MANDATORY DISABLED FACILITIES GRANT (DFG)

Legislative Controls
These are contained within the Housing Grants, Construction and Regeneration Act 1996 Chapter 1 and more specifically sections 19-24. Guidance is provided in Delivering Housing Adaptations for Disabled People: A Good Practice Guide November 2004, Office of the Deputy Prime Minister.

The purposes for which mandatory DFG are currently given are set out in section 23(1) of the 1996 Act as extended by the DCLG and fall into a number of categories:

Facilitating Access and Provision
These include works to remove or help overcome any obstacles which prevent the disabled person from moving freely into and around the dwelling and enjoying the use of the dwelling and the facilities or amenities within it. In particular:

- facilitating access to and from the dwelling
- facilitating access to gardens where reasonable and practicable
- facilitating access to a room used or usable as the principal family room
- facilitating access to a room used or usable for sleeping, or alternatively providing such a room for the disabled occupant
- facilitating access to a room in which there is a lavatory, a bath or shower (or both) and a wash basin or providing a room in which there is such a facility or facilities
- facilitating access for the preparation and cooking of food
- improving the heating system or providing a heating system suitable for the use of the disabled occupant
- facilitating the use by the disabled occupant of a source of power, light or heating
- facilitating access by the disabled occupant around the dwelling to enable him or her to care for a person who is normally resident and in need of such care, and
- making a dwelling or building safe in certain circumstances

In considering applications for grant towards such works, the presumption will normally be that the occupant should have reasonable access into his home, to the main habitable rooms within the home – namely the living room and bedroom, and to a bathroom or shower room in which there are suitable facilities for washing and/or showering, and to the garden where reasonable and practicable.

Eligibility
All owner-occupiers and tenants, licensees or occupiers who are able to satisfy the criteria in sections 19 to 22 of the 1996 Act are eligible for DFG. Landlords may also apply for a DFG on behalf of a disabled tenant but must also satisfy the requirements
in those sections. Housing association tenants are eligible to apply for DFG and are assessed for needs on the same basis as private owners and tenants and under the same means testing arrangements.

**Amounts of Assistance**
The maximum limit is £30,000 less any assessed contribution as determined by the test of resources, on the amount of mandatory DFG which may be given in any one application.

**Conditions Applying to Provision of Assistance**
All applications for DFG must be accompanied by a certificate relating to the future occupation of the property, and the Council may not entertain an application unless such a certificate is provided. There are three different types of certificate:

- **Owner-occupiers**
  - An ‘owner’s certificate’ certifies that the applicant has, or proposes to acquire, an owners interest in the dwelling, and that he intends that the disabled occupant will live in the dwelling as his only or main residence

- **Tenants**
  - A “tenant’s certificate” certifies that the applicant is the tenant, and that he intends that the disabled occupant will live in the dwelling as his only or main residence

- **Occupiers certificates in relation to park home applications**
  - An ‘occupier’s certificate’ certifies that the applicant intends that the disabled occupant will live in the qualifying park home as his only or main residence. An occupier’s application must, however, normally be accompanied by a consent certificate from each person who owns the mooring or land on which the park home is stationed, or who owns the park home

Additional conditions will also be applied to all Disabled Facility Grants including:

- the ability to recovery of specialised equipment
- ensuring adequate insurance of grant-aided property
- maintaining the repair of grant-aided property

The Council may impose a limited charge against an adapted property. Where applied the charge will apply on adaptations that exceed £5,000 but be limited to a maximum £10,000 and will last for a maximum of 10 years from the Certified Date. The application of charges will enable the re-cycling of funds in the DFG programme when the adapted property is sold providing this occurs within 10 years. However, in imposing a charge the Council will consider the individual circumstances of the applicant and will not place a charge if doing so is likely to be caused undue hardship or where due to the sensitive nature of a case, the charge should be waived.

**Financial means testing**
The test is carried out to determine what, if any, contribution the disabled person should make towards the cost of the works. It takes into account only the resources of the disabled person and their spouse or partner.
Successive application
For those disabled people whose conditions are degenerative, further adaptations to
their home to cater for their deteriorating condition may become necessary at a later
date. Consideration will also be given in circumstances where it is expedient to carry
out urgent works whilst waiting for a larger scheme to be finalised.

Procedures Relating to Payment of Grant
All applications for grant must be accompanied by at least two estimates from bona
fide contractors for the cost of the approved works. One of these contractors must
carry out the works. Upon completion of the approved works, the applicant must
submit an invoice from the contractor who carried out the work and the Council will
then arrange payment directly to the contractor unless the grant assistance was
provided for the purchase of materials only, in which case payment will be made to the
applicant upon the Council having received a receipt for the materials from the
supplier(s) upon whose estimate the grant was based.

However where the eligible works have not been executed to the satisfaction of the
applicant or the Council, payment may be withheld from the contractor until the eligible
works have been completed to the satisfaction of all parties concerned.

The Council will inform the applicant at the time their grant application is approved
whether there is likely to be any significant delay in the Council paying for the grant
aided works once completed. In the most extreme circumstances this delay could be
as much as twelve months.

DISCRETIONARY DFG
In certain circumstances and subject to the availability of funding, the Council will
consider giving discretionary grant assistance depending on the circumstances of
each case following submission of a detailed report and consultation with Social
Services. The circumstances which will be considered include:
  • Topping up mandatory DFGs up to a maximum additional £5,000 in
circumstances where the grant has been approved and additional unforeseen
costs are incurred above the maximum mandatory limit and where expediency
is required. The Head of Health and Housing will be given delegated powers to
approve discretionary DFG up to a maximum £5,000
  • Assisting the disabled person to move to a more suitable property where it is
more cost effective than adapting the current home of a disabled person to
make it suitable for his or her present and future needs, even though the new
property may need some adaptation. All applications for this type of
discretionary assistance will be placed before the relevant Council Committee
who will determine the application. The procedures, certification, etc. relating to
this discretionary Disabled Facilities Grant will be the same as for Mandatory
Disabled Facilities Grant
EMPTY PROPERTY GRANT

This assistance is offered, subject to resources being available, to assist owners fund essential works to bring long term empty properties (those that have been empty for a minimum of six months) and unused buildings back into use as affordable rented homes for tenants nominated by the Council or to fill some other local housing need. The Council must be satisfied that offering grant assistance is the best course of action in relation to the property in question.

Eligible Works
The Government's Decent Homes Standard includes: remedying identified health and safety hazards, external and internal repairs to your property, improving heating systems, electrical systems, insulation and thermal comfort. The Council will assess the property against the Decent Homes Standard and will determine what works are eligible for the grant.

Eligible works shall not commence until formal grant approval and notification to start works has been received from the local authority. Where eligible works have started then the grant shall exclude works that have already commenced. Where eligible works have been completed prior to grant approval then no grant shall be paid retrospectively.

As part of the links with our work in relation to community safety a condition of all assistance will be the installation in the home of a battery operated single point smoke alarm on each floor of the property.

Eligibility
The applicant must be 18 years of age or older and be the owner of the dwelling.

The Amount Payable
The maximum assistance that can be given is £10,000 per unit of accommodation provided.

Conditions relating to the grant
Applications for grant;
• must be made on the Council’s prescribed application form
• must be accompanied by two appropriate letter headed estimates from bona fide contractors or other appropriate service providers for the cost of the approved works. Where applicable, the contractor or his representative shall sign the estimate and include details of his VAT registration number. The quotations must include all of the works detailed in the schedule of works provided for the application by the Council
• can include the reasonable cost of other ancillary fees and charges, i.e. Building Regulation application, within the grant subject to the maximum grant level

As a condition of receiving assistance, the owner will;
• sign an agreement ensuring that the property can be used by people living on a low income and nominated by the Council. This will usually be in partnership
with a local housing association by way of a housing scheme, although a tenancy nomination agreement can be considered

- enter into such an agreement for a minimum period of 3 years from the certified date. The certified date is the date upon which the Council consider that the eligible works have been completed to their satisfaction
- restrict the rent levels to an amount that can be met by housing benefit
- repay the amount of the assistance in full should the agreement be terminated within the 3 year period
- ensure that the schedule of grant aided works is carried out to the satisfaction of the Council

Applications will only be considered for an Empty Property Grant for dwellings that will achieve the priority needs of the Council with regards to Housing Allocations, which may change from time to time.

For the purposes of this grant, dwelling includes house and flat but does not include single room accommodation in a house in multiple occupation where a single grant would be available for each house in multiple occupation.

An applicant is not permitted to apply for successive grants for the same dwelling.

Where nomination rights are accepted and the Landlord opts to 'self-manage' the property, they must be an accredited landlord with the local authority.

If the applicant requests the contractor to carry out any additional work outside of the schedule of works that accompanied the approval of the application, those works will not be included within the grant and any payment for such works will be for the applicant to make direct to the contractor.

The Council grant will be entered on the Council’s land charge register.

**Procedure relating to payment of assistance**

The Council require that as a condition of the grant;

- the eligible works are carried out in accordance with the schedule of works that accompanied the Empty Property Grant Approval
- the eligible works are carried out within three months from the date of approval of the application. This period may, however, be extended if the Council thinks fit, particularly where they are satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen when the application was made
- upon completion of the approved works, the applicant must submit an invoice from the contractor upon whose estimate the grant assistance was based. The Council will then arrange payment directly to the contractor. However where the eligible works have not been executed to the satisfaction of Council or the applicant the Council may, if they consider it appropriate to do so, withhold payment from the contractor until the eligible works have been completed to the satisfaction of all parties concerned
- the payment of grant or part of a grant is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demand or receipt for the repayment for the works and any
preliminary or ancillary services or charges. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family.

LANDLORDS ACCREDITATION GRANT

To gain accreditation status a landlord must ensure that his property complies with the property standards within the Council’s Landlords Accreditation Scheme.

As part of the application for accreditation the landlord must supply a valid electrical safety certificate/report. The safety certificate/report must be issued following inspection of the installation by a competent person and be valid for a period of 5 years unless otherwise specified by the competent person. Electrical certification is an essential element of the accreditation scheme but the cost of a safety inspection and report is considerable and is an additional burden on the landlord over and above his legal responsibilities.

To encourage landlords to become accredited the Council will, subject to resources being available, offer a grant to a landlord who has provided a valid electrical safety certificate as part of his application for accredited status.

To encourage improvement in the energy efficiency to cover the reasonable cost of roof insulation and cavity wall insulation to the property(ies) that are subject to accreditation.

**Eligible Works**

Provision of:

- a valid electrical safety certificate as part of an application for accredited status
- roof insulation and cavity wall insulation to the property(ies) that are subject to accreditation

Eligible works shall not commence until formal grant approval and notification to start works has been received from the local authority. Where eligible works have started then the grant shall exclude works that have already commenced. Where eligible works have been completed prior to grant approval then no grant shall be paid retrospectively.

**Eligibility**

The applicant must be 18 years of age or over and be the owner of the dwelling. Eligibility for assistance towards the cost of providing a valid electrical safety certificate will be limited to landlords applying for accredited status.

Eligibility for assistance towards the cost of energy efficiency improvements will be available to existing accredited landlords and landlords applying for accredited status.

**Amount of Assistance**

The amount of assistance will be:

- based upon the reasonable cost of the provision of the electrical report given the nature and size of the property(ies) concerned subject to a maximum level of £600.00 per property which is subject to the application for accreditation
• the reasonable cost of installing roof and cavity wall insulation to the accredited property(ies) concerned subject to a maximum level of £2,000 per accredited property

Conditions
The grants will be provided upon application on the prescribed form subject to the landlord becoming accredited by the Council.

Procedure relating to payment
The payment of grants or part of a grant is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demand or receipt for the repayment for the works/certification. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family.

SAFE AND SECURE GRANT

This assistance is offered, subject to resources being available, to assist owner occupiers and tenants with the cost of small scale emergency type repairs or improvements to their home.

They are specifically targeted at those at risk of slips, trips or falls, people having been discharged from hospital and helping people remain in their own home for longer. It is also available to owner occupiers of park homes on licenced sites.

Eligible works
At the Council’s discretion a grant will be considered for the reasonable cost of the work necessary to:
- carry out emergency minor repairs that affect the occupation of the home
- prevent falls or reduce hazards or risks that are likely to cause serious harm or injury
- examples of eligible works may include:
  - electrical and gas safety
  - repairs or modifications to stairs, floors and steps
  - safety and security issues

Eligible works shall not commence until formal grant approval and notification to start works has been received from the local authority. Where eligible works have started then the grant shall exclude works that have already commenced. Where eligible works have been completed prior to grant approval then no grant shall be paid retrospectively.

As part of the links with our work in relation to community safety a condition of all assistance will be the installation in your home of, usually, one battery operated single point smoke alarm per floor.

Grant assistance will not be provided for tenanted properties where the eligible works would be the responsibility of the landlord.
Eligibility
The applicant must be 18 years of age or over and be in receipt of one of the following means tested benefits:

- Income Support
- Pension Credit (Guaranteed or Savings element)
- Income Based Jobseekers Allowance
- Housing Benefit
- Council Tax Benefit

Households in receipt of either working tax credit or child tax credit providing the person entitled to the tax credit has a relevant income of less than the maximum, as defined for the purpose of determining eligibility for the tax credit.

The applicant must occupy the property as his or her only or main residence.

Eligibility will be restricted to one Safe and Secure Grant in any twelve month period.

Amount of assistance
The minimum grant is £50.00 with the maximum at £1000. Works to a park home will have a maximum of £4,000. The grant will include the cost of the eligible works plus any agency/membership fees.

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Conditions
Applications for grant must be:

- made on the Council’s referral form or other format agreed by the Council
- accompanied by one quotation from a bona fide contractor or other appropriate service provider for the cost of the approved works if required by the Council.

Quotations will normally only be required in cases where the eligible works are complex.

Procedure relating to payment
The payment of grants or part of a grant is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demand or receipt for the repayment for the works/certification. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family.

PRELIMINARY SERVICES GRANT
The Council will, subject to resources being available, provide a Preliminary Investigation Grant to fund preliminary investigations, such as reports by Structural Engineers, Electrical Safety checks, preparation of plans, etc. where costs have been incurred by the applicant in the preparation of a grant application and for legitimate reasons the grant has not proceeded to approval. These would include instances where the works no longer appropriate or the applicant is no longer eligible for the works.
**Eligible Works**
The carrying out of preliminary investigation by a suitably qualified professional such as a Surveyor, Architect or Architectural Technician, Structural Engineer, Electrical Engineer or the like.

**Eligibility**
Applications for a Preliminary Investigation Grant will be considered from owner-occupiers, leaseholders with a minimum 5 years unexpired lease or tenants. The applicant must in receipt of an income related benefit and be 18 years of age or over and eligible for a Home Repairs Loan or Mandatory DFG.

**Relevant Income Related Benefits**
Receipt of one of the following means tested benefits:
- Income Support
- Pension Credit (Guaranteed or Savings element)
- Income Based Jobseekers Allowance
- Housing Benefit
- Council Tax Benefit
- Households in receipt of either working tax credit or child tax credit providing the person entitled to the tax credit has a relevant income of less than the maximum, as defined for the purpose of determining eligibility for the tax credit.

**Amounts of Assistance**
The maximum amount that will be payable by the Council under a preliminary investigation grant will be £2,000.

**Conditions**
Applications for grant must be:
- made on the Council’s prescribed application form
- must be accompanied by one quotation from a bona fide contractor or other appropriate service provider for the cost of the approved works. The quotations must include all of the works agreed by the Council

**Procedure relating to payment**
The payment of grants or part of a grant is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demand or receipt for the repayment for the works/certification. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family.

**AFFORDABLE WARMTH GRANT**
This sub regional assistance grant is offered, subject to resources being available, to improve the thermal efficiency and heating of the homes of low income owner-occupier households.
Households in receipt of an income related benefit are already eligible for assistance under one of the following Government schemes:

- Fuel Suppliers under their Carbon Emissions Reduction Target (CERT) – 2008-2011 will have schemes available for the provision of cavity wall and loft insulation often in partnership with individual LA’s
- The Warm Front scheme for the provision of cavity wall and loft insulation plus heating but eligibility is limited to families with children under 16, the over 60s and those in between these two groups who are disabled

The Warm Front scheme however, has a maximum level of grant currently at £3,500 for gas fired heating and up to £6,000 for oil fired heating. When central heating is being installed it often costs more than these maximum levels leaving the client with a significant amount to “top up” to ensure that the works are actually implemented.

The Affordable Warmth Grant operating on a sub-regional basis will enhance the current assistance available county wide. By offering assistance to fund the applicant’s Warmfront ‘top up’ in relation to the heating element of the Warmfront grant, it will ensure increased take up of the Warm Front scheme within Dorset.

The Affordable Warmth Grant will also bridge the identified gap within the Warmfront scheme by introducing access to a heating grant to those vulnerable households in fuel poverty that receive a qualifying benefit but do not have children under 16 years of age, are under 60 years of age or are not disabled.

**Eligible works**

Grant assistance will be considered for the reasonable cost of:

- the applicant’s Warmfront contribution
- carrying out heating improvements including:
  - gas, electric or oil central heating
  - repairs to existing heating

Other energy efficiency improvements and schemes may be considered by the Council if it is considered appropriate to fulfil its priorities.

Eligible works shall not commence until formal grant approval and notification to start works has been received from the local authority. Where eligible works have started then the grant shall exclude works that have already commenced. Where eligible works have been completed prior to grant approval then no grant shall be paid retrospectively.

As part of the links with LA work in relation to community safety a condition of all assistance will be the installation in the home of, usually, one battery operated single point smoke alarm per floor.

**Eligibility**

The applicant must be 18 years of age or over and must occupy the property as their only or main residence.
The Fuel Poverty Grant comprises two main eligibility options:

Option 1: For Warm front top up assistance the applicant must be able to provide a valid Warm front Grant offer with their grant application.

Option 2: For heating improvements the applicant must be in receipt of:
- Income Support (without a disability premium)
- Income Based Jobseekers Allowance
- Housing Benefit (without a disability premium)
- Council Tax Benefit (without a disability premium)
- Households in receipt of working tax credit (without a disability premium) providing the person entitled to the tax credit has a relevant income of less than £15,460
- Households in receipt of child tax credit (without a disability premium) where the child is 16 or over and is in full time non-advanced education, providing the person entitled to the tax credit has a relevant income of less than £15,460

Other eligibility criteria may be considered by the Council if it is considered appropriate to fulfil its priorities.

Amount of assistance
The grant assistance will be 100% of the cost of the works subject to a limit of £8,000 per application.

Conditions
Applications for grant must be:
- made on the Council’s prescribed application form
- accompanied by the Warm front offer letter if the works are for a Warm front top up, or
- accompanied by one appropriate letter headed estimate from a bona fide contractor or other appropriate service provider for the cost of the approved works. Where applicable, the contractor or his representative shall sign the estimate and include details of his VAT registration number. The quotations must include all of the works detailed in the schedule of works provided for the application by the Council

Only one application in respect of this work can be made in respect of a property in any 12 month period.

Procedure relating to payment
The payment of grants or part of a grant is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demand or receipt for the repayment for the works/certification. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family.
A to D Grant

This grant is offered, subject to resources being available, to improve the thermal efficiency and heating of the homes of those aged 60 or over and living in property in Council Tax A to D both rented and owned.

The grant will be administered through the Dorset Energy Advice Centre (DEAC) who will oversee the installation of the works through installers on the scheme. Publicity and marketing will be targeted at areas identified as having high levels of fuel poverty.

Eligible Works:
- Loft and cavity wall insulation, draught proofing, tank and pipe insulation

The Council may consider other energy efficiency improvements if it is considered appropriate to fulfil its priorities for example contributing to the installation of renewable energy.

As part of the links with LA work in relation to community safety a condition of all assistance will be the installation in the home of, usually, one battery operated single point smoke alarm per floor free of charge.

Eligibility:
- Persons aged 60 to 70 inclusive, living in rented or owned property in a council tax band A to D

Amount of Assistance:
- The grant assistance will be 100% of the cost of the works, subject to a limit of £1,000 per application

Conditions:
Applications for grant must be:
- made on the Council’s prescribed application form
- All grants to be administered through DEAC and meet the requirements of the ‘A to D Project’ Agreement. (Available upon request)

The contract for work is between the installer and the client. Any suspected defects possibly occurring as a result of energy efficiency measures being installed will be the responsibility of the client to engage with the installer.

HOME REPAIR LOAN

The Council will provide assistance, subject to resources being available, to encourage renovation of properties within the low income owner occupation housing sector, and to enable those residents to improve their home towards achieving the Government's "Decent Homes Standard".

The Council will ensure that:
- the property is improved towards achieving the Decent Homes Standard
- obtaining a loan is the best course of action for the applicant
• there is sufficient equity in the property, and
• the applicant understands their commitment and has made an informed choice

The loan for home improvements is secured on the property by legal charge. The loan will include fees and will be repaid when the property is sold or transferred either as a whole or in part or in the event of the death of the applicant.

The Council will not repossess any property in order to recover the loan. If the property is jointly owned, the loan will remain with the property until the death of all the owners or upon sale or transfer either as a whole or in part of the property.

**Eligible works**
The Government's Decent Homes Standard includes: remedying identified health and safety hazards, external and internal repairs to your property, improving heating systems, electrical systems, insulation and thermal comfort. The Council will assess the property against the Decent Homes Standard and will determine what works are eligible for the equity mortgage.

As part of the links with our work in relation to community safety a condition of all assistance will be the installation in the home of a battery operated single point smoke alarm on each floor of the property.

**Eligibility**
The following applicant eligibility criteria apply;
• the applicant must be over 18 years of age or older and the property that is the subject of the loan must be the only or main residence of the applicant
• the applicant must have owned and occupied the dwelling for a minimum period of 1 year immediately prior to the application
• the applicant must have a qualifying interest in the property as an owner occupier, an owner occupier includes a leaseholder with a minimum 30 years unexpired, on the lease

**Amount of Assistance**
The amount of assistance will be 100% of the cost of the approved works, subject to a limit of £10,000 per application.

This loan requires no monthly repayments and the loan will continue for the time the property remains the applicant(s) only or main residence.

The loan will also include a small arrangement fee. The fee is additional to the maximum level of the loan payable for the approved works and will be paid upon repayment of the principal capital sum.

Should the property be sold or change ownership before 5 years has expired from the date of approval of the loan then the total amount of the loan shall still be repayable.

Only one application can be made in any 5 year period following completion of the approved works.
Financial means testing
Receipt of one of the following means tested benefits:

- Income Support
- Pension Credit (Guaranteed or Savings element)
- Income Based Jobseekers Allowance
- Housing Benefit
- Council Tax Benefit
- Households in receipt of either working tax credit or child tax credit providing the person entitled to the tax credit has a relevant income of less than the maximum, as defined for the purpose of determining eligibility for the tax credit.

Conditions
Applications for a Home Repairs Loan;

- must be made on the Council’s prescribed application form
- must be accompanied by two appropriate letter headed quotations from bona fide contractors or other appropriate service providers for the cost of the approved works. Where applicable, the contractor or his representative shall sign the quotation and include details of his VAT registration number. The quotations must include all of the works detailed in the schedule of works provided for the application by the Council
- can include the reasonable cost of other ancillary fees and charges, i.e. Building Regulation application, within the loan subject to the maximum loan level
- the applicant must provide written consent from any joint owner of the property agreeing to the proposed works and the funding of those works with a loan.
- if the property is in joint ownership, then each eligible applicant who intends to reside at the property as their only or main residence shall be subject to a separate financial assessment. Where a proportion of the owners are eligible for assistance, then they shall be entitled to a loan equal to the proportion of their ownership.
- will not be entertained where works are subject to an insurance claim
- works shall not commence until formal notification to start works has been received from the local authority. Where works have started then the loan would normally exclude works that have already commenced.
- the loan shall be secured by a legal charge over the property.
- where an applicant already has a mortgage on the property subject to the loan, the express permission from that mortgage provider shall be required.
- the maximum capital sum loaned shall not exceed 25% of the total unencumbered equity owned by the applicant at the time of application.

Procedure relating to payment of the loan
The Council require that as a condition of the loan;

- the eligible works are carried out in accordance with the schedule of works that accompanied the approval of the application
- the eligible works are completed within six months from the date of the approval of the loan approval. This period may, however, be extended if the Council thinks fit, particularly where they are satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen when the application was made
the payment of loan or part of a loan is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demand or receipt for the repayment for the works and any ancillary fees or charges. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family. ‘Member of a family’ is defined by section 113 of the Housing Act 1985, the definition includes: spouses, persons who live together as husband and wife, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces

unless the Council direct otherwise the eligible works must be carried out by the contractor whose quotation accompanied the application, or where two or more quotations were submitted, by one of those contractors

upon completion of the approved works and receipt of an invoice from the contractor upon whose quotation the loan was based, the Council will then arrange payment directly to the contractor. However where the eligible works have not been executed to the satisfaction of Council or the applicant, the Council may, if they consider it appropriate to do so, withhold payment from the contractor until the eligible works have been completed to the satisfaction of all parties concerned

if the applicant requests the contractor to carry out any additional work outside of the schedule of works that accompanied the approval of the application, those works will not be included within the equity loan agreement and any payment for such works will be for the applicant to make direct to the contractor

if after any instalments of loan has been paid and before the completion of the approved works the owner disposes of the dwelling (sale, transfer or lease) he or she is obliged to repay to the Council on demand the entire amount of the instalments paid

if after any instalments of loan has been paid the owner fails to complete the approved works, he or she is obliged to repay to the Council on demand the entire amount of the instalments paid

PARK HOMES GRANT

The Council will provide assistance, subject to resources being available, to encourage the provision of retrospective thermal insulation and/or repairs to residential park homes occupied by low income residents.

Eligible works

- A grant for insulation shall be limited to the provision of retrospective thermal insulation to a residential park home to enable that unit of accommodation to achieve the thermal insulation standard for walls, floor and roof as detailed within British Standard 3632: 2005 Residential Park Homes – Specification.
- Where additional or ancillary constructional works are required to the park home to enable the above standard to be achieved then these shall also be considered eligible works.

Eligibility

The following applicant eligibility criteria apply:
the applicant must be 18 years of age or over and the park home that is subject to the grant application must be the only or main residence of the applicant

the applicant must have owned and occupied the park home for a minimum period of 1 year immediately prior to the date of making a complete application to the local authority

the park home subject to the application must be positioned on a permanent licensed residential site as defined under the Caravan Sites and Control of Development Act 1960

applications for a Park Home Insulation Grant will only be entertained from park homes which fail to meet the thermal insulation standard for walls, floors and roof as detailed within British Standard 3632: 1995 Specification for Residential Park Homes

the park home must have a minimum 15 year expected life span after completion of the eligible works

on the date of application the applicant must be in receipt of one of the following benefits:
  o Income Support
  o Council Tax Benefit
  o Housing Benefit
  o Income based Job Seekers Allowance
  o Pension Credit (Guarantee or Savings element)
  o Households in receipt of either working tax credit or child tax credit providing the person entitled to the tax credit has a relevant income of less than the maximum, as defined for the purpose of determining eligibility for the tax credit
  o Attendance Allowance
  o Disability Living Allowance
  o War Disablement Pension
  o Industrial Injuries Disablement

Amount of Assistance
The maximum grant payable is £6,500 per residential park home. Only one application shall be permitted per park home.

Conditions
Applications for a Park Home Grant:
  • must be made on the Council’s prescribed application form
  • must be accompanied by two comparable letter headed quotations from bona fide contractors or other appropriate service providers for the cost of the approved, eligible works. Where applicable, the contractor or his representative shall sign the quotation and include details of his VAT registration number. The quotations must include all of the approved works detailed in the schedule of works provided for the applicant by the Council
  • can include the reasonable cost of other ancillary fees and charges as part of the grant, subject to the maximum grant detailed above. A list of eligible ancillary fees and charges is provided in the policy document below in the section titled Fees and Charges
  • must include written consent from any joint owner of the residential park home agreeing to the proposed works
• if the park home is in joint ownership, then each eligible applicant who intends to reside at the property as their only or main residence shall be subject to a separate assessment of their finances. Where a proportion of the owners are eligible for assistance, then they shall be entitled to a grant equal to the proportion of their ownership
• will not be entertained where works are subject to an insurance claim
• are subject to the park home being inspected by a competent person and accompanied by a detailed, written report by that person including comments on the structure of the park home, its suitability for the provision of thermal insulation if appropriate, expected life-span of the park home and any other matters as the local authority see fit
• eligible works shall not commence until formal notification to start works has been received from the local authority. Where eligible works have started then the grant shall exclude works that have already commenced. Where eligible works have been completed prior to grant approval then no grant shall be paid retrospectively
• must include the written consent of the holder of the residential site license agreeing to the carrying out of the eligible works
• may only be made for eligible works as detailed above. All eligible works performed as part of the Park Home Grant are the sole responsibility of the applicant and/or their agent and the Council cannot be held responsible for any loss or claim arising from any work undertaken as part of this scheme
• all externally fixed thermal insulation shall achieve a Class 0 rating for the surface spread of flame

Procedure relating to payment of the grant
The Council require that as a condition of the grant;
• the eligible works are carried out in accordance with the schedule of approved, eligible works that accompanies the grant approval
• the eligible works are completed within six months from the date of the grant approval. This period may, however, be extended if the Council thinks fit, particularly where they are satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen when the application was made
• the payment of grant is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with acceptable invoices, demands or receipts for the payment of the works and any ancillary fees or charges. An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant’s family. ‘Member of a family’ is defined by section 113 of the Housing Act 1985, the definition includes: spouses, persons who live together as husband and wife, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces
• Unless the Council direct otherwise the eligible works must be carried out by the contractor whose quotation accompanied the application, or where two or more quotations were submitted, by one of those contractors
• upon completion of the approved works and receipt of an invoice from the contractor upon whose estimate the grant was based, the Council will then arrange payment directly to the contractor. However where the eligible works
ARRANGEMENTS WHERE APPLICATIONS FALL OUTSIDE OF THE POLICY

In our policy, we have been quite specific about the circumstances where an application for a loan or grant assistance will be considered. This has been done on the basis of trying to assist those most in need and assisting with our general housing strategy for the district when working with limited funding.

However, we will consider all applications on their individual merits and you are entitled to ask for our assistance, even if you think you fall outside our guidelines.

FEES AND CHARGES

Where an applicant for any form of grant assistance submits with their application particulars of any fees or charges incurred in the making of their application or appoints an approved agency service to assist them in making an application, subject to the application being approved by the Council, the Council will reimburse the reasonable fees or charges incurred subject to the maximum amounts of assistance applicable. The types of fees and charges for which the applicant is liable in respect of their grant application that will be considered are as follows:

- confirmation, if sought by the local authority, that the applicant has an owner's interest
- technical and structural surveys
- design and preparation of plans and drawings
- preparation of schedules of relevant works
- assistance in completing forms
- advice on financing the costs of the relevant works which are not met by grant
- applications for building regulations approval (including application fee and preparation of related documents)
- applications for planning permission (including application fee and preparation of related documents)
- applications for listed building consent (including application fee and preparation of related documents)
- applications for conservation area consent (including application fee and preparation of related documents)
- obtaining of estimates
- advice on contracts
- consideration of tenders
- supervision of the relevant works
- disconnection and reconnection of electricity, gas, water or drainage utilities where this is necessitated by the relevant works, and
- payment of contractors.

PROCEDURES FOR MAKING A COMPLAINT

The Council has a published procedure for dealing with complaints which can be found on its website. It describes the procedure for making a complaint about the standard of service, actions or lack of action by the Council or its staff, which affects an individual customer or group of customers.

Most matters can be sorted out by contacting the department which provides the service with which you are dissatisfied.

If you have a complaint about a council service / building / member of staff, or were unhappy with the level of service you received from us, we want to know about it.

You can do this yourself, or if you wish you can ask a local councillor to take up the complaint on your behalf. If you live outside the Borough of Christchurch, you can contact your local council for details of your councillors if you do not wish to contact us directly.

Most matters can be sorted out by contacting the department responsible for providing the service. A letter / fax / email detailing the complaint is preferred.

If you are unhappy with the response you receive from us, you can ask for your complaint to be looked at again by writing to:

Chief Executive Christchurch Borough Council Civic Offices, Bridge Street Christchurch BH23 1AZ
(Note: you should only submit your complaint to the Chief Executive after trying to resolve the matter with the department responsible for the service. If you submit your complaint directly to the Chief Executive without first trying to sort the matter out with the department responsible for the service, you cannot ask the Chief Executive to look again at your complaint.)

In the unlikely event that you are still not satisfied with our response, you may be able to progress your complaint through the Local Government Ombudsman, who is independent from the council. More details about the role of the Local Government Ombudsman and how you can submit a complaint to them can be found in the publication "How to Complain to the Local Government Ombudsman", available from Christchurch Borough Council (01202 495000), or from the Citizens Advice Bureau (2 Sopers Lane, Christchurch BH23 1JG. Telephone 01202 482023). You can also download this from the Local Government Ombudsman website.