

Maidstone Borough Council Housing Assistance Policy

2016 – 2020

DRAFT

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1. Introduction

- 1.1 Maidstone is the county town of Kent. The Borough covers 40,000 hectares and is largely rural with approximately 50% of the Borough's population living in a parished area¹. 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 65,526 dwellings² with 86% of them being privately owned or rented. The council has a key role to play to support investment and improvement within the sector for the benefit of Maidstone's residents.
- 1.1. Maidstone Borough Council's Strategic Plan identifies our vision "That our residents live in decent homes; enjoy good health and a pleasant environment, with a successful economy that is supported by reliable transport links".
- 1.2. A key action area is encouraging good health and wellbeing. To support, the Council aims to maintain and improve the condition of housing through providing support, enforcement, and assistance to home owners, tenants, and landlords and hence maximise the supply of high quality housing within the borough. This policy details how the Council intends to use its mandatory and discretionary powers and resources to ensure Maidstone is a decent place to live.
- 1.3. The council's over-arching Housing Strategy (2016-20) sets out the strategic priorities over the next five years. This Housing Assistance Policy flows from the council's Housing Strategy and should be read in conjunction with the council's Housing Enforcement Policy and Affordable Energy Strategy.

2. Background

- 2.1. The right home environment is critical to our health and wellbeing. Good housing helps people stay healthy, and provides a base from which to sustain a job, contribute to the community, and achieve a decent quality of life. Safe and suitable housing also aids recovery from periods of ill-health, and enables people to better manage their health and care needs.
- 2.2. 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 and contribute to the key action area of encouraging good health and wellbeing.
- 2.3. 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 the key

¹ Maidstone Borough Council's Strategic Plan 2015-2020

² 2011 Census, Table KS401EW

action areas of securing a successful economy and providing a clean and safe environment.

- 2.4. By 2020, Office for National Statistics projections predict an increase in population in Maidstone across all age bands, most notably in the 85 and above population. This is expected to increase by 24.6%, representing 994 people. Across Maidstone, the overall population will rise by 5.6%; 9,062 people between 2015 and 2020³.
- 2.5. Deprivation in the Borough is lower than England average; however 14.1% of children (under 16 years old) live in poverty. There is a difference of life expectancy in men and women; 7.4 years lower for men and 4.4 lower for women in the most deprived areas of Maidstone than in the least deprived⁴.

3. Aims and priorities

- 3.1. The Housing Strategy (2016-20) has 3 priorities, the second of which is to ensure that existing housing in the borough is safe and desirable and promotes good health and wellbeing. This policy sets out in greater detail these priorities and how we intend to accomplish them. It also details how we will work to maintain and improve housing conditions. The policy also details how the council will meet its statutory obligations in respect of funding aids and adaptations to disabled residents.
- 3.2. 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 priorities⁵.
- 3.3. 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.

³ Office for National Statistics

⁴ Public Health England

⁵ The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 [SI 2002 No 1860]

4. Raising housing standards to maximise health and wellbeing

- 4.1. Outcome 2a of the Council's Housing Strategy 2016-2020 is to raise housing quality and standards across all tenures and improve the condition of existing homes to maximise health and wellbeing outcomes for all⁶
- 4.2. 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.
- 4.3. 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.
- 4.4. Residents living in 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.
- 4.5. While the poorest housing stock can be found in the rented sector. 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).
- 4.6. 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.
- 4.7. 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.
- 4.8. 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.
- 4.9. We usually inspect Owner Occupied properties when owners are requesting financial assistance. We may identify hazards that the owner

⁶ Housing Strategy 2016-2020 Priority 2, Outcome 2a

has not been aware of, (electrical wiring being old or dangerous is a typical example). Owners may be reluctant to have this work done particularly if their have requested assistance to renew windows for example. Every effort should be made to encourage the owners to carry out works in order to deal with the most serious hazards first, but if this fails then grant aid may be refused.

4.10. Assisting residents to remain in their homes.

4.11. 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.

4.12. 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.

4.13. 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 protocol⁷ for delivering DFGs which shares the cost between the council and the housing association that owns the property being adapted.

4.14. 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.

5. Bringing empty homes back into use.

5.1. Outcome 2d of the Council's Housing Strategy 2016-2020 is to bring empty homes back into use in order to increase the housing options available for local residents⁸.

5.2. 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.

5.3. 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.

5.4. 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.

⁷ Kent Housing Group

⁸ Housing Strategy 2016-2020 Priority 2, Outcome 2d

- 5.5. Just over 0.2% of Maidstone’s housing stock is classified as long term empty properties. There are 147 which have been empty for at least 6 months⁹. There are a wide range of reasons why properties remain empty; however these properties remain a wasted resource.
- 5.6. The council’s Empty Homes Policy 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.

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⁹ Source Maidstone Borough Council Tax May 2016 Category ‘C’ empty property list

APPENDIX 1: Housing Assistance Schemes 2016-2020

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.

Home Hazard Grant	
Assistance:	Between £1,000 and £20,000 per application
Purpose:	To remedy Category 1 hazards and serious Category 2 hazards (bands D-F) as defined within the Housing Health and Rating Safety System (HHSRS).
Assessment:	By Housing & Health Team through a HHSRS inspection.
Eligibility:	<p>Applicants must:</p> <ul style="list-style-type: none">• own their home and have occupied it as their only home for a minimum of 5 years,• be in receipt of the state retirement pension which is their main source of income and have savings or investments of less than £16,000, or be in receipt of a means tested benefit,• intend to continue to occupy the home for a minimum of 5 years following completion of the grant, and• not have received assistance from the council within the preceding 5 years.
Conditions:	<ul style="list-style-type: none">• Applications must include completed application form, and two estimates from local contractors for the works in the required format,• Works to be completed within 12 months of grant approval and completed to the satisfaction of the council.
Repayment:	<ul style="list-style-type: none">• Assistance to be registered as a local land charge against the property and repaid in full in the event that the property is sold, transferred, assigned or becomes unoccupied by the applicant's household for more than 6 months.

Disabled Facilities Grant

Assistance:	Maximum assistance of £30,000 per application
Purpose:	Meet the council's statutory obligation to assist disabled residents to live independently in their homes.
Assessment:	<ul style="list-style-type: none">• aids and adaptations to be recommended by Kent County Council's Occupational Therapist, and• meet the regulations governing eligibility for works, adaptations to aid access into and around the property,• works to ensure the safety of the applicant,• provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power,• provision of suitable kitchen facilities or adaptation of existing kitchen, and• disabled resident to care for dependant residents.
Eligibility:	<ul style="list-style-type: none">• disabled home owners;• disabled tenants (both in the private sector and subsidised housing sector);• disabled persons living at home with their family;• parents or guardians of a disabled child;
Conditions:	<ul style="list-style-type: none">• Applications must include completed application form, and two estimates from preferably local contractors for the works in the required format,• Works to be completed within 12 months of grant approval and completed to the satisfaction of the council.• Applications subject to means test through standard test of resources except where the grant is approved in respect of a disabled child under the age of 19.
Repayment:	<ul style="list-style-type: none">• Assistance in excess of £5,000 to be registered as a local land charge against the property and a maximum of £10,000 to be repaid (disregarding the first £5,000) in the event that the property is sold, transferred, or assigned.• Exception if the property disposal takes place more than 10 years following the date of the local land charge.• Exception if the council considers that it is unreasonable to require repayment having regard to the relevant regulations¹⁰.

¹⁰ The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008.

Home Assistance(Draft scheme)

Assistance:	Maximum assistance of £5,000 per application
Purpose:	To provide assistance to support hospital discharge to enable residents to return home quickly
Assessment:	<ul style="list-style-type: none">• A range of aids and adaptations as identified by clinical specialist or Occupational Therapist to be essential to enable the resident to return home.
Eligibility:	<ul style="list-style-type: none">• Any resident who has a short term need (less than 12 months) for equipment as a consequence of needing discharge from hospital or other facility
Conditions:	<ul style="list-style-type: none">• Applications must include completed application form, and an estimate for the works in the required format.• Works to be completed within 12 months of grant approval and completed to the satisfaction of the council,• The equipment will be loaned. Equipment to be removed from the dwelling and recycled when no longer required by the applicant (maximum period 12 months).• Assistance to be registered as a local land charge against the property until equipment returned.• Only one application will be considered
Repayment:	<ul style="list-style-type: none">• Not required

Empty Property Grant

- Assistance:** Between £1,000 and £20,000 per property
- Purpose:** To remedy Category 1 hazards and serious Category 2 hazards (bands D-F) as defined within the Housing Health and Rating Safety System (HHSRS) and to get the dwelling ready for occupation.
- Assessment:** By Housing & Health Team through a HHSRS inspection.
- Eligibility:** Applicants must:
- be a private individual (not a Registered Provider or Organisation),
 - own the property, which also has been empty for more than 6 months, for a minimum of 3/5 years,
 - agree to rent their property through an agreed provider for a minimum of 3/5 years following completion of the grant,
 - ordinarily have good title in respect of the property and there be no financial charges in respect of the property, and
 - not have received assistance from the council for the dwelling within the preceding 5 years.
- Conditions:**
- Applications must include a completed application form, and two estimates from local contractors for the works in the required format,
 - Property to be offered at rents no greater than the Local Housing Allowance rates applicable at the time of letting, be let on a minimum 12 month tenancy, and be managed by a provider,
 - Property to be advertised by the Council as necessary, and
 - Works to be completed within 12 months of grant approval and completed to the satisfaction of the council.
- Repayment:**
- Assistance to be registered as a local land charge against the property and repaid in full in the event that the property is sold, transferred, or assigned,
 - If the premises stops being rented through the scheme within 5 years of the completion of the grant.