

Key Decision Required:	Yes	In the Forward Plan:	Yes
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CABINET

13 MARCH 2015

REPORT OF THE HOUSING, REVENUES AND BENEFITS PORTFOLIO HOLDER

A.4 FINANCIAL ASSISTANCE POLICY FOR PRIVATE SECTOR HOUSING

(Report prepared by Tim Clarke)

PART 1 – KEY INFORMATION

PURPOSE OF THE REPORT

To inform Cabinet about the proposal to offer financial assistance for Private Sector Housing and seek agreement for a revised Financial Assistance Policy.

EXECUTIVE SUMMARY

In 2011/12, the Council stopped offering home improvement loans unless, in exceptional circumstances, due to a shortage of capital funds.

The majority of the loans that were offered up until then were repayable on sale or transfer of property ownership, as a consequence of which, capital receipts of over £500,000 have been accrued.

In addition, funding of £100,000 has recently been awarded to the Council from the Local Growth Deal.

It is proposed that these receipts and the Growth Deal funding are now used to offer assistance to home owners wishing to carry out essential repairs and the Financial Assistance Policy has been updated.

RECOMMENDATION(S)

It is recommended that Cabinet agrees to:

- 1. The revised Financial Assistance Policy for Private Sector Housing appended to this report; and**
- 2. Using the £500,000 capital receipts and £100,000 Growth Deal funding to implement the discretionary elements of the policy.**

PART 2 – IMPLICATIONS OF THE DECISION

DELIVERING PRIORITIES

This decision and revised policy will contribute to the following priorities in the Corporate Plan 2010-2016:

Promote sustainable economic growth – by offering opportunities to local building and maintenance businesses and reducing the costs to society of housing related accidents and ill-health.

Reduce health inequalities and disadvantage – by improving the homes and consequently the health and wellbeing of our most vulnerable groups.

Remain a low crime area and reduce the fear of crime – by improving the security of homes we can reduce crime and also the fear of crime.

Ensuring all our residents live in high quality housing which meets local needs – the home improvements that are carried out will increase the quality of the private housing stock.

Regenerate the District and improve deprived areas – the home improvements will regenerate houses that might be falling into disrepair. Using local building firms ensures that the funding stays within the local economy and contributes to economic regeneration.

FINANCE, OTHER RESOURCES AND RISK

Finance and other resources

The Financial Assistance Policy offers both mandatory grants and discretionary loans. The mandatory grants are the Disabled Facilities' Grants that are funded by Central Government through the Better Care Fund. £1,030,000 will be awarded to Council through this fund to provide disabled adaptations in private sector dwellings in 2015/16.

Funding for the discretionary loans will come from capital receipts that have built up as previous loans provided under the policy have been repaid, and the £100,000 Growth Deal funding that was awarded in February 2015.

On average, £57,000 has been repaid each year from loans previously issued since 2009/10.

Capital receipts of £524,000 are currently available and it is estimated that if all 136 current loans were to be repaid, an additional £581,737 would become available.

Continuing to offer the loans on an interest free, repayable basis will mean that nearly all funds awarded can be recycled over time. The Growth Deal funding was bid for on the basis that it would be recycled and used as a means to support local building firms and promote housing led economic regeneration.

In total, £624,000 will be available at the start of the 2015/16 financial year in order to implement the policy. Officers feel that a maximum spend of £150,000 in 2015/16 would be achievable and could be sustained annually subject to review of uptake.

Risk

There is a risk that not all funds will be repaid to the Council. Registering the loans as formal charges against the property limits this and the only times a loan is not repaid will be in exceptional circumstances approved by a Corporate Director or the Strategic Housing and Needs Manager.

LEGAL

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local Councils with a general power to offer grants, loans and other forms of assistance to support private sector housing renewal, and meet the needs of people with disabilities.

Whilst the Council currently has a comprehensive Financial Assistance Policy for Private Sector Housing, it currently provides only mandatory Disabled Facilities Grants under The Housing Grants, Construction and Regeneration Act 1996.

OTHER IMPLICATIONS

Consideration has been given to the implications of the proposed decision in respect of the following and any significant issues are set out below.

Crime and Disorder / Equality and Diversity / Health Inequalities / Area or Ward affected / Consultation/Public Engagement.

Crime and Disorder

Some residents will benefit from security improvements through replacement windows and doors.

Equality and Diversity

An equality impact assessment has been carried out and no equalities issues have been identified. Officers have aimed to make the policy as equitable as possible.

Health Inequalities

The policy will help to tackle health inequalities through improvements to housing which is identified as having a significant contribution to health and wellbeing.

PART 3 – SUPPORTING INFORMATION

BACKGROUND

The Council has had a Financial Assistance Policy for Private Sector Housing in place since 2002. The policy was last updated in 2009.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires Councils to have in place a private sector renewal strategy if they are to provide assistance.

In 2011/12, the budget for financial assistance other than mandatory Disabled Facilities Grants was withdrawn due to a lack of funds and to allow a focus on the disabled facilities grants which had seen an increase in demand.

Why provide assistance?

The Council has a statutory duty to provide Disabled Facilities' Grants and receives funding from Central Government for this purpose. The Council's budget allocation from the Better Care Fund for 2015/16 is £1,030,000. In the 2014/15 financial year, TDC is on target to spend £1 million funding adaptations for 135 disabled people.

The Council has a general power to provide assistance for those who need help with repairs to their homes and this is something that Councils have traditionally done to good effect and fits in with the Council's community leadership role.

In 2007/08, when the previous full range of assistance in the policy was available, 81 households were helped and £202,000 was spent on property improvements. When funds ran low in 2009, a waiting list was held that reached 120 enquiries over an 18 month period.

Based on this historical data and experience, Officers are confident that there will be a similar level of demand if the assistance becomes available again.

Recently, the Council commissioned the Building Research Establishment (BRE) to undertake some housing stock condition modelling and an assessment as to the health impact of the hazards and disrepair in the Council's private sector housing stock.

The reports highlight that within the Council's housing stock, there is 78% owner occupation and that the number of hazards and levels of disrepair are similar to the national average.

Housing is a key contributor to health and well-being and it is well documented that poor quality housing can lead to poor health. Many of the people that the Council provides assistance to are either vulnerable or elderly and, as a consequence, spend longer in their homes and are therefore more at risk to any hazards or disrepair that may be

present.

The Health Impact Assessment undertaken by the BRE identifies that 87% of the housing hazards in our district occur in the owner occupied stock and this reflects the size of that particular tenure. The most common hazard is excess cold and the second most common is falling on stairs which is linked to cold homes.

Hazards are assessed using the Housing Health and Safety Rating System introduced by the Housing Act 2004. The categorisation of hazards is determined by a risk assessment of the effect of a defect on the health and safety of the occupant. The Council has a duty to deal with category 1 hazards and a discretionary power to deal with category 2 hazards. The overall aim of the system is to ensure that the Council can deal with risks from hazards to health and safety in dwellings by requiring them to be reduced to no worse than the average risk for a property of a certain age and type.

The costs to society and the NHS of category 1 hazards are huge. The annual costs to the NHS associated with falls on stairs in our owner occupied stock are £632,760 and the costs to society are £1,581,900. If we mitigated those hazards the annual savings would be £588,230 and £1,470,575 respectively. The cost of mitigating the hazards entirely is £3,952,211 but if we invested £50,000 each year in mitigating the least expensive 50% of hazards, the savings to society would exceed the cost of the work in year one by around £25,000.

The example above demonstrates the wider impact that our assistance policy can have and the potential that future joint working with health services, to target occupants who are most at risk, could achieve.

Many owner occupiers may not be able to afford essential repairs to their homes and are unable to release equity in order to fund them. Loans are available on the high street but interest rates will apply and the most financially hard up will not be able to obtain them.

Are there any other options?

The Council has held discussions with the Parity Trust, an FCA registered, not for profit charitable organisation that provides loans for home repairs. Where a client is unable to obtain a high street loan Parity Trust can, subject to a full financial assessment, offer a loan using funds provided by the Council. The downside is that the interest rates are higher for the client and most clients would need to start repaying the loan straight away. The Council would need to pay an annual fee of £6500 that would reduce to 50% for the life of any loans if the Council withdrew from the agreement. At present, given the level of capital funding we have available, Officers do not feel this is an option to pursue but will explore options around partnering with an organisation to provide independent financial advice to potential applicants.

Empty Dwellings

It is estimated that there are over 850 dwellings in Tendring that have been empty for longer than 6 months. If all of these were brought back into use with some intervention from the Council we could claim (under current arrangements) £5 million in new homes bonus over the next 6 years.

The revised Financial Assistance Policy includes two types of assistance aimed at bringing empty dwellings back into use; a first time buyer's loan and a landlord's loan. Both provide additional opportunities and in the case of the first time buyer's loan will help those who might not otherwise be able to afford to become owner occupiers.

Evidence from the *No Use Empty* project in Kent suggests that for every £20,000 loaned an average of £25,000 of private sector funding is levered into the improvements when empty dwellings are renovated.

Keeping it local

In order to promote sustainability and support local companies, the revised policy allows for assistance to be provided only where local building firms are used. There is flexibility where specialist work cannot be sourced locally or value for money cannot be demonstrated. The money from the Growth Deal has been provided on the basis that it will support the local building industry and promote housing led economic regeneration.

Eligibility

The policy targets assistance mainly at those who are less financially well off. Introducing means testing for the Renovation Loan means that we are not restricting the assistance only to those who are in receipt of a means tested benefit and can assist those who may be working but struggling to raise the necessary funds to carry out the work. Means testing in this way means that those who can afford to contribute to the work will have to in order for any assistance to be approved.

Managing Demand

It is likely that there will be a high demand for the assistance on offer. This will be managed by Officers in order to regulate spending and prevent workloads becoming unmanageable. If needed a priority waiting list will be set up and if this is necessary clients will be fully informed as to the reasons why in order to avoid complaints.

Key Changes to the Policy

As it was last updated in 2009 it has been necessary to refresh the policy throughout. The key changes made are summarised as follows:

- The introduction and background have been re-written and reduced in length. It has been made clearer how the policy is resourced and more up to date housing stock condition information added.
- Assistance that was previously unpopular or no longer justifiable has been removed, leaving the following:
 - Mandatory Disabled Facilities Grant (statutory Maximum £30,000)
 - Discretionary Disabled Facilities Loan (maximum £30,000)
 - Discretionary Renovation Loan (Maximum £10,000)
 - Discretionary First Time Buyers Empty Homes Loan (Maximum £10,000)
 - Discretionary Landlord Empty Home Loan (Maximum £10,000)

(All loans remain interest free and repayable on sale or transfer of the property. Loan maximums can be increased to £20,000 for individual cases at the discretion of the Strategic Housing and Needs Manager)

- Information relating to the application process and terms and conditions has been revised.
- A local builder condition has been added to promote economic regeneration within

Tending.

- A clause has been included to allow one-off renewal or improvement projects to be appended to the report as and when funding becomes available for them.
- A clause has been added allowing minor amendments to be made to the policy in consultation with the Portfolio Holder for Housing, Revenues and Benefits.

CURRENT POSITION

The current position is that the Council is only offering Mandatory Disabled Facilities Grants.

The capital funding identified and the Growth Deal funding means that we have enough resource to expand our offer. As the assistance policy was last updated in 2009 it is timely that an update is done now.

Other considerations

None

BACKGROUND PAPERS FOR THE DECISION

None

APPENDICES

Appendix A – Financial Assistance Policy for Private Sector Housing 2015

Tendring
District Council



Life Opportunities

Financial Assistance Policy

for Private Sector Housing

March 2015 (Revised and Updated)

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Tendring District Council

Financial Assistance Policy for Private Sector Housing

INTRODUCTION

Introduction to the Policy

Poor and unsafe housing increases the risk of ill-health and injury. Housing also contributes heavily to health and wellbeing. Certain groups are more vulnerable to poor housing and may therefore be more susceptible to health problems. By providing advice and financial assistance the Council can contribute to improving housing conditions

Tendring has a variety of housing and a mostly elderly population; it also includes the most deprived area in the country, Jaywick. The Council is committed to working with home owners, landlords and tenants to tackle the worst housing conditions.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into force on 18 July 2002. It repealed much of the prescriptive legislation governing the provision of previous housing assistance, replacing it with wide ranging powers to provide assistance for housing renewal, based on local needs and achievement of strategic objectives. The Council introduced a financial assistance policy in 2002 that was revised and updated in 2009, that was aimed at addressing local need and detailed what assistance was offered and how the policy would be administered.

Policy Objectives

This policy is intended to:

- Help disabled people adapt their homes in order to maintain their independence
- Provide financial assistance in the form of interest free loans to people who do not have the income or savings to maintain their homes to prevent further disrepair and safeguard their health and wellbeing
- Encourage the return to use of long term empty dwellings by offering interest free loans to first time buyers and landlords.
- Support housing led economic regeneration

Policy Implementation

This revised policy will be implemented immediately and will be reviewed every 3 years. Amendments should only be necessary in the case of a significant change to policy items. The Strategic Housing and Needs Manager in consultation with the Housing Benefits and Revenues Portfolio Holder will make changes to the document without the need for formal ratification, where such changes make no significant change to service provision. Where amendments produce significant change to service provision those amendments will require the approval of Cabinet before the operational policy is changed.

There may be external factors that require major review earlier than anticipated, e.g.

- Changes to Capital Spending Plans
- Acute changes to local financial circumstances

- National policy/legislative changes
- Local strategic influences

Housing Stock Condition

Tendring District Council recognises the vital part that private sector housing plays in meeting housing need.

74% of households across the district are owner occupiers, with 18% living in private rented accommodation and 8% of households renting from Registered Social Landlords. (Source – <http://www.ons.gov.uk/ons/datasets-and-tables/index.html>)

Section 3 of the Housing Act 2004 requires the Local Authority to keep the housing conditions in its area under review with a view to identifying any action that may need to be taken by them under any provisions of the Act.

A survey was commissioned by Tendring District Council in 2015 to comply with this legal requirement.

The Key Findings of the *Dwelling Level Housing Stock Modelling* are:

Of the 66,932 dwellings in the District, 21% have Category 1 hazards. 11% of the Category 1 hazards are for Excess Cold and 9% are fall related hazards. 6% are in disrepair (measured using Decent Home Standard criteria). (Source – Dwelling level housing stock modelling, Building Research Establishment 2015)

22% of dwellings have Category 1 hazards, equivalent to 13,198 dwellings, usually through lack of investment and adequate maintenance. These hazards are assessed using the Housing Health and Safety Rating System introduced by the Housing Act 2004. The categorisation of hazards is determined by a risk assessment of the effect of a defect on the health and safety of the occupant. The Council has a duty to deal with category 1 hazards and a discretionary power to deal with category 2 hazards. The overall aim of the system is to ensure that the Council can deal with risks from hazards to health and safety in dwellings by requiring them to be reduced to no worse than the average risk for a property of a certain age and type.

The estimated cost to remedy all of the Category 1 hazards is £49million. If these hazards are mitigated then the total ongoing annual savings to society are estimated to be £5.9 million, including £2.3 million of annual savings to the NHS. (Source – A Quantitative Health Impact Assessment: The cost of private sector housing and prospective housing interventions in Tendring, Building Research Establishment 2015)

See Appendix A for details of the Housing Health and Safety Rating System and Category 1 and 2 Hazards.

Policy Background

This policy has been informed by the stock condition information referred to above and is formulated in light of the Council's Corporate Plan "*Tendring Life – a place to be proud of*", which is a statement of the Council's vision, service priorities and values.

The Vision of the Council is:

“By 2016 Tendring will be a vibrant, healthy and attractive place to live, work and visit.”

The Priorities for the Council are:

Our Prosperity

- Build a thriving local tourism industry.
- Promote sustainable economic growth.
- Ensure people have the knowledge and skills to secure good employment.

Our People

- Reduce health inequalities and disadvantage.
- Promote healthy and active lifestyles
- Remain a low crime area and reduce the fear of crime.

Our Place

- Ensure all of our residents live in high quality housing which meets local needs.
- Regenerate the District and improve deprived areas.
- Protect and enhance our environment, countryside and coast.

The forms of financial assistance provided through this Policy will improve residents' housing and reduce fuel poverty both of which contribute to reducing health inequalities and disadvantage. In particular, the provision of Disabled Facilities Grants enable vulnerable people to live safely and independently in their own homes.

The Legal Framework

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local councils with a general power to offer grants, loans and other forms of assistance to support private sector housing renewal, and meet the needs of people with disabilities.

Under this Order, mandatory disabled facilities grants remained virtually unchanged, whereas all other housing grants offered under the Housing Grants, Construction and Regeneration Act 1996 ceased to be available from 18 July 2003.

All councils must have in place a private sector housing renewal strategy and policy for their area if they are to provide assistance. The policy must set out the local priorities, the nature of the assistance that is to be provided, and who is eligible to receive it.

This policy document updates and supersedes the Financial Assistance Policy for Private Sector Housing dated November 2006 that was revised and updated in 2009.

Resourcing the Financial Assistance Policy

The financial landscape of local government is changing, due to reductions in central government grant funding. It is important that this policy and the assistance it offers becomes self-sustaining and also provides opportunities for local companies and support housing led economic regeneration.

The assistance offered previously has mostly been repayable when a property is sold or transferred to another owner. As a consequence over the years money has been repaid to the Council building up a healthy fund that can continue to be used.

The Council may from time to time utilise special funding from central government or other sources aimed at specific subjects to target issues of local and national concern in accordance with any special conditions, e.g. replacement of inefficient boilers. Any special terms and conditions applicable to such initiatives will be appended to the Financial Assistance Policy, as they will not significantly alter the Council's primary approach to the subject.

The Council will not approve any grants or commit monies to any property when the spending allocation from the Capital Programme has been exhausted.

Partnership Working and Consultation

The Council does not approach housing issues in isolation, and takes account of the wider picture and the social and environmental issues that also affect communities.

This involves working with a wide range of partner organisations, stakeholders, and service users to ensure that service delivery is truly joined up.

The most notable examples of partnership working of particular relevance to this Policy are shown in the following table:-

Key Partner	Range of Service Relevant to this Policy
Home Improvement Agencies	➤ Helping vulnerable people remain independent in their homes by the provision of a Handy Person Service, Gardening Service, Benefits Advice Service, referral to charitable and other sources of advice and financial assistance, Home from Hospital Service and through the administering of the Disabled Facilities Grants process.
Essex County Council Social Care services	<ul style="list-style-type: none"> ➤ Delivery of adaptations of homes to meet the needs of people with disabilities through the Disabled Facilities Grant route. ➤ Referrals in relation to clients that are already under the care of social services who may need repairs to their property ➤ TDC referral to social services in relation to clients who may need their assistance.
The Energy Savings Trust	➤ Providing free impartial and tailored energy efficiency advice.
Other Councils through Essex wide	➤ Sharing best practice

and Regional and Sub Regional private sector housing groups	➤ Achieving consistency of approach
Charitable Partners	<ul style="list-style-type: none"> ➤ Royal British Legion offer home repair loans to ex-service personnel. ➤ Charis Trust – administer grants and loans on behalf of the large utility companies for their customers. They usually cover utility debts but can help purchase white goods and repair properties.

TYPES OF FINANCIAL ASSISTANCE

Disabled Facilities Grants

Mandatory disabled facilities grants are available to help qualifying applicants pay for the cost of adapting a home to meet the needs of a disabled person.

Eligibility for a Grant

Home owners, housing association tenants and private tenants can apply as well as landlords on behalf of a disabled tenant. Applications will only be considered where an Essex County Council occupational therapist has recommended the work. This means that the works need to provide the most effective long-term solution, taking into account the assessed need and relevant circumstances of those affected.

Qualifying Works

In considering the occupational therapist's recommendations, the Council must establish that the proposed works are necessary and appropriate **and** are reasonable and practicable.

The adaptations which are eligible for mandatory disabled facilities grant are detailed in the legislation, but in summary include -

- Adaptations to aid access into and around the dwelling and to the garden areas.
- Provision of appropriate bathroom facilities, suitable sleeping facilities and heating, and access to lighting and power.
- Appropriate kitchen adaptations if the disabled person is the main carer (minor kitchen adaptations if the disabled person is not the main carer).
- Adaptations to enable the disabled person to care for dependent residents.

Where a number of suitable options have been identified to meet the needs of the disabled person, the Council will only provide a grant in respect of the most cost effective option. Alternative options can be considered but the Council will only fund the value of the most cost effective option. The final works must meet the occupational therapists recommendation.

In some instances, the existing home will not be suitable for adaptation and, with the disabled person's agreement, the Council may decide that it is better to help them move to more suitable accommodation. Grant funding can be offered towards the cost of moving and making minor adaptations subject to the means test and maximum grant explained below.

Means Test and Maximum Grant

All applications will be subject to a standard means-test of the disabled person and their partner. If the disabled person is a child under the age of 18 the application will not be subject to a means test. Means testing determines how much the applicant will be required to contribute towards the cost of the qualifying works.

The applicant's contribution will be reduced by the amount of any previous contribution they have made towards a disabled facilities grant at that property within

the 10 years preceding the application date if they are an owner (or within 5 years if they are a tenant).

In the case of a landlord's application, the landlord may be required to make a contribution towards the cost of the works. The size of the applicant's contribution will be determined by the Council's Housing, Benefits and Revenues portfolio holder according to the particular circumstances and merits of the case.

The maximum disabled facilities grant payable is £30,000 **less** any assessed contribution.

Repayment

Repayment conditions will generally be attached where the grant awarded is for a sum exceeding £5,000 and the applicant has a qualifying owner's interest in the premises on which the relevant works are to be carried out. A charge will be registered against the property as a local land charge.

The repayment conditions are that the Local Authority may demand the repayment of such part of the grant that exceeds £5,000, but that it may not demand in excess of £10,000 repayment. Repayment would be required if the applicant disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date. (The certified date is the date of the final grant payment)

Before requiring repayment, the Local Authority has to consider the following and be satisfied that it is reasonable in all the circumstances before they require the repayment –

The extent to which the recipient including their partner would suffer financial hardship were they to be required to repay all or any of the grant; (This will be considered by the Strategic Housing and Needs Manager in consultation with the Housing, Benefits and Revenues Portfolio Holder)

Whether the disposal of the premises is to enable the recipient of the grant to take up employment or to change the location of his employment;

Whether the disposal is made for the reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and

Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

Discretionary Disabled Facilities Loan

A Disabled facilities loan can be provided on a discretionary basis to help with the cost of adapting the home of a disabled person, where the work does not fall into the eligibility criteria for a mandatory disabled facilities grant.

Eligibility for Assistance

Home owners and landlords can apply in respect of a disabled occupant. Applications will only be considered, however, where an Essex County Council occupational therapist has recommended the work.

Where assistance is being sought for adaptations, it will be means-tested and take the form of an interest-free loan. The amount paid will be registered against the property as an interest in the land at HM Land Registry and will be subject to repayment when the home is sold or transferred to another owner.

Qualifying Works

In considering the occupational therapist's recommendations, the Council must establish that the proposed works are reasonable and practicable and that although not mandatory there is a reasonable need for the provisions.

As with the mandatory disabled facilities grant, the works must provide an effective long-term solution taking into account the relevant circumstances of those affected.

The following examples of work may be eligible for a disabled facilities loan:

- Provision of specialist treatment facilities.
- Provision of a safe play area.
- Adaptations to help a disabled person to work from home.
- Suitable alternative options to those offered under disabled facilities grant.

Maximum Funding for Disabled Facilities

The maximum funding for disabled facilities (whether in the form of a grant or loan, or as a combination of the two measures) is £30,000 **less** any assessed contribution.

Where a combination of the measures is used, the grant funded portion will be reduced by the assessed contribution from the applicant.

Discretionary Renovation Loan (Owner/Occupier)

A loan provided on a discretionary basis to help bring non-decent homes up to the decent home standard. A decent home is one that:

- Is free from Category 1 hazards under the Housing Health and Safety Rating System
- Is in a reasonable state of repair
- Has reasonably modern facilities and services
- Offers a reasonable degree of thermal comfort (both efficient heating and effective insulation)

The assistance takes the form of an interest free loan that is registered against the property as an interest in the land at HM Land Registry. The loan will be subject to repayment whenever the property is sold or transferred to another owner.

Eligibility for Assistance

A discretionary renovation loan is available to help households who own or have a lease-hold interest in their home and have a legitimate and reasonable contractual obligation to repair and maintain the premises. The applicant must have lived in the district for at least 3 years and owned and lived in the property for a period of at least 18 months prior to the date of application and the property must be more than 10 years old. Assistance will not be provided for owner occupiers or long leaseholders of mobile homes or houseboats.

Applicants will be expected to live in the property as their main residence and not let the property out. If an applicant wishes to let out their property they will be required to pay the loan back in instalments using the rental income as their loan will become a landlord loan.

Applicants will be means tested in a similar way as for Disabled Facilities Grants to determine if they have a contribution to make towards the works. Previous applications for loans that have been paid will be taken into account when determining the level of assistance that will be provided. A property that was brought up to the decent home standard using financial assistance less than 10 years ago will not normally be eligible.

Qualifying Works

Assistance may be provided to help bring a non-decent home up to the decent home standard. See Appendix A for details of the Decent Home Standard.

The grants officer will be able to give further advice and information on qualifying works.

Certain works that are related to energy efficiency and may therefore be funded by government scheme would be referred to any relevant schemes that are in operation at the time.

The maximum amount of assistance (owner/occupier) that can normally be paid is £10,000 less any assessed contribution with the minimum that can be paid being £500. The property must meet the Decent Home Standard on completion of works.

Discretionary First Time Buyers Empty Homes Loan (Owner/Occupier)

A loan to help first time buyers bring a long term empty property back into use.

The assistance takes the form of an interest free loan that is registered against the property as an interest in the land at HM Land Registry. The loan will be subject to repayment whenever the property is sold or transferred to another owner.

Eligibility for assistance

Assistance will be offered to applicants who are first time buyers and the property has been unoccupied for longer than one year and an application is made within the first year of ownership. Applicants must have been resident in the district for at least 3 years prior to application.

The applicant's mortgage must be over 80% and they must have less than £7,000 in savings.

Qualifying works

At the discretion of the Council a loan will be provided to help bring a non-decent home up to the decent home standard. See Appendix A for details of the Decent Home Standard.

The grants officer will be able to give further advice and information on qualifying works.

Certain works that are related to energy efficiency and may therefore be funded by government schemes would be referred to any relevant schemes that are in operation at the time.

The maximum amount of assistance (owner/occupier) that can normally be paid is £10,000 less with the minimum that can be paid being £500. The property must meet the Decent Home Standard on completion of works.

Discretionary Landlord Empty Homes Loan

Empty property loans are provided on a discretionary basis to help landlords to fund essential works to bring empty homes and derelict buildings up to the decent home standard and back into use as affordable rented accommodation for vulnerable tenants nominated by the Council from the Housing Register.

Interest-free, these grants will be repayable by instalments, using a proportion of the monthly rental income. The amount of money borrowed will be registered against the property as an interest in the land at HM Land Registry and will be subject to repayment when the property is sold or transferred, or if the landlord breaks the terms of the agreement as set out below within five years of the loan being provided.

The amount of the landlord's monthly instalments is negotiable and will depend on the circumstances and merits of the case.

Eligibility for Loans

Landlords are only able to apply for an empty property loan in respect of properties that have been empty for at least one year. Priority will be given to those properties which have been empty for longer periods and are located in areas identified by the Council as having a significant housing need.

As a condition of receiving the loan, the landlord will be required to sign a 5 year tenancy nomination agreement (or, alternatively, a 5 year leasing agreement), ensuring that the property can be used by people who are homeless or are on the Council's Housing Register. Rent levels will be restricted to an amount that can be met by Housing Benefit.

However, if a landlord assists the Council by housing a homeless household a Rent Guarantee would also be available through the Housing Service's Rent Deposit and Guarantee Scheme (this will be limited to the equivalent of one month's rental).

Qualifying Works

To qualify for assistance, a property must have been vacant for at least one year and not meet the Decent Home Standard.

At the discretion of the Council Empty Home Loans will be provided to help bring a non-decent home to the decent home standard. See Appendix A for details of the Decent Home Standard.

The grants officer will be able to give further advice and information on qualifying works.

Amount of Loan Provided

The maximum empty property loan that can be provided is £10,000.

TERMS AND CONDITIONS COMMON TO ALL FORMS OF ASSISTANCE

Information Provided

All applicants must be 18 years of age or older at the date of application and in the case of joint applications at least one must be over 18 at the date of application.

Grant or loan assistance will only be approved for the benefit of applicants who are able to provide evidence of a valid national insurance number.

Information provided to the Council by applicants as part of the application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling public funds to help prevent and detect fraud or in investigation of other possible criminal activities.

Applications or enquiries will only be accepted if they are made on the current form provided by the Council.

Applicants will be required to provide full details of financial circumstances on a form provided by the Council. In completing this form applicants will be required to sign a declaration as to the accuracy of information provided and that of supporting paperwork, e.g. wages slips and accounts, etc. The Council will routinely carry out cross checks on information provided. If incorrect information is provided to the Council the grant or loan will be repayable to the Council on demand.

Home Improvement Agency Services

The Council encourages the use of home improvement agency (HIA) services and will always seek to have a service level agreement in place with a suitable agency. An HIA is appointed by Essex County Council to assist older people and people with disabilities to gain access to funding and specific services including helping people to re-establish their life at home following hospital, a handyperson scheme for small scale repairs and a gardening service.

Flexibility within the Policy

Although the Council has been quite specific about the circumstances in which an application for assistance will be given priority, it will consider each application on its individual merits, even if it appears to fall outside the Council's system of priority.

It is envisaged, however, that such applications will normally be approved only where an applicant is able to demonstrate exceptional hardship or provide very strong justification on the basis of need.

Anyone who feels their request for financial assistance has been refused unfairly and the matter cannot be resolved by discussion with officers is entitled to request a review. In such circumstances details of the case are referred to the Council's Housing, Benefits and Revenues portfolio holder for a decision.

The Strategic Housing and Needs Manager has the discretion to:

- Increase the maximum level of loan to £20,000 in individual cases where the levels of disrepair require further investment to ensure the property meets the Decent Home Standard on completion of works.
- In consultation with the Housing, Benefits and Revenues Portfolio Holder increase the maximum grant level on all loans and the works offered to the Decent Homes Standard where increased budgetary provision has been identified.

Worsening Circumstances

Applicants will not be entitled to financial assistance if they have deliberately worsened their housing circumstances or if their housing situation has been made worse because they have acted in a manner that is unreasonable.

Local Builders

The Council will only normally approve funding for work that is to be undertaken by builders from within the Tendring area. This is in order to provide sustainability and promote employment in the area whilst supporting housing led regeneration. Discretion will be applied where specialist work is needed or value for money cannot be demonstrated.

Payment of Fees

At the discretion of the Council, the reasonable cost of preliminary or ancillary services, fees and charges will be included within the calculation of financial assistance. Each submission of fees will be individually considered for reasonableness. The payment of such fees is conditional on a grant or loan being approved and the completion of all specified works, otherwise the Council will not be held responsible for any fees incurred before or after approval.

Where an applicant or a member of their household is elderly, disabled or vulnerable and they need the services of a home improvement agency, architect or surveyor to organise and oversee works funded by disabled facilities assistance or discretionary renovation loan the Council will include the reasonable fees in the calculation of the financial assistance.

Where there has been an award under the Party Wall Act reasonable fees and works to neighbouring properties detailed in the award will be considered eligible for financial assistance, only where the works being undertaken are those scheduled or approved by the Council.

Approvals for Works

The responsibility to gain all necessary approvals for works to be undertaken rests with the applicant or their agent. Such approvals may be Planning Permission or Building Regulations Approval or any other approvals as advised by the Council.

Contractual Arrangements

It is the applicant who employs the builder to undertake agreed works and the Council have no contractual liabilities in that relationship as their role is only to administer the grant process.

By approving an application for assistance, the Council is providing the applicant with an undertaking to pay a specific sum of money, subject to satisfactory completion of the approved works and on condition that the applicant complies with the agreed terms.

An applicant who fails to comply with the terms and conditions of assistance will be wholly liable for meeting any costs incurred under the contract.

The contractor who is chosen by the applicant, is responsible for ensuring that the works progress to a satisfactory conclusion. Before the works commence, it is essential that the applicant (or their representative) and their chosen contractor agree the following:

- (a) The exact scope and cost of the works (what is included and what is not).
- (b) The time it is likely to take to complete the contract.
- (c) Arrangements for gaining access to the property, including hours of work.

Resolving Disputes

The applicant is ultimately responsible for ensuring the quality of the completed works. Applicants are strongly advised to engage a professional agent e.g. an architect, surveyor or Home Improvement Agency to act on their behalf/supervise the works on their behalf. The applicant and builder will be expected to resolve any disputes that arise. The Council will not act as clerk of works or become involved in any disputes.

Ensuring Value for Money

It is the responsibility of the applicant (and their representative, if they have one) to satisfy themselves that the contract price provides value for money.

However, to safeguard public money, the Council will only approve financial assistance on the basis of what it considers to be the reasonable cost of the works. Costs above this amount will not qualify for assistance.

On considering applications for the benefit of people with disabilities the Council will not grant aid adaptations for which County Council Social Services are responsible under the Chronically Sick and Disabled Persons Act 1970 or there are other possible alternative sources of funding, e.g. the NHS.

Unforeseen Works and Savings

Where a contractor discovers the need for further works after starting on site, additional financial assistance will **only** be considered if those works could not have been foreseen prior to the commencement of the works **and** if the extra costs have been approved in writing **before** the additional work is carried out.

The Council must be notified of any reduction in costs that occur as the works progress.

Situations where the amount of Grant or Loan assistance may change

The amount of grant or loan approved represents the reasonable cost of undertaking eligible works together with any associated ancillary costs such as architects' fees.

The amount approved will be paid upon satisfactory completion of work following submission of valid invoices together with any necessary guarantees/certificates etc.

However, there are circumstances where the amount of financial assistance paid may vary from that originally approved. The following list describes those situations where applicants are required to notify the in writing Council of a change in circumstances as payments may be affected.

- Proposed change of contractor if different from one of those who provided an estimate forming part of the application for financial assistance. If the contractor proposed is one that did not provide an estimate for consideration at the approval stage the Council will need to agree this in writing before works commence.
- Where unforeseen works eligible for assistance become evident during the course of work.
- Where final invoices for the works involved are less than the sum approved.
- Where works are not completed within the time scale specified (as set out in Stage 5 – Approval of Applications – Page 19 refers).

Where an applicant dies or needs to move into residential care because of deterioration in their health, the Council will provide financial assistance for any works that have already been completed, or need to be completed to make the building weather tight or useable e.g. an unfinished extension or bathroom.

Applicants are encouraged to contact the Council in advance if they believe that their circumstances may change in order that they can be given advice on the options available.

Payment of Financial Assistance

Payments will normally only be made on satisfactory completion of the works. However for large works (or where several contractors are being employed) interim payments can be made for up to a total of 90% of the financial assistance originally approved.

Payments shall be conditional upon receipt of an acceptable invoice accompanied by any relevant supporting documentation e.g. damp proofing guarantee, certification issued by Gas Safe Register contractor for gas installations, electrical work completed by a contractor registered under a scheme for Approved Document Part P as able to self-certify their own electrical work, window and door installations under FENSA or a similar approved organisation as appropriate and a Certificate of Completion if the work was subject to Building Regulation control.

Payment will normally be made direct to the appropriate contractor following agreement with the applicant that works to the appropriate stage have been satisfactorily completed. Where the applicant has already paid the contractor, payment will be made direct to the applicant on production of a receipt for payment. In the case of a dispute between the applicant and contractor which is not resolved in a reasonable time period the grant or loan, or part thereof, may be paid to the applicant at the discretion of the Council.

Payment of any grant or loan approved will only be considered after any applicant's contribution has been accounted for in the value of invoices submitted.

Repayment of Financial Assistance

Repayment conditions are attached to all types of assistance available under this policy. Loans will normally need to be repaid in full when the property is sold or transferred to another owner.

Where this may cause undue hardship the Strategic Housing and Needs Manager, in consultation with the Housing, Benefits and Revenues Portfolio Holder will consider waiving repayment of all or part of a loan (when the property is sold or transferred).

When considering such requests, the Council will consider the value of the property, the amount of equity and the reasons why it is being sold or transferred. It will also want to know about the personal circumstances of the applicant's household (such as their health, mobility, employment, income, outgoings and savings) and the type of housing and support they require.

Prior to reaching a decision, the Council will seek from the applicant all information and evidence that is considered relevant. If the applicant withholds this information or fails to demonstrate that they will be caused significant hardship by the requirement to repay all or part of the loan, their request is unlikely to be met.

In the case of a loan paid to a Landlord to bring an empty property back into use, the landlord allows the condition of the property to deteriorate so that enforcement action is necessary by means of statutory notice then he/she shall repay the Council on demand the full amount of the assistance that has been paid plus compound interest at a reasonable rate determined by the Council.

Throughout the loan period following final payment of invoices the applicant shall upon written request from the Council, reply in writing, within 21 days of the date of the request stating how he/she is complying with any of the terms and conditions of the loan.

In the event of a recipient of assistance pursuing a successful insurance claim, action for legal damages, etc. which covers the cost of works for which a loan was previously paid the applicant will on demand repay the total value of the loan relating to such works or the value of the insurance payment/legal damages if lower.

Where an applicant sells or transfers ownership of a property within 5 years of the certified date they will be required to repay the value of the loan plus compound interest at a reasonable rate as determined by the Council. In the case of an applicant who has received a renovation loan and they subsequently let the property out they will need to contact the Council to arrange a loan repayment schedule as would normally apply to a landlord empty homes loan.

Effect of a Breach of Conditions

In the event of the landlord breaching the conditions attached to the payment of Discretionary Landlord Empty Home loan, (by selling or transferring the property, or because of other reasons), the landlord will be required to repay to the Council on demand the amount that has been paid.

HM Land Registry Entries

Where appropriate, the value of the grant or loan will be registered against the property as an interest in the land at HM Land Registry and will be subject to a repayment when the home is sold or transferred to another owner.

GENERAL MATTERS AND THE APPLICATION PROCESS

Future Development of the Policy

In the longer-term, it is hoped that the Council will work closely with mortgage lenders and financial advisers to make it easier for low income households (especially those without a mortgage) to release the equity in their homes and fund repairs and improvements from their own resources.

Equality and Diversity

The Council has undertaken an Equality Impact Assessment of this Policy.

Sources of Advice and Alternative Funding

The Private Sector Housing team provides technical advice on housing conditions, disabled facilities and fire safety, as well as information on the grants, loans and other financial assistance available.

The Life Opportunities' Private Sector Housing team can be contacted by telephone on 01255 686744.

By letter to The Town Hall, Station Road, Clacton on Sea, Essex. CO15 1SE.

By email to private.housing@tendringdc.gov.uk

Home Improvement Agencies provide disabled and vulnerable people with advice on a range of housing options, and in some cases can organise and oversee repairs and adaptations.

The Energy Savings Trust provides free tailored and impartial advice on home energy efficiency including insulation and heating improvements, including the various sources of funding, and can be contacted by telephone on 0300 123 1234 or their web site at energysavingtrust.org.uk

Colchester Credit Union offers convenient savings and low interest loans to its members:

Colchester Credit Union Ltd.,
Co-operative Resource Centre,
The Centre, Greenstead,
COLCHESTER,
CO4 3PX
Telephone: 01206 798 823
info@colchestercreditunion.co.uk
www.colchestercreditunion.co.uk

Applying for Financial Assistance

The following summarises the procedure for applying to the Council for assistance but stages of the process may or may not be applicable to all forms of assistance, with a distinction between applications from home owners and landlords:

Stage 1 – Initial Enquiry

For Disabled Facilities Grants initial enquiries have to be made to Social Services at Essex County Council as we can only grant aid work that has been recommended by an Occupational Therapist. The telephone number for Social Services is 0845 6037630.

Upon receiving the initial enquiry (usually by telephone, letter or email), the Private Sector Housing team provides advice on the qualifying criteria and explains how to proceed with the application.

Applicants enquiring about disabled facilities grants are advised to contact Social Services with a view to arranging for an occupational therapist to visit and assess the needs of the disabled person in line with their criteria and prioritisations.

An enquiry form and a summary of this Financial Assistance Policy are sent to the applicant or their representative. (For urgent cases and enquiries for assistance towards a client's contribution to Warm Front grant aided works, this stage may not be applicable.)

For landlord enquiries, this stage may not be applicable.

Stage 2 – Preliminary Assessment

The applicant will complete and return the enquiry form, providing the Council with the information it requires on their circumstances (including details of their financial situation) and the condition of their home.

Using the information on the enquiry form, the Council will make a preliminary assessment of the applicant's entitlement to assistance.

With regard to Disabled Facilities Grants, on receipt of recommendations from an Occupational Therapist a Grants Officer will make an appointment to inspect the property.

For landlord enquiries, this stage may not be applicable.

Stage 3 – Home Survey

On receipt of the enquiry form, the case will be allocated to a member of the Private Sector Housing Team who will arrange to visit and survey the applicant's home to establish whether or not, based on its condition, the property is eligible for assistance.

Stage 4 – Formal Application

After surveying the applicant's home, if eligible for assistance, the Council will send the applicant an application pack containing written instructions, an application form and copies of a schedule of qualifying works. If the property

does not qualify for assistance, the applicant will be advised and the enquiry cancelled.

To make a valid application, the applicant must complete the application form in accordance with the written instructions provided, and they must normally obtain at least two competitive estimates from contractors, using the Council's schedule of works. The contractor who is chosen to undertake the work is appointed by the applicant, not the Council. The Council will normally make an enquiry with HM Land Registry to confirm ownership. In cases where a property is not registered a proof of ownership certificate must be completed, signed and officially stamped either by the applicant's Solicitor or by the company holding the title deeds of the applicant's home. In addition, the applicant will be asked to prove their residency at the property for at least the past 12 month period and for any proof of benefit entitlement they can provide.

Reasonable costs arising in respect of the above and the cost of subsequently registering a loan as a legal charge on the property at HM Land Registry will be included as part of the loan.

In making an application for financial assistance, the applicant agrees to the terms and conditions attached to the provision of that assistance.

Stage 5 – Approval of Application

Before approving an application for assistance, the Council must be satisfied that the application is complete and that it accurately reflects the applicant's circumstances. The Council must also be satisfied that the cost of the qualifying works is reasonable. The approval of grants and loans is delegated to the Council's Corporate Director for Life Opportunities.

An approval certificate will be sent to the applicant, informing them of the nature and value of the assistance that is to be provided and giving the applicant details of the terms and conditions that are attached to the provision of that assistance. A completion certificate will be enclosed for the applicant's use.

Arranging Payment

Upon receiving the grant approval certificate, the applicant should contact the contractor to make arrangements for the work to commence.

On satisfactory completion of the works, the applicant must notify the Council and sign and return the completion certificate, together with the contractor's invoices.

Interim payments can also be made following the satisfactory completion of certain elements of work and upon receipt of the contractor's invoice together with any relevant supporting documents such as guarantees or certificates.

To satisfy audit requirements, a member of the Private Sector Housing team will visit the property to inspect the works before arranging payment.

Unless otherwise specified, payment will normally be made direct to the contractor.

Complaints and Feedback

The Council aims to provide all services fairly to all sections of the community, and to deliver them to a high standard. All complaints will receive a written response within 10 working days.

If you feel that you have been treated unfairly under the financial assistance policy (or you have any comments or suggestions to make about the policy or any other aspect of the service), please contact the Strategic Housing and Needs Manager.

By telephone: 01255 686745

By email: trclarke@tendringdc.gov.uk

By post: Life Opportunities
Town Hall
Station Road
Clacton on Sea
Essex
CO15 1SE

Appendix A

The Decent Home Standard

A decent home is one which:

a – Meets the current statutory minimum standard for housing

- The home meets the current minimum statutory standard for housing i.e. it is free of significant health and safety hazards under the Housing Health and Safety Rating System.

b – Is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

- One or more of the key building components are old and, because of their condition, need replacing or major repair; or
- Two or more of the other building components are old and, because of their condition, need replacing or major repair.

c – Has reasonably modern facilities and services

Dwellings which fail to meet this criterion are those which lack three or more of the following:

- A reasonably modern kitchen (20 years old less).
- A kitchen with adequate space and layout.
- A reasonably modern bathroom (30 years old or less).
- An appropriately located bathroom and WC.
 - Adequate insulation against external noise (where external noise is a problem).

d – Provides a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient, programmable heating.

Appendix B

The Housing Health and Safety Rating System (HHSRS)

This is a means of identifying faults in dwellings and evaluating their potential effect on the health and safety of occupants, visitors, neighbours and passers-by. The Housing, Health and Safety Rating system defines 29 hazards that may affect the health and safety of residents and visitors to any dwelling over a 12 month period. These are:-

- Damp & Mould Growth
- Excess Cold
- Excess Heat
- Asbestos (and Manufactured Mineral Fibres)
- Biocides
- Carbon Monoxide & fuel combustion products
- Lead
- Radiation
- Uncombusted fuel gas
- Volatile Organic Compounds
- Crowding and Space
- Entry by Intruders
- Lighting
- Noise
- Domestic Hygiene, Pests & Refuse
- Food Safety
- Personal Hygiene, Sanitation & Drainage
- Water Supply
- Falls associated with baths etc.
- Falling on level surfaces etc.
- Falling on stairs etc.
- Falling between levels
- Electrical hazards
- Fire
- Flames, Hot surfaces etc.
- Collision & Entrapment
- Explosions
- Position and operability of amenities etc.
- Structural collapse & falling elements

More detailed information can be found on the DCLG website. www.dclg.gov.uk
All hazards are risk assessed by reviewing the deficiencies which contribute to the hazard, scoring the likelihood of the deficiency causing an occurrence of the hazard within the next 12 months and then scoring the outcome for each class of harm (this range from life-threatening to minor harm requiring medical attention such as moderate cuts). This will give a numerical score which is used to decide on the hazard band.

Meaning of Category 1 and Category 2 hazards:

Once the hazard has been scored and given a hazard band, the hazard is then classed as either a Category 1 or Category 2 hazard. The reason that this is important is because all local authorities have a duty to take the appropriate enforcement action to eliminate or reduce Category 1 hazards. They have discretionary powers to take the appropriate enforcement action to eliminate or reduce Category 2 hazards.

For the purpose of this financial assistance policy:

- a Category 1 hazard is one that has a hazard band of A, B or C and therefore a hazard score in excess of 1000
- a high Category 2 hazard is one that has a hazard band of D, E and F and therefore a hazard score between 100 and 999
- a low Category 2 hazard is one that has a hazard band of G, H, I or J and therefore a hazard score between 1 and 99.

Appendix C

SERVICE STANDARDS

The Private Sector Housing team aims to provide all service users with a professional, efficient and responsive service of the highest quality.

Standards of Service

The Service operates to the following standards of performance:

- An enquiry form will be sent out within 5 working days of the request.
- Within 10 working days of the Council receiving a completed enquiry form, an appointment will be made to carry out a home survey to confirm eligible works and to ensure that the most appropriate grant/loan application is made.
- Within 20 working days of the home survey being carried out, an application pack will be sent to the applicant, including a schedule of the repairs, improvements and adaptations for which the Council is prepared to offer financial assistance, or, a letter cancelling the enquiry if the property is not eligible for assistance.
- Within 8 weeks of receiving a complete and valid application, the Council will write to the applicant, confirming the nature and value of the assistance that is to be provided. (If the application is incomplete or further information or estimates are required, the applicant will be notified of what is required within 10 working days of submitting the application).
- All payments will be made within 28 days of the Council receiving valid invoices and being satisfied that all qualifying works have been completed satisfactorily.

The level of funding the Council has available for grant/loan purposes varies each year.

Although the Council will strive to meet the above service standards, it reserves the right in the event that the demand for grants/loans exceeds the available funding, to introduce a prioritised grant/loan allocation scheme (waiting list) or suspend services altogether.

The scheme would be implemented in consultation with the Housing, Revenues and Benefits Portfolio Holder and have regard to the needs of the applicant and the degree of risk to their health and safety to ensure remaining funds are targeted to the most vulnerable living in the worst housing.

Appendix D

PERFORMANCE STANDARDS

There are a number of National and Local Performance Indicators which are relevant to the objectives of this Financial Assistance Policy:

- A target of a certain number of properties to be made Category 1 hazard free as a result of works completed with the benefit of financial assistance under this policy.
- To determine (i.e approve or refuse) 100% of valid Disabled Facilities Grant applications within 8 weeks of receipt of a valid application.
- To determine (ie approve or refuse) 100% of valid Grant/Loan applications within 20 weeks of receipt of a valid application.

In order to ensure that we deliver on the commitments and performance targets set out above, we will monitor our performance monthly through the Council's electronic Performance Management System and the Service's Monthly Information Reporting arrangements. These processes ensure that operational arrangements are considered by those responsible for delivering the initiatives. This process in turn will enable performance against our key corporate priorities to be considered by Management Team and Members.