

# **North Somerset Council Housing Renewal Assistance Policy**

## **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.

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 new corporate plan 2020 - 2024, sets out the council's vision to create an open, fairer, greener North Somerset.

The plan identifies a number of priorities including being a council that empowers and cares about people. The plan commits to protect the most vulnerable people in our communities and to enable young people and adults to lead independent and full filling lives. The plan makes the commitment that children and adults who need the most support will consistently receive good quality services, which keep them safe and promote their well-being.

The introduction of the Energy and Renewables Loan, alongside our existing assistance offered through the Eco-Flex scheme will further support the Corporate Plan priority of making North Somerset a thriving and sustainable place, and to become a carbon neutral council and area by 2030 and to increase the number of existing homes where energy efficiency is improved.

This policy helps support the delivery of the Corporate Plan by helping residents in need improve and adapt their homes and enable the occupiers to live in a healthy and safe environment that meets their needs

## **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.

## **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 Service Leader for an appropriate decision and each case will be considered, on its merits, having regard to the Council's corporate priorities.

### **Consultation**

Some consultation has taken place with key stakeholders, given the minimal changes to the policy although the targeted assistance for elderly and disabled residents has been developed in partnership with Adult Social Care, as part of the innovation encouraged through the Better Care Fund. The Equalities Impact Assessment has been reviewed and only positive impacts have been identified, which will be published with the updated 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, where required.

### **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 Adaptations and Improvements 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
<p><b>Disabled Facilities Grant</b></p>	<p>Mandatory grant to assist people to adapt their home to meet their needs, thus helping disabled and elderly people remain safe, well and independent in their own homes.</p>	<p>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).</p> <p>Assistance for the provision of main access ramps will not be means tested.</p>	<p>This policy makes a strong commitment to supporting the major adaptation programme to help disabled people remain independent in their own homes.</p> <p>The applicant must have had an assessment by an Occupational Therapist who will detail the works that are necessary and appropriate to meet the needs of the disabled persons.</p> <p>The grant will be registered as a local land charge and works over £5000 may be repayable if you move within 10 years of completion.</p> <p>The maximum grant limit is determined by legislation, currently £30,000.</p>

Assistance Type	Purpose	Policy	Conditions applicable
<b>Home Improvement Loan</b>	<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"> <li>• Capital and Repayment (CR)</li> <li>• Interest Only (for clients aged 60 or over only)</li> <li>• Rolled up interest (for clients aged 65 or over only)</li> <li>• Capital appreciation - this loan scheme is available to households who for personal or faith reasons are unable to pay interest on a loan.</li> </ul> <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"> <li>• Interest Only Loan that converts to a CR loan after 2-5 years</li> </ul>	<p>Enquiries will be processed by the council working in partnership with Wessex Resolutions.</p> <p>With the exception of fast track loans, a full survey to determine eligible works will be carried out by the Council.</p> <p>A District Land Registry charge will be registered 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>Fixed Fee Loan must be used to eliminate Category 1 Hazards, in the first instance.</p> <p>In the event of unforeseen works being identified additional assistance may be considered if there is insufficient contingency within the approved loan. Where appropriate a contingency of 10% for unforeseen works can be added to the loan.</p>

Assistance Type	Purpose	Policy	Conditions applicable
		<ul style="list-style-type: none"> <li>• Interest Roll Up Loan that converts to CR after 2-5 years.</li> <li>• a fixed fee loan</li> </ul> <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 £7,500. Minimum loan for all products is £500.</p> <p>* age restrictions do not generally apply</p>	

Assistance Type	Purpose	Policy	Conditions applicable
<p><b>Fast Track Loan</b></p>	<p>Fast track loan for urgent works, i.e. replacement of a boiler or an electrical rewire or upgrade.</p> <p>Other works may be considered, subject to agreement with the Council.</p>	<p>Loan products as above</p>	<p>The referral will go directly to WHIL to assess affordability.</p> <p>Client to submit quotes direct to WHIL, two quotes are recommended but a minimum of one is required, a value for money test will be applied. Loan will be drawn down on receipt and acceptance of valid invoices, no completion inspection is carried out.</p> <p>A District Land Registry charge will be registered 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>

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<b>Park Homes Loan</b>	Carry out essential repairs only.	A Capital Repayment loan to a maximum of £5,000 over a maximum term of 5 years. This loan must be supported by local authority.	<p>Assistance will be available to repair the fabric of building or replace essential amenities.</p> <p>A survey to determine eligible works will be carried out by WE CR, and agreed with the Council.</p> <p>A means test is applied to determine eligibility with regard to savings and income.</p>
<b>Disabled Facilities Loan</b>	<p>(a) To top up a Disabled Facilities Grant (DFG).</p> <p>(b) To fund assessed applicant's contributions to DFG.</p> <p>(c) Loans for other works recommended by an occupational therapist, but not eligible for DFG funding may also be considered, (excluding works relating to mobility scooters).</p>	Operational arrangements exactly same as Home Improvement Loan. Eligibility dependent on support from Occupational Therapist for necessary and appropriate work.	<p>A District Land Registry charge will be registered 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>

<b>Assistance Type</b>	<b>Purpose</b>	<b>Policy</b>	<b>Conditions applicable</b>
<b>Landlord Loan</b>	To support landlord to improve their properties to meet the Decent Homes Standard.	<p>Maximum £15,000 per property</p> <p>Maximum term 10 years Capital and Repayment loan only available, interest rate fixed throughout the term of the loan.</p>	<p>Conditions as for Home Improvement Loan, eligible works to be determined following inspection by the Council.</p> <p>This assistance is not available for properties that have been empty for more than 6 months.</p>

Assistance Type	Purpose	Policy	Conditions applicable
<b>Empty Property Loan</b>	<p>To encourage owners of empty dwellings to improve to the decent home standard, to make the home available for letting.</p>	<p>Maximum £15,000 per property</p> <p>Maximum term 10 years Capital and Repayment loan available, interest rate fixed throughout the term of the loan. Loan may be approved as interest only for a set period (while works are completed) reverting to capital repayment when works are complete.</p> <p>Loan to be linked to a requirement to bring the property back into use.</p> <p>If more funding is required to make the property decent a top up, fixed fee loan (0% interest) of up to £10,000 may be provided subject to nomination rights for the duration of the loan (max loan term 10 years). Fee payable which may be added to the loan.</p> <p>Max per unit is £25,000.</p>	<p>Conditions as for Home Improvement Loan, eligible works to be determined following inspection by the Council.</p> <p>Property must have been empty for at least a 6 month period.</p> <p>Empty Property loan may be used for the conversion of an empty property into units to a maximum of 2 units per property, subject to planning permission.</p>

Assistance Type	Purpose	Policy	Conditions applicable
		<p><u>Repair and Sell Option</u>            Loan funding (in the form of an interest only for a fixed term, or Deferred Repayment Loan) may also be available to renovate and sell, with full repayment of the loan at the point of sale. Loan would convert to capital repayment loan after an agreed period (max One year) so owner would have to meet repayments if the property remained unsold.</p>	
<p><b>North Somerset Fuel Loan</b></p>	<p>A loan for homeowners and private tenants to bulk purchase fuel, if the main source of heating the home relies on oil, LPG, wood or coal. Loan may be available to spread the cost over six months.</p>	<p>Household income less than £30,000 pa            Representative 0% APR            Maximum £500 over 6 months</p>	<ul style="list-style-type: none"> <li>• No early repayment charges and flexibility to make lump sum reductions of £100 or more at any time</li> <li>• Fees may apply</li> <li>• Ethical lender.</li> <li>• Can be used with the West of England Rural Network Bulk Oil Buying Scheme</li> </ul>

Assistance Type	Purpose	Policy	Conditions applicable
<p><b>Private Sector Renewal Assistance</b></p>	<p>Assistance to fund professional fees for preparation of plans etc to aid feasibility studies for major schemes including disrepair investigations.</p> <p>Facilitate hospital/care discharge by carrying out urgent works of minor adaptation/repair, outside scope of ICES contract.</p> <p>Top up funding above maximum DFG for major works, subject to scheme approval by the Adaptations Panel.</p>	<p>Feasibility costs, hospital discharge or other urgent minor works. (Maximum £2000).</p> <p>Work must be to facilitate return home and form part of discharge or care plan. (Maximum £1000)</p> <p>Only available in conjunction with DFG when other funding options (including loans) have been exhausted.</p>	<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, subject to hardship provisions.</p> <p>Maximum assistance £20,000.</p>

Assistance Type	Purpose	Policy	Conditions applicable
<p><b>Move On Assistance</b></p>	<p>Grant/loan aimed at helping disabled people move to property that is more suitable or can more readily be made suitable to meet their long term needs.</p> <p>Assistance is available where the applicants existing property cannot be adapted or the cost of any adaptation is prohibitive.</p> <p>Assistance may also be available for properties where there is a significant under occupation or overcrowding issue or where it is not deemed sustainable for the occupier to remain in the property in the longer term.</p>	<p>Fund costs of removal, legal fees, surveys, stamp duty, storage and incidental costs.</p> <p>Maximum £5000 per application.</p>	<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, subject to hardship provisions.</p> <p>Eligibility will be assessed on case by case basis; usually as result of request for major adaptations.</p> <p>This assistance may take the form of direct assistance or a loan.</p>

<b>Assistance Type</b>	<b>Purpose</b>	<b>Policy</b>	<b>Conditions applicable</b>
<b>Home Energy Efficiency</b>	Availability of funding to assist with measures to improve home energy efficiency will be confirmed through ECO Flex declaration, although other assistance referred to in this policy will be available.	Assistance provided will support Climate Local Commitment and help to alleviate Fuel Poverty.	ECO Flex conditions will apply as governed by the scheme.  Other conditions may apply as determined by assistance under this policy e.g. Home Improvement Loan.
<b>Home Energy and Renewables Loan</b>	Loan assistance for the installation of low-carbon and/or renewable energy solutions, and improvement of insulation in domestic properties.	Maximum £8000 per property  Maximum term 10 years Capital and Repayment loan only available, interest rate fixed throughout the term of the loan.	Conditions as for Home Improvement Loan.  Measures and installers must conform to and demonstrate compliance with PAS 2035.  An incentive payment to assist homeowners to reduce their carbon footprint of £250 will be available for each successful installation, for the purchase of an A++ rated kitchen appliance or as a Council Tax reduction.
<b>Emergency Work</b>	Grant to fund emergency repairs through partners or direct provision where usual assistance options would not offer a timely or satisfactory solution.	Individual agreement, case by case basis subject to eligibility criteria and procedure agreed with Team Manager.	Enquiries will be processed through Handy Person provider or other partner to support home independence of corporate priorities.  A survey to determine eligible works will be carried out at the discretion of the Council.

<b>Assistance Type</b>	<b>Purpose</b>	<b>Policy</b>	<b>Conditions applicable</b>
<b>Stairlift Maintenance</b>	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 manufacturer's warranty)	Stairlift maintenance will continue only where there is an historic liability.
<b>Dementia Care Assistance</b>	Assistance to improve or enhance the safety, comfort and security in the home for persons suffering with dementia, and provide support for those caring for them.	Work will be tailored to individual needs; usually including building, electrical or safety works.  Works may form part of discharge or care plan. (Maximum £1,000)	This assistance will operate in conjunction with the Integrated Community Equipment Service but will not fund equipment available through that service.
<b>Tenant-Ready Loan (Private Rented Sector Landlord)</b>	To incentivise landlords to rent at or near Local Housing Allowance (LHA) levels by providing assistance with improvements to properties to enhance safety, comfort or amenity provision.	Up to £5,000 loan at 0% interest, (Fee payable by NSC to Wessex Resolutions CIC)  Can be offered in addition to Grant (see below)	0% loan linked to requirement to let at or near LHA level  WRCIC loan terms and conditions  Local Land charge will apply.  Assured Shorthold Tenancy for minimum 12 months to tenant referred by the Council. Additional loan funds may be available as set out in the policy.

<b>Assistance Type</b>	<b>Purpose</b>	<b>Policy</b>	<b>Conditions applicable</b>
<b>Tenant-Ready Grant (Private Rented Sector Landlord)</b>	To incentivise landlords to rent at or near Local Housing Allowance levels by providing assistance with improvements to properties to enhance safety, comfort or amenity provision.	Grant up to £1,000	Grant linked to requirement to let at or near LHA level.  Assured Shorthold Tenancy required for minimum 12 months to tenant referred by the Council.  Local Land charge will apply. Repayment on sale conditions will apply.

## 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 for loan assistance must own the property.
- Owner-occupiers are to have owned and lived in the property for the past 12 months.
- Wessex Resolutions CIC record loans 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.
- Eligibility criteria apply specific to each type of assistance or loan.
- Works eligible for funding through an insurance claim will not receive assistance but any policy excess amount can be.
- The Council reserve the right to decline or reject any request for assistance especially where alternative funding is available. The Council may prioritise how assistance is made available.
- 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 Adaptation and Improvements Team.
- Valid applications will comprise of a correctly completed and signed application form, acceptable estimates, proof of property ownership and specified proof of income.
- Interim payments are usually to be a minimum of £5,000 and only paid at the discretion of the Housing Adaptation and Improvements 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 Adaptation and Improvements Team or approved partner or other acceptable evidence of completion obtained.

- Final payments are only made on the submission of an acceptable invoice(s) for the works, including any professional fees.
- Payments will be made to the applicant 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 (or other period as advised) from the date of approval. In exceptional circumstances; an extension of time can be granted in writing by Housing Adaptations and Improvements Team.
- Any work to gas installation must be carried out by a registered Gas Safe contractor (proof required)
- Work on electrical installations must be carried out by a qualified electrician.
- The conditions applied to Tenant-ready Assistance will be as set out in this policy e.g. length of tenancy.