

Private Sector Housing Assistance Policy



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1.0 Private Sector Housing Assistance Policy

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.

2.0 Amendments and Suspension to the Policy

Cabinet agreed on (*awaiting cabinet approval*), that authority is delegated to the Corporate Director Housing and Community Safety in consultation with the Portfolio Holder for Public Health, Environmental Health, Housing, Community Safety and Regulatory Service to:

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

Remaining independent in your home

3.0 Disabled Facilities Grant (DFG) and discretionary DFG Top up Grant.

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Disabled Facilities Grant	✓	✓	✓	✓ ¹	£30,000	Yes	Dorset Accessible Homes Service
DFG Top-up Grant	✓	✓	✓	✓ ¹	£15,000	No	Dorset Accessible Homes Service

¹ Eligibility criteria apply.

3.1 Disabled Facilities Grant is a mandatory form of assistance for works and adaptations to homes to improve access and allow disabled people to remain independent in their own home. All DFGs are delivered through the Dorset Accessible Homes Service. It is recognised that in some cases the maximum statutory grant of £30,000 is insufficient to meet the assessed need and an additional £15,000 DFG Top up Grant is offered (subject to funds being available). The discretionary top up may be withdrawn with immediate effect and the ability to

withdraw this discretionary assistance applies to any DFG top up that is not yet formally approved.

3.2 DFG Grant Conditions

This is a summary of the legislation relating to the conditions that apply 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. All works must be assessed as 'necessary and appropriate' and 'reasonable and practical'. In arriving at a decision as to whether the adaptations are 'necessary and appropriate', there is a requirement to consult with Occupational Therapy Teams based in Adult and Children's Services.

3.3 Carrying out and Completion of works

- 3.3.1 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.
- 3.3.2 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 considers it reasonable to do so.
- 3.3.3 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/or the Dorset Accessible Homes Service and upon 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.
- 3.3.4 Unless the Council direct otherwise the eligible works must be carried out by a contractor whose estimate accompanied the application or through one quotation if the works are carried out under the Dorset Accessible Homes Service approved schedule of rates.
- 3.3.5 In addition to eligible works, as part of a disabled facilities grant, the following may also be considered as eligible works (up to a value of £10,000 of the total mandatory DFG grant).
- Loft and cavity wall insulation.
 - Solid wall insulation
 - Boiler replacement or repair.
 - Night storage heater replacement or upgrade to more efficient model.
 - The provision of a sustainable form of heating such as air or ground source heating or similar
 - Any improvement or ancillary works associated with the installation of the above works.
- 3.3.6 The following conditions apply to works detailed in section 3.3.5
- The maximum total DFG (including all eligible works for an adaptation, those listed above and including any fees) shall not exceed the maximum permitted DFG.

- Works are not eligible under this clause unless they are made as part of an application, duly made, for a disabled facilities grant.
- The Council may withdraw the additional eligibility criteria immediately and at any time, prior to the formal approval of a disabled facilities grant.
- The type of installation provided must be suitable for the disabled persons disability and where necessary or appropriate to do so, an occupational therapist may be consulted.

3.3.7 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.

3.3.8 In determining whether it is reasonable in all circumstances to require repayment the authority shall 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.

3.4 Repayment of grant

In the event of a breach of any of the 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 Housing Grants, Construction and Regeneration Act 1996

3.5 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.

3.5.1 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.

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

Note:

Grant applications related to movable structures used as accommodation such as caravans or boats will be considered eligible on a case-by-case basis.

4.0 Disabled Facilities Loan

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Disabled Facilities Loan	✓	x	✓	x	£25,000	✓ ¹	Lendology

¹ Subject to affordability check

4.1 To help applicants where the DFG does not meet the cost of the assessed 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 14

4.2 Eligible works include those assessed as ‘necessary and appropriate’ and ‘reasonable and practical’. In arriving at a decision as to whether the adaptations are ‘necessary and appropriate’, there is a requirement to consult with Occupational Therapy Teams based in Adult and Children’s Services.

4.3 Notwithstanding condition 6.1 all works must also be deemed “reasonable and practical” by Dorset Council.

4.4 Fostering: Applications will be considered where works are to facilitate the fostering of a disabled child or children and could include works to improve or expand kitchen or bathroom facilities or provide additional sleeping accommodation.

5.0 Moving on Grant

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Moving on Grant¹	✓	✓	✓	x	£15,000	x	Dorset Accessible Homes Service

¹ Applicant must be eligible for a DFG.

5.1 About the grant

The Moving on Grant provides financial assistance, up to £15,000, to help disabled people move to a more appropriate home.

5.2 Conditions

5.2.1 An applicant may apply for this assistance to move to a more appropriate home in Dorset (or anywhere else) if they are eligible for a Disabled Facilities Grant at their existing home.

5.2.2 In determining eligibility to this grant, the Dorset Accessible Homes Service on behalf of Dorset Council shall determine an applicant's eligibility having regard to the following criteria:

- The cost of the eligible works under DFG at the applicants existing property are not deemed reasonable, or.
- The eligible works at the applicants existing home are not technically feasible, or.
- The adaptation of the applicant's existing property does not provide a sustainable, long-term solution for their housing needs, and.
- The "new" property shall in the opinion of the Dorset Accessible Homes Service provide a long term, sustainable home for the person for whose benefit the works are required and be able to be adapted at reasonable expense.

5.2.3 In making decisions regarding eligibility criteria above, the Dorset Accessible Homes Service shall give regard to the views of the Occupational Therapist and applicant (and their representatives).

5.2.4 Eligibility for this grant does not affect any future applications for Disabled Facilities Grant in a "new". Property.

5.2.5 The eligible expenses under this paragraph may include the cost of:

- Arrangement fees charged by a lender to cover the formation of a mortgage.
- Conveyancing fees.
- Land Registry Fee
- Local Authority Searches

- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional removal costs (all removed items need to be listed)
- Estate Agent Commission
- A deposit required for a rented property.
- Rental payments on the “new home” whilst it is being adapted.
- Any other costs deemed reasonable by the local authority to assist a resident to move to a more appropriate home.

5.2.6 The maximum grant payable for eligible expenses is £15,000.

5.2.7 Administration and coordination of this grant is by the Council’s nominated contractor of the Dorset Accessible Homes Service and subject to an administration fee payable to the DAHS for their additional services. This fee is additional to the maximum grant amount available to the recipient under this grant.

5.2.8 Grant assistance is only payable upon the successful completion of the purchase of the ‘new’ property in the case of an owner occupier and on completion of the move to a new rented property in the case of a tenant. Once the approval and or move has taken place no other costings can be added unless agreed by DAHS.

5.2.9 The “new” property shall be deemed to be by Dorset Accessible Homes Service the applicants only and main residence.

5.2.10 Any expenses paid by this grant, incurred in moving to a new home shall be approved by the Dorset Accessible Homes Service.

5.2.11 The grant shall only be paid if in the opinion of the Dorset Accessible Homes Service the eligible expenses have been incurred to their satisfaction.

6.0 Handy Person Service

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Handy Van	✓	✓	✓	x	Cost of materials	✓ ¹	Dorset Accessible Homes Service

¹ See eligibility criteria below.

6.1 The handyperson service provides a range of works for older and disabled people to promote and maintain independent living. The range of works 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 will only include small repairs that can be completed quickly, normally within 2 hours on site.

6.2 Who is eligible for the handy van service?

Homeowners and tenants over the age of 50 or disabled people of any age, including the parents or guardians of disabled children. This service is available throughout Dorset subject to demand.

6.3 How much does the service cost?

Applicants in receipt of at least one of the following benefits will only pay for materials, the 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.

Applicants not in receipt of a means tested benefit will pay £20 per hour or part thereof. Most jobs are finished within 2 hours.

Maintaining your home

7.0 Home Loan

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Home Loan	✓	X	X	X	£25,000	✓ ²	Lendology

²Subject to affordability check

7.1 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.

7.2 Fostering: Applications for loans will be considered where the works facilitate the fostering of children and could include works to improve or expand kitchen or bathroom facilities or provide additional sleeping accommodation.

7.3 All loans are administered by Lendology CIC, affordability and other conditions apply see Section 14.

8.0 Park Home Loan

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Park Home Loan	x	x	✓	x	£10,000	✓ ²	Lendology

²Subject to affordability check

8.1 A loan up to £10,000 with a maximum repayment term 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 may include.

- Improving insulation.
- Replacing external cladding.
- Repairs to the structure of a park home.
- Heating Improvements.

8.2 Loans are administered by Lendology CIC, conditions apply see Section 14.

Bringing empty homes back into use

9.0 Empty Property Loan

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Empty Property Loan	✓	x	x	x	£25,000	✓ ²	Lendology

²Subject to affordability check

9.1 Up to £25,000 per “unit of accommodation” to bring an empty property back into use. The availability of loans to property owners is subject to there being a public benefit which shall include at least one of the following:

- Bringing an empty property back into use which has been unoccupied for at least 6 months and there is no realistic proposition of it coming back into beneficial use in the near future.
- Help the Council to meet housing need by setting rent at or below Local Housing Allowance rates and remain available for an agreed period likely to be equal to the period of the loan.
- Providing nomination rights to the Council for an agreed period normally 5 years. This can be achieved via direct nomination or via the Councils Leasing Scheme.

9.2 Eligibility for this loan will be determined on a case-by-case basis by Dorset Council and approval subject to the applicant agreeing in writing prior to approval of the loan specific conditions related to providing the public benefit listed above. The following conditions apply.

- 9.2.1 The ability of the landlord to secure a commercial loan will also be a factor in considering eligibility for a loan from the Council.
- 9.2.2 Loans may permit either renting or sale. This loan is not available to create a holiday home, second home or some other commercial use.
- 9.2.3 Properties made available to rent must be let at or below Local Housing Allowance levels and remain available for an agreed period likely to be equal to the period of the loan.
- 9.2.4 If the property is rented, the landlord must become a member of the Council's Landlords' Partnership.
- 9.2.5 Loans provided to enable renovation before sale will be repayable on sale or after two years whichever is the sooner.
- 9.2.6 Loans are administered by Lendology CIC, conditions apply see section 14.
- 9.2.7 Loans are only available via the nomination public benefit outlined above, where the Council is satisfied that there is a proven demand for affordable housing in that geographical area, for properties of that size and type.

Tackling climate change and Improving Health

10.0 Healthy Homes Dorset

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Healthy Homes Dorset	✓	✓	✓	✓	Varies	x	Healthy Homes Dorset

10.1 The aim of Healthy Homes Dorset is to improve the lives of those identified as at risk of poor health from cold, energy inefficient homes. The service can provide all Dorset residents with free impartial advice on energy efficiency in their homes. The outcomes of Healthy Homes Dorset are to improve the health and wellbeing of the recipients, reduce demand for health and social care services and improve energy efficiency.

10.2 **Who is eligible?**

The scheme aims to provide a 'one stop shop' to improve the energy efficiency, thermal insulation and heating systems in homes of those identified as at risk of poor health from colder homes. Vulnerable people include.

pre-existing chronic respiratory conditions	living with addiction
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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

10.3 All Dorset residents are eligible for free energy advice. The scheme may grant fund 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.

10.4 **Conditions**

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

11.0 **Energy Efficiency Grants (ECO grants)**

11.1 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 may include.

- Cavity wall insulation
- Loft insulation
- Solid wall insulation
- Heating system installations.
- Renewable energy measures
- The Great British Insulation Scheme

The Dorset Council - Statement of Intent for ECO4 and Great British Insulation Scheme (published on the Dorset Council website.) and their successor documents broadens the national eligibility criteria allowing more residents to access funding in Dorset.

11.2 **Who is eligible?**

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

12.0 Energy Efficiency Loans.

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Energy Efficiency Loans	✓	x	x	✓	£15,000	✓ ²	Lendology

²Subject to affordability check

12.1 Energy efficiency loans: up to a maximum of £15,000 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

12.2 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 14.

12.3 Loans are available to owner occupiers and landlords subject to an affordability check.

13.0 Energy Improvement Grant

	Homeowner	Tenant	Park home owner	Landlord	Max Grant £	Means Tested	Who to contact
Energy Improvement Grant	✓	✓ ¹	✓	x ¹	£10,000	x	Dorset Accessible Homes Service

¹Excludes works that are required by law for a landlord to provide.

13.1 The Energy Improvement Grant is designed to enable homeowners with a disability to quickly access financial assistance to conduct a wide range of Energy improvements around the home. Funding is made available by Dorset Council in response to the cost-of-living crisis.

13.2 This is to achieve and promote independent living, assist people coping with the cost-of-living crisis and assist with meeting local authority energy efficiency commitments.

13.3 Funding is discretionary and may be withdrawn without warning by the Council on any applications prior to the formal approval of the grant. This assistance only remains available while funds permit.

13.4 Eligibility Criteria

A person is eligible to apply for an Energy Improvement Grant if they:

- Own their own home as a freeholder or leaseholder* (*with at least 5 years left to run)
- Are a tenant** or life tenant or have a license to occupy a park home on a licensed site.
- Are a private tenant living in a property owned by an individual under a formal tenancy agreement that is not a housing association.
- And live in the local authority area of Dorset Council.
- Have a disability, (Disability” has the meaning given by section 6 of the Equality Act 2010).
- Have a physical or mental impairment which is not a disability, but which gives rise, or which the authority considers may in the future give rise, to needs for care and support, or comes within any other category of persons the authority considers appropriate to include in a register of persons who have, or the authority considers may in the future have, needs for care and support.
- The applicant must have energy improvement requirements that are eligible under the criteria listed and deemed necessary by the inspecting officer.
- The applicant does not have to be on a means tested benefit nor will be subject of a means test for ascertaining a level of financial contribution to the energy improvements offered.

13.5 Grant exemptions

The grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord or where a landlord is subject to enforcement proceedings by the Council. (For example, an Improvement Notice or other Housing Act 2004 notice or tenants living in property with an F or G rated EPC.

**Tenants living in housing association properties are excluded from this grant as housing associations have an obligation to meet legislative energy guidelines.

13.6 What works are eligible?

At the Dorset Accessible Home Service discretion, a grant will be considered for the reasonable cost of the work necessary to:

- Carry out minor works to enable the repair of existing gas boilers and attached pipework/radiators
- The replacement of gas boilers where un-repairable or are aged and inefficient
- The replacement of night storage heaters where un-repairable or are aged and inefficient.
- First time installation of an energy efficient heating or insulation system not covered by other energy schemes or funding.
- The installation of temperature controls to: the main system or to individual heating units where possible
- Replacement of defective hot water cylinders with attached insulation cylinders, insulation of hot water carrying pipework within the property were reasonably accessible.
- Repairs to windows or external doors of gaskets, hinges, handles, broken double glazed units, panels and/or application of draught proof stripping, where these repairs will improve the energy efficiency of the window or external door.
- Fitting of back draught fan shutters externally to wall fans only fitted with open grill or open hooded vents permitting direct external air flows into the building reducing the buildings energy efficiency.
- Replacement of inefficient or decayed timber or metal windows or external doors that permit the reduction of the effectiveness of the building energy efficiency.
- The closing in of building fabric apertures where, the opening is detrimental to reasonably recognisable permittance of air that will compromise the building energy efficiency.
- The installation of insulation to as close as possible the current building regulations in loft spaces directly over the living accommodation of the building.
- Additionally, to provide financial top up assistance to projects administered by Ridgewater Energy commissioned programme for 'Healthy homes Dorset' in the Dorset Council area. Support the topping up of works funding shortfalls by Ridgewater energy in the installation of any of the above measures and to include Photo voltaic cells, Ground source heating schemes for individual properties.

13.7 Amount of Assistance

- The minimum grant range starts at a minimum of £50.00; the maximum grant is £10,000 per household. The grant includes the cost of the eligible works plus the DAHS agency fee (12% +VAT) of the net cost of the works.
- The grant is limited to 1 grant per household in a calendar year.

13.8 What conditions are attached to the grant?

- The application must be made on the approved referral form or other format agreed by the Council.
- Prior to works being carried out, at least one quotation from a bona fide contractor or other appropriate service provider shall be submitted for the cost of the eligible approved works.
- No works shall be carried out without formal grant approval.

14.0 Loans administered by Lendology CIC.

14.1 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.

14.2 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 need a loan. Where individuals can 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.

14.3 **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 Council will be the responsibility of the property owner and not eligible for loan assistance.

14.4 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)

14.5 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.

14.6 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.

14.7 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. 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.

14.8 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.

14.9 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 more than £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.

- 14.10 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.
- 14.11 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.
- 14.12 The interest rate charged by the loan provider will be fixed for the duration of the loan and will be between 0% – 4%.
- 14.13 Lendology CIC have total discretion on assessing an applicant's ability to finance a loan. There is no right of appeal against their decision.
- 14.14 Multiple loan applications: The maximum number of loan applications that Dorset Council will consider by any one applicant (either a person, company, charity or trust) or related to one particular property is two.

Note: The capital for these loans is provided by the Council but administered by Lendology CIC. All loans prior to being approved may be withdrawn by the Council without warning.

15.0 Equality and the Armed Forces Covenant

- 15.1 This policy has been subject to an Equality Impact Assessment (See **Appendix 2**).
- 15.2 In providing financial assistance we are committed to ensuring that no one is discriminated against based on 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.
- 15.3 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.
- 15.4 Fostering: Dorset Council actively supports applications from people who are considering or already fostering children.
- 15.5 A version of this policy can be provided in large print upon request.