

HAMBLETON DISTRICT COUNCIL

Report To: Cabinet
6 December 2016

Subject: PRIVATE SECTOR HOUSING ASSISTANCE POLICY

All Wards
Portfolio Holder for Environmental Health, Waste and Recycling: Councillor S Watson

1.0 PURPOSE AND BACKGROUND:

- 1.1 The purpose of this report is to seek approval for a revised Private Sector Assistance Policy, attached at Annex A, that will provide funds and support in the following instances:-
1. Energy Repayment Loans and Home Appreciation Loans for owner-occupiers who are unable to pay for energy efficiency work on their properties and where additional works are required to make the energy efficiency works effective;
 2. Disabled Facilities Grants to help people who have a disability adapt their home to make it easier for them to continue to live there or maintain their independence;
 3. Empty Property Loans for property owners to bring their properties back into/develop into occupancy;
 4. Advice/Support and Signposting for tenants and landlords.
- 1.2 Based on the most recent data from the Local Government Association, 13.2% of households in Hambleton are unable to afford to heat and power their homes to the level necessary for maintaining health and wellbeing. These households are regarded as being in fuel poverty. Although households comprising people aged 60 years and over are still likely to be fuel poor, under the new definition, the most likely groups are younger single person households and those containing children, particularly lone parent families.
- 1.3 About 20% of all older households live in rural areas and generally rural homes are older, suffer from greater disrepair and poorer energy efficiency. There is a growing body of evidence linking adverse health effects with poor housing conditions.
- 1.4 The main effects of excess cold, being a Category 1 hazard under the Housing Health and Safety Risk Assessment process, are:-
- Respiratory diseases, chronic obstructive pulmonary disease, cardiovascular conditions;
 - Increased risk of falls;
 - Worsening of symptoms of rheumatoid arthritis and leg ulcers;
 - Excess winter deaths
 - Work and school days lost impacting on educational attainment
- 1.5 Excess cold is one of the most common reasons for failure of the Decency Standard and contributes most significantly to ill health and costly fuel bills, particularly for the most vulnerable. Excess cold can and has resulted in 'bed-blocking' where a vulnerable person cannot be discharged from hospital to recover at home if their home is not capable of being kept warm.
- 1.6 The Health Profile for Hambleton 2016 reports that one of the priorities in terms of health is reducing excess winter deaths. Although the Hambleton score is not significantly different to the England average, there is scope for improvement.

2.0 LINK TO COUNCIL PRIORITIES:

2.1 Priorities of this Council include enhancing health and wellbeing and providing a special place to live. This proposed Policy will also focus on a priority of the North Yorkshire Joint Health and Wellbeing Strategy 2013-2018 by improving the availability of more affordable housing that is appropriate to people's needs. This policy would add to Hambleton's Housing Strategy by improving the current housing stock which will largely still exist in 100 years.

3.0 RISK ASSESSMENT:

3.1 There are no significant risks involved in the adoption or implementation of this Policy.

4.0 FINANCIAL IMPLICATIONS:

4.1 There are no financial implications associated with this Policy.

4.2 The Disabled Facilities Grants are already included in the budget.

4.3 Home Appreciation Loans have been administered by Sheffield Homes and Loans Service since 2007 on behalf of 21 Yorkshire authorities. The funds were originally provided by the Regional Housing Board. Although the Government scheme closed in 2010, the loans continue to be repaid and sufficient funds have accumulated such that all 21 authorities have been allocated a share which currently amounts to approximately £25,000.

4.4 Energy Repayment Loans will become available shortly when the Council will be able to access the £25,000. There is no financial risk to or obligation on this Authority. These funds would form the basis for the initial implementation of the Policy. Applications for further funding would be made in order to implement all elements of this Policy. As this Policy would contribute to the aims and priorities of many organisations bids would be made for additional resources to the Director of Public Health and the CCG.

4.5 Funds to be realised from future repayment of Property Enhancement Loans to this Authority to the value of £17,380 have been identified from existing budgets to be used to implement this Policy.

5.0 LEGAL IMPLICATIONS:

5.1 Formal arrangements with Sheffield Homes and Loans Service will be subject to the terms of a Regional Agreement. This is currently being finalised by Sheffield for formal agreement with each of the 21 local authorities involved.

6.0 EQUALITY/DIVERSITY ISSUES

6.1 This Policy is of direct benefit to those on low incomes or with disabilities.

7.0 HEALTH AND SAFETY ISSUES

7.1 There are no health and safety implications with this Policy

8.0 RECOMMENDATION(S):

8.1 That Cabinet approves and recommends to Council that:-

(1) the revised Private Sector Housing Assistance Policy be approved; and

- (2) Sheffield City Council be authorised to administer the Energy Repayment and Home Appreciation Loans Service on behalf of Hambleton District Council.

MICK JEWITT

Background papers: Council Plan 2015-2019
North Yorkshire Joint Health and Wellbeing Strategy 2013-2018
Hambleton Health Profile 2016. Public Health England
Regulatory Reform (Housing Assistance)(England and Wales) Order
2002

Author ref: PM

Contact: Philip Mepham
Environmental Health Manager
01609 767037



PRIVATE SECTOR HOUSING ASSISTANCE POLICY

Housing Grants, Construction & Regeneration Act 1996
The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002

Effective from	13 December 2016
To be reviewed at the latest by	31 March 2018

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CHAPTER 1 – INTRODUCTION

The Hambleton District Council Private Sector Assistance Policy 2016-2019 is made under the provisions of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 Statutory Instrument No: 1860(the RRO)

This policy sets out the range of financial assistance that Hambleton DC will make available, together with the eligibility criteria and the conditions that will be applied to each form of assistance. This document sets out the Council's policy for providing assistance under the RRO, and applies in addition to the provision of assistance which can be made under alternative statutory powers such as the provision of mandatory Disabled Facilities Grants under the Housing Grants Construction and Regeneration Act 1996. The Policy replaces the previous edition adopted by Cabinet on 09 May 2006.

The Council's view is that it is primarily the responsibility of homeowners to maintain their own property but accepts that some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in safe and good repair. This policy reflects this safety net approach and will develop future policies to provide advice and information to help homeowners arrange their own financial packages to maintain their homes.

The Policy makes provision for a number of types of assistance:

- Energy Repayment Loan
- Home Appreciation Loan
- Disabled Facility Grants
- Empty Property Loans
- Advice/Support and Signposting

The amount of assistance to be given each year will be dependant upon the level of capital resources available and will be subject to eligibility criteria and conditions. The Head of Service- Leisure and Environment will consider exceptional circumstances outside the scope of the policy.

CHAPTER 2 – AIMS AND PRIORITIES

2.1 Aims of the Policy

The Private Housing Assistance Policy links to the aims and objectives of the Hambleton Housing Strategy Action Plan 2015-21 and reflects national, regional and local policies.

The policy contributes to a number of the Nine Housing Priorities laid out in the York, North Yorkshire and East Riding Housing Strategy 2015 - 2021.

The Government believes that it is primarily the responsibility of homeowners to maintain their own property. Many homeowners have the necessary funds to carry out repairs and improvements - although they may benefit from receiving practical advice. However, there remains a minority of homeowners, particularly the elderly and vulnerable, who may not have access to the necessary resources to keep their homes in good repair. The Energy Act 2011 also sets out requirements on private sector landlords in relation to their tenanted properties. The Government accepts that Local Authorities have an important role to provide further assistance in these cases.

The policy will seek to improve private housing through:

- The use of public funds to assist the most vulnerable client groups who are living in inadequate housing and support to owners to return long term empty properties into residential use;
- The effective targeting of resources to secure the Council's overall strategic objectives.
- Supporting owner occupiers to improve energy efficiency and reduce fuel poverty.

Housing is recognised as playing a key role in achieving the District Council's priorities of 'Enhancing Health and Wellbeing' and 'Providing a Special Place to Live'.

2.2 Priorities of the Policy

The Policy identifies 3 key priority action areas:

- Improve the condition of private sector housing stock
- Adapting homes for people with disabilities
- Tackling fuel poverty and improving energy efficiency

CHAPTER 3 – GENERAL PROVISIONS

3.1 Introduction

The Council will publicise the adoption of the Policy widely and in doing so makes a commitment to apply the highest standards of customer care. In applying the Policy it is important to recognise that a number of conditions will be applied to all forms of assistance with additional specific conditions applying to a number of forms of assistance.

The following general provisions will apply throughout the policy:

- Before any financial assistance is provided, the Council will set out in writing to each person the terms and conditions to which the assistance is to be subject;
- A person's ability to contribute towards or repay any assistance is taken into account;
- Clear details will be given in writing to any applicant for financial assistance of any fees and charges that will be levied prior to any works commencing.
- Risk and fraud is minimised by following Government's Housing Renewal Guidance and working closely with Veritau who provide auditing services to the Council.
- Financial assistance would not normally be available to improve, adapt or repair living accommodation of a Registered Provider (RP). The only exception to this provision will be in the provision of assistance through mandatory Disabled Facilities Grant. Applications for Disabled Facilities Grant will be considered from RP tenants. However in such instances the Council will expect the RP to have explored all alternative solutions prior to encouraging such an application. The Council does have recourse to enforcement action in respect of RP property in line with its Private Sector Housing Enforcement Policy.
- The Council will only provide financial assistance for home energy efficiency measures where an individual is unable to obtain assistance through any national schemes or for a top up where other schemes do not meet the full costs.
- The Council will seek to process all grant applications from receipt of initial enquiry to completion within reasonable time scales.
- The Head of Service- Leisure and Environment will consider, in exceptional circumstances, applications not covered by the policy, where there are health or safety risks or other relevant circumstances

3.2 Complaints Procedure

The Council has adopted a formalised complaints procedure that is easily accessible in a leaflet available from the Council upon request. Where disputes cannot be resolved then the officer concerned will explain how a complaint may be made.

3.3 Appeals Procedure

The process is available to anyone who is dissatisfied with an officer's decision made in line with the Council's Housing Assistance Policy. The process will also apply in cases where the Council is seeking repayment of financial assistance under conditions which were set out at the time the assistance was given, but the person from whom the repayment is being sought wishes the Council to consider waiving the repayment.

Appeals on these issues should be made in writing to the Director of Leisure and Environment stating the nature of and the reasons for the appeal.

The Director may request any additional information from the appellant that he feels necessary for a fully informed decision to be made on the matter.

The facts of the case will be reviewed by the Director and the relevant service manager. The Director will notify the appellant of the outcome of the appeal giving full reasons for the decision.

CHAPTER 4 - PARTNERS IN SERVICE DELIVERY

4.1 Services provided by the Council

As well as providing general services for all householders in the District, the Council has a role in shaping the structure of private sector housing through the following policy areas:

- Planning - facilitating affordable housing development
- Private Sector Housing Activity - including advice services, financial assistance, implementing the Hambleton Housing Strategy Action Plan and taking formal and informal enforcement action where necessary.
- Finance – administration of the Benefits service.

4.2 Services provided by Swale Home Improvement Agency

The Council has an existing partnership with Swale Home Improvement Agency.

Home Improvement Agencies are a network of small not-for-profit organisations that help people to remain in their own homes through linking Housing, Health and Social Care services. Although independent from local authorities, Home Improvement Agencies work closely with councils in the areas they operate in, as well as working with Health and Social Services and a range of other voluntary and statutory agencies. Their emphasis is on client-centred services, and therefore they will advise on and draw in appropriate services and benefits for each individual customer.

Swale Home Improvement Agency funding comes from a number of sources and Hambleton District Council is a partner to that. Home improvement agencies are able to draw in funding from other sources including additional grants and service-related income from Health and Social Services, fee income from customers, plus voluntary sector and/or charitable funding from other sources.

They visit clients in their own homes and provide a free and confidential advisory service. If works then proceed, for a small fee, they can advise and support clients throughout the process including:

- The preparation of schedules of work, detailed drawings and contract document.
- Help in finding a suitable and reliable builder and in obtaining competitive quotes.
- Obtaining the required Local Authority Planning and Building Regulations approvals.

Advice on and help in securing possible sources of funding including:

- Hambleton District Council funded housing assistance
- Warm Healthy Homes
- Charitable Funding

- Energy Company Obligation

In addition the Agency provides a number of ancillary services and details can be found on their website <https://www.yorkshirehousing.co.uk/home-improvement/swale> .

4.3 Sheffield City Council

Sheffield City Council operates and administers the Energy Repayment & Home Appreciation Loans on behalf of Hambleton District Council via the Homes and Loans Service. The loans will be subject to the conditions and operating practices and policies of the Homes and Loans Service.

CHAPTER 5 – ENERGY REPAYMENT LOANS

5.1 Purpose of the loan

The Energy Repayment Loan (ERL) is to help homeowners undertake work within their properties to address excess cold and fuel poverty issues.

The scheme is operated and administered by Sheffield City Council who are working in partnership with Hambleton District Council to make loans available.

The loan is repayable on a monthly basis by the client by direct debit from their bank account.

5.2 Eligibility for a loan

To qualify for assistance an applicant must normally:-

- a) Be aged 18 or over
- b) Have a gross income of less than £25,000 per annum, or be in receipt of Council Tax Benefit, or be in receipt of Council Tax Reduction or a Means Tested Benefit
- c) **And** unable to access commercial loans

but the Council are satisfied that the applicant, based on its assessment will be able to make the loan repayments, under the ERL.

In determining ability to repay, the offer of a loan and the repayment term requires the completion of a month based budget planner by the client, supported by evidence of key expenditure over the last three months.

Evidence of adverse credit rating, County Court judgements etc. will also be checked and taken into account.

Normally, the required monthly repayment amount will be 25% of the disposable income a client has left after payment of all necessary expenditure and living expenses.

5.3 What work can the loan be used for?

Energy efficiency works could include:-

- Central heating boilers
- Replacement radiators
- Providing radiators in rooms where none are provided
- Top up for loft and cavity wall insulation, draft proofing, hot water tank and pipe insulation where the cost of the work exceeds other grant funding
- Minor repair items that may be contributing to excess cold eg defective guttering, defective pointing, ill-fitting windows, damaged double glazing, heating controls

5.4 Amount of loan payable

The loan will operate as a monthly repayment loan, with a term of from 1 to 5 years. The loan limits will normally be from £300 to £3,000.

CHAPTER 6 – ADAPTATIONS ASSISTANCE

6.1 Disabled Facilities Grant

Purpose of the grant

The grant is to help people who have a disability adapt their home to make it easier for them to continue to live there or maintain their independence. The government sets out what the grant can be used for and a maximum amount that can be paid - this is called the mandatory grant. In certain circumstances the Council will pay an additional discretionary amount.

Who is eligible for a grant?

Homeowners, housing association tenants and private tenants can apply in respect of a disabled occupant. Applications will only be considered where an occupational therapist has recommended the work. This means that the works need to provide the most effective long-term solution, taking into account the relevant circumstances of those affected. In some instances, the existing home will not be suitable for adaptation and, with the disabled person's agreement, the Council may decide that it is better for them to move to more suitable accommodation.

What work will the grant cover?

In considering the occupational therapist's recommendations, the Council must establish that the proposed works are necessary, appropriate, reasonable and practicable having regard to the age & condition of the dwelling.

The following categories of work are eligible for mandatory disabled facilities grant:

- Facilitating access to and from the dwelling or building by the disabled occupant
- Making the dwelling or building safe for the disabled occupant
- Access to the principal family room by the disabled occupant
- Access to, or providing a bedroom for the disabled occupant
- Access to, or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to, or providing a room containing a WC for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the occupant of such a facility
- Facilitating the preparation and cooking of food by the disabled person
- Improving or providing a heating system for the disabled person
- Facilitating the use of power, light or heat by the disabled person by

- altering same or providing additional means of control
- Facilitating access & movement around the dwelling to enable the disabled person to provide care for someone
- Access to gardens

How much grant will be given?

Normally the disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the work. However, if the disabled applicant is in receipt of a qualifying benefit the applicant will be passported through the means testing.

The maximum mandatory grant is £30,000

Fees for professional services can also be included in the grant amount.

Other conditions

Property charges will apply to all grant works that exceed £5,000 excluding any agency or professional fees.

The table below gives examples of grants and the respective charges:-

Grant	Land Charge	Comment
£4,999	No charge	Below statutory level
£5,500	£500	A charge relating to the value above the £5,000 grant level will be placed
£6,000	£1,000	
£8,000	£3,000	
£15,000	£10,000	The maximum charge of £10,000 will be placed
£30,000	£10,000	

The land charge period will be a maximum of **ten years** from the date of final grant payment.

The Council has the discretion to reclaim any or the entire grant paid, but it is required to consider the following:

- The extent to which the recipient would suffer financial hardship if the grant was reclaimed,
- Whether the disposal of the property was to enable the recipient to take up employment, or change the location of their employment,
- Whether the disposal of the property is made for reasons of the recipient's physical or mental health or well being, or
- Whether the disposal is made to enable the recipient to live with, or near, any person who will provide care for the recipient by reason of their disability.

Under this policy the discretion not to reclaim any or the entire grant paid will be delegated to the Director of Economy & Planning.

- Where a client has several Disabled Facility Grants successively, each, if over £5,000 will have its own land charge applied to it.
- The normal conditions prescribed under the Housing Grants, Construction & Regeneration Act 1996 that relate to Disabled Facilities Grants will remain

In the event of a breach of a condition, the owner of the dwelling shall, on demand, repay the Council the amount of the grant.

6.2 Discretionary Adaptation Assistance

6.2.1 Applications for all types of discretionary assistance will be considered on an individual basis by the Director of Economy & Planning.

6.2.2 Re-location loans

The Council will also offer discretionary assistance, in the form of an interest free loan of up to £10,000 where the property of an owner-occupier who qualifies for mandatory DFG is not suitable or reasonably capable of being adapted for the needs of the applicant. In these circumstances, the Council will consider on an individual basis applications for financial assistance to move to a more suitable property.

The maximum financial assistance available will be up to £25,000 of mandatory DFG grant for adaptations to the new property plus up to £10,000 of discretionary loan assistance to cover actual moving costs and any top-up assistance required for adaptation works to the new home. Applications will be considered in consultation with North Yorkshire County Council Health and Adult Services, who must confirm that the new home is suitable for adaptation to the needs of the applicant.

Discretionary interest free loan assistance will require repayment to the Council.

The value of the loan will be registered as a local land charge on the property and will be subject to repayment when the property is sold or ownership is transferred.

6.2.3 Alternative Schemes of Work

In certain circumstances consideration will be given to allowing grant assistance for a recommended scheme of adaptation works to be offset against another alternative scheme of works, providing the alternative scheme meets the needs of the disabled person.

Any proposed alternative scheme of works would be assessed by NYCC's Health & Adult Services to ensure that the scheme will still meet the needs of the disabled person.

Costs would be limited to those assessed on the original scheme or no more than the actual cost of work. The cost of the original scheme of works will be properly assessed and this will be the final sum the Council will pay towards an alternative scheme of works. The applicant would be responsible for any unforeseen works.

6.2.4 Repayment of the loan

In respect of discretionary interest free loan assistance the Council will require repayment of the loan.

Where appropriate, the value of the grant or loan will be registered as a local land charge on the property and will be subject to repayment when the property is sold or transferred.

Applications for all types of discretionary assistance will be considered on an individual basis by the Director of Economy & Planning.

CHAPTER 7 – HOME APPRECIATION LOAN

7.1 Purpose of the loan.

A Home Appreciation Loan (HAL) is an equity release loan to assist vulnerable homeowners in bringing their homes up to decent homes standards, or to assist with adapting the property.

The loan will be operated and administered by Sheffield City Council on behalf of Hambleton District Council via the Homes and Loans Service. The loan will be subject to the conditions and operating practices and policies of the Homes and Loans Service.

7.2 Who is eligible for a loan?

To qualify for assistance an applicant must normally:-

- a) Be aged 18 or over
- b) Have a gross income of less than £25,000 per annum, or be in receipt of Council Tax Benefit, or be in receipt of Council Tax Reduction or a Means Tested Benefit
- c) **And** unable to access commercial loans

7.3 What work can the loan be used for?

The HAL can only be used to cover works that have been specified and agreed on the schedule of works provided by the local authority. The types of work which will be considered are as follows:-

- To meet health & safety and decency standards - examples are rewiring, roof repairs and window replacements
- Energy efficiency works such as central heating boilers, replacement radiators
- Works to meet the decency standards such as replacing the kitchen or bathroom including tiling to these rooms if required. The amount will not normally be restricted for kitchens and bathrooms however only reasonable costs of these items will be considered to include a reasonable quality of fixture and fittings. The local authority will determine the reasonable amount. Kitchen appliances such as cookers, washers, fridge freezers etc... are not covered by the loan scheme.
- To cover the costs of any shortfall on mandatory disabled facilities grants that have been agreed by local authorities, including any clients contribution which is more than £1,000.00.

- Any disabled adaptations that a client may have to pay for themselves.

7.4 How much loan will be given?

- The minimum loan that will be available is £1,000 and the maximum loan is normally £30,000.
- The loan must not normally exceed 50% of the unimproved value of the property.
- The total borrowing, including any outstanding mortgages or secured loan, must not exceed 70% of the unimproved value of the property.
- Loan referral outside of these limits may be considered in exceptional circumstances.

There will be limited budget each year for this assistance and enquiries will be dealt with in date order in a waiting list system.

CHAPTER 8 - EMPTY PROPERTY LOAN

8.1 Purpose of the loan

An Empty Property Loan (EPL) is to help create additional rented housing accommodation by returning empty dwellings into use or by converting empty homes or unused space associated with commercial premises into new homes. In addition to reducing the number of empty properties the grants will also help to reduce the number of non-decent homes.

On completion properties must be made available for rent to tenants nominated by the Council at an affordable rent for a period of 5 years.

The loan will be paid back each month by direct debit.

The loan will be operated and administered by Sheffield City Council on behalf of Hambleton District Council via the Homes and Loans Service. The loan will be subject to the conditions and operating practices and policies of the Homes and Loans Service.

8.2 Who is eligible for a loan?

At the date of the application the following conditions must be met:-

- Property
 - The property must be an empty home or be unused space that has been unoccupied for at least 6 months
 - An empty home must fail to meet the Decent Home Standard except in cases where the grant is to convert it into two or more dwellings.
- Eligible applicants must
 - Have an owner's interest in the property
 - Have the legal right to undertake the eligible works
 - Have the legal right and any necessary consent to let the property for rent to tenants for a minimum period of 5 years.

8.3 What work can the loan be used for?

The Council will determine the reasonable cost, extent and nature of the works to be undertaken which will be eligible for grant assistance. The eligible works may include any of the following:-

- Repair and improvement work required to bring an empty property up to the Decent Home Standard including works required to prevent the dwelling from becoming not decent within 5 years.
- Additional energy efficiency works above the Decent Home Standard where required to provide a minimum 270mm loft insulation, cavity wall insulation, tank & pipe lagging, draught

proofing and Sedbuk A or B rated boiler replacement or thermostatic radiator valves.

- Works required to convert an empty home into two or more dwellings.
- Works required to convert unused space into one or more dwellings
- All relevant professional fees associated with the eligible works including architects, surveyors, planning or building control fees, Home Improvement Agency fees or any other Council fees or charges.
- On completion of the grant aided works all dwellings repaired, improved or created by conversion must meet the Decent Home Standard and be fully self-contained units.

8.4 How much loan will be given?

The amount of loan approved will be 100% of the reasonable cost of the eligible works up to a maximum of £15,000 per dwelling.

Where the application is to convert an empty dwelling into two or more dwellings or to convert unused space into one or more dwellings the maximum grant will be £15,000 per dwelling unit created.

Where the cost of the eligible works exceeds the amount of grant offered, applicants will be required to fund the excess cost from their own resources.

8.5 Priority for Assistance

Priority for loan assistance will be determined on the basis of how well applications meet the identified housing needs of Hambleton and the resources available.

Factors that will be taken into account when determining priority include:

- Demand for housing in the locality
- Suitability of the property
- The number of homes created or brought back into use
- The length of time the property has been empty
- The letting conditions agreed for the property
- The amount of financial assistance required

CHAPTER 9 - GENERAL ASSISTANCE CONDITIONS

The following general conditions will normally apply to applications for assistance:

- Properties eligible for assistance must be more than 10 years old except for Disabled Facilities Grants.
- Two competitive estimates are required for all eligible works.
- Applicants or members of their families who wish to carry out assistance aided works themselves will only be eligible for the cost of materials. Satisfactory invoices or receipts will be required before payment is made.
- The eligible works must be commenced within 3 months of approval and completed within 12 months of the date of approval of the application for assistance.
- Work must not be started before written approval is received as assistance is not available retrospectively.
- Additional or unforeseen works identified during works in progress will only attract additional financial assistance if the works are approved by the Council following a written estimate from the contractor.
- Payment will be made direct to the contractors or supervising agent on completion of the specified works, receipt of a satisfactory invoice and a satisfactory final inspection.
- Interim payments may be made as work progresses on receipt of satisfactory invoices subject to such payments not exceeding 90% of the total value of the works.
- Any works that may be covered by an insurance policy will need to be pursued through the customer's insurance policy and the outcome confirmed in writing before works commence.

Fees for Preliminary and Ancillary Service Charges

Charges incurred by the applicant may form part of the financial assistance being provided for the following types of services:

- Preparation of schedules of works
- Assistance in the completion of forms and the application process
- Assistance in the appointment of a builder
- Maintaining regular contact with the applicant during work in progress.

Where the cost of works exceeds the maximum level of assistance, financial assistance to cover the cost of the charges will be paid in addition.

Appendix 1 - Decent Homes Standard

The current decent homes target was set out in 2002 and states:

'by 2010, to bring all social housing into decent condition, with most of the improvement taking place in deprived areas, and increase the proportion of private housing in decent condition occupied by vulnerable groups.'

A decent home is one which is wind and weather tight, warm and has modern facilities. It meets the following four criteria

It meets the current statutory minimum standard for housing

- No Category 1 hazards under the Housing Health & Safety Rating System

It is in a reasonable state of repair

- Would fail if
 - 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

It has reasonably modern facilities and services

- Would fail if 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

It meets a reasonable degree of thermal comfort

- The dwelling must have both effective insulation and efficient heating

Appendix 2 - Housing Health and Safety Rating System

The Housing Health and Safety Rating System (HHSRS) replaces the Housing Fitness Standard as the statutory minimum condition standard for housing. The HHSRS provides an evidence based assessment process which enables Councils to effectively address the hazards to health and safety within dwellings in their area.

The HHSRS:

- Is a means of identifying faults in dwellings, and of evaluating the potential effect of any faults on the health and safety of occupants, visitors, neighbours and passers-by
- Grades the severity of any dangers present in a dwelling
- Provides means of differentiating between dwellings posing a low risk to health and safety, and those posing a higher risk e.g. imminent threat of serious injury or death
- Concentrates on threats to health and safety, and is not concerned with quality, comfort and convenience
- Can be applied in the assessment of housing design and conditions and to any age of property

The principle is that a dwelling, including the structure, the means of access, any associated outbuildings and garden, yard and/or other amenity space should provide a safe and healthy environment for the occupants and any visitors.

ENERGY REPAYMENT LOAN



WHO ARE HOMES AND LOANS?

Homes and Loans is a service set up by all the Councils in the Yorkshire and Humber region. We offer affordable loans for people on a limited income.

WHAT IS AN ERL?

- An ERL is an interest free loan paid back on a monthly basis over a period of between six months and five years.
- The loan is provided to address energy efficiency works to address fuel poverty as determined by your Local Authority.
- As the loan is interest free you will only repay the original amount borrowed. This is provided that you repay it by the end of the agreed term and have made all your monthly payments on the date they are due.
- The loan is secured as a legal charge against your property.

WHO CAN APPLY FOR AN ERL?

- You can apply for a loan if you own and occupy your property as your main home.
- You must be aged 18 years old or over.
- There must be eligible works to address fuel poverty at your property as determined by the Local Authority.

HOW MUCH CAN YOU BORROW?

The minimum loan amount that can normally be borrowed is £300 and the maximum is normally £3000. The amount of loan that you can borrow is dependent on the amount you need to carry out the work on your property.

HOW WILL YOU BE ASSESSED FOR AN ERL?

- You will be assessed for an ERL by completing a budget planner as part of your loan application. The budget planner is an assessment of your income and key expenditure.
- The Homes and Loans team will then be able to determine if you are able to afford the monthly repayments on a loan and length of time you will pay your loan over. This term will be based on how you much they calculate you can afford to repay per month and the amount of loan required for the works.

HOW WILL YOUR LOCAL AUTHORITY HELP YOU?

Your Local Authority will:

- Help you with the process of applying for an ERL.
- Determine what works can be addressed to your property.
- Inspect your property when the works are complete to make sure the works are satisfactory.
- Pay your chosen contractor direct for the work once the works have been completed satisfactorily.

REPAYING YOUR LOAN

- You are required to make regular monthly repayments to your loan over the loan term we agree.
- We will confirm how much your first repayment will be, followed by how much your subsequent repayments will be. The repayments will reduce your loan balance over the term of your loan. We will collect these payments by Direct Debit.
- It is your responsibility to ensure you are able to make all the monthly repayments on the due date each month for the full term of your loan.
- If you default by failing to make a repayment on time we reserve the right to charge additional fees and interest. These fees will be added to your outstanding loan amount.
- Your property may be at risk if you do not comply with the terms and conditions of your Loan.

WHAT FEES ARE PAYABLE TO SET UP YOUR LOAN?

All loan set up fees are payable by you. You can either pay the fees in advance or add them to your loan. These fees are specific to your loan application and property and you will be advised of them in writing before you apply.

WE STRONGLY RECOMMEND YOU SHOULD SEEK INDEPENDENT LEGAL AND FINANCIAL ADVICE BEFORE COMMITTING YOURSELF TO THIS LOAN. YOUR HOME MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR LOAN.