

Committee Title: People and Health Overview Committee

Date: 27th October 2020

Report Title: Private Sector Housing Assistance Policy

For Recommendation to Cabinet

Portfolio Holder: Cllr G Carr-Jones, Housing and Community Safety

Executive Director: V Broadhurst, Interim Executive Director of People - Adults

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Report Status: Public

Recommendation: That the People and Health Overview Committee recommend to Cabinet:

1. That they adopt the Dorset Council Private Sector Housing Assistance Policy attached as **Appendix 1** to this report.
2. that authority be delegated to the Corporate Director Housing and Community Safety in consultation with the Portfolio Holder Housing to:
 - (a) Make minor amendments to the policy to comply with legislation and guidance.
 - (b) Suspend the approval of any discretionary housing assistance offered in this policy.
 - (c) Introduce new assistance to help private residential property should funding become available.

Reason for Recommendation: The Council is required by law to adopt and publish a policy detailing any assistance it wishes to offer to improve private residential property.

The formation of Dorset Council requires that a new Private Sector Housing Assistance Policy is adopted. On the 1 April 2019 policies from the original sovereign councils novated to Dorset Council. Generally these policies are similar but not identical and therefore there are inconsistencies in some areas of assistance offered. A summary of the main changes to existing policies is shown in **Appendix 2** of this report.

Financial assistance has several aims. It is targeted to:

- Improve the quality of the housing stock in Dorset
- Improve the ability of disabled people to access their property
- Reduce carbon emissions
- Improve people's health.
- Allow the Council to take advantage of and facilitate the uptake of external funding.

1. Executive Summary

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires Councils to publish a policy if it wishes to provide assistance in a range of areas related to private sector housing. The attached policy sets out the discretionary and mandatory financial assistance Dorset Council wishes to offer including conditions and eligibility criteria for residents living in Dorset.

2. Financial Implications

The policy operates within existing budgets, approving it will place no new demands on Council budgets.

Elements of the policy are funded in the following way:

- Funding for disabled adaptations are received annually in the form of a government grant. (The disabled facilities capital grant determination 2020-21 was £3,659,664).
- Loans are funded from a capital pot held by the Councils partner; Lendology Community Interest Company (LCIC). This capital pot was formed from previous Private Sector Housing Improvement Grant allocations. Grant was invested (with other Councils in the South West) in this 'not for profit' community investment company. This means that loans can be provided for a range of works to improve private sector housing in Dorset. The Council currently has a loan pot of £589K, of which £52K is allocated for loans this year. Money currently provided in loans is £290K.
- The Heat Melcombe Regis Scheme, provides heating and insulation improvements in and around the ward of Melcombe Regis in Weymouth. This scheme is funded entirely by a 'one off' capital grant from the Warm Homes Fund.
- The Healthy Homes Dorset scheme is jointly funded by BCP and Dorset Council. A small capital pot is used to help the uptake of nationally available grants to improve insulation, upgrade and repair heating systems for people with identified health issues. It will also be used to administer an element of the new Green Homes Grant scheme.

3. Climate implications

The financial assistance in this policy enables a wide range of works and outcomes to domestic property. Many of these outcomes contribute towards improving energy efficiency and reducing carbon emissions. This directly contributes towards the Council's aim of reducing CO2 emissions from the private housing stock.

4. Other Implications

The Assistance is focussed on improving the worst properties and helping those on lower incomes. Some financial assistance is means tested, for example disabled facilities grants, while other helps people with pre-existing health conditions or on low income access finance.

Loans offer a sustainable way of improving housing conditions by recycling a capital pot. Loans are not intended to be offered in competition to high street lenders, but target those who find it difficult to access finance. This might be, for example, where the level of risk might be too high for commercial lenders. These applicants are often vulnerable, on low income but may own their own home.

5. Risk Assessment

Having considered the risks associated with this decision, the level of risk has been identified as:

Current Risk: Low
Residual Risk: Low

6. Equalities Impact Assessment

The policy has been subject to consultation with the Dorset Council Equality & Diversity Action Group. An Equality Impact Assessment (EQIA) and has been carried out and attached as **Appendix 3** of this report. The EQIA finds that the adoption of the policy has no negative impacts on any defined group and has positive impacts on a number of others, including: age, disability, carers, rural isolation, single parent families, poverty and the military.

Following adoption of the policy a communication strategy will be developed to publicise the policy so that no minority group is disadvantaged and there is fair access to the assistance.

7. Appendices

Appendix 1 Private Sector Housing Assistance Policy

Appendix 2 Key changes to the current policy

Appendix 3 Equality Impact Assessment

8. Background Papers

[The Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002](#)
[Housing Grants, Construction and Regeneration Act 1996](#)

Wessex Resolutions: Partners <https://www.lendology.org.uk/about/partners/>

Healthy Homes Dorset: <https://www.healthyhomesdorset.org.uk/>

Heat Melcombe Regis: <https://www.heatmelcomberegis.org.uk/>

Footnote:

Issues relating to financial, legal, environmental, economic and equalities implications have been considered and any information relevant to the decision is included within the report.



**Dorset
Council**

Appendix 1

**Private Sector Housing
Assistance Policy Draft**

Date:

(To be added upon Cabinet approval)



1. Private Sector Housing Assistance Policy

1.1 Introduction

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 enables Councils to provide a range of housing assistance. This policy sets out the discretionary and mandatory financial assistance Dorset Council offers to eligible residents to improve or adapt their property in the Dorset Council area.

Contents

1. Private Sector Housing Assistance Policy	6
2. Summary of Assistance	7
3. Amendments and Suspension to the policy	8
4. Financial Assistance at a Glance	9
5. Making an Application and Eligibility	11
6. Disabled Facilities Grant	12
7. Disabled Facilities Loan	15
8. Handy Van Service	15
9. Home Loan	15
10. Empty Property Loan	16
11. Park Home Loan	16
12. Healthy Homes Dorset	17
13. Heat Melcombe Regis Scheme	17
14. Energy Efficiency Grants (ECO & ECO Flex)	18
15. Energy Efficiency Loans	19
16. Loans Administered by Lendology CIC	19
17. Ensuring Equality and the Armed Forces Covenant	21

2. Summary of Assistance

2.1 Disabled Facilities Grants (DFG)

This is a means tested grant to adapt homes to help disabled people remain independent. This grant is delivered in partnership through the Dorset Accessible Homes Service.

2.2 Disabled Facilities Loans

A low interest loan offered as an option or alternative to a DFG. It can top up to a DFG, finance an applicant's contribution to a DFG or as an alternative to a DFG. Extra top up funding may also be available (subject to available resources) through the Major Adaptations Panel provided by Adult and Community Services.

2.3 Handy Person Service

A handyperson service for older and disabled people helping them maintain independent living.

2.4 Home Loan

A loan up to £25,000 to improve a property to meet the Decent Homes Standard, remove a serious hazard or address fuel poverty. A Decent Home is one that has reasonably modern kitchen and bathroom facilities, is in a reasonable state of repair and has adequate thermal insulation and heating facilities.

2.5 Empty Property Loan

A loan up to £25,000 to bring an empty property back into use. Available to both landlords and owners but is subject to there being a public benefit.

2.6 Park Home Loans

A loan up to £10,000 to address defects to park homes. Works include insulation, heating, structural improvements and repairs.

2.7 Healthy Homes Scheme and Energy Advice

The Healthy Homes Scheme improves the homes of those people at risk of poor health. The scheme improves the heating systems and insulation of homes where people suffer from a range of health conditions.

2.8 HEAT Melcombe Regis

HEAT Melcombe Regis helps improve homes in and near the Melcombe Regis area of Weymouth. It can provide free gas central heating, boiler upgrades, gas connections, loft and cavity wall insulation.

2.9 Energy Efficiency Grants (ECO & ECO Flex)

ECO grants help households cut their energy bills and reduce carbon emissions. Dorset Council has published an ECO Flex statement allowing more people to access grants for insulation and heating. Dorset ECO Flex Statement: <https://www.dorsetcouncil.gov.uk/housing/financial-help/heating-and-insulation-grants.aspx> .

2.10 Energy Efficiency Loans

This is a new loan product of up to £15,000 for energy efficiency measures in response to and in support of the work the Council is doing to tackle the climate emergency. Measures include; solar panels, thermal heating systems, heat pumps, biomass heating and solid wall insulation.

3. Amendments and Suspension to the Policy

Cabinet agreed on [to be added upon approval], that authority is delegated to the Corporate Director Housing and Community Safety in consultation with the Portfolio Holder Housing to:

- a. Make minor amendments to the policy to comply with legislation and guidance.
- b. Suspend the approval of any discretionary housing assistance offered in this policy.
- c. Introduce new assistance to help private residential property should funding become available.

4. Financial Assistance at a Glance

Assistance	Key Points
Adaptations to help people remain independent at home	<p>Disabled Facilities Grant</p> <ul style="list-style-type: none"> Up to £30,000 to help disabled people remain independent in their own homes. Subject to a test of resources. Call 0333 00 300 10 <p>Disabled Facilities Loan</p> <ul style="list-style-type: none"> Up to £25,000 to assist applicants for DFGs where the maximum grant is insufficient to meet the cost of the works. Subject to affordability (determined by LCIC*) Email: enquiries@wrcic.org.uk <p>Handy Person</p> <ul style="list-style-type: none"> For older and disabled people with the aim of helping them maintain independent living. Only pay the cost of any materials used, means tested. Call 0333 00 300 10
Decent Homes	<ul style="list-style-type: none"> • • Home Loan Up to £25,000 to bring a property up to the Decent Homes Standard and/or remove category 1 hazards. Call 01823 461099 Email: enquiries@wrcic.org.uk Subject to affordability (determined by LCIC)
Empty Properties	<p>Empty Property Loan</p> <p>Up to £25,000 Subject to public benefit test (e.g. Property sold, rented or occupied, provides affordable housing).</p> <ul style="list-style-type: none"> Call 01823 461099 Email: enquiries@wrcic.org.uk Subject to affordability (determined by LCIC)
Park Homes	<p>Park Home Loan</p> <p>Up to £10,000 to rectify defects to an existing park home</p> <ul style="list-style-type: none"> Call 01823 461099 Email: enquiries@wrcic.org.uk Subject to affordability (determined by LCIC)
Healthy Homes	<p>Healthy Homes Dorset</p> <p>Assistance to improve the homes of those identified as at risk of poor health from inadequate living environments.</p> <p>Free loft and cavity wall insulation, boiler repairs/replacements</p> <ul style="list-style-type: none"> Call 0300 003 7023 help@healthyhomesdorset.org.uk
Heat Melcombe Regis	<ul style="list-style-type: none"> • • Heat Melcombe Regis, Weymouth area only Free gas central heating systems, free mains gas connections (where needed), free loft and cavity wall insulation.

	<ul style="list-style-type: none"> • Funding up to 50% of the cost for boiler upgrades is available where homes already have heating installed. • Residential property must be in the designated areas of Melcombe Regis, Weymouth • Call: 01305 550556 / 0800 002 9060 • info@heatmelcomberegisproject.org.uk
Energy Efficiency	<p>ECO and ECO Flex grants Eco flex applications are usually processed by installers For more information contact Healthy Homes Dorset:</p> <ul style="list-style-type: none"> • Call: 0300 003 7023 • help@healthyhomesdorset.org.uk <p>Energy Efficiency Loans: Up to a maximum of £15,000 for a variety of works; Solar panels, thermal systems, air and ground source heat pumps, biomass, and solid wall insulation.</p> <ul style="list-style-type: none"> • Call 01823 461099 • Email: enquiries@wrcic.org.uk • Subject to affordability (determined by LCIC)

* LCIC – Lendology Community Interest Company

5. Making an Application and Eligibility

Financial assistance	Home owners	Tenants	Park home	Landlords	Max. £	Means tested	Contact
Disabled Facilities Grant	✓	✓	✓	X	£30,000	✓	Dorset Accessible Homes Service Tel 0333 00 300 10
Disabled Facilities Loan	✓	✓	✓	X	£25,000	✓ ¹	Dorset Accessible Homes Service Tel 0333 00 300 10
Handy Van	✓	✓	✓	X	Cost of materials	✓	Dorset Accessible Homes Service Tel 0333 00 300 10
Home Loan	✓	X	X	✓	£25,000	✓ ¹	LCIC Call 01823 461099 Email: enquiries@wrcic.org.uk
Empty Property Loan	✓	X	X	✓	£25,000	✓ ¹	LCIC Call 01823 461099 Email: enquiries@wrcic.org.uk
Park Home Loan	X	X	✓	X	£10,000	✓ ¹	LCIC Call 01823 461099 Email: enquiries@wrcic.org.uk
Healthy Homes Dorset	✓	✓	✓	X	Varies	X	Healthy Homes Dorset Tel:0300 003 7023 help@healthyhomesdorset.org.uk
Heat Melcombe Regis	✓	✓	X	✓	Varies	✓ ²	Heat Melcombe Regis info@heatmelcomberegisproject.org.uk Tel: 01305 550556 / 0800 002 9060
Energy Efficiency Measures	✓	✓	✓	X	Varies	✓	Healthy Homes Dorset Tel:0300 003 7023 help@healthyhomesdorset.org.uk
Energy Efficiency Loans	✓	X	X	✓	Up to £15,000	✓ ¹	LCIC Call 01823 461099 Email: enquiries@wrcic.org.uk

¹Subject to affordability (determined by LCIC)

²Subject to Heat Melcombe Regis scheme rules

6. Disabled Facilities Grant (DFG)

6.1 This is a mandatory grant for works and adaptations to homes to improve access and allow disabled people to remain independent in their own home in Dorset. All DFGs are delivered through the **Dorset Accessible Homes Service**.

6.2 *Grant Conditions*

This is a summary from the legislation relating to the conditions applying to DFGs under the [Housing Grants, Construction and Regeneration Act 1996](#). For more detailed information refer to the Act and to any relevant regulations made under the Act.

6.3 *Carrying out and Completion of works*

6.3.1 The Council require as a condition of the grant that the eligible works are carried out in accordance with the specification that accompanied the Disabled Facilities Grant Approval.

6.3.2 It is a condition of the grant that the grant eligible works are carried out within twelve 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.

6.3.3 The payment of a 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 an acceptable invoice, 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.

6.3.4 Unless the Council direct otherwise the eligible works must be carried out by the contractor whose estimate accompanied the application, or where two or more estimates were submitted, by one of those contractors.

6.4 *Repayment of grant*

6.4.1 In circumstances where the grant applicant has a qualifying owner's interest in the premises on which the relevant works are to be carried out, the grant is for a sum exceeding £5,000 and the grant recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date, the authority may recover the value of the grant aided works that exceed £5,000, but will not demand an amount in excess of £10,000.

6.4.2 In determining whether it is reasonable in all circumstances to require repayment the authority will consider:

- The extent to which the recipient of the grant would suffer financial hardship were he or she be required to repay any of the grant,
- Whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change his or her employment,

- Whether the disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or the disabled occupant of the premises, and;
- Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

6.5 *Additional Conditions.*

6.5.1 Insurance for grant-aided property

Where the applicant has an insurable interest in the grant-aided property, he shall arrange and maintain in effect adequate insurance for the property, subject to and with the benefit of the completed works, throughout the grant condition period.

6.5.2 Repair of grant-aided property.

Where the applicant has a duty or power to carry out works of repair to the grant-aided property, he shall ensure that, to the extent that his duty or power allows, the property remains fit for human habitation throughout the grant condition period.

6.5.3 Recovery of specialised equipment for the disabled.

Where an application for disabled facilities grant has been approved and the eligible works consist of or include the installation in the property of specialized equipment for the disabled occupant(s), the applicant shall notify the authority if and as soon as the equipment is no longer needed.

For the purposes of this condition:-

- a) The authority shall, on approving the application, specify in writing the equipment to which this condition is to apply and the period (being a reasonable condition period for the equipment in question) during which it is to apply, and shall serve on the applicant a copy of such written specification; and;
 - b) The authority, or the social services authority on their behalf, shall be entitled, upon reasonable prior written notice given to the applicant either following the giving of the notification under sub-paragraph (a) or at any time during the condition period specified under paragraph (a), to inspect the equipment and, subject to complying with sub-paragraph (6.5.3), to remove it.
 - c) The authority agrees within a reasonable time following an inspection of the equipment, to notify the applicant in writing whether the equipment is to be removed; and;
 - d) if the equipment is to be removed, to remove it or arrange for it to be removed and forthwith to make good any damage caused to the property by its removal.
- 6.5.4 The authority further agrees, where the applicant has contributed to the cost of carrying out the eligible works, to pay to him, within a reasonable time of the removal of the equipment, the reasonable current value of that proportion of its original cost, which represents the proportion of his contribution to the cost of carrying out the eligible works.

6.5.5 For the purposes of sub-paragraph (6.5.4), the reasonable current value of the equipment shall be its value at the time of removal from the property.

6.5.6 Subject to the authority giving prior written notice in accordance with sub-paragraph (6.5.3(b)) the applicant agrees to afford, or to use his best endeavours to arrange for the affording of, reasonable access to the property to the authority for the purposes of inspection and removal of the equipment.

6.6 *Repayment of grant*

In the event of a breach of any of the additional conditions, the authority may demand repayment from the applicant of a sum equal to the amount of the grant paid or, as the case may be, any instalments of grant paid and the same shall become repayable to the authority in accordance with section 52 of the [Act](#).

6.7 *Repayment in cases of other compensation*

Where the authority has approved an application for grant assistance and where the applicant receives payment on an insurance or damages claim in respect of the grant aided works, then they should repay to the authority the grant, so far as is appropriate out of the proceeds of any claim. The authority therefore requires that the applicant shall take reasonable steps to pursue any relevant claim to which this section applies, to notify the Council of that fact, and to repay the grant, so far as appropriate, out of the proceeds of such a claim.

The claims to which this applies are:

- a) An insurance claim, or a legal claim against another person, in respect of damage to the premises to which the grant relates, or;
- b) A legal claim for damages in which the cost of the works to premises to which the grant relates is part of the claim;
- c) And a claim is a relevant claim to the extent that works to make good the damage mentioned in paragraph (a), or the cost of which is claimed as mentioned in paragraph (b), Are works to which the grant relates.

6.7.1 In the event of a breach of this condition, the applicant shall on demand pay to the local housing authority the amount of the grant so far as relating to any such works, together with compound interest as from such date as may be prescribed by or determined in accordance with the regulations, calculated at such reasonable rate as the authority may determine and with yearly rests.

6.7.2 The authority may determine not to make such a demand or to demand a lesser amount.

Note:

1. Grant conditions cannot be imposed on tenants, but may be imposed on the landlord if they are was required to provide a certificate of intended letting before the application from the tenant was entertained.
2. Grant applications related to movable structures used as accommodation such as caravans or boats will be considered eligible on a case by case basis.

7. Disabled Facilities Loan

To help applicants where the largest grant of £30,000 is not enough to meet the cost of the works and no other form of public help is available. This loan is available up to £25,000, and is administered by Lendology CIC, conditions apply see Section 16.

8. Handy Person Service

8.1 The handyperson service can provide a range of works for older and disabled people so they can maintain independent living. The range of jobs include:

- Small building repairs
- Minor adaptations
- Odd jobs such as putting up curtains, shelves, replacing light bulbs.
- General home safety checks and remedial actions
- Falls and accident prevention checks and remedial actions such as repairing floor coverings
- Security checks – installing locks, chains and spyholes

This list is not exhaustive, generally work should small repairs that can be completed quickly.

8.2 Who is eligible for the handy van service?

Home owners and tenants over the age of 50 or disabled people of any age. This service is available throughout Dorset subject to demand.

8.3 How much does the service cost?

All eligible applicants need to pay for the cost of any materials used.

Applicants in receipt of at least one of the following benefits will only pay for parts, labour costs are free.

Pension Credit (both Savings and Guarantee), Income Support, Income based Job Seekers Allowance, Income based Employment and Support Allowance, Council Tax Support (formerly known as Council Tax Benefit), Housing Benefit, Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award, Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award and Universal Credit.
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Applicants not in receipt of a means tested benefit will pay £20 per hour or part thereof. Most jobs are finished within 2 hours.

9. Home Loan

9.1 To improve properties to meet the Decent Homes Standard

Up to £25,000 to remove a Category 1 hazard, to address fuel poverty or to bring a house up to the Decent Homes Standard. A Decent Home is one that has

reasonably modern kitchen and bathroom facilities, is in a reasonable state of repair and has adequate thermal insulation and heating facilities. Loans are administered by Lendology CIC conditions apply see Section 16.

10. Empty Property Loan

10.1 Up to £25,000 per unit to bring an empty property back into use. The availability of loans to landlords is subject to there being a public benefit which may be:

- Bringing an empty property back into use which has been empty for at least 6 months and would otherwise remain empty.
- Help the Council to meet housing need by setting below Local Housing Allowance rates
- Providing nomination rights to the Council for an agreed period likely to be 5 years.

10.2 The ability of the landlord to secure a commercial loan will be a factor in considering eligibility for a loan from the Council. Loans provided may permit either renting or sale. Properties made available to rent must be let at a rent, at or below Local Housing Allowance levels, and remain available for an agreed period likely to be equal to the period of the loan. The landlord must become a member of the Council's Landlords' Partnership. Loans provided to enable renovation before sale will be repayable on sale or after two years whichever is the sooner. Loans provided to enable renovation before sale will be repayable on sale of the property or when the loan term has expired whichever is sooner.

Loans are administered by Lendology CIC, conditions apply see section 16.

11. Park Home Loan

11.1 A loan up to £10,000 payable across a maximum of 60 months to address defects to park homes. Applicants will need to provide written confirmation of security of tenure on their park home site. This might include a pitch agreement or a lease document.

Works can include;

- Improving insulation.
- Replacing external cladding.
- Repairs to the structure of a park home.
- Installation of gas central heating or other similar heating Improvement.

Loans are administered by Lendology CIC, conditions apply see Section 16.

12. Healthy Homes Dorset

12.1 The aim of this scheme is to improve the homes of those identified as at risk of poor health from cold homes. The outcomes are to improve the health and wellbeing of the recipients, and reduce demand for health and social care services.

12.2 Who is eligible?

The scheme aims to improve insulation and heating systems to improve the homes of those identified as at risk of poor health from cold homes. Vulnerable people include;

pre-existing chronic respiratory conditions	living with addiction
risk of coronary heart disease or stroke	attended hospital due to a fall
a recent immigrant and asylum seeker	asthma
mental health condition	low income
disability	pregnant
aged 65 or over	child under 5

12.3 How much does the service cost?

Everyone is eligible for free energy advice. The scheme grant funds the following works to eligible applicants at no cost to the applicant:

- Cavity wall Insulation
- Loft insulation
- Heating improvements

The assistance may also include any work to prepare the home for insulation e.g. repairing cracked walls or render, or cutting a larger loft hatch.

12.4 Are there any conditions?

Subject to meeting the eligibility criteria all works provided by the scheme are free.

Note: Healthy Homes Dorset is a partnership between Dorset Council, BCP Council and Public Health Dorset. It is delivered by Centre for Sustainable Energy and Evolve Home Energy Solutions.

13. Heat Melcombe Regis Scheme

13.1 Funding is available to provide up to 500 eligible households in the Melcombe Regis area of Weymouth the following:

- Free gas central heating systems.
- Free mains gas connections (where needed).
- Free loft and cavity wall insulation.
- Funding up to 50% of the cost for boiler upgrades is available where homes already have heating installed.

Note: Heat Melcombe Regis is a partnership between Dorset Council, Southern Gas Networks, and [the HEAT Project](#). Funding for the project was secured from the [Warm Homes Fund](#) alongside existing [Energy Company Obligation](#) (ECO) funding.

13.2 Who is eligible?

Home owners, private landlords and tenants may apply to the scheme subject to;

- A home survey
- Living within the designated area of the scheme
- There being no previous heating system installed or using electrical heating (including night storage heaters) portable heating, gas fires with no existing radiator system.

13.3 How much does the service cost?

Subject to meeting the qualifying criteria complete central heating systems are free of charge, subject to the home survey

Grants for existing boiler upgrades cover up to 50% of the cost.

13.4 Are there any conditions?

- In rented property works may not always be 100% free, that is dependent on the energy performance certificate rating of the property. Properties with a rating of E and above will normally be free.
- Social Housing Provider properties are not eligible in this scheme.
- Grant is subject to a house survey which requires access to all rooms and the loft of the property.

14. Energy Efficiency Grants (ECO & ECO Flex)

14.1 Energy Company Obligation (ECO) is a government energy efficiency scheme helping reduce carbon emissions and tackling fuel poverty. Healthy Homes Dorset provides help and advice for residents in Dorset to access this funding. Measures to improve the energy efficiency of homes include.

- Cavity wall insulation
- Loft insulation
- Solid wall insulation
- Heating system installations.

ECO-Flex Statement broadens the national eligibility criteria allowing more residents to access funding in Dorset.

14.2 Who is eligible?

This is a national scheme and eligibility may change over time. Those on low income or on means tested benefits are however highly likely to be eligible for funding. Contact Healthy Homes Dorset to check eligibility.

15. Energy Efficiency Loans.

15.1 Energy efficiency loans: up to a maximum of £15,000 can be obtained to provide the following works in domestic property:

- Solar Panels
- Solar Thermal Systems
- Air Source Heat Pumps
- Ground Source Heat Pumps
- Biomass Heating Systems
- Solid Wall Insulation

15.2 All works are subject to a survey by a competent person, no early repayment charges are applied and there are variable repayment periods available. Loans are administered by Lendology CIC conditions apply see section 16.

16. Loans administered by Lendology CIC.

16.1 In response to government guidance promoting the use of loans to encourage private sector renewal Dorset Council is a member of a consortium of Councils in the SW that funds Lendology Community Interest Company (Lendology CIC). Lendology CIC provides a range of affordable loans on behalf of these Councils.

16.2 The conditions below relate to all loans administered by Lendology CIC

Who is eligible?

- Applicants must be over 18 years of age and have held a freehold / leasehold interest in the property concerned for a minimum period of one year prior to the application for loan assistance.
- Owners of park homes will need to provide proof of ownership of the unit and a responsibility to undertake the necessary works.
- Property owners who, following a financial assessment are considered to be in need of a loan. Where individuals are able to pay themselves then they will be expected to do so. Likewise, the Council are obliged to protect their investments and will not agree to lend money to anyone who does not pass the financial eligibility assessment or where the risk is considered too great.

16.4 Are there any conditions?

The following conditions apply:

- Loans are available solely at the discretion of the Council. The current maximum loan available is £25,000 (£10,000 for park homes).
- Loans will only be available subject to the Council confirming eligibility and detailing the works.
- All loans are registered at the Land Registry. Sale of the property during the loan term will require repayment of the loan to Lendology CIC.

- Loans to the owners of park homes cannot be secured by registration and therefore approval will be dependent on production of a valid lease or pitch agreement showing security of tenure of the park home on the site.
- Loans may include the reasonable cost of ancillary fees and charges, e.g., Building Regulation approval, within the maximum loan amount.
- Should the property be in joint ownership, the financial standing of the joint owners and their ability to fund the necessary works either independently or with a commercial loan will be considered. If a Council-funded loan is considered appropriate, the written consent of any joint owners must be provided prior to any loan being approved.
- It is not intended that the loans scheme available should be used as a cheap alternative to a commercial loan, and evidence of non-availability of finance from a commercial provider may be required before a referral can be made to Lendology CIC.
- Any works undertaken to the property not specified by the Councils will be the responsibility of the property owner and not eligible for loan assistance.

16.5 Loan products are constantly being reviewed, but Lendology CIC have a variety of loan products to meet individual need. The core products include:

- Capital and interest repayment loan
- Interest only loan
- Interest roll-up Deferred repayment loan
- Deferred Capital repayment loan
- Fixed term interest only converting to capital repayment
- Fixed fee (only where client unable to afford any other options)

16.6 Lendology CIC's financial assessment will determine the most appropriate loan product to meet individual need. In some circumstances, applicants may require a combination of loan products and a variation of interest rate to ensure responsible and affordable lending.

16.7 The Council will respond to any enquiry for assistance by conducting a survey of the property to identify eligible works, and will discuss eligibility for a subsidised loan.

16.8 The Council will confirm the works eligible for assistance and forward a referral to Lendology CIC, who operate as the Council's loan administrator. Eligible works on Home Loans will be restricted to those necessary to meet the Decent Homes Standard only. In order to simplify the process for applicants Lendology CIC may conduct financial assessments ahead of any survey by the Council should the initial enquiry be made to Lendology CIC. In such situations it will still be necessary for the Council to determine the eligible works and approve the application.

16.9 Lendology CIC will determine if a loan can be provided and agree the terms of any such loan with the applicant before requesting the Council's consent to the approval of the loan application. It is the function of Lendology CIC to determine

which loan product, if any, is available to an applicant following a financial assessment. Their decision on an applicant's ability to service a loan is final. Lendology CIC will determine if a loan can be provided and agree the terms of any such loan with the applicant before requesting the Council's consent to the approval of the loan application. Referral can only be made by the Council and any loan offered can only cover the cost of works deemed eligible by the Council.

16.10 Applications for loans are made direct to Lendology CIC. An application will need to be accompanied by two competitive estimates suitably itemised. Loans are subject to a limit of £25,000 (£10,000 for park homes) and once approved, are registered by Lendology CIC at the Land Registry as a title restriction. Approval of loans in excess of £25,000 may be considered as an exception to this policy but will be subject to support from the loan administrator and will require the approval of the Corporate Director Housing in consultation with the portfolio holder Housing.

16.11 On confirmation from Lendology CIC that a loan application may be approved, the Council will review the loan offer, and the details of the application. The Council will make the final decision on the loan application and notify Lendology CIC accordingly.

16.12 The loan agreement is between the property owner and Lendology CIC. It is the responsibility of the applicant to undertake the works for which the loan is provided, make the agreed repayments to Lendology CIC and to confirm completion of the works to the Council.

16.13 The interest rate charged by the loan provider will be fixed for the duration of the loan and will be between 0% – 4%.

16.14 Lendology CIC have total discretion on assessing an applicant's ability to finance a loan. There is no right of appeal against their decision

Note: The capital for these loans is provided by the Council but administered by Lendology CIC.

17. Ensuring Equality and the Armed Forces Covenant

17.1 In providing financial assistance we are committed to ensuring that no one is discriminated against on the basis of their age, disability, employment status, ethnic or national origins, race or colour, marital status, religious or political beliefs, responsibilities for children or dependents, gender or gender reassignment, sexuality, social class, or unrelated criminal convictions.

17.2 Dorset Council actively supports the Armed Forces Covenant, a promise from the nation that those who serve or have served in the armed forces and their families

are treated fairly. Dorset Council reserves the right to use its discretion to ensure members of the armed forces community face no disadvantage compared to other citizens in the provision of our services.

17.3 A version of this policy can be provided in large print upon request.

Appendix 2 Key Changes to the Private Sector Housing Assistance Policy

Former District and Borough Policies	New policy	Reason for change	Location in the report
Existing novated policy from former district and boroughs councils include those offered by the former Christchurch BC	Policy now only covers the Dorset Council area	Local Government Reorganisation moved the former Christchurch BC to the new unitary BCP Council.	N/A
Disabled Facilities Grants	Confirms mandatory disabled facilities grants offered in Dorset	Former policy included a discretionary policy. Cabinet agreed in April 2019 to revert to the mandatory DFG.	Page 12
Disabled Facilities Loan	New loan type is available across Dorset	Gives another funding option for adaptations that cost more than the statutory maximum DFG grant	Page 15
Home Loan	Loan type is now available across Dorset Maximum loan increased from £15K to £25K	Previously only available in West Dorset, Weymouth & Portland and North Dorset Maximum loan has been increased to allow more extensive work.	Page 15
Park Home Loan	Previously no loans were available to the owners of park homes. Loan maximum is £10K	Park homes form a significant sector of housing in Dorset. Older homes are known to be poorly insulated and often residents are vulnerable. The maximum loan offered is lower because it cannot be secured against a property.	Page 16
Energy Efficiency Loans	New loan type not previously provided in any part of Dorset	Included to assist the Council's policy of tackling the climate emergency.	Page 19

Armed Forces Covenant	The policy recognises the Council's commitment to the armed forces	to ensure members of the armed forces community face no disadvantage compared to other citizens	Page 21
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Appendix 3



Equality Impact Assessment (EqIA)

Before completing this EqIA please ensure you have read the EqIA Guidance Notes

Title	Private Sector Housing Assistance Policy		
Date assessment started:	20.5.2020	Version No:	V2
		Date of completion:	25/08/2020

Type of Strategy, Policy, Project or Service:

Is this Equality Impact Assessment (please put a cross in the relevant box)

Existing:	<input type="checkbox"/>	Changing, update or revision:	<input type="checkbox"/>
New or proposed:	<input type="checkbox"/>	Other (please explain):	<input checked="" type="checkbox"/>

Is this Equality Impact Assessment (please put a cross in the relevant box)

Internal:	<input type="checkbox"/>	External:	<input type="checkbox"/>	Both:	<input checked="" type="checkbox"/>
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Report Created By:

Name:	Richard Conway
Job Title:	Service Manager Housing Standards
Email address:	Richard.conway@dorsetcouncil.gov.uk
Members of the assessment team:	Steven March, Andrew Fricker, Adrian Felgate

Step 1: Aims

What are the aims of your strategy, policy, project or service?
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Private Sector Assistance Policies from the legacy councils in Dorset novated to Dorset Council in April 2019. The proposed policy replaces those and ensures that there is no variance in the level of assistance offered to residents. This policy sets out the discretionary and mandatory financial assistance Dorset Council offers to eligible residents in Dorset to improve or adapt their property. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 enables Councils (where they publish a policy) to provide a range of housing assistance. The types of assistance include adapting properties for disabled people, bringing empty property back into use, improving energy efficiency and bringing homes up to the [Decent Homes Standard](#).

What is the background or context to the proposal?

In April 2020 existing Housing Assistance policies novated to Dorset Council. These policies remain in force until 31st March 2021, or until this policy supersedes them.

The policy covers a range of help for differing outcomes:

Adaptations to help people remain independent at home	Disabled Facilities Grant Disabled Facilities Loan Handy Person
Decent Homes	Home Loan
Empty Properties	Empty Property Loan
Park Homes	Park Home Loan
Healthy Homes	Healthy Homes Dorset
Heat Melcombe Regis	Heat Melcombe Regis, Weymouth area only
Energy Efficiency	ECO and ECO Flex grants Energy Efficiency Loans:

More information about DFGs can be found at <https://www.gov.uk/disabled-facilities-grants>

The Dorset Accessible Homes Service (DAHS) deliver a wide range of services to help older, vulnerable and disabled people to live at home safely
<https://www.millbrook-healthcare.co.uk/contact-us/service-centre-locations/home-improvement-agency-services/dorset-hia/>

More information about the Healthy Homes Dorset Scheme is here:
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/357409/Review7_Fuel_poverty_health_inequalities.pdf

Loans: Dorset Council works in partnership with Wessex Resolutions Community Interest Company (CIC) and other councils in the South West to provide a range of loan products. More information can be found at <https://www.wessexresolutions.org.uk/>

The Heat Melcombe Regis Scheme provides first time central heating to homes:
<https://www.heatmelcomberegis.org.uk/>

Step 2: Intelligence and Communication

What data, information, evidence and research was used in this EqlA and how has it been used to inform the decision-making process?

Information about the housing stock in Dorset is primarily from historical stock condition surveys carried out in the former district and borough council areas of Dorset, EPC data sets, national statistics, local knowledge and local statistics.

Decent Homes

It is estimated that in areas of Dorset up to 36% of homes do not meet the Decent Homes Standard. That is where there is either a category 1 hazard, it is in disrepair, levels of thermal conform are poor and /or the property is lacking in modern facilities. Information is also help on those properties that have lodged an EPC certificate as part of a residential letting process or as part of an improvement to a property.

Empty Properties. It is estimates that as many as 3.1% of the housing stock may be empty at any one time. This is obviously a wasted housing resource. Some of these properties may come back onto the market or be used within 6 months however currently Housing Standards has investigated the circumstances of 96 such properties since the new Council was formed in April 2019. Financial assistance is an important tool as to help bring these properties back into use.

The need for assistance is informed by the condition of local housing stock, the need for reducing non decent homes, removing hazards, improving energy efficiency and making homes more sustainable.

What data do you already have about your service users, or the people your proposal will have an impact on?

The assistance aims to improve the housing stock in Dorset which directly impacts on the health and wellbeing of residents. Census data (2011) shows that the population of Dorset is 95.6% white British very much higher than the national average. The small percentage of ethnic minorities (4.4%) in Dorset means that it is particularly important

to recognise that minority groups may find it difficult to access services, be more isolated and potentially have less support than in other areas. The link between some minority ethnic groups and deprivation may mean that some of these groups are more likely to live in cold homes leading to excess winter deaths.

Disability and people on benefits:

Surveys carried out during stock condition surveys indicate that up to 25% of all households in areas of Dorset are in receipt of some kind of benefit and 21% of all households are estimated to have one or more person with an illness or disability. These people are more likely to be living in poorly insulated and lesser quality property. Targeting resources at people that have a lower income targets those resources at those in most need.

Tenure

Total number of residential properties in Dorset	182,677
% owner occupied	72.4%
% public rented	12.3%
% private rented	13.7%
Other	1.7%

Source: 2011 Census; ONS

What engagement or consultation has taken place as part of this EqlA?

The policy builds on the work that legacy District and Borough Councils in Dorset to continue to improve the domestic housing stock.

Continued engagement occurs with both internal partners and stakeholders supporting some of this assistance in this policy and external delivery partners.

Internal Stakeholders:

- Portfolio Holder and other Councillors
- Children’s Services
- Adult Social Care
- Growth and Economic Regeneration

External Stakeholders:

- Aran Energy Services – Heat Melcome Regis
- Centre for Sustainable Energy – Healthy Homes Dorset
- Dorset Accessible Homes service provided by Millbrook Health Care
- Lendology Community Investment Company

Is further information needed to help inform this proposal?

<p>No; the policy will be periodically reviewed as new information about housing stock and need becomes available to ensure that:</p> <ol style="list-style-type: none"> 1. It continues to comply with legislation, guidance and case law. 2. That no service user or group of service users are unfairly treated or excluded 3. Existing approved budgets are not exceeded. 4. The Council can take advantage of new sources of finance and opportunities that arise from time to time.
<p>How will the outcome of consultation be fed back to those who you consulted with?</p>
<p>Continued contact, liaison and discussion with both internal and external partners occurring on an ongoing basis ensuring feedback and support to the development of the services.</p>

Step 3: Assessment

Who does the service, strategy, policy, project or change impact?

- If your strategy, policy, project or service contains options you may wish to consider providing an assessment for each option. Please cut and paste the template accordingly.

For each protected characteristic please choose from the following options:

- Please note in some cases more than one impact may apply – in this case please state all relevant options and explain in the ‘Please provide details’ box.

Positive Impact	<ul style="list-style-type: none"> • Positive impact on a large proportion of protected characteristic groups • Significant positive impact on a small proportion of protect characteristics group
Negative Impact	<ul style="list-style-type: none"> • Disproportionate impact on a large proportion of protected characteristic groups • Significant disproportionate impact on a small proportion of protected characteristic groups.
Neutral Impact	<ul style="list-style-type: none"> • No change/ no assessed significant impact of protected characteristic groups
Unclear	<ul style="list-style-type: none"> • Not enough data/evidence has been collected to make an informed decision.

Age:	<i>Positive</i>
What age bracket does this affect?	People of all ages benefit from improvements to their domestic property. Some assistance maybe targeted directly or indirectly at certain age groups for example, disabled facilities grants are taken up by older persons due to poor mobility in old age.
Please provide details:	The range of private sector housing assistance in this policy improves the conditions, access and environmental performance of homes. The assistance is available to all domestic property types including park homes which provide a valuable housing resource in Dorset.

Disability:	<i>Positive</i>
Does this affect a specific disability group?	Assistance in this policy improves the lives of people in all disability groups. It is targeted at those on lower income via a nationally prescribed and mandatory test of financial resources, although help and advice on adapting homes for those not eligible is provided.
Please provide details:	Disabled Facilities Grants and loans and handy-van services allow disabled people to remain safely in their homes, avoiding significant care costs and hospital treatments improving life outcomes and well-being. Access to assistance is through an assessment by an occupational therapist or trained trusted assessor.

Gender Reassignment & Gender Identity:	<i>Neutral</i>
Please provide details:	There is no barrier or conditions that affect the rights of people who change gender identity to access the financial assistance in this policy.

Pregnancy and maternity:	<i>Neutral</i>
Please provide details:	There is no barrier or conditions that affect the rights of people who are pregnant to access financial assistance in this policy.

Race and Ethnicity:	<i>Neutral</i>
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Please provide details:	There is no barrier or conditions that affect the rights of people whatever their race or ethnic group.
Religion or belief:	<i>Neutral</i>
Please provide details:	There is no barrier or conditions that affect the rights of people whatever their belief or religion.
Sexual orientation:	<i>Neutral</i>
Please provide details:	There is no barrier or conditions that affect the rights of people whatever their sexual orientation.
Sex:	<i>Neutral</i>
Please provide details:	There is no barrier or conditions that affect the rights of people of any sex.
Marriage or civil partnership:	<i>Neutral</i>
Please provide details:	There is no barrier or conditions that affect the rights of people of any type of partnership, either civil or marriage.
Carers:	<i>Positive</i>
Please provide details:	Disabled Facilities Grants allow disabled people to remain safely in their homes. This assistance directly improves the care setting and significantly supports carers who are providing care and support to disabled people.
Rural isolation:	<i>Positive</i>
Please provide details:	Improving access to property for disabled people improves their ability to live and remain active within their local communities including rural settings.
Single parent families:	<i>Positive</i>

Please provide details:	The range of private sector housing assistance in this policy improves the conditions, access and environmental performance of homes. The assistance is available to all domestic property types. Improving housing conditions is known to improve mental wellbeing and contributes to the cohesion of families including single parent families.
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Poverty (social & economic deprivation):	<i>Positive</i>
Please provide details:	The range of private sector housing assistance in this policy improves the conditions, access and environmental performance of homes. Reducing the cost of heating and improving health through better housing conditions directly impact on reducing fuel poverty and improving health outcomes. Assistance is generally targeted at those on lower income.

Military families/veterans:	<i>Positive</i>
Please provide details:	Discretionary powers are included within the policy to extend eligibility so that military personnel and their families can benefit from the assistance offered by the Council.

Step 4: Acton Plan

Provide actions for **positive**, **negative** and **unclear** impacts.

If you have identified any **negative** or **unclear** impacts, describe what adjustments will be made to remove or reduce the impacts, or if this is not possible provide justification for continuing with the proposal.

Part 5: Action Plan

Provide actions for positive, negative and unclear impacts.

If you have identified any negative or unclear impacts, describe what adjustments will be made to remove or reduce the impacts, or if this is not possible provide justification for continuing with the proposal.

Issue	Action to be taken	Person(s) responsible	Date to be completed by
1	Communication Plan Communication plan required to publicise the assistance available to residents of Dorset and ensure that all equality groups are addressed within the plan. To include a large print version available at launch	Service Manager Housing Standards	December 2020

2	<p>Review of policy</p> <p>Formal policy reviewed after 3 years, consideration of the assistance provided and its effectiveness. The policy may be reviewed annually to include new grant or finance available.</p>	Service Manager Housing Standards	November 2023
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Step 6: EqIA Sign Off

Officer completing this EqIA:	Richard Conway Service Manager Housing Standards	Date:	12.6.2020
Equality Lead:	Andrew Dillany Corp Director Housing and Community Safety	Date:	
Relevant Focus Groups*:	N/A	Date:	
Directorate Board Chair:	Vivienne Broadhurst Exec Director People	Date:	

* To include Diversity Action Groups

Please send this completed EqIA to Equality Leads:

Equality Leads:

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