

## **POLICY TITLE**

South Holland Housing Financial Assistance Policy – Individual Scheme Details

## **REVISION DATE**

01.04.2024

## **REPLACES POLICY**

Replaces Housing Assistance Policy – Individual Scheme Details – Revision date 17.03.2020 / Replaces Community Housing Renewal Policy 2006

## **POLICY AIM**

- Increase in the District of both sustainable and suitable accommodation for vulnerable persons.
- An increase in the health and well-being of citizens of South Holland and the reputation of the Council.
- To support residents and tenants of South Holland through targeted financial assistance, preventing homelessness and sustaining and maintaining tenancies.

## **INDIVIDUAL SCHEME DETAILS**

### **1. Mandatory Disabled Facilities Grants**

Purpose: Local housing authorities have a statutory duty to provide grant aid to disabled people to undertake a range of adaptations to their homes.

Mandatory disabled facilities grants will be administered per the provisions of the Housing Grants, Construction and Regeneration Act 1996. The following provides a summary of these provisions but should be read in conjunction with the full Act.

Maximum amount: The maximum amount is £30,000.

Applicant eligibility: There is no age restriction for this grant. All applicants must be eligible under the Act and there are no age restrictions.

Applications must be supported by a recommendation from an Occupational Therapist confirming that the person is disabled for the Act and that the proposed works are necessary and appropriate to meet the needs of the disabled person.

Eligible works: The relevant works must be necessary and appropriate to meet the needs of the disabled occupant and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property.

The purposes for which a grant must be given are detailed in section 23 of the Housing Grants Construction and Regeneration Act 1996.

Any associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the total assistance amount.

Financial assessment: The grant is subject to a formal means test per the Housing Renewal Grants Regulations 1996 to determine the customer's contribution towards the cost of the works.

Eligible works for a child **will not be subject to a formal means test.**

The maximum grant including any contribution must not exceed £30,000.

Application: Applications must be made in the relevant format and supported by a referral from an Occupational Therapist.

The Council will consult the Social Services Authority on all applications.

Applications may be made by owner-occupiers, private tenants and Registered Providers of Social Housing.

Tenants of South Holland District Council can apply for mandatory disabled facilities grants but funding for any works comes from an allocation set aside in the Housing Revenue Account.

The Council will select the contractor from an approved Framework. If the applicant chooses to use their contractor, a minimum of two estimates must be submitted with the application.

Works must not commence until formal approval of the grant has been received by the applicant.

Payment: Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices.

In some instances, payments may be made in instalments and the balance (no less than 10% of the total cost of the eligible works) paid on satisfactory completion.

The applicant must agree and sign that they are satisfied with the quality of the work before payment.

If the applicant refuses, the Council will inspect the work and if it believes it is of a sufficiently good standard the payment will be made.

Conditions: Written consent from the owner(s) of property must be obtained before works commencing.

The Council may remove items of equipment e.g. modular ramps and stair lifts from the property for re-use when they are no longer required by the disabled person.

This will be considered on a case by case basis dependent on the age and condition of the item.

Where the items are not considered appropriate for re-use it will be the responsibility of the householder/property owner to remove any items at their own cost.

Where the Council provides funding above £5,000 that creates additional living space e.g. an extension or conversion of a garage or outbuilding, and where the applicant has an owner's interest in the property, this will be registered as a local land charge against the adapted property, subject to a maximum of £10,000.

If the property is disposed of within 5 years of the completion of the works (as determined by the Council), re-payment of the amount will be required.

The Council will not pay for any additional works carried out without prior approval.

All works must be completed within 12 months of approval.

## **2. Top Up of Mandatory Disabled Facilities Grant**

Purpose: To provide discretionary financial assistance to a disabled person who qualifies for a mandatory disabled facilities grant where the cost of the eligible works exceeds the mandatory grant maximum of £30,000.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **3. Discretionary Disabled Adaptations Assistance**

Purpose: To provide discretionary financial assistance for disabled occupants who do not have the financial resources to pay for necessary adaptations to help support them to remain independent in their home. The discretionary assistance will fund minor works for those eligible for a mandatory disabled facilities grant.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **4. Moving on Assistance**

Purpose: This discretionary assistance enables disabled people who would be eligible for mandatory disabled facilities grants to move to more suitable accommodation, where it is considered more appropriate than providing funding through mandatory disabled facilities grant to adapt their existing home.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **5. Hospital Discharge Assistance**

Purpose: This assistance is for people in a hospital whose discharge is delayed due to the condition of their home.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **6. Safe, Warm and Well**

Purpose: This assistance is for owner-occupiers over the age of 65 or those with chronic or severe health conditions affected by poor housing conditions who need to undertake essential repairs to their home to remain safe and healthy.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **7. Central Heating Scheme**

Purpose: The scheme will provide a Central heating system of suitable design and installation a homeowner with vulnerable occupiers, where previously there has been no such system, or where the existing system, in the opinion of the contractor/surveyor, cannot be effectively repaired at reasonable cost or where it has been condemned by a suitably competent person.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **8. Home and Family Support Grant**

Purpose: This assistance will provide appropriate aids and adaptations to enable people with a diagnosis of, or who are, suffering from life-changing conditions and/or on end of life care, to manage their surroundings and retain their independence and dignity.

Please refer to the Lincolnshire Discretionary Housing Financial Assistance Policy for further details

## **9. Sanctuary Scheme**

Purpose: This assistance will provide an occupier who is at risk of domestic abuse to improve the security arrangements of their home.

Maximum amount: The maximum funding is up to £1,000

Applicant eligibility: Where an appropriate officer of the Council is satisfied that one or more persons has suffered from, or is threatened by domestic abuse. This a discretionary grant and is subject to approval and or suspension.

Eligible works: The assistance provided will likely be in the form of security measures, such as door and window locks, security lighting although other recommendations for example: from an Independent Domestic Violence Advisor or Police Officer, may be considered.

Financial assessment: This assistance is not subject to a means test.

Payment: The Council will appoint a contractor or work with a third party to undertake the eligible works.

Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices.

Conditions: It must be reasonable and practicable to undertake the works.

## **10. Homelessness Grant Assistance**

Purpose: This grant assistance will provide homeless persons with options to prevent their homelessness. This is to assist the Council to discharge its Statutory Homelessness duties.

Maximum amount: Funding is up to £5000 although, under exceptional circumstances as described below, this maximum amount can be exceeded.

Applicant eligibility: This applies to any **eligible** applicant that makes an application to the Council under Part 7 of the Housing Act 1996 (the Act). This a discretionary grant and is subject to approval and or suspension.

Those who are **ineligible** for housing assistance under section 185 of the Act will not be eligible for any assistance under this grant.

In discharging the Council's statutory homelessness duties, relevant officers are hereby delegated to offer applicants financial assistance up to the maximum values set out within this policy.

To be made an offer of financial assistance, the delegated officer will need to be satisfied that there is a **reasonable prospect of accommodation remaining or becoming available to the applicant and their household for at least six months.**

Applicants who are eligible for housing assistance under section 185 of the Act but who **do not** have a local connection to the Council's area under section 199 of the Act, **may** be eligible to receive an offer of financial assistance up to a maximum value of **£200.**

Applicants who are eligible for housing assistance under section 185 of the Act and who **have** a local connection to the Council's area under section 199 of the Act **may** be eligible to receive an offer of financial assistance directly from **front line case officers** up to a maximum value of **£2,000.**

Where a case officer considers it lawful, reasonable, justified and proportionate for the Council to offer more than £2,000 financial assistance to an applicant in discharge of the Council's statutory homelessness functions, they shall refer the matter to their Team Leader, Housing Options Manager or Housing Services Landlord Manager for consideration who are hereby delegated to authorise offers of financial support as follows:

Team Leader: up to **£3000**

Housing Options Manager/ Assistant Director Wellbeing & Community Leadership: up to **£5000**

In exceptional circumstances, the Assistant Director Wellbeing & Community Leadership may consult with the portfolio holder about offering assistance above £5,000, documenting the exceptional circumstances accordingly.

Examples of the type of lawful, reasonable, justified and proportionate financial assistance delegated officers may offer includes, but is not limited to:

- Paying rent in advance or paying a deposit
- Paying off rent, mortgage or other arrears
- Paying for travel and transport
- Paying for urgent repairs
- Paying for legal advice
- Purchasing a basic starter pack of goods and/or furniture to take up accommodation

When considering any offer, those delegated will undertake/consider an appropriate financial assessment of the applicant's circumstances to determine whether assistance will be offered in the form of a grant or repayable loan.

The value, purpose and form of any financial assistance offered will be made at the **sole discretion** of delegated officers.

Any previously accepted offers of assistance to customers under this policy will be taken into consideration by officers.

Eligible Assistance: The assistance provided will be flexible and can include payments as described above.

Financial assessment: This assistance is not subject to a means test. Note: monies offered under this Grant will be funded through the Housing General Fund.

Payment: The Council will make payment to an agent, landlord or any other appropriate agency.

In the event of monies being paid to secure or sustain accommodation, funding will only be issued when the appropriate documentation is received from the applicant

Conditions: The award must result in the prevention of homeless and/or that there is a reasonable prospect of any accommodation secured, remaining or becoming available to the applicant and their household for at least six months.

## **11. Empty Homes Grant**

Purpose: To complete repairs on their property or deal with issues such as garden and house clearances so they can bring the property back into use. In exceptional circumstances, grants may be offered where it is in SHDC's interest to carry out improvements to the property.

Maximum amount: Up to £10,000 is available per application based on the lower of the three estimates submitted by the applicant. In exceptional circumstances, the Housing Services Landlord Manager may consult with the portfolio holder about offering assistance over **£10,000**, documenting the exceptional circumstances accordingly

Applicant eligibility: The applicant must be an owner-occupier. This a discretionary grant and is subject to approval and or suspension.

Eligible works: Works eligible for assistance will be at the discretion of the council.

As a general condition, the works should help remedy defects or deficiencies which will result in the empty home being bought back into use.

Building regulation or legitimate project management fees may be included (within the grant maximum).

Financial assessment: All applications will be means-tested, and the applicant may be required to contribute towards the cost of the works. **Note:** monies offered under this grant will be are funded through the Housing General Fund.

Payment: It is the responsibility of the applicant to obtain Planning Permission or Building Regulation consent where necessary.

Fees will only be paid when details are submitted as part of the application and in approved circumstances.

Conditions: Where the applicant has an owner's interest in the property, this will be registered as a local land charge against the adapted property.

If the property is disposed of within 5 years of the completion of the works (as determined by the Council), re-payment of the amount will be required.

The Council will not pay for any additional works carried out without prior approval.

## **12. Emergency Housing Services Fund**

Purpose: Assistance to SHDC tenants when emergencies occur and intervention can maintain their tenancy and/or prevent their homelessness

Maximum amount: Up to £10,000 is available per application based on individual circumstances. In exceptional circumstances, the Assistant Director Housing may consult with the portfolio holder about offering assistance over **£10,000**, documenting the exceptional circumstances accordingly

Applicant eligibility: The applicant must be an SHDC tenant. This a discretionary grant and is subject to approval and or suspension.

Eligible works: Works eligible for assistance will be at the discretion of the council.

As a general condition; the works should help remedy emergencies such as small scale fires, floods, or other emergencies and either supports the tenants in maintaining their existing tenancy, or assist in preventing a statutory homelessness presentation.

Financial assessment: **No applications** will be means-tested as we are delivering our duties as a social landlord. **Note:** monies offered under this fund will be met through the Housing Revenue Account.

Payment: Fees will only be paid when details are submitted as part of the assessment and in approved circumstances.

Conditions: There must be a verified incident that would benefit an SHDC tenant and/or the Council by the payment from this fund.

The Council will not pay for any additional works carried out without prior approval.

## **13. Exceptional Hardship Fund**

Purpose:

SHDC (in its role as a social landlord) intends to provide support for tenants through our Exceptional Hardship Fund (Fund) in order to sustain tenancies, promote financial inclusion and prevent homelessness.

This fund will allow us to support economically vulnerable tenants where no other source of financial assistance is available such as access to Discretionary Housing Payment or DWP funds. The scheme is intended to help in cases of extreme financial hardship, and not support a lifestyle.

Maximum amount: The Fund allows up to £500 per household to provide interim support for households while long term solutions are found. The tenant must be committed to finding a solution by actively engaging with support services (as recommended by the Housing

Neighbourhood Officer (HNO) and/or Cost of Living Response Officer (COLRO)), and assistance must not be available elsewhere e.g. DWP, Warm Home Discount Scheme or Winter Fuel Payments. Hardship grants are at the sole discretion of the Housing Services Manager.

Applicant eligibility: Applicants may be eligible to be considered for support if they meet all of the following criteria:

- They are a Council tenant.
- Their household income has been interrupted by an unexpected event.
- They have applied for DHP/DWP funds and have been refused or Housing Officers are satisfied that they do not meet the criteria to apply to these funds.
- They are committed to take steps to find a long term solution to their financial issues such as seeking debt advice.

It is the responsibility of the tenant to provide evidence required. Cases will not be considered if necessary evidence is not provided. This a discretionary grant and is subject to approval and or suspension.

The Exceptional Hardship fund is cash limited and will assist households by:

- Addressing a reduction in income.
- Allowing the tenant a short period of time to adjust to unforeseen short-term financial circumstances and “bridge the gap” during this time.
- Helping customers through personal crises and difficult events that affect their finances.
- Preventing exceptional hardship.
- Helping those who are trying to help themselves financially.
- Alleviating poverty including fuel poverty.
- Sustaining tenancies and preventing homelessness.
- Encouraging and supporting people to obtain and sustain employment.

As part of the application, applicants must:

- be a current tenant living in a SHDC property at the time of applying
- seek appropriate advice as determined by the HNO/COLRO
- be committed to take steps to find a long-term solution
- supply evidence of their circumstances.

The Fund is a short-term emergency fund whilst the tenant seeks alternative solutions. Applications will only be considered for existing SHDC tenants only. Tenancy conduct will be considered but will not necessarily result in the application being refused. The Fund is discretionary and there is no right of appeal. All circumstances will be considered provided they meet the primary objective of sustaining a tenancy.

Applications will be refused where it is determined that there are unnecessary expenses/debts and that the customer has not taken reasonable steps to reduce these and/or a shortfall in income is caused by a DWP sanction/ suspension because the customer has turned down work/interview/training opportunities.

In exceptional circumstances, additional funds including compensation and support packages may be awarded by the Assistant Director – Housing.



Assistance Available: Assistance will be at the discretion of the council. These may include but are not limited to:

Assistance will vary on a case by case basis, however examples include but are not limited to the following:

- Purchase of whitegoods and/or flooring – this will primarily benefit new tenants.
- Funding of safety equipment to keep Domestic/Racial Abuse victims safe. (as recommended by the Police)
- Funding cleaning costs for one off deep cleans following property deterioration due to ill health.
- Assistance with legal fees for Domestic/Racial Abuse cases where no other assistance is available (including Legal Aid) in order to protect the tenant.
- Funding for skips to assist with hoarding concerns and/or untidy properties.
- Removal fees for an essential house move or for disposal of furniture including where a tenant has passed away.
- Payment towards rent arrears where the tenant has recently become unemployed. This to allow them time to adjust their outgoings and consolidate usual expenses/give notice on items such as Sky TV etc. (Evidence of circumstances will be required)
- Payment towards rent arrears where the property is under occupied and the household wish to move to smaller accommodation (releasing accommodation that is in demand) but cannot access the Housing Register due to the debt.
- Payment towards utility meter debt to complete a gas service where the household is vulnerable where the applicant can demonstrate they have applied for and have been refused warm home discount or winter fuel payments that usually run from October to March each year.
- Up to £50 to purchase an online delivery supermarket pass.

Applications are capped at £500 per household and no further applications can be considered within the same financial year. If successful, a one-off payment will be made to the relevant organisation direct. Supermarket vouchers will be provided where it is not possible to pay the money to a company.

Payment: Fees will only be paid when details are submitted as part of the assessment and in approved circumstances.

Conditions: Assistance will vary on a case by case basis and cases will be recommended by a Housing Neighbourhood Officer.

The Housing Neighbourhood Officer will present applications on the tenant's behalf to the Housing Services Manager. The Housing Services Manager will review the application and approve payment for those that meet the criteria.

All circumstances will be considered provided they meet the primary objective of sustaining a tenancy, preventing homelessness and there is no other public funding available to assist.

## **WHO IS AFFECTED BY THE POLICY?**

Owners and leaseholders of properties, homeless persons and SHDC tenants within the South Holland district.

## **IMPLEMENTATION**

This policy provides an updated policy statement for a range of financial assistance measures already in operation. Therefore implementation implications are likely to be minimal and overseen by the responsible Service Manager

The policy should be read in conjunction with existing policies and therefore requires matrix working to achieve positive outcomes for customers. The following teams are most likely to interact with customers affected by this policy:

- Communities Team
- Planning & Development
- Housing Options Team
- Housing Management
- Customer Services
- Benefits and Revenues Team

## **MONITORING**

The policy will be monitored in the following ways:

<b>MONITORING ACTIVITY</b>	<b>PERSON RESPONSIBLE</b>
Check to see if the policy has been implemented effectively	Assistant Director Wellbeing & Community Leadership and Assistant Director Housing
Review the Policy annually	Housing Services Manager and Housing Options Manager