

NORTH LINCOLNSHIRE COUNCIL

**CABINET MEMBER FOR
HIGHWAYS AND NEIGHBOURHOODS**

**NORTH LINCOLNSHIRE
PRIVATE SECTOR HOUSING ASSISTANCE POLICY 2011**

1. OBJECT AND KEY POINTS IN THIS REPORT

- 1.1 To seek Cabinet Member approval of the North Lincolnshire Private Sector Housing Assistance Policy.
- 1.2 The key points of the report are as follows:
 - 1.2.1 North Lincolnshire Council has powers to provide assistance to enable home owners to repair, improve or adapt their living accommodation, provided it has published a policy on how it will use these powers and acts in accordance with the policy.
 - 1.2.2 The Council carries out a regular review of its policy for providing such assistance, and the latest revision of the policy needs to be formally approved.
 - 1.2.3 The North Lincolnshire Private Sector Housing Assistance Policy 2011 introduces a number of new forms of assistance, including a wider range of loans to assist owners to carry out repairs to their properties, assistance to move to a more suitable property if that provides a better housing solution than staying in their existing property in certain circumstances, and loans to bring empty properties back into use.

2. BACKGROUND INFORMATION

- 2.1 A new draft Private Sector Housing Assistance Policy (the Policy) has been developed in order to enable the Council to provide a range of forms of financial assistance and wider support to address the key private sector housing issues that have been identified in a detailed evidence base.
- 2.2 The key issues that have been identified in the evidence base that the Policy needs to help to address include:
 - A total of 12,233 private sector properties in North Lincolnshire are estimated to be non-decent, with concentrations of non-decency in certain areas, in particular Scunthorpe North. The key reasons for

properties being non-decent are not being in a reasonable state of repair, and a risk to the occupant of excess cold;

- Fuel poverty is a key issue and it is experienced by all age groups. However, the elderly are particularly vulnerable and are more at risk due to increased health risks from being cold. The key areas that are affected by fuel poverty are Scunthorpe South (34% of all those who are fuel poor live here), Barton & District (25%) and Scunthorpe North (24%);
- There were an estimated 823 long term empty private sector properties in North Lincolnshire at the end of March 2011, which represents a significant wasted housing resource when compared to the level of housing need in North Lincolnshire;
- Demand for disabled adaptations remains high, and there is estimated to be a significant level of unmet need amongst North Lincolnshire residents. The older population is increasing in numbers and life expectancy and this will continue to maintain demand for adaptations.
- Continued private sector housing issues in the Advance Crosby area means there is a need to continue to intervene in the area and acquire properties in a number of streets in order to assemble a cleared site that can then be redeveloped.

2.3 The Policy will provide a range of policy tools and forms of assistance to enable the Council to provide the most appropriate form of help to those who require it, whilst ensuring that maximum value for money is achieved. It is based on the principle of assisting home owners to use their own resources wherever possible, so that the Council's capital resources are directed towards assisting those who are in the greatest need and are unable to help themselves.

2.4 The Policy is also based on the principle that a person should have their overall housing and living requirements and conditions taken into account when being assessed for eligibility for assistance. If they are deemed to be eligible for assistance, their financial circumstances should then be assessed to determine which form of assistance is most suitable, and their enquiry progressed accordingly.

2.5 The Housing Service will also develop and deliver an awareness raising programme to ensure that those residents who may be in need of services and assistance know that it is available and understand how to access it. This will be developed alongside the implementation of the Policy.

3. OPTIONS FOR CONSIDERATION

- 3.1 Option 1 – Approve the North Lincolnshire Private Sector Housing Assistance Policy 2011 and authorise officers to take such steps as are necessary to implement the Policy with effect from 1 September 2011.
- 3.2 Option 2 – Do not approve the North Lincolnshire Private Sector Housing Assistance Policy 2011 and continue to act in accordance with the previously published assistance policy.

4. ANALYSIS OF OPTIONS

- 4.1 Option one is the preferred option as this will provide an increased number of ways for the Council to assist vulnerable residents to improve their living conditions using the most appropriate assistance based on their financial circumstances and an overall assessment of their housing need. It will also enable the Council to secure increased value for money in the use of scarce public resources, and will facilitate the future recycling of capital funds to increase the number of people that can be assisted in the future.

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

- 5.1 The Council has allocated resources to the Housing Capital Programme to be used for addressing private sector housing conditions and needs. The Policy will enable the Council to spend these resources in the most efficient and effective way and allow for some of these to be recycled in future as loans are repaid.

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

6.1 Statutory

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 gave local authorities wide ranging powers to provide assistance to help people to repair, improve and adapt their properties, and to provide other forms of assistance such as assisting people to move home if that was a better option than repairing or adapting their existing property. In order for the Council to use this power, it must publish and act in accordance with a policy setting out the forms of assistance that are available, who can access them, and any conditions that may be attached. This Policy will help the Council to discharge its duties to take action to address certain housing conditions within its area, such as poor housing conditions, and help it to meet the housing needs of local people.

6.2 Diversity

The North Lincolnshire Private Sector Housing Assistance Policy 2011 will help the Council to assist more vulnerable members of the

community who are least able to help themselves and who are in the greatest need, and as funding is recycled in future years when loans are repaid, this will enable the Council to assist greater numbers of people.

The Policy also includes an increased range of financial assistance for residents who require disabled adaptations, and this will have a positive impact on vulnerable residents. The Policy is targeted at those who are most vulnerable.

6.3 Environmental

The Policy will support the Council in its work to improve local environments and support the delivery of carbon reduction targets as it includes provision for assistance to tackle fuel poverty, improve home energy efficiency, carry out home repairs, and to support area regeneration initiatives.

6.4 Section 17

The Policy will help to contribute towards a reduction in crime and anti-social behaviour and create safer homes and neighbourhoods by helping home owners to carry out repairs and improvements which will enhance home security.

7. OUTCOMES OF CONSULTATION

7.1 The North Lincolnshire Private Sector Housing Assistance Policy has been the subject of consultation with a range of partners and stakeholders. The Healthier Communities and Overview and Scrutiny Panels have also received information on the proposed forms of assistance that are included in the Policy. Feedback received during the consultation has been positive and indicates support for the assistance that is set out within the Policy.

8. RECOMMENDATIONS

8.1 That the Cabinet Member approves the North Lincolnshire Private Sector Housing Assistance Policy 2011 and authorises officers to take the necessary steps to implement the Policy with effect from 1 September 2011.

DIRECTOR OF NEIGHBOURHOOD AND ENVIRONMENTAL SERVICES

Neighbourhood and Environmental Services
Church Square House
Scunthorpe
North Lincolnshire
DN15 6XQ

Author: Trevor Laming
Date: June 2011

Background papers used in the preparation of this report

- North Lincolnshire Private Sector Housing Assistance Policy 2011
- North Lincolnshire Private Sector Housing Evidence Base

North Lincolnshire private sector housing assistance policy 2011

Contents

Chapter		Page
1.	Introduction and aims	2
2.	General provisions for assistance	7
3.	Home repairs assistance	11
4.	Accredited landlord assistance	22
5.	Energy efficiency assistance	25
6.	Empty property assistance	29
7.	Handy person scheme	31
8.	Assistance to move	33
9.	Adaptations assistance	43
10.	Area improvement assistance	47
	Appendix A – Matrix of assistance	49

Chapter one – Introduction and aims

1.1 Introduction

This document details North Lincolnshire Council's policy on providing private sector housing assistance in the North Lincolnshire area. The policy has been developed in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and sets out the assistance that is made available to private sector homeowners and tenants under this Order and other housing powers.

This policy will assist the council in delivering its vision for housing in North Lincolnshire, which is that 'everyone lives in warm, safe and affordable homes in sustainable communities'. This vision is set out in the North Lincolnshire Strategic Housing Implementation Plan (SHIP), which guides the council's delivery of the wider vision and priorities for housing in the Humber City Region under the direction of the Humber Housing Strategy. The SHIP sets out the housing priorities for North Lincolnshire for 2010-13 and how they will be achieved. A number of supporting strategies and plans currently sit beneath this and help to support the delivery of the SHIP, including the Private Sector Housing Strategy. We are now working to prepare an integrated housing strategy which will replace the existing SHIP and all of the related sub-strategies with a single document which is more focused on delivering high quality outcomes for local communities, and provides the flexibility for us to adapt to changing circumstances and external pressures.

This policy has been developed during this transition period, and has used the evidence base that is being used to develop the integrated housing strategy and the emerging vision and priorities. It will therefore provide a robust policy framework within which to deliver some of the interventions that will be necessary to effectively address housing condition and need in the private sector in North Lincolnshire.

This policy also contributes to the delivery of the North Lincolnshire Local Investment Plan, which sets out the council's vision for the area and its priorities for investment in order to deliver it, and to the delivery of the council's aims and objectives.

1.2 Context

The council is committed to improving housing quality across all tenures including the owner-occupied and private rented sectors and fully accepts that some home-owners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their properties in good repair. We recognise this, and this policy gives priority to the elderly, disabled and those in receipt of income related benefits who are not in a position to be able to repair and maintain their homes.

The council has also been affected by reductions in public sector funding and services, and as a result the need to secure maximum benefit and value for money from the resources that it has available is now more important than ever. The council has previously secured funding from the Yorkshire and Humber Regional Housing Board which has funded improvements to private sector homes in North Lincolnshire. A reduction in public sector funding has meant that this funding is no longer available after March 2011, and whilst the council has continued to allocate an amount of

funding from its own resources towards the cost of improving private sector properties, there is a reduced amount of funding available to it overall for this work.

The government has also made it clear that it expects local authorities to secure greater value for money and increased efficiencies in the delivery of public services, and that it expects authorities to work with the private and voluntary sectors to deliver services. The council will therefore continue to develop partnerships to help it deliver improvements to private sector homes, and during 2011/12 will undertake a wider review of how it delivers such services.

1.3 Aims of the policy

In delivering this policy, the council is seeking to meet the following aims:

- Improve private sector housing conditions
- Support people to live independently in their own homes and promote independence and reduce reliance on support services
- Support the delivery of area based regeneration schemes and support thriving communities
- Maximise home energy efficiency and contribute to the council's wider aims to reduce carbon emissions
- Maximise the efficient and suitable use of existing housing stock and ensure it is of a high quality
- Help to address health inequalities between our richest and poorest residents

In particular we want to:

- Enable home owners to make their homes and properties 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 and carbon efficient, and reduce fuel poverty
- Enable vulnerable residents of North Lincolnshire to feel secure against crime;
- Help sustain communities to prevent low demand and combat anti-social behaviour
- Support home owners and private landlords carry out necessary improvements to their homes where this meets the council's wider 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
- Enable older residents to remain in their homes and retain their independence
- Help residents to plan and prepare for their future housing needs
- Prevent people becoming homeless due to poor living conditions
- Support disabled residents to adapt their homes to meet their needs
- Support people to live where they want to in properties that meet their needs

1.4 Delivering the policy

This Policy has been developed and will be implemented by the council with a view to giving itself the power to award a number of forms of assistance, in accordance with the terms of the Regulatory Reform Order on Housing, whilst still maintaining a degree of flexibility to effectively deliver schemes.

The policy will be delivered in accordance with the resources available through the current Private Sector Housing Capital Programme. The resources that will be allocated to delivering the policy will be determined through the council's Capital Programme bidding process that takes place annually, and details of the resources that are available each financial year will be available from the council's housing service and will be published on its website. All applications for assistance under this Policy will be considered and determined in line with the resources available through the Private Sector Housing Capital Programme. In approving applications for assistance, the council will be satisfied that it has sufficient resources available to meet its obligations.

The council may maintain a waiting list for assistance if it does not have sufficient resources available to approve applications. Where this is the case, the council will implement appropriate systems to prioritise which enquiries are dealt with first, and will regularly monitor any waiting list. If the council maintains a waiting list it may cancel enquiries that are unlikely to receive assistance in the foreseeable future. Where the council operates a waiting list, or cancels enquiries, it will advise the person who has made the enquiry in writing that this is the case.

The policy has been designed to ensure the council makes best use of the resources that it has available for private sector housing renewal, and will ensure that owners contribute towards the repair and maintenance of their properties where they can afford to do so.

1.5 Forms of assistance

The council may make assistance available to private sector home owners and tenants for the purposes of:

- a) repairing, adapting or improving their living accommodation; or
- b) assisting them in securing alternative accommodation where this is the most suitable course of action and provides a benefit equal to or greater than remaining in their existing property.

The forms of assistance that may be available are:

- Home repairs assistance
 - Houseproud loans
 - Property appreciation loans
 - Minor works loans
 - Hardship assistance
- Accredited landlord assistance
- Energy efficiency assistance
 - Energy efficiency grants
 - Renewable energy incentive payment
- Empty property assistance
- Handy person scheme
- Assistance to move (for disabled, improvement, regeneration and downsizing purposes)
 - Relocation equity loan
 - Temporary decant
 - Disturbance payment
- Adaptations Assistance
 - Mandatory disabled facilities grants
 - Discretionary disabled facilities grants
 - Assistance to move home
- Area Improvement Initiatives
 - Block improvement
 - Environmental improvements
- Advice and signposting

Any assistance that is made available or offered will be dependent upon the resources that are available, and will be provided at the council's discretion. The relevant council officers will consider any requests or applications for assistance, and will make a decision taking into account all the relevant factors and information available.

The council will provide mandatory disabled facilities grants in accordance with part one of the Housing Grants, Construction and Regeneration Act 1996 (as amended), with appropriate conditions recommended by government.

1.6 Offers of assistance

In offering assistance the council will:

- Consider a person's ability to repay or contribute towards any assistance given, and use this to determine how much assistance should be given
- Provide in writing the conditions and obligations that apply to any assistance that is being offered
- Require confirmation of the ownership of the property that is the subject of any application for assistance, and any necessary prior consent from any owner(s) for any works to be undertaken and any conditions that apply to the assistance

- Reserve the right to verify the applicant's circumstances to ensure that assistance is only offered to those who meet the terms of the policy.

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

- The council has appropriate resources available
- The proposal is economically viable, and represents the most satisfactory course of action, taking into account any relevant guidance, legislation or best practice
- Offering the assistance meets the council's strategic aims
- Assistance is not reasonably available through other means
- The applicant has no outstanding debts owed to the council

In making any assistance available the council will consider all relevant legislation and guidance, including government circulars and best practice.

All forms of assistance set out in this policy, with the exception of mandatory disabled facilities grants, are discretionary and will only be awarded when funds are available. The council reserves the right to refuse or cancel enquiries dependent on the applicant's circumstances or where inadequate funds are available.

Where any reports or documentation are required to be provided by a potential applicant in order for the council to establish or confirm their eligibility for assistance, it will be the responsibility of the potential applicant to obtain and pay for these.

Chapter two – General provisions for assistance

Conditions apply to all forms of assistance offered by the council, and the overarching provisions are set out in this chapter. Other appropriate conditions are included within the relevant chapters.

2.1 General conditions

Applications for assistance can be made on the following basis:

Owner occupiers – such a person must be a freeholder or leaseholder and the dwelling must be their only or main residence.

Landlords – such a person must be, or will be, a freeholder or leaseholder of the property and it must be let on a residential basis with a market rent payable. With the exception of applications for a mandatory DFG, an applicant will be required to join the Council's Landlord Accreditation Scheme as a condition of making an application for assistance, and no application will be approved until the landlord is accredited.

Tenants – such a person must be liable under the terms of his lease or tenancy for carrying out the works that are the subject of the application. A tenant of a Registered Provider (also known as a Registered Social Landlord or Housing Association) is not eligible to apply for assistance, unless the assistance is for a Mandatory or Discretionary Disabled Facilities Grant.

The council may make assistance available in respect of works to qualifying dwelling houses or park homes. Any such assistance will be in accordance with the provisions set out in this policy.

Any person who wishes to make an application must be able to understand the implications of the application, and their responsibilities if they receive assistance. Where the application is made by a person who is not the owner, the consent of each of the owners will be required before any application can be approved.

The application must be accompanied by a form of consent from each owner of the dwelling giving authorisation to the works being carried out and their agreement to include the cost of any fees which the council may determine to charge in respect of the provision of the assistance in the overall amount of assistance that is provided.

The council will consult Land Registry records to confirm that the applicant has the necessary owner's interest.

The following conditions apply to any financial assistance that the council may provide, either directly or in partnership with others:

- Property owners are required to take reasonable efforts to keep the property that is the subject of any assistance in good repair and carry out routine maintenance;
- Any financial assistance that has been provided under the terms of this policy is repayable in full immediately if any of the financial or ownership details on which the assistance was based are found to be fraudulent or otherwise incorrect or misleading;

- If the ownership or occupation of a property which has been the subject of hardship assistance changes ownership within five years of the certified completion date of those works the assistance is repayable in full;
- The council reserves the right to inspect any property which has been the subject of assistance during the period of any conditions for the purposes of ensuring compliance with any such conditions after giving reasonable notice to the owners and /or occupiers;
- The property owner must maintain adequate building insurance cover until the assistance has been repaid or any condition period has expired, depending upon the type of assistance that has been provided.

The application process will require the applicant to complete a declaration that they understand and agree to any obligations that they are placing themselves under. In addition, any other owner of the property will be required to complete a declaration that they give their consent to the works, and to any conditions that may apply.

The works that are the subject of any assistance under the terms of this policy must be completed within the period that will be specified by the council. In specifying such a period the council will take account of the nature of the works and the circumstances of the case.

The council may charge a fee for providing assistance, up to 10 percent of the total value of the works which are to be assisted. Where the council charges this fee, it will set this out in writing to the applicant during the application process and the applicant will be required to confirm that they agree to the fee before their application will be approved. Any such fee will contribute towards the council's costs in administering the assistance.

2.2 Calculating the assistance

The council will determine which works are eligible to receive assistance and will set these out in a schedule of works. These specified works will be known as the **eligible works**. The council will then calculate an **eligible expense** for the relevant works to be included in the assistance, and this will be the maximum amount that the council may pay towards the cost of the works. If the lowest priced quotation or the framework contract value for the eligible works is less than the council's calculated eligible expense, this will become the eligible expense, and the maximum amount of assistance will be limited to this amount.

The reasonable costs of any necessarily incurred ancillary fees and charges, such as building regulations or planning application fees, will be included in the eligible expense of any assistance. The reasonable cost of any agents fees incurred may also be payable as part of these fees. The council will determine what level of fees is payable as part of any application for assistance, and applicants should discuss these with the council before agreeing to make any payments in respect of fees. Any fees that the council may charge in respect of its services will also be included.

Where the council determines that the cost of undertaking the eligible works is less than the eligible expense set out in any approval letter, the council may re-determine the amount of assistance that it

will pay. Where this is the case the council will issue a revised approval letter setting out the revised amount of assistance that it is willing to pay, and the reasons for the re-determination.

2.3 Exclusions

If an applicant ceases to be entitled to assistance before the date the works are completed to the satisfaction of the council (to be known as the **certified date**), the council will not pay any further instalments or amounts towards the cost of the works, and may demand that any instalment which has already been paid be repaid forthwith together with interest from the date on which it was paid until the date on which it is repaid.

No financial assistance will be paid towards any works which are covered by an insurance policy, or which are the subject of litigation proceedings. In any such circumstances where it later comes to light that financial assistance has been obtained in respect of works which are later the subject of an insurance claim, the council will demand repayment of the amount of the assistance, plus compound interest.

The council reserves the right to cancel or refuse 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, applications may be accepted.

2.4 Fraudulent applications

In any case where the council determines that an applicant has made a fraudulent or wilful deception or omission in their application, it will demand full repayment of any assistance so obtained, and no further assistance will be paid. The council may also demand repayment by the applicant forthwith of the assistance or any instalment already paid, together with interest from the date on which the assistance was paid until the repayment is made.

Such interest will be charged as compound interest calculated at a reasonable rate determined by the council, and with yearly rests.

Information that is collected as part of the application process may be shared with other Council departments for the purposes of preventing and detecting fraud. Where fraud or deception is suspected, consideration will be given to the matter being reported to the police or relevant enforcement agency.

2.5 Future occupation conditions

The council may attach future occupation conditions to certain types of assistance, requiring the applicant to comply with certain conditions either until the assistance is repaid or a specified period has passed. The conditions that will apply will depend on the type of assistance that is being provided, and the type of application that is being made – i.e. owner-occupier, landlord or tenant. Further details are set out in the section for each type of assistance. Where the council has determined that a future occupation condition is applicable, the condition will be placed as a local land charge on the property and is binding on any person who is for the time being an owner of the premises concerned.

If an applicant disposes of all or part of the dwelling to which the assistance relates after payment of any instalment of the assistance, but before the certified date, they shall repay on demand the amount of assistance that has already been paid. If an applicant makes a similar disposal on or after the certified date and before the end of the condition period, they shall repay on demand the amount of the assistance that has been paid.

If the disposal falls within the following categories, and the council is satisfied that in all the circumstances of the case it would be unreasonable to demand repayment of all or part of the assistance, it may demand repayment to a lesser extent or waive repayment altogether:

- The applicant is elderly or infirm and is making the disposal with the intention of going to live in a hospital, hospice, sheltered housing, residential care home or similar institution as their only or main residence or is moving to somewhere where care will be provided by any person; or
- The applicant is making the disposal to enable them to go to live with and care for an elderly or infirm member of their family or their partner's family; or
- The applicant is making the disposal following such a change in their financial circumstances that they would suffer financial hardship if all or part of the amount of the assistance were repaid; or
- The applicant is making a disposal made to enable a relevant person to seek, or take up, employment; or
- The applicant is making a disposal for reasons connected with their physical or mental health or well-being or that of someone who is properly residing in the property to which the application relates; or
- The applicant is making a disposal to enable accommodation to be provided which is more suitable for the number of people occupying the premises to which the application for assistance relates.

In all cases where an applicant or owner is requesting that the council waive repayment of the amount of any assistance, or reduce the amount repayable, written evidence must be provided to demonstrate the grounds for making such a request.

Chapter three – Home Repairs Assistance

The council may make financial assistance available to assist home owners to carry out works to repair or improve their properties. Such assistance will be prioritised towards cases where such works are necessary to eliminate any health and safety risks to them or any persons who may visit their property. Assistance may be made available towards the cost of works which are necessary to achieve the decent homes standard, although the availability of such assistance and the exact works to be funded will be dependent upon the resources that the council has available.

Any person who wishes to be considered for assistance will be required to demonstrate that they cannot access mainstream finance and that they cannot access the required resources in any other way. The council will then consider their suitability for the following forms of assistance that it may make available, and assistance will be considered in the following order:

Houseproud loan – this is available to elderly or disabled home owners to repair, improve or adapt their properties. The loan is provided by the Home Improvement Trust (HIT), which is a not-for-profit registered company established with support from the government. Loans are provided using low cost secured loans from commercial lenders. There are a number of options for repayment of the loan, depending upon the financial circumstances of the applicant and what they are able to afford. The minimum amount of any houseproud loan is £3,000, and the exact amount and maximum will be determined by the Home Improvement Trust taking into account the age of the applicant and the value of the property. Any outstanding loan is repayable upon sale or transfer of the property.

Home appreciation loan – this is available to elderly, disabled or low income home owners that are unable to access commercial loans to repair, improve or adapt their properties. The loan is delivered through the Homes and Loans Service administered by Sheffield City Council on behalf of North Lincolnshire Council. The loan does not require any monthly repayments, and is repayable upon sale of the property or transfer of ownership. The minimum amount of any home appreciation loan is £2,000, up to a maximum of £30,000. The total amount of any home appreciation loan plus any existing mortgage or other secured loan should not normally be more than 70 percent of the value of the property.

Minor works loan – this may be made available to persons who are unable to access commercial loans, and whose circumstances are such that a houseproud or home appreciation loan is not suitable. Where minor works loans are made available it will be to carry out small ‘minor works’ type repairs to eliminate Category 1 Hazards as defined by the Housing Act 2004 or items of disrepair that present a potential risk to the health and safety of the occupants. The loan is delivered on behalf of the council by North Lincolnshire Credit Union using council funding. The loan is repayable over a maximum five year period, with the exact period of repayment dependent upon the amount that the applicant will borrow and their financial circumstances. The minimum amount of any minor works loan is £500, up to a maximum of £5,000.

Hardship assistance – this is only available in **exceptional circumstances**, where the council determines that conditions exist which present a risk to the health and safety of the applicant and any person who may visit the property, and the applicant’s circumstances are such that none of the loan products that the council may provide are appropriate and they cannot obtain a commercial

loan. The minimum amount of any hardship assistance is £500, up to a maximum of £15,000, and eligible works will be limited to those which are necessary to eliminate Category 1 Hazards as defined by the Housing Act 2004. Any cases which are to be considered for hardship assistance will be assessed by the hardship panel.

Both the home appreciation loan and the houseproud loan include protection against negative equity, and guarantees of no repossession so long as all relevant conditions are complied with.

If, after considering all of the relevant information in assessing an enquiry or an application for assistance to carry out repairs, the council determines that a loan product is not appropriate, it may consider whether the applicant is eligible to receive an amount of hardship assistance towards the cost of the works. In considering this, the council will first consider whether a package of loan and hardship assistance would be appropriate, and if it is determined that this is also not appropriate, consideration will be given to providing only hardship assistance. However, the award of hardship assistance will only be made in circumstances where it can be demonstrated that the applicant would experience undue hardship, and that there would be a risk to their health and safety if such assistance were not made available.

3.1 General conditions relating to home repairs assistance

The general conditions that apply in respect of any home repairs assistance are as follows:

- Any person wishing to be considered for home repairs assistance will be required to make an initial enquiry in writing on the form that the council will specify, and this will be considered against the criteria specified in this policy and the resources available.
- Houseproud and home appreciation loans are only available to owner-occupiers.
- The council may make minor works loans or hardship assistance available to owner-occupiers or tenants who have an obligation under the terms of their tenancy agreement to carry out repairs to their property.
- A qualifying tenant is one who is required by the terms of their tenancy to carry out the relevant works. The council will require evidence that the tenant has the repairing obligation. Such evidence would include a copy of the tenancy agreement, and an assessment of the amount of rent payable in respect of the dwelling to determine whether it is of a level deemed to include an amount to cover any necessary repairs and maintenance. A tenant's application must also be accompanied by a certificate of intended letting from the tenant's landlord.
- Any applicant for a home appreciation loan who does not live in the property as their only or main residence at the time of making the loan must take up such occupation within three months of the works being completed. Should they fail to do so they will be in breach of the conditions of the loan and will be required to repay it in full immediately.
- Any applicant for a minor works loan or hardship assistance must have owned and lived in the property as their only or main residence for a period of three years prior to the date on

which they make their application. The applicant will be required to provide proof that this prior ownership and occupation has been met as part of making their application, and this will be checked and verified as part of the application process.

- The applicant will be required to live in and occupy the property which is the subject of any home repairs assistance as their only or main residence throughout the term of any loan. Where assistance is provided in the form of hardship assistance, the applicant will be required to fulfil the occupancy condition for a period of five years after the payment of the assistance.
- With the exception of a houseproud loan, the council will specify which works are eligible for home repairs assistance and set these out in a schedule of work. These works will be known as the eligible works, and will be specified entirely at the council's discretion.
- When the council approves an application for home repairs assistance, it shall also determine the amount of the expenses which, in its opinion, are properly to be incurred in the execution of the eligible works. It will also determine the amount of costs which have been, in its opinion, properly incurred or are to be properly incurred with respect to preliminary or ancillary fees and charges. The council shall also determine the amount of assistance it has decided to pay, taking all relevant factors into consideration, and the form of such assistance. The total of the amounts of the expenses which it considers are likely to be properly incurred will be known as the 'eligible expense'.
- Where the council determines to make assistance available in respect of works to any common part of a building, it will assess the eligible expense on the basis of the applicant's contribution towards the overall cost of the required works.
- With the exception of houseproud loans, a full application cannot be made until such time as the council has issued a schedule of eligible works, together with the application form and relevant certificates to enable an applicant to make such an application.
- An application for home repairs assistance must be made in writing using the relevant application form that the council will provide. The application must be accompanied by a minimum of two fully priced quotations for all of the eligible work detailed on the schedule of works issued by the council, or tenders from the council's framework contractor partners. If the works are of a specialist nature the council may determine to accept only one quotation.
- With the exception of a houseproud loan, any work which has already commenced or been completed at the time of application will not be eligible for financial assistance.
- Where it can be demonstrated that an applicant has caused the existence of Category 1 Hazards (as defined by the Housing Act 2004) as a direct result of their actions, the council may exclude any related remedial works from any assistance that it may determine to give.

3.2 Houseproud loan

The council works in partnership with the Home Improvement Trust to facilitate the delivery of houseproud loans to qualifying homeowners. Houseproud loans are provided by the Home Improvement Trust, and the loan funding is provided by them using funds secured from commercial lenders. The council's financial contribution towards providing the loan is to pay the arrangement and set up fees in respect of any qualifying applications that it will refer to the Home Improvement Trust. The applicant can make an application with the assistance of the council's caseworker, or directly to the Home Improvement Trust. The applicant will enter into a loan agreement directly with the lender nominated by the Home Improvement Trust.

The minimum amount of any houseproud loan is £3,000, and the exact amount and maximum will be determined by the Home Improvement Trust taking into account the age of the applicant and the value of the property that is the subject of the application.

3.2.1 Who can make an application for assistance?

Any person who wishes to make an application for a houseproud loan must satisfy the following criteria:

- They must own and live in the property that is to be the subject of the assistance as their only or main residence; and
- They must be aged 60 years of age or over, or the household must contain a disabled person of any age.

The council may make a charge for the service it provides in respect of houseproud loans if the home owner wishes to carry out works which are purely of a home enhancement nature, and are not required to make the property decent or to adapt the property for the benefit of a disabled person.

3.2.2 What works are eligible for assistance?

A houseproud loan may be made available towards the cost of works to repair, improve or adapt the applicant's property.

3.2.3 Making an application

Any person who wishes to be considered for a houseproud loan can make an initial enquiry to the council's home assistance team for referral to the Home Improvement Trust. They can also make an application directly to the Home Improvement Trust. Upon receipt of a referral from the council, the Home Improvement Trust will then contact the applicant and progress their application.

The council will work with the Home Improvement Trust and the applicant as appropriate throughout the loan process.

3.2.4 Payment of assistance

The lender that is providing the loan will agree with the applicant how the assistance is to be paid, and will make this payment when the council has confirmed that the works have been completed.

In confirming that the works have been completed, the council does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

3.2.5 Conditions of assistance

The lender that is providing the loan will set out any conditions that apply in respect of the houseproud loan in the loan agreement that they will make with the applicant. The applicant will be required to comply with these conditions throughout the term of the loan, and must make any repayments that are required of them under the terms of the loan.

3.3 Home appreciation loans

North Lincolnshire Council works in partnership with the Homes and Loans Service to provide equity loans, known as home appreciation loans, in certain circumstances. Home appreciation loans may be provided in certain circumstances to assist qualifying homeowners to repair and adapt their properties. The loans are provided as an equity share, and are required to be repaid upon sale of the property or transfer of ownership.

The minimum amount of home appreciation loan that may be made available will be £2,000, and the maximum amount will be £30,000. The exact amount will depend upon the circumstances of the applicant, and the amount of available equity within the property. A loan will not be given for more than 70 percent of the value of the property.

3.3.1 Who can make an application for assistance?

Any person who wishes to make an application for a home appreciation loan must satisfy the following criteria:

- They must own and live in the property that is to be the subject of the assistance as their only or main residence; and
- They must be unable to access mainstream finance through a bank, building society or other commercial lender, and a houseproud loan must not be suitable; and
- They must meet at least one of the following criteria:
 - They must be aged 60 years of age or over; or
 - They must be in poor health and be receiving disability living allowance or equivalent benefit; or
 - They must have a low income and be in receipt of a means tested benefit

3.3.2 What works are eligible for assistance?

A home appreciation loan may be made available towards the cost of the following works:

- Works that are necessary to repair or improve the property to eliminate Category 1 Hazards as defined by the Housing Act 2004 and contribute to meeting the Decent Homes Standard; and/or
- Works that are necessary to meet the assessed needs of a disabled person who lives in the property by contributing towards the cost of an adaptation that exceeds the maximum amount of a mandatory disabled facilities grant (DFG), or to top up such a grant.

However the availability of any loan finance will be dependent upon the amount of funding that is available to fund the scheme.

3.3.3 Making an application

Any person who wishes to be considered for a home appreciation loan must make an initial enquiry to the council's home assistance team. The council will consider their circumstances and if the person meets the criteria set out in section 3.3.1 above and the general conditions of assistance in section 2 it will refer the application to the Homes and Loans Service. The council's caseworker will work with the applicant to complete all the required loan documentation for the Homes and Loans Service.

The council will carry out a survey of the property and develop a schedule of eligible work that can be carried out with the benefit of the loan.

Upon receipt of the referral from the council, the Homes and Loans Service will then process the loan application.

The council will work with the Homes and Loans Service and the applicant throughout the loan process and will inspect the works upon completion.

3.3.4 Payment of assistance

The Homes and Loans Service will enter into a loan agreement with the applicant, and payment for the works will be made directly to the contractor that has carried them out. Payment will be made when the council has confirmed that the works have been completed to a satisfactory standard.

Where the applicant unreasonably withholds their approval for payment of the works the council may determine to make the payment if it is satisfied that the works have been completed satisfactorily, or may request that the matter be referred for independent mediation.

In undertaking this inspection the council does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

3.3.5 Conditions of assistance

The Homes and Loans Service will set out any conditions that apply in respect of the home appreciation loan in the loan agreement that they will make with the applicant. The applicant will be required to comply with these conditions throughout the term of the loan, and must make any repayments that are required of them under the terms of the loan.

Any loan that is given is secured against the property and is calculated as a percentage of the value of the property prior to any work being carried out. The loan will be required to be repaid when the property is sold, or when the ownership is transferred. The amount to be repaid will be the same percentage of the value of the property at the time of the sale or transfer. This is illustrated below:

$$R = T \times L/V$$

Where:

R	=	Repayment amount
T	=	Value of the property at the time repayment is due
L	=	Amount advanced
V	=	Value of the property at the time the loan is advanced, based on the value after the works have been carried out

The applicant is not required to make any monthly repayments, and the loan is repayable when the property is sold or ownership is transferred. Any loan that is given is provided with a guarantee of no repossession, and is structured to avoid the applicant being at risk of negative equity.

The work that is the subject of the home appreciation loan assistance must be completed within six months of the date of approval of the loan.

3.4 Minor works loans

North Lincolnshire Council will work in partnership with the North Lincolnshire Credit Union to provide interest free loans, known as minor works loans, in certain circumstances. Minor works loans may be provided in certain circumstances to assist qualifying homeowners or tenants who have a repairing responsibility to repair their properties. Minor works loans are repayment loans, and the repayment amount will be determined by the Credit Union at the time of making the loan agreement, depending upon the circumstances of the applicant.

The minimum amount of minor works loan that may be made available will be £500, and the maximum amount will be £5,000. The exact amount will depend upon the circumstances of the applicant, and the cost of the work that is required to the property.

3.4.1 Who can make an application for assistance?

Any person who wishes to make an application for a minor works loan must satisfy the following criteria:

- They must own and live in the property that is to be the subject of the assistance as their only or main residence; and
- They must be unable to access mainstream finance through a bank, building society or other commercial lender, and that a houseproud or home appreciation loan is not suitable; and
- They must meet at least one of the following criteria:
 - They must be aged 60 years of age or over; or

- They must be in poor health and be receiving disability living allowance or equivalent benefit; or
- They must have a low income and be in receipt of a means tested benefit.

3.4.2 What works are eligible for assistance?

A minor works loan may be made available towards the cost of the following works:

- Works that are necessary to repair or improve the property to eliminate Category 1 Hazards as defined by the Housing Act 2004 and contribute to meeting the Decent Homes Standard; and/or
- Works that are necessary to provide an adaptation to meet the needs of a disabled person who lives in the property, or to contribute towards the cost of or to top up a mandatory disabled facilities grant.

However the availability of any loan finance will be dependent upon the amount of funding that is available from council resources to fund the scheme.

3.4.3 Making an application

Any person who wishes to be considered for a minor works loan must make an initial enquiry to the council's home assistance team. The council will consider their circumstances and if the person meets the criteria set out in section 3.4.1 above and the general conditions of assistance in section 2 it will refer the application to the North Lincolnshire Credit Union. The council will require the person who wishes to be considered for this assistance to complete a simple application form.

The council will make a referral to the Credit Union, and upon receipt of this the Credit Union will contact the applicant and will carry out an assessment of their financial circumstances to confirm that a minor works loan is suitable, taking into account all of the circumstances of their case and the amount of loan that should be provided.

The council will carry out a survey of the property and develop a schedule of eligible work that can be carried out with the benefit of the loan. The applicant is required to provide a minimum of two written estimates for the work as part of the application process. The council will work with the Credit Union and the applicant throughout the loan process. The council will inspect the works upon completion in order to ensure that they have been carried out, but in undertaking this inspection does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

3.4.4 Payment of assistance

The North Lincolnshire Credit Union will enter into a loan agreement with the applicant, and will make payment for the works directly to the contractor that has carried them out. The Credit Union will only make this payment when the council has confirmed that the works have been completed to a satisfactory standard.

Where the applicant unreasonably withholds their approval for payment of the works the council may determine to make the payment if it is satisfied that the works have been completed satisfactorily, or may request that the matter be referred for independent mediation.

In undertaking this inspection the council does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

3.4.5 Conditions of assistance

The North Lincolnshire Credit Union will set out any conditions that apply in respect of the minor works loan in the loan agreement that they will make with the applicant. The applicant will be required to comply with these conditions throughout the term of the loan, and must make any repayments that are required of them under the terms of the loan.

Any loan that is given will be interest free, and the applicant will be required to make regular repayments throughout the life of the loan until it is repaid in full. The amount and duration of the repayments will be determined by the Credit Union at the point at which the loan is taken out, and will be dependent upon the amount of the loan and the financial circumstances of the applicant.

The works which are the subject of minor works assistance must be completed within three months of the approval of the loan.

3.5 Hardship Assistance

The council may make financial assistance available to home owners who require assistance to repair their homes if they are unable to access mainstream finance, and their circumstances are such that none of the loan products that the council may provide are appropriate. This assistance will be known as hardship assistance, and is only available in exceptional circumstances where the council determines that conditions exist which present a risk to the health and safety of the applicant and any person who may visit the property. The minimum amount of any hardship assistance is £500, up to a maximum of £15,000, and eligible works will be limited to those which are necessary to eliminate Category 1 Hazards as defined by the Housing Act 2004.

3.5.1 Who can make an application for assistance?

Any person who wishes to make an application for hardship assistance must satisfy the following criteria:

- They must own and live in the property that is to be the subject of the assistance as their only or main residence, and have done so for a period of three years prior to the date of their application; and
- They must be unable to access mainstream finance through a bank, building society or other commercial lender, and none of the loans that the council may make available are suitable, given their financial circumstances.

3.5.2 What works are eligible for assistance?

The council may make hardship assistance available towards the cost of works that are necessary to repair or improve the property to eliminate Category 1 Hazards as defined by the Housing Act 2004 and contribute to meeting the Decent Homes Standard. However the availability of any assistance will be dependent upon the amount of funding that is available from council resources.

3.5.3 Making an application

Any person who wishes to be considered for hardship assistance must make an initial enquiry to the council's home assistance team. The council will consider their circumstances and determine whether the person meets the criteria set out in section 3.5.1 above and the general conditions of assistance in section 2. If the council is satisfied that the person meets the eligibility criteria, and has sufficient funding available, it may invite the person to make an application for hardship assistance by asking them to complete a simple application form.

The council will carry out a survey of the property and develop a schedule of eligible work that can be carried out with the benefit of the assistance. The applicant will be required to submit two written quotations for the works, from contractors who are not related to them, as part of making their application.

The council will assess the written quotations and determine the eligible expenses for the work. Where the written quotations are more expensive than the council has determined the eligible expenses to be, the applicant will be given an opportunity to seek additional quotations for the work, or to pay the difference between the eligible expense and the quotation.

The council may issue a formal approval for the hardship assistance when it is satisfied that the applicant meets the eligibility criteria, subject to there being sufficient resources available. The council will issue a formal approval letter to the applicant when the application is approved. Any works that have been commenced or are completed before the application is approved are not eligible for assistance.

3.5.4 Payment of assistance

When an application for hardship assistance has been approved the eligible works must be completed within six months from the date of the approval. Only in cases where there are extenuating circumstances will further time be allowed for completing the eligible works.

An acceptable invoice or demand for payment will be required before the council will carry out any inspection of the work or release payment. Such an invoice must be an original or certified copy, and cannot be issued by an applicant, member of his family, or any business in which he has an interest. The council will inspect the works before making any payment in order to ensure that the eligible works have been carried out to its satisfaction. The council's housing service will not oversee any works and will make a determination of the quality of the relevant works at the time of the inspection. In undertaking this inspection the council does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

The council will make the relevant payment direct to the contractor who has carried out the works. Where the eligible works have been completed to the satisfaction of the council, but the applicant is dissatisfied with the standard of the works, the council may determine to make the payment direct to the applicant.

3.5.5 Conditions of assistance

It is a condition of making an application for hardship assistance that the applicant agrees to occupy the property as their only or main residence for a period of five years following the completion of the works, and that they will not dispose of the property within this period. If they do not comply with these requirements they will be required to repay the amount of the hardship assistance.

This condition will be registered as a legal charge on the property and is binding on any person who is for the time being an owner of the premises concerned.

It is also a condition of the hardship assistance that if at any time when that condition is in force the council serve notice on the owner of the dwelling requiring him to do so, he shall within the period of 21 days beginning with the date on which the notice was served provide to the council a statement showing how the condition is being fulfilled.

The conditions concerning repayment on disposal and non-occupation have effect from the certified date until the end of the hardship assistance condition period. The hardship assistance condition period is a period of five years, and the certified date is the date on which the council certifies that the execution of the eligible works has been completed to its satisfaction. This is the date on which the works have been physically completed to the required standard and the invoice received by the council, not the date on which it inspected and approved the relevant works.

In the event of a breach of an occupancy condition under this section, the applicant shall on demand repay to the council the amount of hardship assistance, together with compound interest on that amount as from the certified date.

Chapter 4 – Accredited landlord assistance

The council may make a limited amount of financial assistance available to improve conditions in privately rented properties, where the landlord is carrying out wider improvements to the property which will result in benefits for the tenant which may improve their health, social and/or environmental well-being, and the property is within a designated initiative area. If such assistance is available, it will only be made available to those landlords who are working in partnership with the council, and which are not the subject of enforcement action (whether formal or informal). The landlord will be required to be a member of the council's landlord accreditation scheme.

Any person who receives assistance under this part of the policy will be required to provide nomination rights to the council via the Home Choice Lincs scheme in respect of each unit of rented property that is the subject of assistance.

4.1 General

Accredited landlord assistance of between £500 and £5,000 for small works may be awarded for the improvement of privately rented properties that have been accredited under the council's landlord accreditation scheme. The existing North Lincolnshire landlord accreditation scheme is currently under review, and may be replaced by a wider sub-regional scheme. This assistance will apply in respect of the relevant accreditation scheme that is in operation at the time of making an application.

The assistance will be given as a loan, and is repayable within five years of the date on which the works have been completed.

4.2 Eligibility Criteria

No application may be made unless the applicant has an owner's interest in the property which is the subject of the application, and the property is available for letting to a person who is not a member of the landlord's family.

In order to be considered for this assistance, the property must be free from Category 1 Hazards as defined by the Housing Act 2004 or the landlord must have an agreed plan for works to bring the property to that standard before the completion of the assistance. Any assistance that is offered will not be paid until the property meets this standard.

The landlord and the property must also be accredited within the council's landlord accreditation scheme which is in operation at the time of making the application.

This assistance will only be available only in respect of properties within certain identified priority initiative areas (such as the Advance Crosby area), and these areas will be kept under review.

4.3 Eligible Works

Assistance may be payable towards works which help to achieve the Decent Homes Standard or which improve the energy efficiency of the property and reduce heating costs for the occupant.

In each case, the council will specify which works are eligible for assistance. These are known as 'the eligible works' and decisions about what is to be included in any particular case is wholly at the discretion of the council.

4.4 Application Process

The council will only accept applications for accredited landlord assistance if it has sufficient funding available. Any landlords who wish to be considered for assistance should contact the council's home assistance team in the first instance to discuss whether assistance may be available. The council may determine to maintain a waiting list of enquiries for assistance where demand exceeds the available budget, or to cancel enquiries. Where this is the case the council will advise the person making the enquiry.

If the council has sufficient resources to make accredited landlord assistance available it will carry out an inspection of the property to determine what works may be required and what may be eligible for assistance. The council will determine what works are eligible, and will issue a schedule of works setting these out. This will be known as the eligible works. The applicant will be required to obtain two competitively priced written quotations for the works from persons who are not related to him or his business, or to use one of the council's framework contractors. Any quotations must be submitted to the council together with a formal application form and any required certificates of ownership and intended letting as set out in section 2.1.

4.5 Calculation of Assistance

Accredited landlord assistance is intended for works of a small-scale nature and to contribute to the wider objectives of the council, and will therefore not be subject to a test of resources. The maximum amount of accredited landlord assistance payable will be £5,000 per property.

Assistance will be provided for 50 percent of the total cost of the eligible works, subject to a maximum amount of £5,000.

4.6 Payment of assistance

When an application has been approved, the eligible works must be completed within six months from the date of the approval. The council will only consider extending this timescale in cases where there are exceptional circumstances.

An acceptable invoice, or demand for payment will be required before the council will carry out any inspection of the work or release payment. Such an invoice must be an original or certified copy, and cannot be issued by an applicant, member of his family, or any business in which he has an interest. The council will inspect the works before making any payment in order to ensure that the eligible works have been carried out to its satisfaction. The council will not oversee any works and will make a determination of the quality of the relevant works at the time of the inspection. In undertaking this inspection the council does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

The council will make the relevant payment direct to the contractor who has carried out the works. Where the eligible works have been completed to the satisfaction of the council but the applicant is dissatisfied with the standard of the works, the council may determine to make the payment direct to the applicant.

The works must be carried out by one of the contractors whose estimates accompanied the application. The applicant must notify the council in writing as soon as reasonably practicable if they wish to use a contractor other than the one which is detailed in the approval documentation, with an explanation of the reasons for their request. The council may direct that an alternative contractor carry out the eligible works if it has cause to be dissatisfied with the workmanship or efficiency of a contractor. In such circumstances, the applicant would be invited to obtain an additional quotation for the works from an alternative contractor, or given the choice of using the alternative estimate provided at the time of making their application. In such circumstances, the applicant would be responsible for paying any additional costs over and above the council's eligible expense.

4.7 Conditions of assistance

It is a condition of the accredited landlord assistance that throughout the assistance condition period the dwelling is let or available for letting in accordance with the intention stated in the certificate of intended letting that accompanied the application form. The landlord is required to provide nomination rights for the property throughout the period for which the assistance is in place.

It is also a condition of the assistance that if at any time when that condition is in force the council serve notice on the landlord requiring him to do so, he shall within the period of 21 days beginning with the date on which the notice was served provide the council with a statement showing how the condition is being fulfilled.

In the event of a breach of an occupancy condition under this section, the owner for the time being of the dwelling shall on demand repay to the council the amount of assistance that is still to be repaid, together with any interest that is remaining under the terms of the loan.

Chapter five – Energy efficiency assistance

The council recognises the importance of living in a warm, energy efficient home and the role this plays in promoting good health and social inclusion. The council may make financial assistance available to owner-occupiers and private tenants to improve the energy efficiency of their properties in line with its Affordable Warmth priorities and to tackle fuel poverty. The council will work in partnership with relevant partner agencies and organisations to fund and deliver the assistance.

The assistance that the council may make available is as follows:

- **Energy efficiency grants** for measures such as cavity wall insulation, loft insulation and heating measures for households in receipt of certain benefits. The council may also provide assistance to install renewable technologies as we recognise the value and long term sustainability benefits that can be achieved through these routes. The maximum amount of any energy efficiency grant will be £10,000.
- **Renewable energy incentive payment** of £300 to homeowners to contribute towards the cost of installation of renewable technology such as solar panels, air source heat pumps etc.
- The council will work in partnership with other councils and organisations to provide assistance indirectly, or to signpost householders to other schemes that are available. Such schemes include:
 - The **SHEEP scheme** (South Humber Energy Efficiency Partnership), which is a partnership with North East Lincolnshire Council. The scheme provides discounted loft and cavity wall insulation to householders who are in receipt of means tested benefits or who are over 70 years of age.
 - The national **Warmfront** scheme, which provides free loft and cavity wall insulation and heating to qualifying households. The scheme may also provide a repair or replacement for a defective heating system. The eligibility criteria are determined by the Government and are available on the [.gov.](#) website. The council may provide an amount of energy efficiency grant to qualifying householders who have a contribution to pay towards the cost of works being provided by Warmfront. The availability of such assistance will be dependent upon funding, and will be entirely at the Council's discretion.

5.1 Energy efficiency grants

5.1.1 Who can make an application for assistance?

In order to qualify for an energy efficiency grant, applicants must:

- Be in receipt of a means tested benefit, or have a combined household income of less than £16,140¹; AND
- Be in fuel poverty; AND
- Live in a property with a SAP² rating of 55 or less.

The council will determine whether a household is in 'fuel poverty' using a standard software programme which assesses information about the property and its occupancy to determine the level of income that is required to heat the property. A household is said to be in fuel poverty if it has to spend more than 10 percent of its income on fuel to maintain a satisfactory heating regime.

Applicants must have lived in the property as their only or main residence for a period of one year or more on the date on which they make their application.

If the scheme should become over-subscribed and the council does not have the resources available to assist all qualifying households who are seeking assistance, it may determine to prioritise qualifying households who are over 60 years of age.

5.1.2 What works are eligible for assistance?

The following works may be included as part of any energy efficiency grants that the council may provide:

- Cavity wall insulation
- Loft insulation (including pipe and cold water tank insulation)
- Hot water cylinder jacket
- High efficiency condensing boiler if there is no existing boiler, or the existing boiler is G rated or worse, together with up to nine radiators
- Ground or air source heat pump
- External wall insulation

The council will consider whether it is appropriate to replace an inefficient or inoperable boiler, having regard to the costs that are required to bring the system into good order, the age and general condition of the system and the cost to run the system. Where the council determines that it will replace an inefficient or inoperable boiler, it will only replace radiators where this is required for the new boiler to operate effectively, and will limit the provision of such radiators to a maximum of nine.

¹ This qualifying figure of £16,140 has been determined based on the Government's income threshold used in the assessment for eligibility for benefits.

² SAP (Standard Assessment Procedure) is the Government's method for assessing and comparing the energy and environmental performance of dwellings.

In determining to provide an energy efficiency grant, the council will be satisfied that the works which are the subject of the grant assistance will contribute to the removal of Category 1 hazards as set out in the Housing Act 2004, or to help to make the property decent as regards thermal comfort. It will also aim to ensure that the property has an energy rating greater than SAP 35 upon completion of the grant assisted work.

The energy efficiency grant will be for a maximum of £10,000.

The Council may also determine to make home improvement assistance available to undertake energy efficiency improvements where an applicant does not meet necessary eligibility criteria for a relevant scheme, and where there is reasoned justification for doing so.

The provision of such assistance will be available in line with the resources available, taking into account the priorities for assistance at that time.

5.1.3 Making an application

Any person who wishes to be considered for an energy efficiency grant must make an initial enquiry to the council's home assistance team. The council will consider all of their relevant housing circumstances and assess whether they are eligible to receive assistance, and if so, what sort of assistance is most suitable having regard to their circumstances. If the council determines that an energy efficiency grant is suitable, they will issue an application form to the applicant, which must be fully completed and returned to the council for the application to be progressed.

The council will determine which works can be carried out with the benefit of an energy efficiency grant and will advise the applicant of this in writing.

5.1.4 Payment of assistance

The council will make the payment for the works direct to the contractor that has carried out the grant assisted works. The council will inspect the works to ensure that they have been carried out in accordance with any requirements that it has stipulated, and will not make any payment until this has happened. In undertaking any such inspection the council does not make any guarantees about the quality of the work nor enter into any liability or undertaking in respect of the work.

5.1.5 Conditions of assistance

Any person who receives an energy efficiency grant for £5,000 or more will be required to complete and provide a future occupation certificate as part of their application. For owner-occupiers this will be an owner-occupation certificate which confirms that the applicant will continue to own and occupy the property as their only or main residence throughout the duration of the grant condition period. For applications in respect of a privately rented property this will be a tenants certificate from the tenant to state that they will continue to occupy the property as their only or main residence throughout the grant condition period, and a certificate of intended letting from the landlord confirming that the property will be available for renting to persons not connected with them or their family throughout the grant condition period.

The grant condition period will be a period of five years, commencing on the date on which the grant is formally completed.

5.2 Renewable energy incentive payment

5.2.1 Who can make an application for assistance?

Any owner-occupier who wishes to install an item of renewable technology will be eligible to receive the renewable energy incentive payment.

Applicants must have lived in the property as their only or main residence for a period of one year or more on the date on which they make their application for the payment.

If the scheme should become over-subscribed and the council does not have the resources available to assist all qualifying households who are seeking assistance, it may determine to prioritise qualifying households who have a low income as set out in the eligibility criteria for the energy efficiency grant, or those who are over 60 years of age.

5.2.2 What works are eligible for assistance?

Items of renewable technology are eligible to receive the £300 renewable energy incentive payment.

5.2.3 Making an application

Any person who wishes to be considered for a renewable energy incentive payment must make an application to the council's home assistance team. The council will require the applicant to provide details of the renewable technology that they are intending to install, and will write to the applicant to confirm that they will make the payment upon the successful installation of the technology.

5.2.4 Payment of assistance

The council will make the £300 incentive payment towards the cost of the technology direct to the applicant upon production of a receipt or invoice for the agreed item of renewable technology which confirms that it is operating effectively, and following an inspection to confirm that it has been installed.

5.2.5 Conditions of assistance

Any person who receives a renewable energy incentive payment will be required to provide the council with details of their energy consumption for the twelve months prior to and following the installation of the renewable technology. This condition is in place as the council wishes to understand more about the practical use of renewable technology, and how this can reduce energy costs for domestic users and how it could help to address fuel poverty. The council will use the information provided only for this purpose, and will not share any personal details with any other organisation.

Chapter six – Empty property assistance

6.1 General

Empty properties are a wasted housing resource. North Lincolnshire Council is developing a toolkit to help bring long term empty homes back into use. Empty property assistance will be introduced on a pilot study basis, in order to allow for appraisal of its impact both upon long-term empty properties and in helping the council to meet housing need.

Empty property assistance may be made available on a discretionary basis, and a limited budget will be available for this assistance.

Only one amount of assistance will be payable on any one property.

Empty property assistance will only be payable if the council is satisfied that upon completion of eligible works, the property:

- Meets the Decent Homes Standard
- Has reasonable energy efficiency levels (a SAP rating of at least 65)
- Is in good decorative order and meets minimum space standards
- Has hard wired smoke detectors, and in the case of houses in multiple occupation is provided with a suitable means of escape in case of fire and any other relevant fire precautions as deemed necessary.

6.2 Eligible Works

Eligible Works will be those that are identified by the council as being necessary to bring the dwelling up to the Decent Homes Standard.

6.3 Eligibility Criteria

The council may make empty property assistance available in a number of limited circumstances. The following general criteria apply:

- The property must have been unoccupied for a continuous period of two years prior to any application being made;
- The applicant must be able to demonstrate that when renovated the property will address specific identified housing needs within the North Lincolnshire area;
- The applicant must have an owners interest, or acquire such an interest by the time of making the application;
- The applicant must provide nomination rights to the council for the letting of the property, or undertake to place it on the market within one month of completing the works;

- The applicant must certify that the property is intended to be occupied upon completion of the works;
- A certificate of intended letting must be provided if the property is to be let upon completion of the eligible works, and if this is the case, that the property must be accredited under the council's accreditation scheme that is in force at the time of making the application.

6.4 Repayment Requirements

The assistance will be required to be repaid no later than five years from the date of the completion of the works. If the property is sold the assistance will be repayable upon sale or transfer.

If the property is not occupied within three months of the completion of the works, the assistance will become repayable immediately.

6.5 Calculation and Payment of Assistance

The council will determine the amount of assistance to be provided in respect of a property. The maximum amount of assistance that will be paid in respect of any application will be £25,000.

Assistance will only be paid when the council is satisfied that the eligible works have been completed to its satisfaction and in accordance with the conditions of approval.

Chapter seven – Handy Person Scheme

7.1 General

Some home owners do not have large amounts of disposable income available to spend on improving their properties, and can often experience difficulty in employing a tradesperson to undertake minor repairs or improvements. Similarly, some elderly or disabled people are reluctant to employ builders to carry out small works partly out of a fear of being taken advantage of.

Failure to carry out such repairs in a timely manner can begin to have a detrimental effect on the fabric of the property, and more serious problems may occur as a result. If the necessary repair is of a minor nature, the applicant would be unlikely to qualify for grant assistance, and as such the repair would not be attended to.

The council will operate a handy person scheme to provide assistance to private sector residents who own or rent their homes, and who require small repair or improvement items to be carried out. The handy person service charges a fee which helps to cover the cost of materials and labour, but the scheme is subsidised from council and other resources.

Where the applicant is a tenant they must be responsible for carrying out the required works.

7.2 Persons eligible to access the scheme

The scheme is only available to people who are owner-occupiers or tenants with the responsibility to carry out repairs. Tenants may be required to provide documentary proof of their tenancy obligations when they access the scheme.

In addition the applicant must meet any one of the following criteria:

- They must be elderly – over 60 years of age; or
- They must be disabled or infirm; or
- They must be in receipt of a specified means tested state benefit; or
- They must be a single parent family with a child under five years of age

The qualifying benefits will be determined by the council and may change from time to time reflecting changes in national welfare benefits; however the types of benefits include Income Support, Housing Benefit and Council Tax Benefit.

7.3 Works eligible for assistance

The handy person scheme may provide small improvement or repair works, and the following are examples of the type of works that may be carried out:

- Repairs to leaking gutters and downpipes or windows
- Localised repair to a flat roof

- Replacement of slipped roof slates or tiles
- Small plumbing repairs such as repair of leaking taps
- Replacement gutters or downpipes
- Repair of windows, or replacement windows
- Repair or replacement of door and frame
- Crime prevention measures such as the fitting of locks in high crime areas

The list above is not inclusive and is provided only as an example.

If in the opinion of the council, the works are more extensive than can reasonably be carried out under the scheme, the applicant may be advised to apply for other forms of home repairs assistance (depending upon eligibility criteria) under the terms of this policy.

7.4 Calculation of amount of assistance

Applicants will pay for all materials and will make a nominal contribution to the cost of labour. The council will meet the cost of the remainder of the labour through the scheme.

Chapter eight – Assistance to move

8.1.1 General

The provisions contained within this chapter must be read in conjunction with the general provisions set out in Chapter two.

North Lincolnshire Council may make assistance to move available to assist a resident to move to an alternative property in a number of circumstances, and for a number of purposes:

- **Adaptations purposes** – where moving to another property is more suitable than adapting the dwelling currently occupied by the applicant in order to provide suitable adaptations for the benefit of a disabled person
- **Improvement purposes** – where moving to another property is more suitable than repairing or improving the dwelling currently occupied by the applicant in order to secure an improvement in their living conditions
- **Regeneration purposes** - where the council has determined to use their powers to declare a clearance area in respect of one or more dwellings, or has made a compulsory purchase order (CPO) or is acting on the basis of a 'deemed CPO' in respect of one or more dwellings in an identified regeneration initiative area, and there is an affordability gap between the value of the applicant's existing property and an equivalent replacement property
- **Downsizing purposes** – where an applicant wishes to move to a smaller property but needs assistance to unlock the equity that they will realise when they sell the property, and this will assist the council in its strategic objectives by helping to free up a larger property that is suitable for family accommodation and help to meet identified housing need.

Assistance may be made available in the following forms:

- Relocation equity loan
- Temporary decant
- Disturbance payment

The council will only make Assistance to Move available where the applicant proposes to move to a replacement property within the North Lincolnshire area. If the applicant wishes to move outside of the North Lincolnshire boundary, the council may determine to make disturbance payment available, but no other forms of assistance to move.

In certain circumstances where it can be demonstrated that there is no other suitable option open to the applicant, or where it will assist in providing suitable accommodation for someone with a disability or help the council to achieve its strategic objectives, the council may determine to award both assistance to move together with home repairs assistance or adaptations assistance.

Where the applicant wishes to move to a shared ownership property, relocation equity loan assistance will not be available.

In this section the following meanings will apply:

Original property – the property that the applicant is occupying at the time of making an application for Assistance to Move. This is the property from which they need to move;

Qualifying property – the property that the applicant wishes to move to with the benefit of Assistance to Move.

8.1.2 Adaptations purposes

The council will only make relocation assistance available for adaptations purposes where a referral for a mandatory disabled facilities grant has been provided from a suitably authorised representative of children's or adult's services which confirms that an adaptation is required to meet the needs of a disabled occupant, and the council's housing service is satisfied that it is not reasonable and practicable to provide the necessary adaptation at the applicant's current property. This will be determined by taking into account the guidance set down in Annex D of the Office of the Deputy Prime Minister's circular 05/2003 on housing renewal guidance in determining the works to be necessary and appropriate. Any other relevant government guidance will also be considered.

Where an application for relocation assistance for adaptations purposes is made, the qualifying dwelling must also be suitably adapted, or be capable of being suitably adapted at a reasonable cost, to meet the needs of the disabled person.

Where an applicant is a tenant, relocation assistance may be provided in the form of disturbance payment, and/or a temporary decant if appropriate. The council will support the applicant to secure an alternative suitable property through one of its registered provider partners using the Home Choice Lincs common allocations system.

Where an applicant is an owner-occupier and purchasing a replacement property is the most suitable course of action, relocation assistance may be provided in the form of a relocation equity loan, temporary decant and/or disturbance payment. Where the applicant is considered to be unable to purchase an alternative property following independent financial advice and the consideration of all the circumstances of the case, the council will assist the applicant to secure an alternative suitable rented property through one of its registered provider partners using the Home Choice Lincs common allocations system. In such case the council may make relocation assistance available in the form of disturbance payment and / or temporary decant where appropriate.

8.1.3 Improvement purposes

The council will only make assistance to move available for improvement purposes where home repairs assistance was being considered to bring about an improvement in living conditions at the dwelling, and where it is satisfied that awarding such assistance is not the most satisfactory course of action. This will be determined having reference to the guidance set down in the Office of the Deputy Prime Minister's circular 05/2003.

An application for assistance to move for improvement purposes will require the applicant to satisfy the prior qualification criteria contained within chapter three on home improvement assistance.

8.1.4 Regeneration Purposes

If the council has decided to use its powers to declare a clearance area or to purchase properties in regeneration areas in order to facilitate redevelopment or other outcomes as part of or in advance of making a Compulsory Purchase Order (CPO), it will determine, as part of making the decision to intervene in the area, whether it will make assistance to move available to those owners that are to be displaced due to the regeneration process. In making such a determination, the council will consider whether its resources are sufficient to pay any such assistance to move to be exercisable as regards that area. Assistance to move will only be made available in respect of a regeneration area where resources are available, and following consultation with those persons on whom notice is required to be served as part of any relevant consultation process associated with declaring or implementing the regeneration area. The consultation shall gather information on the likely demand for the retention of home ownership, and the availability and affordability of reasonably suitable alternative property in the area. In making a resolution to make assistance to move available, the council shall specify any area in which the qualifying dwelling which the applicant may purchase must be located.

If the council decides to make such a resolution it will notify each person who would be eligible to receive such assistance.

In making such a resolution, it will be satisfied that, in general, it would not be possible for those residents affected by the proposed regeneration area to afford to buy another home in their local area without the aid of assistance to move.

The original dwelling must have been the applicant's only or main residence both on the date of formal designation or establishment of the regeneration area, and throughout the period of twelve months ending with the acquisition date. The acquisition date in this respect means the date of the notice to treat under section five of the Compulsory Purchase Act 1965, or the general vesting declaration under section four of the Compulsory Purchase (Vesting Declarations) Act 1981, or the voluntary agreement between the council and the applicant for the council's purchase of the property.

The amount of any assistance to move will not exceed the difference between the cost of acquiring the qualifying dwelling to which the application relates, and the amount that is to be paid by the council in respect of the acquisition of the applicant's interest in the original dwelling.

The council will determine the amount of relocation equity loan that it may make available to the applicant, taking into account factors such as the size of qualifying dwelling that is required and the difference in costs between the original dwelling and the qualifying dwelling.

The application process will require applicants to sign an agreement allowing their market value compensation paid in respect of the acquisition of their existing property, home loss payment and assistance to move to be paid directly to their solicitor or licensed conveyancer. This is to ensure

that any relocation equity loan paid out will only be released on completion of the acquisition of the qualifying dwelling. A local land charge will be registered against the property.

Applicants will also be required to agree to invest all of their market value compensation and home loss payment into their new home as a condition of making an application for assistance to move.

If the total amount of these sums plus the amount of assistance to move payable exceeds the cost of the qualifying property, the amount of assistance to move payable will be reduced accordingly.

8.2.1 Who is eligible?

In order to be eligible for relocation assistance, the applicant must be able to satisfy the council that they have met the conditions of any prior qualifying period which applies to the provision of assistance for the purpose for which they need to move. These conditions are:

- That the ownership condition was satisfied throughout the qualifying period; and
- That the applicant has lived in the dwelling as their only or main residence throughout that period.

In the case of a joint application, the conditions will be deemed to be satisfied if they are met by either applicant, although this applicant must then continue to meet the ongoing conditions of the assistance.

In the case of assistance to move for improvement purposes, the applicant must have owned and lived in the property as their only or main residence for a period of three years or more on the date on which they make their application.

In the case of assistance to move for adaptations purposes, the applicant must have owned and lived in the property as their only or main residence for a period of one year or more on the date on which they make their application.

In the case of assistance to move for regeneration purposes, the applicant must have owned and lived in the property as their only or main residence for a period of one year or more on the date on which the council:

- declared the clearance area; or
- formally designated or approved the regeneration area; or
- made the compulsory purchase order; or
- adopted a master plan, supplementary planning document or similar, which sets out that the dwelling is recommended to be demolished; whichever is the sooner.

The applicant must then have continued to live in the property from this date until the acquisition date. The acquisition date in this respect means the date of the notice to treat under section 5 of the Compulsory Purchase Act 1965, or the general vesting declaration under section 4 of the Compulsory Purchase (Vesting Declarations) Act 1981, or the agreement between the council and the applicant in respect of the purchase of the original property.

8.2.2 General conditions for assistance to move

The application must be accompanied by an agreement from each owner of the dwelling giving authorisation to the assistance being given, together with a certificate confirming that the necessary owner's interest has been obtained. The council will consult Land Registry records to confirm that the applicant has the necessary owner's interest. The council may also require the applicant to sign an authorisation form giving consent for the council or any of its relevant partner delivery agencies to contact their existing lender(s) if they have one in order to determine the outstanding debt against their existing property and establish the lender's agreement to the scheme.

The application process will require the applicant to complete a declaration that they understand and agree to any obligations that they are placing themselves under. In addition, any other owner of the property will be required to complete a declaration that they give their consent to the application, and that they understand the implications of giving such consent.

Any application for assistance to move must be in writing and will specify the qualifying dwelling to which it relates, together with various particulars. The qualifying dwelling means the property that the applicant is proposing to move to.

The council will only make assistance to move available in respect of a dwelling that is deemed to be equivalent to the property that is being acquired in terms of property type and size, and is reasonably suitable, having regard to the housing needs of the applicant or member of their family who intends to live in the dwelling, and any other person who might reasonably be expected to reside with the applicant or that member of their family.

Applications will only be considered in respect of a qualifying dwelling which is located within the North Lincolnshire Council area, except where the applicant is making an application for adaptations purposes and can provide evidence that they need to move to be near to a care provider.

The council must approve the choice of dwelling before any application for assistance can be approved.

The applicant must be able to obtain the consent of their current mortgage lender (if any) to the transfer of any outstanding mortgage on their existing dwelling in a manner which will allow the council to obtain sufficient security of charge on any loan amount advanced under the terms of the policy.

The application must be accompanied by the following declarations:

- That the applicant proposes to acquire an owner's interest in the qualifying dwelling to which the application relates, which must be a freehold interest or a leasehold interest with at least 70 years unexpired term remaining; and
- That the applicant will live in that dwelling as their only or main residence until the loan is repaid. This period will be known as the condition period.

It is a condition of the assistance that until the loan is repaid the dwelling is occupied in accordance with the intention stated in the ownership certificate.

It is also a condition of the assistance that if at any time when that condition is in force the council serve notice on the owner of the dwelling requiring him to do so, he shall within the period of 21 days beginning with the date on which the notice was served furnish to the council a statement showing how the condition is being fulfilled.

In determining the amount of assistance that is to be paid, the council will take advice on the reasonable market value of the qualifying dwelling. If this value is lower than the applicant is paying in respect of the acquisition of the qualifying dwelling, this figure shall be used in determining the amount of assistance that will be made available.

Applicants may be required to seek independent financial advice as a condition of their application for assistance, and the reasonable cost of obtaining such advice will be included in the fees and charges which are necessarily incurred or as a cost to be reimbursed as a disturbance claim.

A condition will be a legal charge and will be binding on any owner of the dwelling.

In the event of a breach of a condition, the owner of the qualifying dwelling shall on demand repay to the council the total amount of equity that exists in the property at that point in time, over and above the total value of their statutory compensation. The statutory compensation is the amount of the market value compensation payable in respect of the acquisition of the qualifying dwelling and the home loss payment. The council may determine not to make such a demand or to demand a lesser amount if a breach of this condition occurs where it can be demonstrated that to do so would cause exceptional hardship. The condition is binding on any person who is for the time being an owner of the qualifying dwelling.

The amount of any assistance to move will not exceed the difference between the cost of acquiring the qualifying dwelling to which the application relates, and the amount that is to be paid by the local authority in respect of the acquisition of the applicant's interest in the original dwelling.

Applicants will also be required to agree to invest all of their market value compensation and home loss payment into the acquisition of the qualifying dwelling as a condition of making an application for relocation assistance.

The application process will require applicants to sign an agreement allowing their market value compensation, home loss payment and amount of assistance to be paid directly to their solicitor or licensed conveyancer. This is to ensure that any assistance paid out will only be released on completion of the acquisition of the qualifying dwelling. A legal charge will be registered against the property.

8.2.3 Applicants ceasing to be entitled to assistance to move

If an applicant ceases to be entitled to assistance before the certified date (the date the applicant takes ownership of the qualifying dwelling), the council will not pay any further instalments or amounts towards the cost of the assistance, and may demand that any instalment which has already been paid be repaid forthwith, together with interest from the date on which it was paid until the date on which it is repaid.

An applicant would cease to be entitled if they cease to have a qualifying owner's interest in the original dwelling, or if they cease to have the intention to fulfil the obligation specified in the owner-occupation certificate which accompanied the application. This shall not apply where an applicant has agreed to be temporarily decanted from the original dwelling into temporary accommodation provided or approved by the council in order to assist the council to bring about the demolition of the original dwelling, where this is deemed to be appropriate and necessary. Such an exception shall be set out in writing to the applicant as part of the agreement setting out the terms and conditions that will apply to the granting of occupation in the temporary property, and shall specify the date by which the purchase of the qualifying dwelling must be completed.

In the case of joint applications, all of the applicants must cease to be entitled before this requirement would come into effect.

Where an applicant refuses to allow their statutory compensation or relocation assistance to be paid to their solicitor or licensed conveyer they will cease to be entitled to assistance to move. In the case of an applicant who is occupying a temporary dwelling, they may cease to be entitled to assistance if they were to withdraw their statutory assistance from the account in which it was being held on their behalf by their solicitor or licensed conveyer. They may be required to give up possession of the temporary dwelling if it is owned and managed by a registered provider, and may no longer be entitled to any amount of assistance to move.

8.3 Relocation equity loan

Where the amount of the market value compensation plus home loss payment is not sufficient to bridge an affordability gap that exists between the value of the original property to be acquired and the qualifying dwelling, a loan may be made available to unlock the additional equity that will be acquired through the acquisition of the qualifying dwelling. The loan will be advanced as a proportion of the agreed value of the qualifying dwelling and will be registered as an equity share. The loan does not attract interest.

The council will determine the maximum amount of loan assistance that will be made available in respect of each application, taking into account all the relevant factors, and any locally determined maximum limits.

The loan will be awarded as a sum that remains payable until death of the applicant, the onward sale or transfer of the property, or such times as the applicant wishes to repay the loan. In the event of any breach of conditions, the loan will become repayable immediately.

The loan will be registered as a legal charge, and the loan value will be calculated as a proportion of the agreed value of the qualifying dwelling. Repayment of the loan will be by payment of the same percentage of the open market value of the property at the time the loan becomes payable.

For example, if the loan is 30 percent of the acquisition cost, then the applicant must repay 30 percent of the open market value at the time of sale or transfer. The council will determine the open market value of the property at the time the loan becomes repayable. In the event of a dispute as to the open market value, the council will appoint the district valuer to provide a second opinion and will be bound by the district valuer's opinion.

The loan amount will be calculated in accordance with the following formula:

$$L = H - A - P$$

Where:

L	=	Relocation equity loan
H	=	Cost of replacement home
A	=	Acquisition price paid for original home
P	=	Home loss payment (if applicable)

If the applicant intends to purchase a replacement property at a cost which is in excess of the maximum amount that the council will make available, they will still be eligible for assistance to move but the council will not provide any assistance in relation to any amount over the maximum amount that it may determine. The council may refuse to offer a relocation equity loan if it is satisfied that there is insufficient equity in the qualifying dwelling to provide a reasonable prospect of repayment of the relocation equity loan or that suitable arrangements cannot be made so as to give sufficient priority to the charge securing the relocation equity loan.

The council will determine a local maximum total amount of assistance to be given, based on factors including the availability and value of replacement property for sale on the open market, and the value of any new build property being developed as replacement housing for the site that is being demolished. Such local limits will be approved by the relevant Cabinet Member and will be reviewed from time to time as appropriate.

The repayment will be calculated in accordance with the following formula:

$$R = V \times L/H$$

Where:

- R = Repayment
- V = Value of the replacement home at time repayment is due
- L = Relocation equity loan
- H = Cost of replacement home

Where the amount to be repaid is less than the original value of the qualifying dwelling the council may determine to reduce the amount repayable accordingly where it is satisfied that repayment of the whole amount would cause excessive hardship.

There will be no requirement for the repayment until sale or transfer of the property or death of the applicant, but the council may require the applicant to provide information about their means at regular intervals throughout the duration of the loan.

The applicant can choose to repay the relocation equity loan at any time before the loan becomes repayable by reason of sale, transfer, death or breach of condition.

If the assisted person chooses to repay the loan within the first five years and at a time when the relocation equity loan is not repayable due to sale, transfer, death or breach of condition, then the applicant will only be required to repay the original amount of the loan. However, the applicant must agree to continue to occupy the property in accordance with the occupancy condition for a further five years following repayment of the loan amount. If the applicant should sell or transfer the property, or breach the condition, the council shall recover the remaining amount of the loan which would have been recoverable at that time in accordance with the standard terms of the loan.

The liability that may arise under a condition is a charge on the qualifying dwelling, taking effect as if it had been created by deed expressed to be by way of legal mortgage.

The charge has priority immediately after any legal charge securing an amount advanced to the applicant by an approved lending institution for the purpose of enabling him to acquire the dwelling, or further advanced to him by that institution. However the council may at any time, by written notice served on an approved lending institution, postpone the charge taking effect by virtue of this section to a legal charge securing an amount advanced or further advanced to the applicant by that institution.

8.4 Temporary Decants

In certain limited circumstances the council may make an alternative property temporarily available to the applicant in order that they can be decanted from their original dwelling. Such circumstances may include:

- Where possession of the property is required in order to bring about the prompt demolition of the original dwelling, or where an owner wishes to move into a new property on the redeveloped site, and the development has to be phased in order to achieve this;
- Where an applicant is receiving financial assistance to repair or adapt their existing property, and the extent of the works that are required, together with the circumstances of the applicant, mean that it is not practicable for the applicant to occupy the property whilst the works are carried out.

The council will determine whether this is necessary or appropriate, and may make it a condition of receiving assistance to move. If this is the case it will set this out in writing to the applicant, giving the relevant terms and conditions.

Where an applicant has agreed to be temporarily decanted from their original dwelling, they may occupy the temporary dwelling until such times as they take ownership of the qualifying dwelling or the relevant works are completed. In all cases, the council shall specify, in writing, a timescale by which this must be completed.

If the council determines that the applicant is no longer making reasonable endeavours to complete the purchase of the qualifying dwelling, and it is determined that it is no longer possible to complete the purchase within the timescale specified, the applicant will be required to relinquish possession of the temporary dwelling and will forfeit their entitlement to assistance to move.

Chapter nine – Adaptations assistance

9.1 General

This section details the assistance that the council may provide in order to assist a disabled person to adapt their property to meet their needs.

Provision for mandatory disabled facilities grants is set out in the relevant legislation, currently the Housing Grants, Construction and Regeneration Act 1996, as amended.

Where a mandatory disabled facilities grant (DFG) is being approved and the cost of the works exceed the legal maximum limit (£30,000 as at 1 April 2011) a discretionary DFG may be awarded at the discretion of the council to top up the mandatory grant maximum amount.

An option appraisal will be carried out in relation to the proposed adaptations to assess whether it is the most appropriate and cost effective way of meeting the needs of the disabled person. This appraisal will include the consideration of other options which could help to meet their needs. An applicant's circumstances will be assessed to determine whether they can release equity in their property through a houseproud loan or a home appreciation loan. Where the applicant's circumstances are such that the council deems it appropriate that they release equity through either or both of these loans, the council will make that loan assistance available and discretionary DFG will not be considered.

Discretionary DFGs will only be awarded under exceptional circumstances following consideration of the individual case, and at the absolute discretion of the council.

The council may also make assistance to move available where it is more suitable and appropriate for someone who is eligible to receive a mandatory DFG to move to another property that would meet their needs, or is more suitable for adaptation in order to meet the needs of the disabled person. Further information on assistance to move is available in section eight.

Mandatory disabled facilities grant

A mandatory DFG must be approved by the council for the following purposes:

- (a) facilitating access by the disabled occupant to and from
 - (i) the dwelling, qualifying houseboat or qualifying park home, or
 - (ii) the building in which the dwelling or, as the case may be, flat is situated;
- (b) making
 - (i) the dwelling, qualifying houseboat or qualifying park home, or
 - (ii) the building,
Safe for the disabled occupant and other persons residing with him;
- (c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
- (d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;

(e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;

(f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;

(g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash-hand basin, or facilitating the use by the disabled occupant of such a facility;

(h) facilitating the preparation and cooking of food by the disabled occupant;

(i) improving any heating system in the dwelling qualifying houseboat or qualifying park home to meet the needs of the disabled occupant or, if there is no existing heating system there or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;

(j) facilitating the use by the disabled occupant 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 dwelling qualifying houseboat or qualifying park home in order to enable him to care for a person who is normally resident there and is in need of such care;

(l) such other purposes as may be specified by order of the Secretary of State.

9.2 Persons eligible to make an application

Discretionary DFG may be provided to top up a mandatory DFG, and the person applying will normally be the person who applied for the mandatory DFG.

Notwithstanding the previous paragraph, RSL and private sector tenants will not generally be eligible for consideration of discretionary DFG, and the council will work with the applicant and the owner of the property to assess all of the relevant options that are available to meet the needs of the disabled person.

Applicants will be required to complete a brief discretionary DFG application form to supplement the mandatory application that they will make.

9.3 Works eligible for assistance

The council will specify which works are eligible for assistance. These are known as 'the eligible works' which are designed to enable a disabled occupant to gain better access to and move around their home freely. The extent of these works will be entirely at the discretion of the Council.

Discretionary DFG is only available in relation to works that fall within the scope of works that would be eligible for mandatory DFG as described in the 1996 Act.

9.4 Making an application

The application process will be explained to applicants upon request, but in general a two stage process will operate with a preliminary enquiry procedure to enable decisions to be made as to eligibility of applicants, allow for individual case consideration and option appraisal and consideration of the scope of eligible works.

9.5 Grant conditions

Grant conditions shall apply to a discretionary DFG. Applicants shall be required to enter into a deed of agreement before any grant payment is made and section 33 of the Local Government (Miscellaneous Provisions) Act 1982 (or any subsequent amendment or re-enactment thereof) shall apply making the payment subject to registration as a charge in the Register of Local Land Charges.

The grant conditions are binding on any person who is for the time being the owner of the property.

The grant condition period will commence on the certified date and last for a period of five years in the case of awards up to £19,999 and for a period of ten years in the case of awards of £20,000 and over.

If an applicant makes a relevant disposal of the property to which the grant relates after payment of any instalment of the grant but before the certified date, he shall repay on demand the amount of grant that has already been paid.

If an applicant makes a relevant disposal on or after the certified date and before the end of the appropriate grant condition period, he shall repay on demand the amount of the grant that has been paid in the following proportions:

- For grants up to and including £19,999 the full amount of grant will be repaid if the relevant disposal is within five years of the certified date
- For grants of £20,000 and above there will be graduated repayment required in accordance with the following schedule if the relevant disposal is within 10 years of the certified date:
- Before the fifth anniversary of the completion date – the full amount of grant will be repaid
 - After the fifth anniversary repayment will be calculated on the amount of grant that exceeded £19,999 as follows:
 - Between the fifth and sixth anniversary – 100 percent repayable
 - Between the sixth and seventh anniversary – 80 percent repayable
 - Between the seventh and eighth anniversary – 60 percent repayable
 - Between the eighth and ninth anniversary – 40 percent repayable
 - Between the ninth and tenth anniversary – 20 percent repayable
 - After the tenth anniversary – nil repayable

The council may refuse payment of a discretionary DFG in a situation where the applicant has been in receipt of mandatory or discretionary DFG assistance within the past ten years. This provision should not however discourage applicants from making an appropriate application as each case is examined on its own merits.

Where the works for which any discretionary DFG has been awarded is the subject of a claim for personal injury the applicant will generally be required to repay the discretionary DFG out of the proceeds of the claim. The applicant is required to notify the council of such a claim and settlement of the claim.

Apart from the repayment provisions contained within this policy in relation to discretionary DFGs the council may also require repayment of the associated mandatory DFG in accordance with the terms of the relevant legislation.

9.6 Conditions to be applied in respect of mandatory disabled facilities grants

Where mandatory DFG for values over £5,000 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.

Chapter 10 – Area improvement assistance

The provisions contained within this chapter must be read in conjunction with the general provisions set out in Chapter two.

Each person with an owner's interest in any property to be included in such a scheme would be required to give their consent to the works being carried out, and to confirm that they agree to any conditions that such consent places them under.

Any owner who is a landlord will be required to be accredited under the council's landlord accreditation scheme.

10.1 Block improvement assistance

The council may make block improvement assistance available where it can be demonstrated that a block of properties is detracting from the visual amenity of an area, and that external improvement of the block will provide a cost-effective means of improving the properties whilst bringing wider benefit to the area or neighbourhood. Block improvement assistance is works to improve the physical appearance of properties in a designated regeneration area, where the council has determined that this is necessary to help sustain the area over the short to medium term, and to encourage home owners to invest in their properties and prevent further decline in the area and the housing stock.

10.1.1 Works eligible for Block Improvement Assistance

The council will determine which properties it will make any block improvement assistance available for. Assistance will only be provided in respect of a number or group of properties, for example in a terraced block, or a street. Potential block improvement schemes will be identified by the council as part of the delivery of an area regeneration strategy, following the completion of an assessment of the most satisfactory course of action with regard to the condition and expected future of the block or group of properties. This determination will be made in accordance with relevant government and other guidance, and after the consideration of any other relevant information, including any neighbourhood renewal assessments or housing market assessments that may have been carried out.

The council will determine the extent and type of work that is to be carried out and will prepare schedules of works in respect of each block or group of properties to be improved. The exact specification will be determined by the council on a block-by-block basis in consultation with residents and any relevant organisations who may be able to provide appropriate advice. In determining such a specification, the council will have regard to the condition of the properties, local environmental issues and the likely visual impact of the scheme on the surrounding area.

Works may include, but may not necessarily be limited to, the following items:

- Brick-cleaning of front elevations, as necessary
- Painting of woodwork and ironwork, as necessary

- Renewal of rainwater goods, as necessary

The council may determine not to carry out any of the above works if it is satisfied that to carry out the work would incur additional expenditure for the council, or is not deemed necessary to contribute to the stabilisation or improvement of the housing market in the area, taking into account all of the relevant factors.

The council may determine to include additional works over and above the approved works where it can be demonstrated that to do so would be relevant, taking account of factors including an assessment of the housing market in the area and the condition of the properties to be improved. Such a determination will be made by the relevant Cabinet Member(s) following a recommendation from the housing review panel.

Where the council uses its discretion to carry out such additional works it may require contributions from participating owners for works over and above the approved works set out above. Where the council makes such a determination this will form part of the terms and conditions for taking part in the scheme and will be detailed in the consent form.

10.2 Environmental improvements

The council may make environmental improvement assistance available where it can be demonstrated that small-scale environmental improvements will enhance the visual amenity of an area, and provide a cost-effective means of improving the environment whilst bringing wider benefit to the neighbourhood.

The council will determine the extent of works to be carried out as part of an environmental improvement scheme.

Appendix A – Matrix of assistance

The following table sets out details of the assistance that the council may make available under the terms of this policy. This should be read in conjunction with the relevant section of the policy that is referred to for each type of assistance.

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
Home improvement assistance						
Assistance will be considered in the following order to secure maximum value from the council's investment:						
Houseproud loan	Equity release loan to carry out home repairs, improvements and adaptations	£3,000 minimum, maximum depending on the value of the property and applicant's circumstances	Owner-occupiers who are aged over 60, or who are disabled	Repair works that are required to repair and improve the property to the decent homes standard, works to carry out general home improvements, and works to provide disabled adaptations	The loan provider will advise of any terms and conditions that apply in respect of the loan, and the repayment terms	3.2
Home appreciation loan	Equity release loan to carry out home repairs or top up a mandatory DFG	£2,000 minimum, £30,000 maximum, up to a maximum of 70% of the	Owner-occupiers who are aged over 60, or in poor health and receiving a disability related benefit, or in	Works that are required to repair and improve the property to help meet the decent homes standard. Works necessary to meet the needs of a disabled	The Homes & Loans Service will advise of terms and conditions that apply in respect of the loan. The loan is repayable upon sale or transfer of the property	3.3

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
		property value	receipt of means tested benefits	person by contributing to the cost of mandatory disabled facilities grant assisted works		
Minor works loan	Interest free repayment loan to carry out minor home repairs	£500 - £5,000	Owner-occupiers who are aged over 60 or in poor health and receiving a disability related benefit, or in receipt of means tested benefits	Small scale repair works that are required to eliminate health and safety risks and help improve the property to decent homes standard. Works necessary to meet the needs of a disabled person by contributing to the cost of mandatory disabled facilities grant assisted works	The loan will be repayable in accordance with the terms and conditions that the loan provider sets at the time of taking out the loan	3.4
Hardship assistance	Limited assistance in exceptional circumstances to address health and safety risks	£500 - £15,000	Owner-occupiers who have lived in the property for three years and be unable to obtain any other	Repair works to eliminate health and safety risks	The assistance is repayable if the property is sold or transferred within 5 years, or if the applicant ceases occupation	3.5

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
			loan			
Private Rented Assistance						
Accredited landlord assistance	Loan assistance towards the cost of improvements to privately rented properties	£500 - £5,000	Landlords who are members of the North Lincolnshire landlord accreditation scheme	Improvement works that benefit the tenant	Assistance is not available towards the cost of works to meet the minimum statutory requirement in respect of property condition. The loan is repayable within five years.	4
Energy Efficiency Assistance						
Energy efficiency grants	Grants for insulation and heating measures	Maximum of £10,000	Occupiers who are in receipt of a means tested benefit, and are in fuel poverty, and live in a property with a SAP rating of 55 or less	Insulation measures, energy efficient heating systems ground or air source heating pumps	If the grant is for more than £5,000 the applicant will be required to live in the property for five years after the works are completed or to repay the grant	5.1

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
Renewable energy incentive payment	A payment to incentivise residents to install renewable energy measures	£300 flat payment rate	Owner-occupiers who have lived in their property for a year or more	Installation of renewable technology measures	The applicant will be required to provide details of their energy useage for the year before and after the installation of the measure	5.2
Empty Property Assistance						
Empty property loan	A loan to help fund work required to bring an empty property back into use	£25,000 maximum	Owners of properties that have been empty for at least two years, and which can help to meet identified housing need	Works required to bring the property to the decent homes standard	<p>The loan will be repayable within a maximum of 5 years, or immediately upon sale or transfer of the property, or in the event of non-occupation within 3 months of completing the work.</p> <p>The property must be decent and have a SAP rating of at least 65 following completion of the work</p>	6
Handy Person Scheme						

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
Handy person scheme	A minor repairs service to assist residents with small scale repairs and improvements		Owner-occupiers or tenants who are responsible for carrying out repairs, and who are aged 60 or over, or are disabled or in receipt of means tested benefit, or a single parent family with a child under 5	Small scale improvements or repair works	Applicants pay for the materials used, and make a small contribution towards the cost of labour	7
<p>Assistance to move</p> <p>This may be provided for a number of reasons:</p> <ul style="list-style-type: none"> • Adaptations – if moving is more suitable than providing adaptations required by a disabled person • Improvement – if moving is more suitable than repairing or improving the applicant’s existing property • Regeneration – if an owner-occupier has to move because their property is being acquired as part of a regeneration scheme and there is an cost gap between it and an equivalent property which they are unable to meet 						

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
<ul style="list-style-type: none"> Downsizing 						
Relocation equity loan	To provide an equity loan to help bridge any affordability gap between the cost of the existing property and a replacement property	Determined on case by case basis	Home owners who have to move because their property is being acquired due to regeneration, or where moving is a better option than repairing or adapting their existing property	The loan is to help bridge any affordability gap that may exist	The loan will be repayable upon sale or transfer of the property, or non-occupation.	8
Temporary decant	To enable a household to move into a property on a temporary basis pending a move to a permanent property	Limited to the costs of renting a property temporarily, or moving into a council owned property	Homeowners who are eligible to receive assistance to move	This assistance will cover any moving costs and any rent charges incurred as a result of moving	The property will be made available for an agreed period until the replacement property is available. Should the applicant decide to stay in the decant property on a long term basis they will become responsible for the rent and no further	8

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
					assistance will be given	
Disturbance payment	To cover the out of pocket expenses incurred in moving house	Assistance will be limited to reasonable expenses	Householders who are eligible to apply for assistance to move	Out of pocket expenses incurred in moving house eg removal costs, mail redirection, professional fees etc		8
Adaptations Assistance						
Mandatory DFG	To provide disabled adaptations to assist those who are assessed as having a need that is best met in this way	Maximum £30,000	Owner-occupiers and tenants where the adaptation is required for the benefit of a disabled person	Works to adapt a property to provide certain types of access and facilities for the benefit of a disabled resident	If the grant is for £5,000 or more, it will be repayable if the applicant moves within five years.	9
Discretionary DFG	To top up a mandatory disabled facilities grant	Will be determined on a case by case basis	Home owners who are receiving a mandatory DFG that does not meet all of the cost of the works	Works that are required to provide an adaptation to meet the needs of a disabled person	The grant will be repayable if the applicant moves within a certain time. The amount to be repaid and the timescale depends on the amount of grant	9

Assistance Product	Purpose of assistance	Amount of assistance (min & max)	Who can apply	What works are eligible	Restrictions & conditions	Section in policy
Area Improvement Assistance						
Block improvement assistance	To improve the visual amenity of a block of properties to benefit the wider neighbourhood	Will be determined on a block by block basis	The council will identify blocks of properties that may be suitable as part of area regeneration plans	External improvements to the blocks of properties. Works may include brick cleaning, painting, renewal of rainwater goods etc		10.1
Environmental improvements	To improve the visual amenity of an area	Will be determined on a case by case basis	The council will determine where works may be carried out	Small scale environmental improvements		10.2