



# **Private Sector Housing Renewal & Improvement Policy 2012 - 2015**

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## Introduction

The Housing Act 2004 places a duty on local authorities to consider housing conditions in their area and to take action as appropriate. It is the Government's view that it is primarily the responsibility of homeowners to maintain their own property. However the Government is committed to improving housing quality across all tenures and fully accepts that some owners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair.

Local authorities have an important role to play by providing help in these cases. The Regulatory Reform (Housing Assistance) Order 2002 provides the flexibility for Council's to provide assistance in the a way which best suits local circumstances.

This Council wants to ensure that the quality of residential accommodation in the County is as high as possible. This Policy sets out the type of financial help available to homeowners, private sector tenants and landlords to improve property condition, or to provide adaptations for people with disabilities. It includes information on eligibility criteria, procedures and conditions of assistance.

## Why do we need this Policy?

### The national and local context

The link between health and housing conditions is well established. Research undertaken by Shelter in 2006 found that poor housing conditions increase the risk of severe ill health or disability by up to 25 per cent during childhood and early adulthood. People with asthma are twice as likely to be living in damp homes and 1 in 12 children in Britain are more likely to develop such diseases such as bronchitis, TB or asthma because of poor housing conditions.

**Excess cold:** The Office for National Statistics reports that nationally there were 2,500 excess winter deaths in 2008/09 and 1,700 in 2009/10. In Flintshire nearly 82% of winter deaths are in the over 75 age group. The key diseases that cause an excess of death in the winter period are cardiovascular and respiratory diseases. Many people suffering ill health live in cold damp homes. Making homes affordably warm can improve indoor air temperatures and reduce the incidence of mould growth, so will assist in health improvement.

**Accidents in the home:** The Royal Society for the Prevention of Accidents report that every year in the UK, more than 5000 people die in accidents in the home and 2.7 million report to accident and emergency departments seeking treatment. Falls account for 71 per cent of all fatal accidents to those aged 65 and over.

The Housing Act 2004 introduced the Housing, Health and Safety Rating System to address these issues. It identifies and evaluates the risks to health and safety in residential accommodation. Recommendations can then be made to reduce the risks identified. The most common hazards are excess cold, damp and mould growth, falls, entry by intruders and fire.

Dealing with hazards in the home due to poor housing conditions reduces the burden on the National Health Service and other public services.

### Demographic Issues:

- Currently 31 per cent of households are headed by someone over the age of 65; by 2026 this is estimated to increase by 48 per cent – an additional 8000 households across Flintshire.
- By 2036 the number of people over the age of 75 living in Flintshire is profiled to be in the region of 8,200, an increase of 184 per cent.
- By 2041, if Flintshire follows the national trend the numbers of older disabled people will have doubled.
- The national trend also suggests that the rural areas will see a noticeably greater increase in the numbers of older people.

### Social and economic wellbeing:

- By 2026, 75 per cent of older households will be owner occupiers.
- Whilst many older people have considerable equity in their homes, many also live in the worst housing conditions and have low incomes.
- Recent EU studies show 30 per cent of pensioners are living well below the national average income.

## Health and care needs:

- Current trends suggest that living longer means living longer with ill health.
- 13% of the county's population report living with a long term illness or disability, which equates to 21,600 residents.
- 4,150 residents are likely to require a minor or major property adaptation or a move to a more suitable property at this time.
- By 2021, it is estimated that more than 2000 people will be living with dementia in Flintshire.
- Care home costs in Wales average £20,000 per person per annum.

## How do we know this Policy is aimed at helping those most in need?

The evidence base and strategic approach for this Policy is sourced from the Private Sector Stock Condition Survey completed in 2010. Flintshire County Council has undertaken a comprehensive assessment of housing conditions across the whole area. This has been achieved by the completion of the Survey, which was conducted in accordance with national guidelines. Full property inspections, including internal and external assessments and a questionnaire survey of households to explore views and attitudes to their housing and local neighbourhood took place.

The findings of the report cover a random sample of 1000 privately owned dwellings across Flintshire. Headline findings are based upon the exploration of information from the sample to represent the overall data of private sector housing in the County.

### Some of the key findings from the Report include:

- A total housing stock of 53,860 dwellings containing 52,510 households.
- 68% of the stock is of post 1945 construction
- 76% of homes are in owner occupation
- 9% of homes are privately rented
- 31% of households are headed by a person over the age of 65
- 31% of households are in receipt of a means tested benefit and are economically vulnerable
- 32% of all dwellings are non decent (16,104 dwellings)
- 8.3% of all dwellings exhibit the single failure of disrepair under the Decent Homes Standard, against a national average of 6.5%.
- 38% of vulnerable households (5,980) live in non decent homes.
- The cost to address non decent homes across the County is £120 million, averaging £6,940 per property
- 15% of households (8,200) are in fuel poverty.

**The key statistics from the Report are those relating to vulnerable households living in non decent housing and the extent of fuel poverty. Highest levels of non decency were found in the Council's neighbourhood renewal area and areas within the top 20% of the Welsh Index of Multiple Deprivation. In terms of accommodation type, pre 1919 housing stock, converted flats and the private rented sector were shown to have the highest failure rates against the Decent Homes Standard.**

Based on this evidence and through the implementation of this Policy, the Council intend to target funding to vulnerable households across the County.

## How does this Policy fit in with the Council's strategic housing objectives?

This Policy is informed by and contributes to the delivery of a number of strategic and corporate priorities on a regional and national level. The relevant strategies and priorities are as follows:

### National and regional housing strategies and priorities

The Welsh Government's national housing strategy '**Improving Lives and Communities**' was launched April 2010. The document sets out the actions for housing over the lifetime of the strategy, which are to: -

- Increase the number of affordable homes for purchase or rent, in the right location and specifically in rural areas.
- Increase the level of private sector investment in housing.
- Improve the quality and standard of all existing houses and rented accommodation, including their energy efficiency.

- Give people more choice by broadening the range of homes and tenancy arrangements to suit people's income and circumstances.
- Give tenants a clear voice in decisions that affect them.
- Make it easier for people to find suitable accommodation, particularly people from minority groups.
- Ensure services reflect the needs of those who use them not the needs of organisations that deliver them.
- Make best use of investment in housing and other regeneration activity to create more jobs and training opportunities, and to improve the look and feel of communities, and the services and facilities available to local people.

The Flintshire Local Housing Strategy 2012 – 2017 aligns closely with the above priorities to ensure that the County can meet the Housing Challenge as set out by Welsh Government.

### **Our Council priorities**

The Council's Plan outlines this organisation's priorities and the specific goals to which we are committed. There are four goals which this Policy contributes to: -

- To meet housing need in the County and to work with partners to ensure a sufficient supply of quality and affordable homes and housing services in the social, mixed tenure and private sector housing markets
- To promote independent, healthy and fulfilled lives in the community with the highest quality personalised and supportive health and social care services
- To make our communities safe and safeguard the vulnerable, with children and older people being priority groups
- To protect and grow the local and regional economy, to be a prosperous County and to provide help and support to those vulnerable to poverty.

### **Private Sector Housing priorities**

- To establish programmes of intervention for private sector housing in line with the findings of the Private Sector Stock Condition Survey and developing initiatives to target action to vulnerable households living in non-decent homes.
- To reduce the health effects of poor housing conditions through a combination of advice, financial assistance, and enforcement action where appropriate, ensuring that residents live in safe, warm and comfortable homes.
- Increasing the proportion of homes that meet the decent homes standard and working with all stakeholders and service providers to encourage this standard of provision in all sectors.
- Assisting vulnerable and lower income homeowners to achieve the decent homes standard through the provision of equity and low cost loans.
- Improving the energy efficiency of dwellings by assisting and promoting householders to take up a range of energy saving measures provided by a range of agencies.
- Assisting elderly and disabled residents to achieve independent living through the provision of disabled facilities grants.
- Increasing the supply of affordable housing by assisting the improvement and conversion of empty residential properties and obsolete commercial buildings to be brought back in to use as homes.
- Achieving a well maintained and managed private rented sector through the All Wales Landlord Accreditation Scheme by encouraging the professional development of landlords, through incentives, education, and advice.

The Private Sector Housing Renewal Service is part of the Community Services Directorate.

### **Related strategies that contribute to achieving the priorities outlined above and to which this Policy contributes are: -**

- **Empty Homes Strategy 2012/15** which aims to tackle the problems caused by long empty properties in the County, which currently stands at approximately 400 in the private sector.
- **Affordable Warmth Strategy (2009/12)** which aims to reduce fuel poverty, increase energy efficiency in the County and reduce the impact of excess cold on health.

## How will we achieve our priorities?

The Council, through the Private Sector Housing Renewal Team and Housing Standards Team, has adopted a three pronged approach to achieve the key priorities: -

- The offer of advice and advocacy
- The provision of financial assistance, and
- The enforcement of housing standards

### Advice and advocacy

The Private Sector Housing Renewal & Standards Team offer advice to homeowners and private tenants on all aspects of housing issues on a daily basis. Information is also available on our website [www.flintshire.gov.uk](http://www.flintshire.gov.uk) We are also targeting promotional activity through leaflets and events in areas which fall within the 20% of the Wales Index of Multiple Deprivation (WIMD) to raise awareness of the Service. Information and advice is also available from **Flintshire Care & Repair**, the local Home Improvement Agency.

For landlords we hold regular Landlord Forums and encourage membership of the All Wales Landlord Accreditation Scheme. We are also planning a series of Landlord training events.

### Financial Assistance

We aim to provide financial assistance, where appropriate, to those who are unable to fund property improvements themselves.

In terms of assessing an inability to fund property improvements, eligible applicants for a loan under this Policy will be a household on one or more of the following income related or disability benefits: -

- Income Support
- Housing Benefit
- Council Tax Benefit (excluding single persons discount)
- Disabled Persons Tax Credit
- Income Based Job Seekers Allowance
- Working Families Tax Credit (with a relevant income of less than £15,050)
- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries Disablement Pension
- War Disablement Pension
- Child Tax Credit (with a relevant income of less than £15,050)
- Working Tax Credit
- Pension Credit

Many of these benefits will be affected by the Welfare Reform Changes. The above list will therefore be subject to change, to account for the introduction of the Universal Credit and Personal Independence Payment (the successor benefit to the Disability Living Allowance).

The emphasis is on enabling home owners to release the equity available in their homes on an 'equity share' basis, where the owner and the Council share the benefit from any increase in property values in the longer term. Since the Council is not primarily a lending institution, it does not wish to impose loan terms which would 'guarantee' its profit or investment and therefore potentially discourage applicants.

Following an approach to the Council by an eligible applicant, the following loan types will be considered in order, with the first loan that meets the applicants need being offered: -

- Repayment Loan
- Property Appreciation Loan
- Flintshire Interest Free Loan

**Repayment Loan:** The Council wishes to encourage the early recycling of resources, to enable it to meet demand and its strategic housing objectives. The Repayment Loan, which includes Capital and Interest, is particularly suited to owners of empty properties, or private sector landlords who will be in receipt of a revenue stream to meet the repayment. It may also suit working applicants, who for whatever reason are unable to finance the work through a commercial lending institution, but are able to sustain regular repayments.

Owner occupiers will have the set up cost of this loan (currently £500) funded as part of a professional services grant. In order to meet its strategic housing objectives, empty property owners and private sector landlords will be entitled to a professional services grant limited to 40% of the set up cost of the loan (currently £200). This category of property owner will be required to fund the remainder of the loan set up cost of £300 themselves (which can either be added to the loan; or paid upon acceptance of the loan application).

**Property Appreciation Loan:** This is particularly suited to older and vulnerable residents of the County, who may have significant equity in their properties, but do not have sufficient income to make regular loan repayments, or carry out improvements themselves. The loan set up cost (currently £500) will automatically be added to the loan, unless the homeowner elects to pay the cost upon acceptance of their loan application.

**Flintshire Home Repair Loan:** This interest free loan will only be made available in cases where the value of the loan does not warrant the cost of setting up a Property Appreciation Loan or Repayment Loan. Therefore, any application for financial assistance under £3000 will be offered on an interest free basis. In addition, this loan may also be offered where the amount of free equity available within the property does not meet the Council's own rules, which currently state that there must be 20% free equity available within the property once the Council's loan charge is added

Loan packages should be easy to understand, affordable and most importantly non-threatening to customers. Therefore, loans offered by the Council do not carry the threat of repossession. To encourage take up of loans, the Council will provide a grant for professional services, which includes any resource to prepare and tender the work.

Over time, as loans are repaid, resources supporting the Policy will be recycled by the Council, providing further loans for home repair, improvement and adaptation.

Grant assistance may be available to clients aged over 60 for low value urgent repairs through Flintshire Care & Repair's Property Repair Fund (funded by the Council). In addition, Grant assistance may also be available for households where the offer of a loan is inappropriate (e.g. there is no free equity within the property) and there is a serious risk to the health safety and welfare of the occupants.

## **Enforcement of Housing Standards**

The Council will always attempt to improve housing conditions through the offer of advice, negotiation, agreement and the offer of incentives where appropriate. Enforcement action is a last resort and will only be taken if resolution through these other methods has not been possible. However, the Council will not hesitate to take action to protect the health, safety and welfare of occupants when appropriate. For further information please refer to the Public Protection Enforcement Policy, which can be viewed on the Council's website [www.flintshire.gov.uk](http://www.flintshire.gov.uk)

**Key to the overall approach is focusing intervention through: -**

- Client focused – targeting vulnerable, older and disabled people living in the poorest housing
- Theme focused – tackling issues such as empty homes and energy efficiency
- Tenure focused – improving and encouraging the private rented sector
- Area based – supporting neighbourhood initiatives including the Council's Renewal Area

## **Resource implications**

**Generally, the Council will resource the Policy through a combination of the following: -**

- Capital allocations received from the Council's Capital Programme. The provision of loans will enable the Council to recycle a proportion of the funding available for housing renewal.
- Specific Capital Grants made available by Welsh Government for Renewal Areas, Empty Homes and

Energy Efficiency/Carbon Emission Reduction

- Utility company resources through the Energy Company Obligation (ECO) for Energy efficiency measures in homes

**The award of any financial assistance by the Council in accordance with this Policy is discretionary (with the exception of Disabled Facilities Grants) and is subject to the availability of adequate financial resources.**

## **Policy implementation**

The previous Private Sector Housing Renewal & Improvement Policy 2010 was considered and adopted by the Council's Executive Committee and approved for formal adoption on 1<sup>st</sup> April 2010. Prior to adoption, the general public and a wide range of stakeholders were consulted and their comments were taken into consideration in the formulation of the Policy.

The revisions to the Policy have been subject to further consultation and will be implemented from 1<sup>st</sup> July 2012. The Policy is available to download from the Council's website [www.flintshire.gov.uk](http://www.flintshire.gov.uk) Copies of the document are held within the main Council Offices (which will include Flintshire Connects offices, as and when they open) and members of the public may request a paper copy.

## **Transitional arrangements**

Formal applications for financial assistance received prior to 1<sup>st</sup> July 2012 will be processed in accordance with the previous Policy. Enquiries received prior to this date and all subsequent applications and enquires will be dealt with under the criteria and conditions detailed in this Policy document.

## **Review and revision**

This Policy shall remain in force until 30<sup>th</sup> June 2015. During the lifetime of the document, further research will be undertaken to identify specific ways to improve private sector housing within the County. This Policy will be reviewed and revised accordingly.

The Council will advise members of the public of any amendments to this Policy, for example due to minor legislative changes, via press releases and our website as appropriate.

## **Equality and diversity**

This Policy produces significant positive outcomes for vulnerable groups, particularly older people and those with disabilities. It reduces inequalities experienced by those groups in respect of health, housing and income. An Equality Impact Assessment has been undertaken as part of this Policy's development. This will be updated during the course of any Policy revision.

We aim to continuously improve the quality of our services for our residents and are committed to giving an equal service to all members of the public regardless of age, disability, race, religion or belief, gender or sexual orientation. We have arrangements in place to help people who may have difficulty in accessing our services.

## **Appeals and applications for assistance falling outside the Policy**

Although this Policy will be the primary consideration in determining applications for assistance, all such applications shall be dealt with on an individual basis, based on the merits of each particular case. The Council will not refuse to consider an application that falls outside this Policy.

It is recognised that there will always be exceptional circumstances. Exceptional cases will be considered by the Senior Manager and/or Head of Service (depending upon the scale of departure from this Policy).

Any person wishing to make an appeal against a decision made under this Policy, or make an application for assistance outside this Policy, should initially write to the Housing Renewal Manager, Private Sector Housing Renewal, County Offices, Chapel Street, Flint CH6 5BD.

## Types of Assistance Available

Please refer to the glossary in Appendix C for definitions of the terms used in this section, for example, 'property appreciation loan', 'owners' interest' or 'category 1 hazard.'

### Improvement and Repair Support

#### Repayment Loan (Renovations)

An interest bearing repayment loan at 4 % annual interest (payable monthly) to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> <li>• Applicants are in receipt of a means tested or disability benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released (maximum loan term 7 years)</li> <li>• On completion of the works, property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> <li>• Repayable monthly to the Council's loan administrator</li> </ul>

#### Property Appreciation Loan (Renovations)

A property appreciation loan to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount and have 20% free equity remaining</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> <li>• Applicants are in receipt of a means tested or disability benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £30,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> <li>• The Council's loan administrator holds a share of the property value, proportional to the cost of the works, as a percentage of the property's unimproved value</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>



## Flintshire Home Repair Loan

An interest free loan to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring. This loan is not available to applicants eligible for a Repayment Loan or a Property Appreciation Loan.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> <li>• Applicants are in receipt of a means tested or disability benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £500</li> <li>• The Council holds a share of the property value, to the cost of the works</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

## Group Repair Grant

A scheme initiated by the Council who organise works to repair/improve the external fabric of a group of properties, so they are in reasonable repair and structurally stable. An example of works might include replacement roofs, windows, doors, pointing, cladding or underpinning.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant is invited to apply by the Council</li> <li>• Applicant has an owners interest</li> </ul>	<ul style="list-style-type: none"> <li>• A proportion of the grant must be repaid if the property is sold or transferred within 5 years. Repayment will be reduced by 20% for each full year elapsed since the completion date</li> <li>• The applicant must contribute 25% to the cost of the works, unless they elect to undergo a means test</li> <li>• Landlords cannot submit to the means test and must contribute 25%. Landlords participating in a Group Repair Scheme will be encouraged to join the All Wales Landlord Accreditation Scheme and accept nominations from Flintshire County Council.</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> </ul>	<ul style="list-style-type: none"> <li>• A proportion of the grant is repaid on sale or transfer of the property within 5 years</li> </ul>

## Flintshire Home Improvement Loan

An interest free home improvement loan designed to help properties reach the Decent Homes Standard. This assistance will only be made available in conjunction with a Flintshire Group Repair Scheme.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £5,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £500</li> <li>• The Council holds a share of the property value, to the cost of the works</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

## Energy Efficiency Support

### Energy Efficiency Top Up Loan

The Government places an obligation on energy suppliers and electricity generators to meet a CO2 reduction target by providing energy efficiency measures to households. The purpose of the Energy Efficiency Top Up Loan is to bridge the gap between the contribution made by electricity generators and suppliers and the cost of the eligible works, minus any owner contribution.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £500</li> <li>• The Council holds a share of the property value, to the cost of the works</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

N:B The Council is exploring the possibility of introducing a means test for this top up loan through the introduction of a fuel poverty calculation for all applicants. This may be introduced at a later date, subject to the resources available as a means of prioritisation.

## **Empty Property Support**

### **Houses into Homes (Empty Property Loan)**

There are approximately 400 long term empty properties in the County. This loan is to help owners bring empty properties back in to use. This is in the form of an interest free loan to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount</li> <li>• Applicants property must be long term vacant (over 6 months).</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be tenanted until the loan is released or sold</li> <li>• Property will be encouraged to become a member of the All Wales Landlord Accreditation Scheme</li> <li>• On completion of the works, the property must be habitable and of a lettable standard (no category 1 hazards)</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £25,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £500</li> <li>• The Council holds a share of the property value, to the cost of the works</li> <li>• Loan is repaid on sale or transfer (maximum loan term is 2 years for sale and 3 years for rent)</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

### **Empty Property Loan**

There are approximately 400 long term empty properties in the County. This loan is to help owners bring empty properties back in to use. This is in the form of an interest free loan to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> <li>• Applicants property must be long term vacant (over 6 months) and the Council satisfied that a housing need exists in the area</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be tenanted until the loan is released</li> <li>• Property owner must agree to the property being managed by a social lettings agency</li> <li>• Property owner must be a member of the All Wales Landlord Accreditation Scheme</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £10,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £500</li> <li>• The Council holds a share of the property value, to the cost of the works</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

N:B Applications will also be considered from first time buyers who wish to reside at the property themselves and who are also registered on the Council's Affordable Home Ownership Register. These applicants are not subject to the conditions relating to the management of the property by a social lettings agency and the requirement to become an accredited landlord.

*(This loan is suspended until such time as the additional monies provided through the Welsh Government House into Homes Initiative have been utilised).*

## Empty Property Repayment Loan

An interest bearing repayment loan at 4% annual interest (payable monthly) to cover works which bring the property up to the Decent Homes Standard (Appendix A). This loan will be offered where the cost of the work exceeds the £10,000 limit of the Empty Property Loan or the £25,000 limit of the Welsh Government House into Homes Loan.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount and have 20% free equity remaining</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> <li>• Applicants property must be long term vacant (over 6 months) and the Council satisfied that a housing need exists in the area</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be tenanted until the loan is released</li> <li>• Property owner must agree to the property being managed by a social lettings agency</li> <li>• Property owner must be a member of the All Wales Landlord Accreditation Scheme</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> <li>• The Council's loan administrator holds a share of the property value, proportional to the cost of the works, as a percentage of the property's unimproved value</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

N:B Applications will also be considered from first time buyers who wish to reside at the property themselves and who are also registered on the Council's Affordable Home Ownership Register. These applicants are not subject to the conditions relating to the management of the property by a social lettings agency and the requirement to become an accredited landlord.

## Empty Property Grant

This grant is to help owners bring empty properties back in to use within the Council's strategic Renewal Area. This is designed to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant is invited to apply by the Council</li> <li>• Applicant has an owners interest</li> </ul>	<ul style="list-style-type: none"> <li>• A proportion of the grant must be repaid if the property is sold or transferred within 5 years. Repayment will be reduced by 20% for each full year elapsed since the completion date</li> <li>• Property must be tenanted for 5 years</li> <li>• Landlords participating will be encouraged to join the All Wales Landlord Accreditation Scheme and accept nominations from Flintshire County Council.</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum grant of £20,000 subject to eligibility testing and loan assessment</li> <li>• A proportion of the grant is repaid on sale or transfer of the property within 5 years</li> </ul>

## Property Conversion Loan

An interest bearing repayment loan at 4% annual interest (payable monthly) to cover works which bring the property up to the Decent Homes Standard (Appendix A). This loan is specifically designed to support the conversion of commercial premises, to provide new units of private rented residential accommodation.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant is invited to apply by the Council</li> <li>• Applicant has an owners interest</li> <li>• Account will be taken of any existing town centre Masterplan to establish the appropriateness of conversion</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be tenanted until the loan is released</li> <li>• Property owner must agree to the property being managed by a social lettings agency</li> <li>• Property owner must be a member of the All Wales Landlord Accreditation Scheme</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> <li>• The Council's loan administrator holds a share of the property value, proportional to the cost of the works, as a percentage of the property's unimproved value</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

## Landlord Support

### Residential Landlord Loan

An interest bearing repayment loan at 4% annual interest (payable monthly) to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant has an owners interest</li> <li>• Property non-decent or has category 2 hazards significantly above the average age of the property</li> <li>• Applicants are in receipt of a means tested or disability benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be tenanted until the loan is released (maximum loan term of 7 years)</li> <li>• Property owner must agree to the property being managed by a social lettings agency</li> <li>• Property owner must be a member of the All Wales Landlord Accreditation Scheme</li> <li>• On completion of the works, the property meets the Decent Homes Standard</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> </ul>

N:B A prior failure to comply with an enforcement notice under the Housing Act 2004 will automatically bar a landlord from making an application.

## **Additional forms of Support**

### **Property Relocation Loan**

A property appreciation loan for persons required to move as a result of the Council's property clearance action.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Applicant is occupies a property that is to be the subject of clearance action</li> <li>• Applicant must have sufficient equity within their property to cover the loan amount and have 20% free equity remaining (in the new property)</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released</li> <li>• The new property must be free of category 1 hazards</li> <li>• Property must be covered by buildings insurance until the loan is repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £20,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> <li>• The Council's loan administrator holds a share of the property value, proportional to the cost of the works, as a percentage of the property's unimproved value</li> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time</li> </ul>

### **Home Loss/Loss Payments and Disturbance Allowances**

Ex-Gratia Payments equivalent to statutory Home Loss Payments, Loss Payments and Disturbance Allowances will be paid in non – statutory Clearance and Demolition Schemes in connection with Strategic Acquisitions within a declared Renewal Area. An exception to this will be that in non – statutory schemes were the level of Home Loss Payments awarded to private tenants will be capped at £1500.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Applicant's property is the subject of clearance action by the local authority</li> </ul>	<ul style="list-style-type: none"> <li>• Owner occupier will be entitled to 10% in addition to the market value of the property</li> <li>• Second premises or business premises will be entitled to 7.5% in addition to the market value of the property</li> <li>• Tenants will be entitled to £1,500 (provided they have occupied the property over the previous 12 months).</li> </ul>	<ul style="list-style-type: none"> <li>• 10% of the total amount of property value for owner occupiers</li> <li>• 7.5% of the total amount of property value for non owner occupied premises or businesses.</li> </ul>

### **Independent financial advice**

Owner-occupiers moving from housing clearance areas have the option of receiving Independent Financial Advice to assist in the moving process. The fees incurred in receiving such advice will be paid by the Council as part of the Disturbance Allowance. An appropriately qualified Independent Financial Advisor (IFA) should be sought and a maximum cost of £300 will be payable on production of a valid invoice.

## **Disabled Adaptations Support**

### **Disabled Facilities Grant**

This is a mandatory grant to provide adaptations to enable a disabled person to live as independently as possible at home. Eligible works include improving access to the home and garden, adaptations to allow access to essential facilities within the home. Examples might include stairlifts, level access showers, ramps and kitchen alterations. See appendix (B) for full definition.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Referral by Occupational Therapist confirming that works are necessary and appropriate</li> <li>• Adaptation is the most satisfactory course of action subject to a reasonable and practicable assessment</li> <li>• Available across all tenures (Separate arrangements apply for Registered Social Landlord tenants)</li> <li>• Work costs in excess of £1,000</li> </ul>	<ul style="list-style-type: none"> <li>• As set out in the Housing, Grants Construction and Regeneration Act 1996</li> <li>• Repayment of grant will be required if applicant chooses to move within 10 years of the completion date for any grant above £5,000, up to a maximum repayment of £10,000</li> <li>• Subject to a means test (except for children)</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum of £36,000</li> </ul>

### **Disabled Facilities Relocation Grant**

Introduced to help a disabled person move to a more appropriate property where their existing home is unsuitable for adaptation. The grant covers expenses such as removal costs and connection of services as well as bridging the affordability gap between the value of the applicant's existing home and the purchased property.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Referral by Occupational Therapist confirming that works are necessary and appropriate</li> <li>• Property is unsuitable for adaptation, or it is more cost effective to move rather than adapt</li> <li>• Available to owner occupiers and private rented tenants (not registered social landlords or Council tenants)</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant as their main residence for a period of 5 years</li> <li>• Purchased property must have no category 1 hazards present</li> <li>• No further grant assistance for a period of 10 years from the completion date (except Disabled Facilities Grant)</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum of £36,000 available to bridge the gap and carry out any adaptation works at the new property, subject to means testing</li> <li>• Maximum of £2,000 available for removal expenses, subject to means testing.</li> <li>• Availability dependant upon the detail of each individual case.</li> </ul>

### **Disabled Facilities Discretionary Top Up Loan**

This loan will be considered in very exceptional circumstances where the required expenditure to provide a disabled adaptation is above the statutory limit (currently £36,000). It will only be provided to owner occupiers and the loan amount registered as a financial charge against the property at the Land Registry.

<b>Eligibility Criteria</b>	<b>Conditions</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Applicant eligible for a Disabled Facilities Grant which requires a top up.</li> <li>• Applicant has an owners interest</li> <li>• Applicant must have sufficient equity within their property to</li> </ul>	<ul style="list-style-type: none"> <li>• Property must be occupied by the applicant or a family member as their main residence until the loan is released</li> <li>• Property must be covered by buildings insurance until the</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum loan of £15,000 subject to eligibility testing and loan assessment</li> <li>• Minimum loan of £3,000</li> <li>• The Council's loan administrator holds a share of the property value, proportional</li> </ul>

cover the loan amount and have 20% free equity remaining	loan is repaid	to the cost of the works, as a percentage of the property's unimproved value <ul style="list-style-type: none"> <li>• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application</li> <li>• Voluntary early repayment may be made at any time.</li> </ul>
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N:B Private rented and Council tenants who do not have an owners interest and therefore cannot take a loan charged against the property will be offered the above assistance in grant form.

## Alternative Assistance

### HouseProud by the Home Improvement Trust

House Proud offers affordable equity release loans for housing repair, improvement and adaptation through the Home Improvement Trust. The scheme is supported by Welsh Assembly Government and Flintshire County Council. The Home Improvement Trust is a 'not for profit' organisation. Applicants must be aged 55 years or over, or a disabled person of any age who own their own home.

### Flintshire Care & Repair

The Council works in Partnership with Flintshire Care & Repair, the local Home Improvement Agency. Flintshire Care & Repair provides a service to older and disabled homeowners, helping them with repairs, adaptations and improvements so that they can remain at home in safety, security and warmth.

The Agency can act on your behalf if you are over 75 years of age and applying for grant or loan assistance, or from aged 60 years and over if you are having work carried out privately. They also offer help and advice on obtaining funding for work, including grants, savings, welfare benefits, loans, equity release and charitable funding. In addition they offer complimentary services, such as a HandyPerson Service, offering small home safety repairs security measures and small scale energy efficiency support, via the Health Through Warmth Scheme.

Their advisory service is free to those over 60 or any age with a disability. They will offer confidential advice and support on how to access the various relevant services and organisations in the area.

### Flintshire Care & Repair Property Repair Fund

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> <li>• Applicant must be over 60 or disabled</li> <li>• Applicant has an owners interest</li> </ul>	<ul style="list-style-type: none"> <li>• Small scale repairs only (e.g for the removal of category 1 hazards)</li> <li>• Charitable and other sources of match funding will be sought</li> <li>• Owner may be asked to make a contribution to the cost of the work if they are over the maximum limit and no other funding can be sourced.</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum of £1,500</li> </ul>

### Flintshire Care & Repair Handyperson Service

This service assists clients who are elderly, vulnerable or disabled, to remain in their homes in a reasonable degree of comfort and security by providing a low cost repair service. There is a nominal charge for this service. The service will arrange for the Handyperson to visit people in their home and provide an estimate for the work required. The Handyperson Service will also offer advice on a wide range of repairs available and will arrange to carry out the works with the minimum amount of fuss. You must be eligible to receive a service from Flintshire Care & Repair to access the handyperson service. A small charge will be levied.



## **Fuel Poverty and Energy Efficiency**

All householders will be eligible for consideration of energy efficiency grants and advice and will be directed through the Council's Energy Efficiency Manager to access mainstream energy efficiency grants, such as ARBED grants, Nest and Health through Warmth. All vulnerable grant applicants will receive an energy efficiency package on top of the standard grant eligible works. Energy efficiency measures available will top up standards of insulation and heating and help to make domestic fuel consumption more efficient. All energy efficiency measures will be tied into the undertaking of wider works of improvement.

Flintshire County Council is developing its approach to providing assistance for renewable energy sources. Where any application for a Loan is made on the grounds that a house is too cold and the household is a vulnerable household, consideration will be given to the introduction of renewable energy technologies including the provision of solar heating systems and ground source heat pumps.

## **Crime Prevention**

All householders will be eligible to receive crime prevention advice and will be directed through the Council's Crime Prevention Partnership for the provision of advice, assistance and other crime prevention services. All vulnerable grant applicants will receive a target hardening package in addition to the standard grant eligible works. Target hardening will improve window locks and door locks.

## **Home Accident Prevention**

All householders will be eligible to receive information, advice and assistance with respect to the prevention of accidents in the home. Loans will be specifically available to remove safety hazards in and around the home and the Council will work with ROSPA, the Fire Service and other service providers to develop home accident prevention packages which may be available for vulnerable applicants in addition to standard eligible works.

## General Process

### Making an enquiry

Upon request, we will provide service users with the appropriate information pack. The pack includes information on the eligibility criteria and any conditions of assistance, together with an enquiry or application form and a letter explaining the application procedure.

Application forms and information leaflets setting out a summary of the types of assistance including details of availability, eligibility criteria, levels of assistance and any conditions that apply are available at the location listed below. This information is also available on our website: [www.flintshire.gov.uk](http://www.flintshire.gov.uk) under the Private Sector Housing tab.

Housing Renewal, Council Offices, Flint, Flintshire CH5 4BD  
Tel: 01352 703434

And at any future Flintshire Connects buildings as the open.

### Making an application

If you wish to apply for a Disabled Facilities Grant, in the first instance, you should contact the Social Services Duty Team, Social Services on 01352 702642. You will be advised whether or not you meet the criteria for assessment by an Occupational Therapist.

Following this assessment, you will be asked to provide financial information for yourself and your family. This will help us to calculate whether you are eligible for a grant. Disabled Facilities Grants are subject to a 'means test' unless the application relates to a child. Your property will also need to be inspected by a Building Surveyor to see whether the works that the Occupational Therapist has recommended can be reasonably and practicably carried out in your home.

If you wish to apply for other types of financial assistance, the first stage is completion and return of an initial enquiry form, or application form, depending upon the type of assistance requested. You may need to provide income and savings details and you may also be asked to describe the problems you are experiencing. Providing photographic evidence will help us assess your case. On receipt of your application form, we will check the details submitted against the qualification criteria for the type of assistance you are applying for.

Enquires for all loans are dealt with on a first come first served basis. However, in the event of prioritisation being required this will be given to the following client groups: -

- Families with children (under 18 years age)
- Households of older people (over 60 years)
- Those suffering from long term illness and/or disability.

You will be notified if your application has been successful and then asked to confirm in writing whether you wish to proceed. For all types of assistance we will carry out a survey of the property to establish whether it meets the Decent Homes Standard (this English standard has been adopted by Flintshire, as it is easier to achieve than the Welsh Housing Quality Standard but provides an acceptable standard of accommodation in the private sector). We will also check for any safety issues in your home using the Housing, Health and Safety Rating System (HHSRS). We will check for hazards that may be a risk to the occupants of visitors to the property. We will advise you in writing of any hazards we find and advise you of any action you should take to remove the hazard, or reduce the risk to an acceptable level.

An assessment to decide the 'most satisfactory course of action' for dealing with the conditions identified is also completed. If your property meets the eligibility criteria we will issue a schedule of repair works necessary to remove Category 1 Hazards and/or meet the Decent Homes Standard. The schedule will be accompanied by the appropriate application forms for you to complete and return.

It is a requirement of all loan assistance that owner occupiers and tenants will use the Council's agency service to assist with completion of the necessary documentation and also to obtain contractors through a competitive tendering exercise. The Council's fees can be included in your application and will be fully funded by the grant or loan.

The Council's agency service will obtain a minimum of three estimates from separate VAT registered contractors, who appear on the Council's approved list, to complete the necessary works. (Separate arrangements apply in respect of Group Repair Grants and some energy top up loans).

### **Approval of your application**

Upon receipt of your application form we will undertake a series of checks to ensure that all documentation received is complete and correct. In the case of Disabled Facilities Grants, a formal test of resources is then undertaken.

The test for financial resources for the purpose of means testing owner occupiers and qualifying tenants will be in accordance with the legislation that governs the means test for mandatory disabled facilities grants. The prescribed regulations are updated on an annual basis.

We will also carry out a costing exercise to determine an eligible cost for the repair works and compare this to the contractor's estimates. Where additional 'non eligible' items of work have been included in the estimate, these are not considered for assistance. Similarly, where contractor's costs are considered to be excessive these will be challenged by the Council's Agency Service. This process helps the Council ensure value for money is achieved for public funds spent in the County.

Please note the approval procedure for property appreciation and interest bearing repayment loans is more complex than that described above. Please refer to the section on loan administration below.

### **Payments**

Once works have commenced, applicants (or their Agents) written request for a release if payment will be considered. All payment requests will require an official invoice. Where works undertaken are of a satisfactory standard and are supported by an acceptable invoice, interim payments can be made, subject to conditions. Other than in exceptional circumstances, grant payments will be made, directly to the main contractors. Grant or loan aided fees will also be paid directly to the Council's in house Agency.

Upon notification of completion of the works, we will undertake a full inspection of the works. We will only release final payment when you and we are happy that all works have been completed satisfactorily and all relevant invoices, guarantees and certificates have been received and conditions met.

In cases of dispute between the applicant and the contractor over the satisfactory completion of grant works, the Council reserves the right to adjudicate and release payment to the contractor if it deems it appropriate.

### **Loan Administration**

Loans administration must comply with all aspects of consumer credit regulation and guidance. The principal regulators are currently the Financial Services Authority (Mortgage Regulation) and the Office of Fair Trading (Consumer Credit Regulation). As the Council has no prior experience of loan administration and regulation is necessarily robust, this element of the service has been outsourced to an FSA registered company known as Street UK Ltd. This company will advise on the Council's products and ensure compliance with regulation, guidance and best practice.

Local authorities can outline their own financial products; however, they cannot offer financial advice on these products or other financial products. Best practice again dictates that applicants should be offered independent financial advice. The Council has therefore commissioned a list of Independent Financial Advisor (IFA's) who can offer impartial while market advice to applicants. Depending upon the loan application submitted this consultation may be funded by the Council.

Street UK Ltd will ensure that recipients of loans have been offered access to received appropriate advice or information on any obligations or conditions arising for the assistance.

Street UK Ltd will set out in writing the terms and conditions under which loan assistance is being given and have regard to the applicants ability to make a contribution or repayment.

Before works go ahead, Street UK Ltd and the applicant will enter in to a suitably drafted form of loan agreement. The applicant will again be advised of the option to receive independent financial/legal advice before entering in to the agreement. With regard to Property Appreciation Loans, if Street UK's level of equity share is in excess of 30% the applicant will be required to take financial advice before the loan is approved.

Street UK Ltd will register its interest in the property as a charge at the Land Registry on behalf of the Council. Before agreeing to the loan the Council will have regard to the number of charges already registered over the property and the amount of equity in the property. In the event of prior charges being registered the Council will take a view on the viability of the proposed loan.

To protect the Council's interest, applicants will be required to provide evidence of a valid house insurance policy. Once the loan has been awarded the applicant must arrange with their insurance company to include Street UK Ltd on the Policy having an interest. Should the Policy lapse, then the insurance company would notify Street UK Ltd. Contact would then be made by the Council with the recipient to determine what alternative arrangements have been made to re-insure the property.

Further information on loan administration is available for the Housing Renewal Service on 01352 703434.

## **Conditions of assistance**

### **General conditions**

All forms of assistance referred to in this Policy document are subject to a number of general conditions. We will set out in writing to each person being provided with assistance, confirmation of the terms and conditions. Applicants should consider these terms and conditions carefully, particularly when applying for loan assistance. The following list is not exhaustive.

- All applications for assistance must be made on the Council's official application forms.
- All applicants for loan assistance will be required to have their property registered with the Land Registry office and will be subject to bankruptcy checks.
- The payment or part payment of grants and loans is conditional on the eligible works being carried out to the satisfaction of the Council and the receipt of an acceptable invoice for the works and any ancillary or professional fees.
- If an interim grant or loan payment has been released before the work is certified as complete and the owner disposes of the property, the owner will be required to repay to the Council the full amount of financial assistance paid. (Separate arrangements apply to Disabled Facilities Grants).

Unless stated otherwise, any loan or grant assistance and related conditions will be secured as a legal charge against the property where breach of a condition would require repayment of all or part of the financial assistance. This charge will not be removed until either the conditions expire or until the financial assistance is repaid.

- Costs (including maximum levels of assistance) include VAT at the applicable rate.
- Applicants for financial assistance will be required to submit a recent utility bill (e.g. gas, electric or water) as proof of address. In addition, applicants will also be required to provide proof of their National Insurance Number. Proof will also be required for the applicant's partner, where applicable. Acceptable evidence includes original National Insurance card, recent wage slips or benefit book.

For assistance subject to a test of financial resources (the means test), applicants will be required to submit the following:

1 If you are working and not self-employed, a certificate of earnings completed and stamped by the employer.

2 If you are self-employed, income details for the 52 weeks immediately preceding the date of application, verified by a qualified accountant. Full audited accounts may be required.

3 If you are in receipt of a state means-tested benefit, a copy of the payment book or relevant documentation. We may contact the appropriate government agency to check and verify the information submitted.

4 Evidence of savings or assets such as a second property.

No assistance will be awarded for works that have commenced prior to the date of formal notification of grant or loan approval.

- Where it is ascertained that an application for assistance has been determined on the basis of inaccurate or incomplete information, we can withhold or demand repayment of monies from the applicant.
- If an applicant knowingly makes a false statement, in respect of any information they provide as part of an application for financial assistance or payment, including details of income and savings, we may refer the matter to the Police with a view to prosecution.
- In exceptional cases, where the property must be vacated in order for works to be carried out, the Council may be able to assist in finding temporary accommodation. Residents must be unable to arrange temporary accommodation privately e.g. with family or friends and will be liable for the cost of any rent, removals or furniture storage incurred. However, if the applicant would suffer undue hardship, the Council may be able to provide discretionary grant or loan assistance.

### **Exceptions to repayment conditions**

There will be no exception to the repayment of any loan as the Council is mindful of the fact that Public money is being used to fund works and would wish to maximise recycling of resources to assist others. However, it is recognised that there will be certain situations where it would be inappropriate or unreasonable for the owner to be required to repay other grant assistance monies on disposal of the dwelling. A written request for a repayment waiver must be made to the Council, explaining the circumstances of the case and the reasons why repayment of grant would cause undue hardship. The particulars of each individual case will be considered on their own merits and the applicant (or agent acting on their behalf) will be notified of the outcome in writing.

Where a property is vested in another individual's name under a will or intestacy, the death of the owner will trigger repayment, unless the property was the inheriting person's main residence at the time of application. In this case the condition to repay the loan or grant assistance and occupy the property will transfer to the new owner.

### **Fees and charges**

For the purposes of this policy, professional fees and charges in respect of applications for financial assistance will include the following:-

- Confirmation, if sought by the local authority, that the applicant has an owner's interest.
- Initial valuation of the property (Property Appreciation Loans)
- 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 cost 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 relevant works.
- Disconnection and reconnection of electricity, gas, water or drainage utilities where this is necessitated by the relevant works.
- Payment of contractors.
- Loan charge land registration fees

### **Requests for extension of time**

It is a condition of payment of grant and loan assistance that the eligible works are carried out within 12 months from the date of the approval of the application concerned (3 months for Residential Landlord Loans). Only in exceptional circumstances will we agree to extend the period of time in which the approved works must be completed. Nonetheless, it is recognised that occasionally there will be valid and genuine reasons, beyond the control of the applicant, for not being able to complete the work on time. Requests for extension of time must be made in writing to the Council, explaining the circumstances of the case and the reasons why the works cannot be completed within the specified timescale, together with the

amount of additional time being requested. The particulars of each individual case will be considered on their own merits and the applicant (or agent acting on their behalf) will be notified of the outcome in writing.

### **Revisions after loan or grant approval**

Where, owing to circumstances beyond the control of the applicant, the eligible works cannot be completed for the estimated costs submitted with the application, we will consider written requests for additional assistance. Requests will be considered in accordance with the following guidelines:

- Where the eligible works cannot be completed without carrying out additional unforeseen works;
- Where the additional costs would place the applicant in undue hardship.
- In all cases, the re-determination of an approval will be subject to the total amount of assistance not exceeding the relevant maximum level of assistance.

## Appendix A

### The Decent Homes Standard

The Decent Homes Standard is the English Government's standard for housing. Whilst not enforceable by statute, the Council uses it as a target for the standard of accommodation in the County.

The definition of a decent home is one which meets the four following criteria:

a) It meets the current minimum standard for housing

Dwellings below this standard are those defined as having category one hazards under section 2 of the Housing Act 2004.

b) It is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

– One or more of the key building components are old and, because of their condition, need replacing or major repair; or

– Two or more of the other building components are old and, because of their condition, need replacing or major repair.

c) It has reasonably modern facilities and services Dwellings which fail to meet this criterion are those which lack three or more of the following:-

– A reasonably modern kitchen (20 years old or less).

– A kitchen with adequate space and layout.

– A reasonably modern bathroom (30 years old or less).

– An appropriately located bathroom and WC.

– Adequate insulation against external noise (where external noise is a problem).

– Adequate size and layout of common areas for blocks of flats.

d) It provides a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient heating.

## Appendix B

### Works eligible for Disabled Facilities Grant

Section 23 of the Housing Grants, Construction and Regeneration Act 1996 sets out the purposes for which a grant must be approved, which can be summarised as follows:

- a) facilitating access to the home;
- b) making the home safe;
- c) facilitating access to a room used or usable as the principal family room;
- d) facilitating access to, or providing for, a room used or usable for sleeping;
- e) facilitating access to, or providing for, a lavatory, or facilitating the use of a lavatory;
- f) facilitating access to, or providing for, a bath or shower (or both), or facilitating the use of such;
- g) facilitating access to, or providing for, a room in which there is a washbasin, or facilitating the use of such;
- h) facilitating the preparation and cooking of food by the disabled occupant;
- i) improving any heating system in the home to meet the needs of the disabled occupant or, if there is no existing heating system in the dwelling, or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his or her needs;
- j) facilitating the use of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- k) facilitating access and movement by the disabled occupant around the home in order to enable him or her to care for a person who is normally resident there and is in need of such care; and
- l) such other purposes as may be specified by order of the secretary of state. Since May 2008, local authorities are also required to fund works which facilitate a disabled occupant's access to and from a garden or works which make access to a garden safe for a disabled occupant.



## Appendix C

### Glossary of Terms

#### Category 1 Hazard:

Under the Housing Health and Rating System, scores in excess of 1000 are banded A, B, or C and are classified as Category 1 hazards. The Council has a duty to take action to remove or reduce the risks for category 1 hazards. Hazards scoring 999 or less are classified as Category 2 hazards and the Council has discretion to take action in such cases.

#### All Wales Landlord Accreditation Scheme:

Available to private landlords to certify their properties and management practices as reaching a Council standard which exceeds the statutory minimum.

#### Decent Homes Standard:

The Government's target standard for housing in England. See appendix C for details.

#### Disabled Facilities Grant:

A grant to fund alterations to a disabled person's home to improve access, and help them move around within their home freely and safely. Also, to assist them to use essential facilities such as kitchens and bathrooms and services within the home, so that occupants with disabilities can manage as independently as possible. Adaptations of a minor nature (e.g. provision of a handrail, flashing doorbell, ramp etc.), are dealt with outside of this policy. Works costing in excess of £1000 are classed as a major adaptation and can be processed as a Disabled Facilities Grant. If you consider you need a disabled adaptation, we will ask an occupational therapist to assess whether or not you meet the criteria for a Disabled Facilities Grant and that the proposed works will meet your needs.

#### Equity Loan:

The Council facilitates the lending of money to home owners for property improvements/repairs in exchange for a share in the value of the property. There are no regular repayments or interest added to the loan. The Council recovers its money when the property is next sold or transferred to a new owner. Example: If the unimproved value of the property is £100,000 and the cost of the works required is £10,000, the council or its administrator will take a 10% share of the value of the property (although not a "share" of ownership), repayable when the property is sold. Family member: (of the applicant): Husband, wife, person living with the applicant as wife or husband, son, daughter, step-son, step-daughter, and son-in-law, daughter-in-law, parent, grandparent, grandchild, brother, sister, aunt, uncle, nephew, niece, whether the relationship is by blood or marriage.

Housing Health and Safety Rating System (HHSRS): Introduced by the Housing Act 2004. This is the primary method of assessing housing conditions. A dwelling is assessed for hazards that may present potential harm to occupants, visitors and passers by, across 29 categories. Individual hazards are given a score by reference to a prescribed method of calculation to indicate their severity.

#### Home Improvement Agency (HIA):

Charitable organisation who work in partnership with the Council to provide advice and assistance with adaptations, improvements and repairs for older and vulnerable people.

#### House in Multiple Occupation (HMO):

Covers most types of accommodation where there are groups of people living together who do not constitute a family and where these people share amenities and/or common entrance.

#### Loan Assessment:

By law, to enable you to decide whether the offer of a loan is suitable for you, the council or its partner must give you certain information about the loan and relevant procedures. This information is included in the 'customer information document'. An officer from Street UK Ltd will arrange an interview with you to explain how the loan works, and will issue you with a copy of the customer information document.

#### OT:

Occupational Therapist - assesses client's needs for disabled adaptations.

#### Owner's interest:

owning the freehold of the property or having it on a tenancy of which not less than five years remain unexpired at the date of the application.

Priority One DFG Adaptation:

A referral for a Disabled Facilities Grant where the service user and/or carer at immediate high risk needing alternative care arrangements until/unless work is completed.

Reasonable and practicable assessment:

A legal requirement, carried out by Housing Renewal. This must be completed before a Disabled Facilities Grant can be approved. The property is inspected to check that the proposed works are technically feasible, that there are no other reasonable alternative solutions, and that there are no other health and safety issues. The property is assessed using the Housing Health and Safety Rating System.

Test of resources (means test):

This is an assessment of an applicant's ability to fund works themselves and determines if a contribution has to be made towards the financial assistance offered by the Council. It is carried out in accordance with the legislatively determined means test for mandatory Disabled Facilities Grants.

Vulnerable households:

The Government definition of households who are in receipt of one of the following means-tested or disability related benefits: -Income Support; Income-based Job Seekers' Allowance; Income related Employment Support Allowance; Housing Benefit; Working Families Tax Credit; Disabled Person's Tax Credit; Disability Living Allowance, care component; Disability Living Allowance, mobility component; Industrial Injuries Disablement Benefit; War Disablement Pension, Attendance Allowance, Pension Credit, Child Tax Credit.