

Appendix 1 – Housing Renewal Assistance Policy 2011

Introduction

The purpose of this policy is to set out how North Somerset Council will provide financial assistance to help improve private sector housing within the district. This policy details how the Council will spend the limited resources it has available each year.

The policy is reviewed annually, usually at the start of each financial year. However, periodic changes or amendments to the policy may be necessary during the year, dependent on resources and budget pressures.

North Somerset Council Priorities

The council has identified nine key areas in its corporate plan where it plans to focus its efforts:

- Ensure older people are adequately supported.
- Improve the life chances of vulnerable children.
- Address environmental concerns.
- Improve the roads.
- Reduce the amount of waste that goes to landfill.
- Make our streets and communities safer.
- Ensure development is well planned, with a focus on creating quality facilities and employment opportunities.
- Improve customer services.
- Maintain an affordable and sustainable level of council tax increase.

The priorities for private sector renewal are:

1. Enabling residents to maintain independence by providing assistance for major adaptations, mainly through supporting the mandatory Disabled Facilities Grants programme.
2. Improving home energy efficiency and tackling fuel poverty.
3. Improving the standard of private homes by giving access to low cost loan products to achieve the decent home standard.
4. Support to residents to remain independent through our local Home Improvement Agency and provide older people with a range of options and advice/support services, including offering move on assistance, Handyvan Service.
5. Supporting owners to bring empty properties back into use.
6. Supporting an increased supply of private rented housing options for homeless people by offering incentives to landlords who sign up to the Council's accreditation scheme and/or nomination agreement.

Funding

Capital funding for this policy will be allocated on an annual basis, as part of the budget setting process.

The availability of all types of assistance and loans will be subject to resources and the Council may withdraw, suspend or amend this policy (or part of) at any time should circumstances require. Applications must be formally approved, in writing by the Council and the issuing of forms, schedules of work or advice does not commit the Council to any future liability to approve an application.

Disabled Facilities Grants

Disabled Facilities Grants are subject to the Housing Grants, Construction and Regeneration Act 1996 (as amended) legislation and means testing procedures are covered under the Housing Renewal Grants Regulations (England). The maximum grant limit is determined by legislation, currently £30,000.

This policy makes a strong commitment to supporting the major adaptation programme to help disabled people remain independent in their own homes.

Area Action, Themed Assistance and Innovation

On occasions similar defects or failures are identified to properties in the same locality or property of the same type. This presents an opportunity to consider providing assistance through area action, incorporating some environmental improvements.

In these circumstances the Council will consider targeting resources on those areas or properties. In addition, there are also opportunities to target resources towards certain groups of people in a locality, for example older people.

Published policy variation or departures.

Where it is considered that there are exceptional circumstances, which warrant consideration outside of this policy, a request may be made to the Private Sector Housing Manager for an appropriate decision and each case will be considered, on its merits, having regard to the Council's corporate priorities.

Consultation

This year changes to the policy are as a result of the national withdrawal of Private Sector Housing Renewal funds and limited consultation has taken place with stakeholders, in particular North Somerset Care & Repair. The agency recognises the support maintained to vulnerable groups. An Equalities Impact Assessment is in place for the existing policy; a review of that assessment will be completed and published with the policy.

Terms and Conditions

Detailed terms and conditions, in line with central government guidance will apply, dealing with procedures for making enquiries, applications, approvals, contractor's issues, payments, recovery of grant and related issues. The main provisions are contained in Appendix A. Transitional arrangements will apply to approvals issued under the previous policy.

Complaint and Redress Procedure

Where an applicant considers a decision or approved assistance is incorrect or unreasonable, they have the right to request a review of the decision or level of assistance approved.

In addition, if a schedule of work for which assistance has been invited is disputed or a request to consider additional work has been rejected the applicant (or their agent) may request a review.

Reviews will be conducted by the Housing Renewals Team Manager.

If following a review the applicant remains aggrieved the Council's formal complaint procedure should be followed.

Assistance Available

The forms of assistance and loans available are listed in the following table.

Assistance Type	Purpose	Policy	Conditions applicable
Home Improvement Loan	<p>To facilitate improvement of privately owned dwellings to the decent home standard, including works to eliminate Category 1 Hazards.</p>	<p>Various Loan products are available as listed below;</p> <ul style="list-style-type: none"> • Capital and Repayment (CR) • Interest Only (for clients aged 60 or over only) • Rolled up interest (for clients aged 65 or over only) • Capital appreciation - this loan scheme is available to households who for personal or faith reasons are unable to pay interest on a loan. <p>For people who are unable to afford the CR loan other loan products* may be available, subject to assessment by WHIL:</p> <ul style="list-style-type: none"> • an Interest Only Loan that converts to a CR loan after 2-5 years. • an Interest Roll Up Loan that converts to CR after 2-5 years. • a fixed fee loan 	<p>Loans will be processed through Wessex Home Improvement Loans (WHIL), who will register a District Land Registry charge against the property throughout the repayment term and any outstanding balance on the loan will become repayable in full on disposal of the property within that period.</p> <p>A means test is applied to determine eligibility with regard to savings and income.</p> <p>The most suitable loan product for each client will be assessed by a loans advisor from WHIL, in consultation with the Council.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p> <p>Eligible works are determined by the Council.</p> <p>Fixed Fee Loan must be used to eliminate Category 1 hazards, in the first instance as indicated on Schedule of Work issued by the Council.</p> <p>Assistance is provided to fund contingency or unforeseen work, agency costs and fees.</p> <p>* age restrictions do not generally apply</p>

		<p>The term of the loan can be between 1 and 20 years depending on client's financial circumstances.</p> <p>Loans interest rates are fixed at 4% throughout the term, except for the Roll up loans where the rate is 6%.</p> <p>Maximum loan is £15,000 for the CR loan and £10,000 for other loan products.</p> <p>The maximum Fixed Fee Loan will be £7500. Minimum loan for all products is £500.</p>	
Park Homes Loan	Carry out essential repairs only.	A Capital Repayment loan to a maximum of £2500 over a maximum term of 5 years. This loan must be supported by local authority.	Assistance will be available to repair the fabric of building or replace essential amenities. No loan can be provided to make improvements to the building.
Disabled Facilities Loan	(a) To top up a Disabled Facilities Grant (DFG). b) To fund assessed applicant's contributions to DFG;	Operational arrangements exactly same as Home Improvement Loan. Eligibility dependent on support from Occupational	As above

	subject to approval by Adult Social Care.	Therapist for necessary and appropriate work.	
Empty Property Loan	To encourage owners of empty dwellings to improve to the decent home standard, to make the home available for letting (subject to nomination agreement)	<p>Maximum £15,000 per property</p> <p>Maximum term 10 years Capital and Repayment loan only available, interest rate 4% fixed throughout the term of the loan.</p> <p>Applicant required to join the Council's Accreditation Scheme in addition to sign nomination agreement.</p>	As above
Adaptation Support Assistance	<p>Assistance to fund professional fees for preparation of plans etc to aid feasibility studies for major schemes.</p> <p>Facilitate hospital discharge by carrying out urgent works of minor adaptation.</p>	Feasibility costs, hospital discharge or other urgent minor works. (Maximum £1000 or Feasibility maximum £1500).	<p>Assistance will be subject to a local land charge and will be repayable in full if the property is sold during the 20 year condition period.</p> <p>Eligibility as determined through Disabled Facilities Grant.</p>
Move On Assistance	Grant/loan aimed at helping disabled people move to property that is more suitable or can	Fund costs of removal, legal fees, surveys, stamp duty, storage and incidental costs.	Assistance will be subject to a local land charge and will be repayable in full. This charge will apply to any property, as determined by the Council and remains in force for the 20 year condition period.

	<p>more readily be made suitable to meet their long term needs.</p> <p>Assistance is available where the applicants existing property can not be adapted or the cost of any adaptation is prohibitive.</p>	<p>Maximum £5000 per application.</p>	<p>Eligibility will be assessed on case by case basis; usually as result of request for major adaptations or under-occupation issue.</p> <p>This assistance may take the form of direct assistance or a loan.</p>
<p>Warm Streets Programme</p> <p>(Please note delivery agreement for Insulation measures will be subject to review to ensure continued value for money)</p>	<p>Provision of home insulation measures through council grants for low income households, fuel supplier discounts for all others and referral to Warm Front Scheme.</p>	<p>Funds work to improve the thermal comfort and reduce CO2 emissions; usually loft and/or cavity insulation. This acts as a single gateway to Warm Front programme to extend eligibility to include households with limited income/savings, where not in receipt of benefits.</p>	<p>Programme operated by consortium of local authorities with funding from energy supplier. Managed by Centre for Sustainable Energy.</p> <p>Eligibility conditions apply as determined by Consortium or individual local authority.</p>
<p>Warm Front Support</p>	<p>Provides top up assistance to government funded Warm Front scheme.</p>	<p>Grant for all top up's to maximum £1,500. Eligibility is determined as for the Warm Front scheme</p>	<p>Assistance will be subject to a local land charge and will be repayable in full if the property is sold during the 10 year condition period</p>
<p>Emergency Work</p>	<p>Grant to fund emergency repairs through North Somerset Care and Repair where</p>	<p>Individual agreement, case by case basis subject to eligibility criteria and procedure agreed with</p>	

	usual assistance options would not offer a timely or satisfactory solution.	Team Manager.	
Stairlift Maintenance	Assistance to fund periodic servicing, repair and maintenance of stairlifts and equipment, where we have an on-going historic liability only.	Contractual arrangement in place for lifts installed prior to 2006. (Lifts fitted since this time subject to manufacturers warranty)	Stairlift maintenance will continue only where there is an historic liability.

Appendix A – Terms and Conditions

- Full repayment of loan products will be necessary on the disposal of the dwelling. In this instance disposal means the sale of the property or the transfer of ownership, or the inheritance of the property.
- Loan applicants must have a bank account; repayments are made by a monthly standing order from this account.
- Applicants must have sufficient equity in the property.
- Applicants must own the property.
- Owner-occupiers are to have owned and lived in the property for the past 12 months.
- Wessex Reinvestment Trust record the loan as a land charge, with HM Land Registry until repayment.
- All forms of assistance are subject to the availability of funding.
- Applicants must be over 18 years old.
- Works eligible for funding through an insurance claim will not receive assistance but any policy excess amount can be.
- No funding is available for works commenced prior to approval of assistance.
- Reasonable professional fees may be included from a chartered architect, chartered surveyor or a home improvement agency.
- Estimates are required, prior to approval, usually minimum of two contractors.
- Unforeseen works can only be considered with agreement from Housing Renewal Team.
- Valid applications will comprise of a correctly completed and signed application form, acceptable estimates, proof of property ownership and specified proof of income. (Assistance with completing forms is available.)
- Interim payments are usually to be a minimum of £5,000 and only paid at the discretion of the Housing Renewal Team. Acceptable invoice are required, and usually will be paid to a maximum of 75% of the approved amount. Works to the value of the payment being requested must have been completed and the works must have been inspected by the Housing Renewal Team or an officer from Care and Repair or other evidence of completion obtained.
- Final payments are only made on the submission of an acceptable invoice for the works, including any professional fees.
- Payments will be made to the client or will be paid to the contractor(s) only on receipt of applicants signed authority and interim/completion certificate.
- All work to be completed within 12 months from the date of approval. In exceptional circumstances; an extension of time can be granted in writing by Housing Renewals Team.