

Housing Regeneration service

Schedule of loans and grants

April 2023

Product	Funder	Description	Eligibility criteria	Conditions	Amount	Availability
Owner Occupier Loan	Welsh Government	An interest free home enhancement loan designed to improve substandard properties to be safe, warm and secure.	Applicant must have an owners interest Applicant must pass an affordability check Applicant must have sufficient equity within their property to cover a minimum Loan-to-value ratio of 80% Terms and conditions must specify the purpose for which the loan is required.	Property must be occupied by the applicant as their main residence. On completion of the works, no category 1 hazards should be present. Loans only provided to fully funded schemes, with evidence of alternative funding required if the loan is part funding the work Administration costs, payable to the Council, will be applied to a maximum of £500	Initial loan limit set at £25,000 but can be increased to a maximum of £35,000 subject to eligibility testing and loan assessment Minimum loan of £1,000 The Council holds a share of the property value, to the final cost of the works or the loan value drawn down. Loan is repaid on monthly staged payments up to a maximum loan term of 10 years. Sale or transfer of the property prior to repayments being completed will trigger full repayment of the loan balance. Voluntary early repayment of the entire loan balance may be made at any time with no financial penalties.	Available until 2030.
Owner Occupier Energy Loan	Welsh Government	The loan maximises the use of a loan aiming to encourage uptake of renewable heat technologies amongst householders. The loan will work in conjunction with other funding streams in order to reduce the loan amount. An example would be the governments Boiler Upgrade Scheme (BUS), The BUS scheme offers people switching from boilers to renewable technologies, such as air source heat pumps, ground source heat pumps and biomass boilers, an upfront payment to help towards the capital cost.	Applicant has an owners interest Applicant must pass an affordability check Applicant must have sufficient equity within their property to cover a minimum Loan-to-value ratio of 80% Terms and conditions must specify the purpose for which the loan is required,	Property must be occupied by the applicant as their main residence Administration costs, payable to the Council, will be applied to a maximum of £250	Maximum loan of £7,000 subject to eligibility testing and loan assessment Minimum loan of £1,000 The Council holds a share of the property value, to the final cost of the works or the loan value drawn down Loan is repaid on monthly staged payments up to a maximum loan term of 7 years. Sale or transfer of the property prior to repayments being completed will trigger full repayment of the loan balance. Voluntary early repayment of the entire loan balance may be made at any time with no financial penalties.	Available until 2030.
Owner Occupier Financial Assistance	Welsh Government	An interest free home enhancement loan designed to tackle Housing Health and Safety Risk Assessment (HHSRS) hazards. 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 an Owner Occupier or a Landlord Loan.	Applicant must have been assessed for an Owner Occupier loan and failed an affordability check Applicant must have sufficient equity within their property to cover a Loan. Terms and conditions must specify the purpose for which the assistance is required.	Property must be occupied by the applicant as their main residence. On completion of the works, no category 1 hazards should be present. Assistance is provided only to remove HHSRS hazards, no other work is considered. Administration costs, payable to the Council, will be applied to a maximum of £250.	Targeted maximum assistance amount of £25,000, although assistance above the target threshold is available subject to exception circumstances such as extensive disrepair caused through multiple category 1 hazards Minimum loan of £500 The Council holds a share of the property value, to the final cost of the works or the loan value drawn down as a percentage of the value of the property. Quantified on completion of the work as the percentage ratio between the value of the property and the value of the loan for a maximum term of 25 years	Available until 2030 or until fund depleted.

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			The assistance is offered at the discretion of Flintshire Council on a case by case basis.		Sale or transfer of the property prior to the completion of the 25 year period will trigger full payment of the loan balance. Voluntary early repayment of the entire loan balance may be made at any time with no financial penalties.	
Landlord Loan (operated by Community and Business Protection Service)	Welsh Government	The Landlord Loan will 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. 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.	Applicant has an owner's interest. Applicant must have sufficient equity within their property to cover the loan amount or offer an alternative property with sufficient equity for security. Property to be improved must be long term vacant (over 6 months).	On completion of the works, the property must be habitable and of a lettable standard (no category 1 hazards). Property must be covered by buildings insurance until the loan is repaid and evidence provided. Administration costs, payable to the Council, will be applied to a maximum of £500.	Maximum loan of £25,000 subject to eligibility testing and loan assessment (£150,000 per applicant maximum). The Council holds a share of the property value, to the final cost of the works or the loan value drawn down. Maximum loan term is 2 years for sale and 5 years for rent. Sale or transfer of the property prior to repayments being completed will trigger full repayment of the loan balance. Voluntary early repayment of the entire loan balance may be made at any time with no financial penalties.	Until 2030
Affordable Warmth Crisis Fund Grant	Flintshire County Council	A grant will be made available to households that are living in fuel poverty or are suffering from ill health and are vulnerable to the effects of living in a cold home, towards the cost of any measures that will increase their ability to live in a warm home. This could include new heating systems, insulation, heating controls, and repairs. An appraisal process will be undertaken that assesses household income, the characteristics and energy rating of the property and the medical conditions and age composition of the household.	Applicant has an owner's interest. Applicant is in receipt of a relevant means tested benefit. Vulnerable to the effects of living in a cold house. (As defined by The National Institute for Health and Care Excellence 2015 guidance on excess winter deaths and illness caused by cold homes.) In fuel poverty if more than 10% of total household income is spent on fuel costs. Or Low income households living in energy inefficient housing. SAP below 54 or EPC below an E		Maximum grant of £3,000. Award of funding will be on a sliding scale dependant on fuel poverty score – between 30% fuel poverty at £3,000 to 10% fuel poverty at £500. Eligibility due to exceptional circumstances, such as a life limiting health condition or prolonged exposure to a HHSRS Cat 1 hazard, will be considered at Regeneration Managers discretion, taking into account a residents ability to afford a contribution, or possible qualification for an alternative loan product.	Subject to availability of funding
Whole House Affordable Warmth Fund Grant	Flintshire County Council	Flintshire County Council utilises funding from a number of sources for the purposes of reducing fuel poverty in the county. The grant is available to cover works which will increase the thermal efficiency of a property as well as help to remedy any serious disrepair such as, roofing, double glazing, improve	Applicant has an owner's interest. Applicant is in receipt of a relevant means tested benefit. Property non-decent or has category 2 hazards significantly above the average age of the property.	On completion of the works, no category 1 hazards should be present. 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	Targeted maximum assistance amount of £25,000, although assistance above the target threshold is available subject to exception circumstances such as extensive disrepair caused through category 1 hazards. The Council holds a share of the property value, to the final cost of the works or the loan value drawn down for a maximum term of 5 years.	Subject to availability of funding

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		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 grant is not available to applicants eligible for an Owner Occupier Loan.	Applicant with owner's interest having no income. Calculation made based on Housing benefit limit of £16,000 with a calculation on savings between £6k and £16k to determine income and fuel poverty eligibility	elapsed since the completion date Property must be occupied for 5 years.	Sale or transfer of the property prior to completion of the 5 year period will trigger full payment of the loan balance. Voluntary early repayment of the entire grant balance may be made at any time before the 5 year term with no financial penalties. The Council will not hold a share of the property for grant funding below £5,000	

Eligibility testing and loan assessment

The Council will provide property loans to owner occupiers, to improve properties and bring empty properties back into use to house residents.

Applicants are assessed for affordability by comparing household expenditure against income to determine if there is sufficient surplus income to repay the loan.

Risk mitigation measures are to calculate a loan to value ratio to ensure sufficient free equity is available and a land charge is placed against either the property being developed or, as with the case of a Landlord loan, an alternative property can be used to secure the loan.

Appeals and applications falling outside the Policy

Although this Policy will be the primary consideration in determining applications, all such applications shall be dealt with on an individual basis, based on the merits of each particular case.

It is recognised that there will always be exceptional circumstances. Exceptional cases will be considered by the Senior Manager and/or Head of Service.

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 Regeneration Manager, Flintshire County Council, County Hall, Mold, CH7 6NF.