons why properties remain empty; however these properties remain a wasted resource.
- 5.5 The council's Empty Homes Plan details the key actions that the council intends to take to maximise the number of homes that are occupied, and as part of this plan the council aims to promote the return to use of long-term empty homes through the provision of assistance. Where assistance is provided the council will retain the ability to nominate homeless households to future tenancies.

## **6. Priority 4 - Promote affordable warmth through improving private sector home energy efficiency**

- 6.1 Each year in excess of 20,000 people die unnecessarily as a result of living in cold homes. And in Maidstone there are around 500 excess winter deaths each year<sup>13</sup>. In extreme cases the inability to afford to heat the home results in cold temperatures that creates hypothermic conditions, however for many individuals (particularly older persons) cold homes result in trips, slips and falls and other injuries resulting from cardiovascular, circulatory diseases and respiratory disease.
- 6.2 The energy efficiency of private sector homes is therefore a key determinant of health inequalities within Maidstone, and this policy promotes the improvement of home energy efficiency for those on low incomes.
- 6.3 Across Maidstone there are a large number of rural properties which do not have access to mains gas. These properties are also more likely to be energy inefficient due to their construction (for example solid walled construction) and are hard to insulate compared with more modern construction.
- 6.4 Properties that are off the gas network will generally be fuelled by solid fuel, oil, or lpg – all of which require the upfront purchase of quantities of fuel, and do not enable the resident to budget throughout the year, as is the case with the purchase of mains gas. These fuel prices are also more prone to fluctuation, and tend to increase with smaller quantities purchased. This policy aims to support residents in these circumstances through promoting renewable energy options.

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<sup>13</sup> Kent and Medway Public Health Observatory, Kent JSNA 2011

## Appendix 1 – Housing Assistance Schemes 2013-15

To deliver the aims and priorities detailed within this policy, we will implement the following assistance schemes during the life of this policy. These schemes are detailed below; however each scheme may be withdrawn or offered on a time-limited basis to enable the council to respond to local market conditions and funding constraints.

<b>PRIORITY 1 – Safeguard the health and well-being of residents by removing unnecessary hazards to health found in the home</b>					
<b>Scheme</b>	<b>Assistance available</b>	<b>Purpose</b>	<b>Scope of assistance</b>	<b>Eligibility</b>	<b>Scheme conditions</b>
<b>Home Hazard Grant</b>	<p><i>Minimum assistance per application: £1,000</i></p> <p><i>Maximum assistance per application: £20,000</i></p>	<p><i>Assistance to:</i></p> <p>Remedy Category 1 hazards and serious Category 2 hazards (bands D-F) as defined within the Housing Health and Rating Safety System (HHSRS).</p> <p>(All hazards and eligible works are assessed by the council through a HHSRS inspection.)</p>	<p><i>Category 1 and 2 hazards to:</i></p> <p>a) impact directly on the health of a member of the current household, and include one or more of the following hazards;</p> <ul style="list-style-type: none"> <li>▪ Damp and mould growth;</li> <li>▪ Electrical;</li> <li>▪ Excess heat;</li> <li>▪ Falls associated with baths etc;</li> </ul>	<p><i>Applicants must:</i></p> <p>a) own their home, and;</p> <p>b) have occupied the home as their only home for a minimum of 5 years, and;</p> <p>c) have the state retirement pension as the main source of income with savings of less than £16,000, or;</p> <p>d) be in receipt of a means tested benefit, and;</p>	<p><i>Applications to include:</i></p> <p>a) completed application form;</p> <p>b) two estimates for the works in the required format</p> <p><i>Works to be:</i></p> <p>a) completed within 12 months of grant approval;</p> <p>b) completed to the satisfaction of the council</p>

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
			<ul style="list-style-type: none"> <li>▪ Falls between levels;</li> <li>▪ Falls on stairs;</li> <li>▪ Falls on the level;</li> <li>▪ Fire, and;</li> <li>▪ Structural collapse and falling elements</li> </ul>	<p>e) intend to continue to occupy the home for a minimum of 5 years following completion of the grant, and;</p> <p>f) not have received assistance from the council for the same hazard/s within the preceding 5 years.</p>	<p><i>Grants to be:</i></p> <p>a) registered as a local land charge against the property;</p> <p>b) be repaid in full in the event that the property is sold, transferred, or assigned</p>
Anticipated demand: 35 Home Hazard Grants each year					
Anticipated expenditure: £200k each year					

**PRIORITY 2 – Assist disabled residents to remain in their homes through the provision of aids and adaptations**

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<p><b>Mandatory Disabled Facilities Grant</b></p>	<p><i>Maximum assistance per application: £30,000</i></p>	<p><i>Assistance to:</i> Meet the council's statutory obligation to assist disabled residents to live independently in their homes</p>	<p><i>Aids and adaptations to:</i></p> <ul style="list-style-type: none"> <li>a) be recommended by Kent County Council's Occupational Therapist;</li> <li>b) meet the regulations governing eligibility for works, including;                             <ul style="list-style-type: none"> <li>▪ adaptations to aid access into and around the property</li> <li>▪ works to ensure the safety of the applicant</li> <li>▪ Provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power</li> </ul> </li> </ul>	<p><i>Applicants considered from:</i></p> <ul style="list-style-type: none"> <li>a) disabled home owners;</li> <li>b) disabled tenants (both in the private sector and subsidised housing sector);</li> <li>c) disabled persons living at home with their family;</li> <li>d) parents or guardians of a disabled child;</li> </ul>	<p><i>Applications to include:</i></p> <ul style="list-style-type: none"> <li>a) completed application form;</li> <li>b) two estimates for the works in the required format</li> </ul> <p><i>Applications subject to:</i></p> <ul style="list-style-type: none"> <li>a) means test through standard test of resources, except where;</li> <li>b) the grant is approved in respect of a disabled child under the age of 19</li> </ul> <p><i>Works to be:</i></p> <ul style="list-style-type: none"> <li>a) completed within 12 months of grant approval;</li> <li>b) completed to the satisfaction of the council</li> </ul>

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
			<ul style="list-style-type: none"> <li>▪ Provision of suitable kitchen facilities or adaptation of existing kitchen</li> <li>▪ Disabled resident to care for dependent residents</li> </ul>		<p><i>Grants in excess of £5,000 to be:</i></p> <ul style="list-style-type: none"> <li>a) registered as a local land charge against the property, and;</li> <li>b) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned (disregarding the first £5,000), except where;</li> <li>c) the property disposal takes place more than 10 years following the date of the local land charge, and;</li> <li>d) the council considers that it is reasonable to require repayment having regards to the relevant regulations<sup>14</sup>.</li> </ul>
Anticipated demand: 100 Disabled Facilities Grants each year					
Anticipated expenditure: £400k each year (in addition to capital funding from Government)					

<sup>14</sup> The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008

**PRIORITY 3 – Maximise capacity in the private rented sector through supporting repairs and improvements as well as returning empty homes back into use**

<b>Scheme</b>	<b>Assistance available</b>	<b>Purpose</b>	<b>Scope of assistance</b>	<b>Eligibility</b>	<b>Scheme conditions</b>
<b>Private Sector Offer Incentive</b>	<i>Incentive per application:</i> £2,500	<i>Incentive for:</i> Offering the Council nomination rights for a 3 year period in respect of private rented properties	<i>Private rented properties are to:</i> a) meet the Council’s required standards; b) be suitable and appropriate for letting; c) be available for letting; d) be let on a minimum 12 month tenancy; e) be advertised by the Council as necessary, and; f) be offered at rents no greater than the Local Housing Allowance rates applicable at the time of letting	<i>Applicants must:</i> a) own the property; b) not be a registered provider, housing association, or other organisation providing housing as part of its business; c) be a member of a private landlord accreditation scheme; d) remain a member of a private landlord accreditation scheme for a 3 year period following the incentive being approved; e) maintain the property to the Council’s standards, and;	<i>Applications to include:</i> a) completed application form; b) current valid certificates for gas, electrical, and fire safety;  <i>Incentives to be:</i> a) accepted as a tenant deposit for the first and future tenants during the 3 year period; b) registered as a local land charge against the property; c) be repaid in full in the event that the property is sold, transferred, or assigned within the 3 year period following approval.

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
			g) provide an offer of private rented accommodation to enable the council to end its' housing duty to a homeless household	f) Provide the Council with nomination rights for future tenants for a 3 year period	
Anticipated demand: 50 Private Sector Offer Incentives each year					
Anticipated expenditure: £125k each year					

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Empty Homes Advance</b>	<i>Maximum assistance per application:</i> £20,000	<i>Assistance to:</i> Return an empty home back into use through a repayable grant	<i>Empty homes are to:</i> a) have been empty for a minimum of 6 months; b) be suitable and appropriate for letting; c) meet the Council's required standards when returned to use; d) be let on a minimum 12 month tenancy when returned to use; e) be advertised by the Council as necessary, and; f) be offered at rents no greater than the Local Housing Allowance rates applicable at the time of letting	<i>Applicants must:</i> a) own the property; b) not be a housing association, registered provider, or other organisation providing housing as part of its business; c) maintain the property to the Council's standards following completion of the works; d) Provide the Council with nomination rights for all tenants for a 3 year period; e) continue to let the property for a minimum of 5 years following completion of the grant; f) not have received assistance from the council within the	<i>Applications to include:</i> a) completed application form, and; b) two estimates for the works in the required format <i>Works to:</i> a) Meet the Council's required standards for private rented accommodation when completed; b) be completed within 12 months of grant approval; c) be completed to the satisfaction of the council <i>Grants to be:</i> a) registered as first legal charge against the property; b) be repaid in full at the end of the 5 year period following completion

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
				<p>preceding 5 years in respect of the property, and;</p> <p>g) ordinarily have good title in respect of the property and there be no financial charges in respect of the property.</p>	<p>and payment, and;</p> <p>c) be repaid in full in the event that the property is sold, transferred, or assigned</p>
Anticipated demand: 10 Empty Home Advances each year					
Anticipated expenditure: £200k each year					

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>HCA Empty Homes Scheme</b>	<i>Maximum assistance per application:</i> £40,000	<i>Assistance to:</i> Return an empty home back into use through a minimum 5 year lease agreement	<i>Empty homes are to:</i> <ul style="list-style-type: none"> <li>a) have been empty for a minimum of 2 years;</li> <li>b) be suitable and appropriate for letting;</li> <li>c) meet the Council's required standards when returned to use;</li> <li>d) be let on a minimum 12 month tenancy when returned to use;</li> <li>e) be advertised by the Council as necessary, and;</li> <li>f) be offered at rents no greater than the Local Housing Allowance rates applicable at the time of letting</li> </ul>	<i>Applicants must:</i> <ul style="list-style-type: none"> <li>a) own the property;</li> <li>b) enter into a minimum 5 year lease agreement with a partner housing association to let the property;</li> <li>c) Provide the Council with nomination rights for all tenants for a 5 year period, and;</li> <li>d) ordinarily have good title in respect of the property and there be no financial charges in respect of the property.</li> </ul>	<i>Applications to include:</i> <ul style="list-style-type: none"> <li>a) completed application form</li> </ul> <i>Works to:</i> <ul style="list-style-type: none"> <li>a) Meet the Council's required standards for private rented accommodation when completed;</li> <li>b) be completed within the specified period following grant approval, and in any case before 28/02/15;</li> <li>c) be completed to the satisfaction of the council</li> </ul> <i>Grants to be:</i> <ul style="list-style-type: none"> <li>a) registered as a legal charge against the property, and;</li> <li>b) be repaid in full in the event that the property is sold, transferred, or assigned</li> </ul>

Anticipated demand: 10 dwellings to be returned to use by March 2015
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Anticipated expenditure: £260k to March 2015
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**PRIORITY 4 – Promote affordable warmth through improving private sector home energy efficiency**

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<p><b>Home Energy Efficiency Grant</b></p>	<p><i>Maximum assistance per application: £10,000</i></p>	<p><i>Assistance to:</i> Top up ECO or Green Deal cash back to fully fund insulation or heating repairs or replacements for the home</p>	<p>Assist vulnerable households live in a warm home</p>	<p><i>Applicants must:</i></p> <ul style="list-style-type: none"> <li>a) own their home;</li> <li>b) have occupied the home as their only home for a minimum of 5 years;</li> <li>c) have the state retirement pension as the main source of income with savings of less than £16,000, or;</li> <li>d) be in receipt of a means tested benefit;</li> <li>e) intend to continue to occupy the home for a minimum of 5 years following completion of the grant, and;</li> <li>f) not have received assistance from the council within the preceding 5 years, and;</li> <li>g) not have received assistance from the council</li> </ul>	<p><i>Applications to include:</i></p> <ul style="list-style-type: none"> <li>a) completed application form, and;</li> <li>b) The ECO or Green Deal Plan quote for the work</li> </ul> <p><i>Works to be:</i></p> <ul style="list-style-type: none"> <li>a) completed within 12 months of grant approval, and;</li> <li>b) completed to the satisfaction of the council</li> </ul> <p><i>Grants to be:</i></p> <ul style="list-style-type: none"> <li>a) registered as a local land charge against the property if the value of the loan is £1,000 or greater, and;</li> <li>b) be repaid in full in the event that the property is sold, transferred, or assigned</li> </ul>

				for the same hazard within the preceding 5 years	
Anticipated demand: 30 Home Energy Efficiency Grants each year					
Anticipated expenditure: £75k each year					

Scheme	Assistance available	Purpose	Scope	Eligibility	Scheme conditions
<b>Landlords Solid Wall Incentive Scheme</b>	<i>Financial Assistance available per application</i>  £1,000 to £10,000	<i>Assistance to;</i>  Top up ECO or Green Deal Cash back funding to fully fund a scheme to provide solid wall insulation	<u>To provide solid wall insulation.</u>	<i>Applicants, and the home, must;</i>  a) Be a private landlord b) Agree to rent the home out to private tenants for the 5 years following the start of the loan; c) The home must be F or G rated on the EPC d) Apply for ECO or Green Deal cash back and use the loan to top up any shortfall between the costs of the works and the ECO or Green Deal cash back	<i>Applications to include;</i> a) A completed application form, and ; b) The ECO or Green Deal Plan quote for the work  <i>Works to be;</i> c) Completed within 12 months of the loan approval, and; d) Completed to the satisfaction of the council  <i>Loans to be:</i> e) Registered as a local land charge against the property; f) Repaid in full in a maximum of 5 years. g) The interest rate charged will equal the base rate in force at the time of the agreement, as specified by Lloyds

					TSB, the Council's bankers
		<i>Anticipated demand: 10 loans per year</i>			
		<i>Anticipates expenditure: £50k per year.</i>			