

NORTH LINCOLNSHIRE COUNCIL

HOUSING AND STRATEGIC PLANNING CABINET MEMBER

PRIVATE SECTOR HOME IMPROVEMENT POLICY

1. OBJECT AND KEY POINTS IN THIS REPORT

1.1 To agree revisions to the Home Improvement Policy.

1.2 The key points in this report are as follows:-

- The government gave councils a wide-ranging power to provide assistance with home improvements in 2003.
- To exercise this power the Council must adopt and publish a policy setting out what it intends to offer.
- The full details of the various forms of assistance that are to be made available are set out in appendix1.

It is proposed to amend the policy to -

- Recognise the financial resources available to the council for the new financial year
- Promote the use of a scheme with the North Lincolnshire Credit Union to offer repayment loans for repairs.

2. BACKGROUND INFORMATION

2.1 The government gave Councils the power to offer assistance to any person in any form in order to improve housing conditions under the Housing Regulatory Reform Order 2002.

2.2 Poor quality housing has an adverse affect on health, safety and well-being. Some households, particularly those with elderly or disabled members, need help to keep their homes safe and in good repair.

2.3 The Council adopted a Home Improvement Policy in July 2003 to offer a variety of forms of assistance to help improve and maintain homes in North Lincolnshire.

- 2.4 The Policy is reviewed each year to take into account changes in council policy and the funding available. Changes in legislation also have to be taken into account.
- 2.5 Any contribution directly from the council's own resources is determined as part of the corporate budget setting process and must take into account the need to fund many other necessary activities.
- 2.6 There is an increasing demand from disabled people for assistance to adapt their homes so that they can live at home as independently as possible.
- 2.7 Disabled facilities grants for specified purposes are mandatory although the government has set a maximum amount of assistance of £30,000.
- 2.8 In order to provide the widest range of options the council joined the regional loans service and is developing a scheme with the North Lincolnshire Credit Union to offer small loans.
- 2.9 Some sources of funding have been used up. This includes funds from the Humber Housing Partnership for facelift grants, empty property and decent rented property loan schemes. These forms of assistance can no longer be offered. Revisions to the government's public spending programme have affected the resources available via the regional housing board. This means that the number of home appreciation loans that can be offered is reduced.

3. OPTIONS FOR CONSIDERATION

- 3.1 Option 1 to retain the existing Home Improvement Policy without amendment.
- 3.2 Option 2 to revise the Policy as set out in attachment 1.

4. ANALYSIS OF OPTIONS

- 4.1 Option one. The existing policy does not accurately describe the forms of assistance currently available as facelift grants, empty property loans and decent rented property loans funding has been used up. Nor does it reflect the availability of capital funding to council.
- 4.2 Option two. The proposed Home Improvement Policy has been updated to include information from the 2008 survey of housing conditions in North Lincolnshire. It also includes the minor works loans to be provided in partnership with the North Lincolnshire Credit Union and the regional loans service.
- 4.3 The option of providing discretionary funding for adaptations for disabled children where the costs of mandatory works exceed the maximum grant and there is no viable alternative, will remain.
- 4.4 It provides more accurate descriptions of the forms of assistance that are available.
- 4.5 Option two is the preferred option as it provides the public with clearer and more up to date guidance.

5. RESOURCE IMPLICATIONS (FINANCIAL, STAFFING, PROPERTY, IT)

5.1 Private sector housing improvements are funded from a variety of sources.

- The government provides a subsidy for mandatory Disabled Facilities Grants up to a maximum amount. The subsidy allocated to the council for 2010/11 has been confirmed as £791,000. This is a 40% increase on the previous year's subsidy. The council had also budgeted to provide £400,000 support for mandatory Disabled Facilities Grants.
- The Regional Housing Board is to provide £600,000 for the Advance Crosby project and £198,000 for energy efficiency in 2010/11.
- The council has allocated £885,000 from its own capital resources to deliver the Home Improvement Policy. This funding will be spent as follows –
- Additional spending on Disabled Facilities Grants £500,000 that will bring the total spending on such grants to £1,691,000.
- Loans and hardship grants £200,000
- Energy efficiency grants £185,000

5.2 The proposed change of policy will be reviewed annually to determine the impact of offering home improvement loans in place of grants and the effect on the waiting list for mandatory disabled facilities grants.

5.3 All resource allocations are reviewed as part of the council's annual budget setting process.

5.4 There are no immediate staffing, property or IT implications.

6. OTHER IMPLICATIONS (STATUTORY, ENVIRONMENTAL, DIVERSITY, SECTION 17 CRIME AND DISORDER, RISK AND OTHER)

6.1 The application of the decent homes standard to all homes focuses attention on improving thermal efficiency to reduce greenhouse gas emissions as well as improving health.

6.2 This link has been further reinforced by the introduction of two National Indicators

- NI 186 reduction in carbon dioxide emissions
- NI 187 reduction in fuel poverty

7. OUTCOMES OF CONSULTATION

7.1 Discussions with the heads of service have led to increased emphasis on the availability of loan assistance rather than grants and an intention to increase the resources available for mandatory disabled facilities grants if possible.

8. RECOMMENDATIONS

- 8.1 That the Cabinet Member for Housing approves the revised Home Improvement Policy as set out in Appendix 1.

STRATEGIC DIRECTOR NEIGHBOURHOOD & ENVIRONMENT

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Background papers used in the preparation of this report

None

**North Lincolnshire Council
Home Improvement Team
HOME IMPROVEMENT POLICY – 2010.**

Our Aim

We want to ensure that everyone in North Lincolnshire has a **decent home** whether they own it or rent it.

In offering assistance to homeowners and to improve privately rented accommodation the council is seeking to empower people to help themselves.

In doing so we may signpost people to services offered by other organisations or seek to involve others in meeting someone's needs.

We set measurable targets in our Housing Strategy Action Plan for: -

- (a) Increasing the proportion of **vulnerable households living in decent accommodation**
- (b) Increasing the number of households able to heat their homes at reasonable cost and **reduce fuel poverty**
- (c) Providing adaptations to help older and less able people live independently at home
- (d) Action to remove serious risks to health or safety in the home

These targets will be published annually as part of the council's performance planning process. They will be monitored through the council's quarterly performance review process.

The basis for our Home Improvement Policy

The Council has a duty to consider housing conditions in its area and to take steps to ensure that all our residents have homes that meet their needs.

The **Housing Strategy** sets out our key objectives and priorities reflecting current needs, national, regional and local policies. This **Home Improvement Policy** sets out how the council seeks to implement the strategy in relation to homes that are in private ownership.

The government gives local authorities powers to intervene where housing conditions are unacceptable to require action by owners or to offer assistance.

To be able offer assistance to improve housing conditions the council must publish a policy made in accordance with The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002. This is our policy and may be referred to as the North Lincolnshire Home Improvement Policy 2009.

The government has introduced the **housing health and safety rating system** to enable the council to address safety standards more effectively using enforcement powers where necessary. These powers include improvement notices to require owners to carry out works to remove safety hazards and prohibition notices to

prevent unsafe homes or parts of buildings being used for living accommodation. In certain circumstances the council has powers to have homes demolished. The council has a separate policy for use of these enforcement powers to ensure that they are used appropriately.

Homes in North Lincolnshire

There are over 70,000 homes in North Lincolnshire for our 153,000 residents. 73 percent of households in our area are owner-occupiers. Ten per cent of households privately rent their homes.

A house condition survey carried out by consultants working for the council in autumn 2008 found that 20% of privately owned homes in North Lincolnshire were below the government's **Decent Homes standard**. This amounts to 12,223 homes. This compares with the national average of 27% of homes estimated to be below the standard.

Poor quality housing does have an adverse impact on our health, safety and well-being.

Whilst primary responsibility to maintain a property must lie with the owner the council accepts some homeowners, particularly the elderly and the most vulnerable, may not have the necessary resources to keep their homes in good repair. The council has an important role to provide assistance in these cases.

Policy Objectives

This policy relates to all dwellings not in council or registered social landlord ownership. Homes in public ownership are required to meet the decent standard by 2010. The Housing Inspectorate, which is a part of the Audit Commission, ensures that councils and housing associations keep their properties in good condition.

This document sets out the council's strategic objectives in the use of its powers and the way in which assistance is to be provided in order to meet those objectives.

Our **Joint Housing Strategy** with North East Lincolnshire Council had four integrated themes. These were: -

- Creating quality homes
- Securing affordability and choice
- Reaching out to everyone in housing need
- Creating safe and strong communities

Any assistance given by the council will be to fulfil these aims.

In particular we want to:

- Enable owner – occupiers of dwellings to make their homes safe and healthy to live in
- Enable vulnerable households to live in Decent Homes.

- Enable owner – occupiers and private sector tenants to make their homes energy efficient and reduce fuel poverty
- Enable vulnerable residents of North Lincolnshire (irrespective of tenure) to feel secure against crime;
- Help sustain communities to prevent low demand and combat anti social behaviour
- Support home owners and private landlords in carrying out necessary improvements to their homes within the context of the council's wider strategic objectives to improve quality of life, health and the environment;
- Promote improved standards in the private rented sector through accreditation of good landlords and tenants
- Provide advice to help householders and those in need of accommodation to make or find a better home.
- Prevent people becoming homeless due to poor living conditions

Offers of assistance

In offering assistance the council will –

- (a) Consider a person's ability to repay or contribute towards any assistance given
- (b) Provide in writing the conditions and obligations to which any assistance is subject
- (c) Require confirmation of ownership and prior consent for any works to be undertaken.

The council will consider applications for assistance on their merits but all cases will be assessed against the following criteria –

- Does the council have appropriate resources available?
- Is the proposal economically viable?
- Will offering the assistance meet the council's strategic aims?
- Is assistance reasonably available through other means?
- Has the applicant outstanding debts owed to the council?

If the council is at any time unsatisfied with the status of an application it may use its discretion to cease or refuse assistance.

Resources for Home Improvements

The council's view is that it is the responsibility of property owners to maintain and improve their homes is at their own expense. However, it is also recognised that this may be difficult for some people.

The council has limited capital funding for home improvements and is able to assist a small proportion of householders who need assistance. The council will work with others to secure funding from other sources to help promote home improvements.

North Lincolnshire council will commit capital resources to housing improvements every year as part of its capital programme.

North Lincolnshire Council staff in the **Home Improvement Team** process applications and determine what works are appropriate for council support.

In order to assist those in need, the council will:

- Work in partnership with others to seek funding through the **Regional Housing Board** and other sources to fund improvements to privately owned homes within the context of the **Housing Strategy**.
- Work in partnership with others to ensure that services are available to help less able and more **vulnerable householders** to keep their homes secure and carry out essential minor repairs.
- Support residents in securing loan finance to carry out necessary works;
- Subject to conditions and where loan finance is not available, provide other sources of funding in case of hardship to owner-occupiers to repair their homes.
- Promote **energy efficiency assistance** and other schemes to enable all householders to keep warm and healthy;
- Work with the **Housing Advice Team** to prevent people becoming homeless due to poor housing conditions
- Arrange special projects and schemes to support North Lincolnshire Council's strategies and priorities.
- Provide guidance to residents on how to obtain reliable contractors and how to arrange for works to be carried out;
- Provide support to owners in preparing specifications, obtaining contractors' estimates, securing loans or grants and supervising works on site.
- Work in partnership with landlords to promote higher standards in rented accommodation.
- Work with others to help older and less able people remain in their own homes longer.

FORMS OF ASSISTANCE

It is often more appropriate to help support improvements to groups of homes in a neighbourhood rather than individual properties. The council will seek to encourage sustainable area improvements where possible.

The forms of assistance available are summarised in schedule 1 at the end of this document.

Financial Assistance for Home Owners

The Council is working in partnership with other local authorities in Yorkshire and the Humber area to provide a **regional loans service**. This is designed to help homeowners (i.e. those who are elderly, on low income, in poor health and unable to access commercial loans) carry out essential works where health and safety is at risk; to bring the home up to the Government's decent home standard and to help meet the cost of any contribution for disability adaptation work where grant funding is exceeded. This form of assistance is secured against the property and calculated as a percentage of the house value. There are no monthly repayments, and the money awarded is only repaid when the property is sold or when ownership is transferred. This assistance carries a guarantee of no repossession and no negative equity.

The council also supports the **Houseproud Scheme** provided by the **Home Improvement Trust (HIT)**. HIT is a 'not for profit' registered company established with support from the government to help arrange funding of property improvements, repairs and adaptations. The scheme raises low-cost secured loans from commercial lenders and the package includes free financial advice and a guarantee of no re-possession and no negative equity. There is a choice of repayment methods dependent on budget. HIT tries to work with the whole family, not just the house owner; this tends to reduce the applicants' worries and, in some cases, ends up with the family funding the works rather than the householder taking on a mortgage. This scheme is designed to assist those people who are aged 60 or over, disabled or who have a disabled person living with them.

The council is working with other organisations to develop other forms of assistance for householders. This includes a small repayment loan schemes in partnership with the North Lincolnshire Credit Union and the regional loans service.

Financial Assistance for Private Landlords

Working with others the council may make loans available to landlords who provide accommodation for vulnerable households to bring those homes up to the decent homes standard. The council may, dependant on the amount and nature of assistance, reserve the right to nominate tenants to properties where finance has been provided.

The council will work with other local authorities in the Humber Housing Partnership to provide loan schemes to promote better standards in the private rented sector. Loans will be secured against the property by land charges or other means. The terms and conditions of these loans will be set by the Humber Housing Partnership. This includes the loan amount and repayment terms.

Such assistance may be linked to area improvement schemes or conditional on the landlord gaining accreditation under the North Lincolnshire Accreditation Scheme.

Loans that are facilitated by the council will be aimed at improving and repairing homes to a decent standard. The key outcomes are to make homes safe and healthy to live in by removing **serious (Category 1) hazards** and reduce the number of properties in poor repair. Over a period of time there should be a measurable reduction in the number of non-decent dwellings in North Lincolnshire.

Area Improvement Initiatives

The council will work with external partners to attract funds to improve homes in North Lincolnshire. Some of these initiatives will target assistance at particular areas.

One such initiative is the **Advance Crosby Project**. The extent and nature of the assistance made available in that area will be determined from detailed consultation with local residents and property owners.

Such works may include improvements to the external appearance of homes, boundary walls and gates as well as energy efficiency measures or other improvements. Dependant on circumstances it may be appropriate for certain obsolete properties to be demolished and replaced with better homes or community facilities. Any such schemes will be subject to cabinet member approval.

Energy Efficiency Assistance

Poor thermal comfort is the main reason why properties fail the decent homes standard. Homes that are hard to heat put the health of the occupants at risk and are likely to give off excess amounts of carbon dioxide that contributes to global warming.

The council may make assistance available to help occupiers improve the energy efficiency of their homes. This may take the form of supplementary funding where the cost of insulation or heating schemes provided under government schemes such as the Warm Front initiative is insufficient to provide adequate improvements due to the size or construction of a particular property. Similar “top up” funding may be provided for renewable energy systems or other low carbon emitting heating systems.

The maximum amount of assistance available from the council will be £6,000 but this may be matched by funding from other organisations if available.

A repayment condition is attached to energy efficient assistance.

Hardship Assistance (minor – works costing less than £6000)

Only in the event that assistance is not available from the regional service or other assistance is not available to a home-owner consideration may be given to awarding

funding of up to £6,000 for essential repairs or improvements to a property. Such work will typically be to remove a category 1 (serious) hazard identified by the **Housing Health & Safety Rating System** or to ensure that a home is wind and weatherproof.

A repayment condition is attached to this type of assistance.

Hardship Assistance (major –works costing more than £6000)

Funding to carry out major improvements in homes with serious health and safety problems may only be made available if this is the most appropriate course of action taking into account the council's wider strategic objectives and government guidance. Such grants will only be offered in cases of hardship where it is not possible for the applicant to secure a loan or other assistance.

A repayment condition is attached to this type of assistance

Burglary Reduction and Minor Adaptations

The council works with the Police through the **One Community Handyman** project to offer security measures to help prevent burglaries. One Community provides minor adaptations to homes to help less able people live at home independently at the request of social services.

The council works in partnership with other agencies that can provide similar services to help older or less able people live at home.

Advice

The council will make advice and information available either directly or through other partner's agencies, in order to assist residents. The advice and information will be impartial and transparent.

The **Home Improvement Team** will provide advice, assistance and information. Advice and information will be provided free of charge.

In the event that other agencies are better placed to provide the advice and assistance required clients will be referred to such agencies.

Technical Support

The **Home Improvement Team** may provide a technical support service to prepare specifications, obtain contractors' estimates, supervise works and certify payments. This service will be provided for a fee, which shall be reviewed each year as part of the council's budget setting process.

The service will be available to any resident of North Lincolnshire who lives in private sector accommodation and either elderly (60 or over) or disabled or unable to undertake these tasks for him or herself.

Special Projects

The Council has a number of strategic priorities relating to the improvement of homes in North Lincolnshire. These include improving home energy efficiency, home security and home safety.

Many of the projects will be dependent on bidding for limited amounts of funding that are available for only short periods.

Any such additional projects would be subject to individual approval by the appropriate council cabinet member.

Disabled Facilities Adaptations

North Lincolnshire Council recognises the special difficulties facing people with a disability and will endeavour to respond to referrals for adaptation work as quickly as possible.

It may be more appropriate to offer interim support or assistance to help disabled people until resources are available to carry out major adaptations. Occasionally it may be possible to offer more suitable alternative accommodation where appropriate.

The council works in partnership with North Lincolnshire Homes to provide adapted properties and these made be advertised to people registered on Home Choice Lincs, the choice based lettings scheme that will be in place from October 2010 .

In some instances potential applicants may wish to fund the adaptation work themselves. There are a number of forms of assistance that may be available depending on people's circumstances. The council will provide information on potential sources of funding as well as technical assistance to devise schemes, find suitable contractors and supervise the necessary works if requested to do so. Charges will be made for any technical services provided in accordance with the corporate charging policy with fees agreed by the Housing Cabinet Member.

Financial assistance

The council can provide information on funding from the regional loans service, the Home Improvement Trust and other organisations including charitable sources. However, in all instances potential applicants should seek independent financial advice before committing themselves to any course of action.

Mandatory grants will be made available for those purposes described in Section 23 of the Housing Grants, Construction and Regeneration Act 1996, that is to say to help access by the disabled occupant to: -

- (a) The dwelling or the building in which the dwelling is situated;
- (b) Make the dwelling or building safe for the disabled person and other persons residing with them;
- (c) A room used or usable as the principal family room;

- (d) A room used or usable for sleeping;
- (e) A room in which there is a lavatory, bath or shower and wash hand basin, or for assisting the disabled person's use of such facilities;
- (f) Prepare and cook food if necessary;
- (g) Improving any heating system to meeting the medical needs of the disabled occupant;
- (h) Sources of power, light or heat; and
- (i) Move around the dwelling in order to enable them to care for a person who is normally resident in the dwelling and is in need of such care.
- (j) Access issues to the garden (subject to government determination)

The Council must have regard to whether the works which are the subject of the application are necessary and appropriate to meet the needs of the disabled occupant and whether it is reasonable or practicable to carry out the relevant works considering the age and condition of the dwelling.

The council will only consider a grant application when all other avenues have been explored i.e. whether the applicant can move to a more suitable property, client rehabilitation, behavioural classes and other portable aids etc.

The government sets the maximum amount of mandatory grant aid that councils can award for disabled facilities. Every effort will be made to provide schemes that meet client's needs within the maximum grant.

If, in exceptional circumstances it is not possible to meet the applicant's needs within the mandatory grant limit the council may assist the applicant to seek top funding through other sources but cannot guarantee that the full cost of the work will be funded. Applicants may have to contribute to the cost of works in excess of the mandatory grant limit.

The deferred approval procedure set out in the Housing Grants Construction and Regeneration Act 1996 may be used when funding for disabled facilities grants has been fully committed. The deferred grant system secures funding for the adaptation in the following financial year.

The council will place a charge on the property where the works cost more than £5000 in accordance with government guidance. The maximum value of the charge will be £10000. The charge will last a maximum of 10 years. This will apply to all disabled facilities grants where the value of the property may be enhanced by the adaptation work, for example where an extension is built. If the property is sold within the ten year period the charge will become repayable.

Conditions

The council has a duty to ensure that all monies are used correctly for the purposes for which they are given whether they are loans or grants.

The loans or grants will be awarded subject to conditions. All applications will be informed that conditions apply; both before and at loan or grant approval stage. The conditions will be provided in writing. Details of grants and the conditions will be recorded in the Land Charges section and the conditions will be a local land charge.

The conditions that apply to all forms of loan or grant from the council or its partners are:

1. Property owners are required to take reasonable efforts to keep the property in good repair and carry out routine maintenance.
2. Loan and grants are repayable immediately in full if the financial or ownership details on which the award was based are found to be fraudulent or otherwise incorrect or misleading.
3. If the ownership or occupation of a property which has been the subject of an energy efficiency or hardship assistance (minor or major) funding changes ownership within 5 years of the certified completion date of those works the assistance is repayable in full.
4. The council reserves the right to inspect properties where works have been completed to ensure compliance with these conditions after giving reasonable notice to the occupiers.
5. The property owner must maintain adequate building insurance cover until the assistance has been repaid or the condition period has expired.
6. Where disabled facilities grant over £5000 are awarded a charge will normally be placed on the property (for the cost of the works up to a maximum value of £10,000). The charge will last for 10 years. If the disabled occupant(s) leave the property or the property is sold within this period the charge will become repayable.
7. The council reserves the right to cancel or withdraw applications for assistance where the applicant owes the council money. Where formal repayment agreements have been made and there is good evidence that the debts are being reduced, grant applications may be accepted. Assistance will not be awarded where court proceedings or bankruptcy are involved
8. Hardship Assistance, Energy efficiency Assistance and Home appreciation funding are discretionary and will only be awarded when funds are available. The council reserves the right to either maintain a waiting list or even cancel enquiries if there are inadequate funds available.
9. Energy Efficiency grants will be prioritised towards applicants whose homes have SAP energy efficiency ratings below 35 who no longer have operable heating and/or hot water. Heating systems that are beyond reasonable repair or not financially viable to maintain will also be considered. The home owner/landlord has the ultimate responsibility to repair their own properties.

Feedback

Where people who enquire about home improvements are unhappy either about this policy or about the level of service they receive under the policy, they have the right to voice their concerns.

Comments about the scope or content of the policy should be addressed to the **Home Improvement Manager (telephone 01724 297637)** in the first instance.

Complaints about the service provided will be investigated in accordance with the council's **corporate complaints procedure** and details of this will be provided on request or when it is considered that this information will be of assistance to that person. Details of how to make a complaint will also be included in all of the leaflets etc. used to inform people about the services available.

Exceptions to Policy

It is recognised that any policy is unlikely to take account of every individual situation. Each case therefore needs to be considered on its merits and this policy used as guidance for members of the public and officers. In cases where officers consider that a decision should be made outside this policy, they will be able to refer it to the relevant cabinet member for consideration and a decision to be taken.

Service Standards

North Lincolnshire Council is committed to providing a high quality service. To this end, the following key service standards will apply:

- All requests for service will be responded to within 14 days; Checks will be made to verify the financial information or other details submitted in support of both loan and grant applications
- All full applications for loans or grants will be determined within 6 months of receipt subject to sufficient capital resources being available. Where such resources are not available, applicants will be advised when it is expected that resources will be available and grant determinations will be made within 3 months of such resources being available.

Service standards will be published on the council's website (www.northlincs.gov.uk) setting out the target times from application to the work being completed. These standards include timescales agreed with the regional loans service and other partner organisations.

All service standards will be included in the information provided to clients and potential clients.

National Performance Indicators

The national performance indicators relevant to this policy are:

1. The **proportion of vulnerable people living in decent accommodation.**
2. **Reduction in number of vulnerable households in fuel poverty**

These will be reported annually.

Policy Implementation

This policy shall come into effect on 1st May 2010 and replaces the policy that came into effect on 1st January 2009.

The various forms of assistance are described below

Schedule 1

**FORMS OF ASSISTANCE AVAILABLE UNDER
THE NORTH LINCOLNSHIRE HOME IMPROVEMENT POLICY 2009**

Home Appreciation Assistance

Purpose of assistance	To assist home owners to carry out works where health and safety is at risk and to help meet the cost of client contribution for disability adaptation work where grant funding is exceeded.
Eligible persons	Homeowners who are vulnerable i.e. elderly, on low income, in poor health and unable to access commercial loans.
Eligible properties	Permanent and legal residences.
Eligible works	Those required to bring a property up to the Decent Homes standard Adaptations to enable a disabled person to live independently at home
Restrictions & Limitations	Determined by the regional loans service
Maximum assistance	£30,000
Minimum assistance	£2,000

House Proud Loans

Purpose of assistance	To assist home owners aged 60 or more to carry out repairs and improvements, or To assist home owners of any age who is disabled or has a disabled person living with them to carry out adaptations to enable independent living at home
Eligible persons	Home owners with equity in their property
Eligible properties	Permanent and legal residences.
Eligible works	Repairs and improvements to bring a property up to the Decent Homes standard Adaptations to enable a disabled person to live independently at home
Restrictions & Limitations	Determined by the Home Improvement Trust dependent on individuals financial circumstances
Maximum loan	Up to 30% of the current market value of your home
Minimum loan	£3,000

Energy Efficiency Assistance

Purpose of assistance	To assist home owners or tenants low income, in receipt of or eligible for means tested state benefits or who are over 70 years of age to improve the energy efficiency of their homes and reduce fuel poverty. Provide renewable energy or low carbon heating systems to home owners in North Lincolnshire
Eligible persons	Home owners and landlords accredited under the North Lincolnshire scheme who provide accommodation for vulnerable persons. Persons owing debts to the council or subject to legal proceedings under housing or related legislation will be excluded (unless a formal agreement to repay the debt is in place and there is good evidence that the debt is being reduced – see conditions for further details)
Eligible properties	Permanent and legal residences.
Eligible works	Insulation measures such as loft, cavity wall, cladding, high efficiency heating systems and controls, renewable energy heating systems or other low carbon systems.
Restrictions & Limitations	Total assistance must not exceed £6,000 within any 5-year period
Maximum assistance	£6,000 (improvements to energy efficiency for those on low income) A 50% grant up to the maximum of £2500 for renewable energy heating systems or other low carbon systems.

Hardship assistance (Minor – works costing less than £6000)

Purpose of assistance	To assist home owners -who are unable to use any other form of financial assistance to carry out repairs and improvements
Eligible persons	Home owners who are unable to use any other form of financial assistance to carry out repairs or improvements. Persons owing debts to the council or subject to legal proceedings under housing or related legislation may be excluded. Home owners must have owned the property for a minimum of three years prior to their application.
Eligible properties	Permanent and legal residences.
Eligible works	Repairs and improvements to bring a property up to the Decent Homes standard
Restrictions & Limitations	Total assistance must not exceed £6,000 within any 5-year period. Where households have received assistance prior to 1 May 2007 the maximum assistance is limited to £5,000.
Maximum assistance	£6,000
Minimum assistance	£100
Conditions	The whole of the assistance is repayable if the property is sold or rented within five years of the grant work being completed

Hardship Assistance (Major - works costing more than £6000)

Purpose of assistance	To assist home owners who are unable to use any other form of financial assistance to carry out repairs and improvements
Eligible persons	Property owners. Persons owing debts to the council or subject to legal proceedings under housing or related legislation are not eligible. Home owners must have owned the property for a minimum of three years prior to their application.
Eligible properties	Permanent and legal residences.
Eligible works	Repairs and improvements to bring a property up to the Decent Homes standard
Restrictions & Limitations	Total assistance must not exceed £30,000 within any 20 year period.
Maximum assistance	£30,000
Minimum assistance	£6,000
Conditions	The assistance is repayable in full if the property is sold or rented within five years of the grant work being completed

Disabled facilities grants

Purpose of assistance	To assist families with a disabled member to carry out adaptations to enable independent living at home
Eligible persons	Persons with a disability
Eligible properties	Permanent and legal residences
Eligible works	Reasonable and practicable adaptations to enable a disabled person to live independently at home.
Restrictions & Limitations	Applicants are subject to a statutory test of financial resources. The extent of the grant funded work will be determined with regard to the mandatory grant criteria
Maximum grant	£30,000 set by central government
Minimum grant	£500
Conditions	Where disabled facilities grants over £5,000 are awarded a charge will normally be placed on the property (for the value of the grant up to a maximum value of £10,000). The charge will last 10 years. If the disabled occupants(s) leave the property or the property is sold within this period the charge will become repayable. Set by central government

Minor Works Loans

Purpose of assistance	To enable owner occupiers and tenants with repairing obligations to carry out essential minor repairs
Eligible persons	Members of the North Lincolnshire Credit Union (this is open to all residents within North Lincolnshire)
Eligible properties	
Restrictions & limitations	Loans are administered by the North Lincolnshire Credit Union who will assess applicants ability to make repayments and fulfil the conditions of the loan agreement.
Maximum loan	£5,000 subject to agreement with the North Lincolnshire Credit Union
Minimum loan	£100 subject to agreement with the North Lincolnshire Credit Union
Conditions	To be determined by the North Lincolnshire Credit Union