

## Private Sector Housing

# POLICY 2017



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# POLICY

## INTRODUCTION

This Policy replaces the previous policies published in 2007, 2012, and 2014.

The budgets made available for private sector housing, both from the Council itself and from the Welsh Government have reduced substantially since 2007 and the new policy reflects this with an increasing emphasis on recyclable loans, and a change in the range of assistance offered.

Since 2007, there have also been marked changes in the private sector housing market. This has resulted in increased emphasis on registered social landlords and the private sector to provide accommodation. To address this trend, initiatives to increase the number of units of accommodation within the private sector and to raise standards are introduced in this Policy.

Furthermore, since 2007 there has been increasing awareness of the wasted resource represented by vacant homes and there has been increasing and significant emphasis placed on bringing vacant properties back into use. This is again strongly reflected in the policy.

The private sector housing service also works closely with the Homeless Service and this is reflected in the work undertaken in bringing vacant homes back into use, with a number of these being utilised to house homeless families.

Carbon reduction and energy efficiency is another area of significant growing emphasis with a number of national initiatives being launched such as the 'Arbed' scheme and the 'Green Deal'. The 'energy' field is at times very confusing with a number of different agencies and delivery mechanisms being involved, however it is an area which is essential to support, to maximise additional funding and inward investment which may be available. The policy reflects this with a general commitment to financially support new initiatives.

A further trend which has been developed strongly since 2007 is the reduction in the use of external private consultants or agencies to administer grants and renewal schemes. The Private Sector Housing Unit has increasingly 'internalised' this area of work and developed the corresponding skills and experience to be able to do this. This is also reflected in the policy with the 'Project Management' Grant.

Enforcement of standards in the private sector is merged with the renewals service to form the private sector housing unit. There is however a separate policy for Enforcement standards and this service area is hence not contained in this Policy.

This Policy will be reviewed annually and amendments will be made to reflect any anomalies or difficulties met in practice.

**For further information please contact 01766 771000 and ask for Private Sector Housing or email [Tai@gwynedd.llyw.cymru](mailto:Tai@gwynedd.llyw.cymru)**



The Private Sector Housing Service Vision is:

- ❖ To improve both the supply of suitable housing to meet local needs and standards of health and wellbeing by providing an effective intervention in the private sector housing stock to address structural decline, where reasonable and practical, and other hazards to the health and safety of the occupants.

There are six main guiding principles which are reflected in the Policy ;--

- That initiatives provide gain for the maximum number of people.
- The initiatives have a direct, positive impact on health.
- That initiatives produce energy saving whenever possible.
- That initiatives have the potential to draw in additional funding.
- That initiatives increase the supply of affordable and sustainable housing.
- That initiatives maximise opportunities to work jointly with partners, other agencies, and other Services within the Council.

As already mentioned in the introduction, this new policy reflects the significantly diminished resources now available for private sector housing and hence, one of the guiding principles is to draw in additional funding wherever possible. This also includes funding from the equity held by homeowners and the emphasis on loans as opposed to grants attempts to make use of this resource to maintain standards.

## TYPES OF ASSISTANCE – OVERVIEW

- 1 All assistance (with the exception of Disabled Facilities Grants) is subject to the Private Sector Housing Service (the service) having a budget available with the majority of the grants being for disabled adaptations.
- 2 Budgets generally include funds made available by the Council and by the Welsh Government on the basis of bids. Success in bidding relates to the quality of evidence presented by the service as to the need for the funds.
- 3 The service depends heavily on co-operation from the public and a range of partners to help gather strong evidence of need
- 4 The service endeavours to secure funds from other sources to supplement the above.
- 5 The effect is that budgets are not guaranteed from year to year. Need generally exceeds resources available. The service therefore has to prioritise, and may vary the eligibility criteria from time to time in order to respond to perceived greatest need at any given time.
- 6 Most assistance is discretionary i.e. there is no “right” to financial assistance.
- 7 Most assistance is linked to strategic aims and is based on invitations to apply in line with achieving those aims. **There is no general waiting list.** Applications without prior invitation will be accepted for certain types of assistance. Acceptance of an application does NOT imply that assistance will be offered.
- 8 Assistance may be in the form of advice and/or referrals without an offer of financial help from the service. Through referrals, financial assistance may be available from partner organisations. Referrals can only be made where authorised by an individual under Data Protection legislation
- 9 The service wishes to minimise difficulties for those people it wants to help and will work with partners towards simplifying paperwork and providing assistance with filling in forms and gathering supporting documents. This will usually require an authorisation form to be signed under Data Protection legislation on a “need to know” basis
- 10 Some requirements of the service reflect statutory requirements. Others relate to propriety and the avoidance of fraud and abuse.
- 11 Common themes in the assessment of eligibility include –
  - STATUS AND TARGET GROUP –
    - whether the assistance is discretionary or mandatory,
    - who or what type of property are we hoping to target.
  - ELIGIBILITY
    - whether by invitation or application
    - who might qualify for financial assistance / receive money
    - what work might qualify for financial assistance
  - APPLICATION
    - what is expected before ANY application will be considered
    - whether or not a means test applies, and if it does what type of test
    - the extent to which the service will contribute towards relevant costs
  - CONDITIONS
    - the extent of liability (if any) for repaying financial assistance



## Private Sector Housing Policy

Type of funding	Main Points	Type of work
<b>Fire Safety Assistance/Crime Prevention</b>	Discretionary grant for HMO landlords. 50% of the cost up to a max of £5,000 per property for fire prevention works and £1,000 per property for crime prevention works. No grant conditions.	Fire prevention and other work associated with reducing crime .
<b>Disabled Facilities Grant (DFG) – statutory duty to provide.</b>	Mandatory grant. Disabled adults means tested, disabled child no means test. Proof of Title required. Applications accepted from Tenants or Owner Occupiers. Max sum is £36,000. Any additional sum will be considered under a Discretionary DF Loan. Grant conditions apply for 10 years when grant is more than £5,000 but no more than £10,000 will have to be repaid.	By formal referral by SS OT only. Work must be practical and reasonable.
<b>Discretionary Disabled Facilities Loan (DDFL)</b>	Discretionary loan to act as top up to DFG. Financial assistance placed as a charge on the property until property sold or loan re-paid. No exceptions.	As above
<b>Minor Disabled Adaptations Assistance</b>	Discretionary grant similar to DFG but specifically for palliative care patients only. Strictly by referral from OT. No maximum amount.	By formal referral by SS OT only. Internal stairlifts, ramps and handrails only.
<b>Vacant Homes Assistance – Grants</b>	Bring empty dwellings back into use or conversion of properties. Discretionary grant for private individuals where property has been empty for 6 months or more. No means test. 75% of costs up to max of £20,000. HMOs may receive £10,000 per unit. Conversion grants may receive £15,000 per unit. Conditions remain for 5 years. Property must be made available as PSL or let to a local person on the housing waiting list at a rent comparable to LHA to local people.	Bring empty properties back into use. Reduce the number on the Council’s Waiting List.
<b>Houses into Homes</b>	Short term interest free loans. Property must be made available to rent or sale – may not be occupied by applicant. Max loan £25,000 per unit of accommodation up to a max of £150,000 per applicant. Property to sell – 2 year repayment period. Property to let – must be repaid within 3 years.	Bring empty properties back into use.
<b>Home Improvement Loans</b>	Interest free loans to homeowners and landlords wishing to make their home warm, safe or secure. Loan administration costs of 15% will added to the loan amount. Loan will be secured as a charge on the property. Minimum loan £1000, maximum £25,000 per unit repayable over a maximum of 7 years (timescale to be agreed). Loan will only offered if affordability can be proved and 80% LTV exists on the property.	To fund improvements and repairs to their properties.
<b>Safety at Home</b>	Discretionary grants. Maximum sum £500. OT Referral and work organised by Care and Repair.	Provide handrails etc by referral from OT

<p><b>Essential Works Assistance</b></p>	<p>Discretionary loan up to a max of £5,000 for essential repairs. Homeowners only who have attempted to address the problem via insurance. Means test applies. Loan repayable in full either over 3 year period or when property sold.</p>	<p>To execute repairs which would fall into the criteria of parts 1-4 of the Welsh Housing Quality Standard</p>
<p><b>Project Management Grant</b></p>	<p>Discretionary grant of up to £5000 to help people in receipt of a council loan to undertake the work. Council Grant Officers will act as Project Managers to identify, organise and oversee the work. This grant will contribute towards meeting the GO fees which are based on the costs of 15% of the relevant works</p>	<p>Preparing schedules of work, plans, arranging contracts etc.</p>
<p><b>1<sup>st</sup> Time Buyer Mortgage Deposit Loan Scheme</b></p>	<p>Loan to help local people who are first time buyers obtain a deposit. Applicants must provide mortgage offer and 5% of purchasing costs themselves. 20% of the value of the property up to a max of £30,000. Shared equity loan, which can be repaid in full within a 7 year period at an interest-free rate. If not repaid within 7 years of inception, the loan will be administered as a regular shared equity product and would be repaid as a percentage of the current market value, at a minimum of the percentage borrowed, upon transfer of title</p>	<p>Primarily aimed at purchasing vacant properties but some limited amount of loans may be available generally.</p>

# POLICY

## **FIRE SAFETY ASSISTANCE/CRIME PREVENTION ASSISTANCE**

Up to £5,000 - for the safety of tenants of Houses in Multiple Occupation (HMOs) to reduce the risk of injury or death in consequence of fires, and/or to install equipment to reduce the incidence of crime with emphasis on those properties and occupants deemed to be most at risk

### **1 STATUS AND TARGET GROUP**

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to the maximum or to any award
- Tenants of Houses in Multiple Occupation (HMOs)
- Grant available to the landlords

### **2 ELIGIBILITY**

- By invitation as part of the Council's strategic aims
- By application from a landlord
- Assistance money paid to landlords ~ i.e. owner(s) or agent at the discretion of the Council
- Aged 18 or over on the date of invitation / application
- Fire prevention / fire escape works as determined by the Council having regard to the circumstances of each case, any appropriate risk assessment and any recommendations made by the Fire Service
- Any other associated work determined by the Council as appropriate to fund and specifically work associated with reducing the incidence of crime in this type of property

### **3 APPLICATION**

- The standard pre-conditions apply
- No means test applies to this type of assistance
- 50% of the cost of relevant works (fixed percentage)
- Up to a maximum £5,000 per property for fire prevention work and £1,000 per property for crime prevention work.

### **4 CONDITIONS**

- No post-conditions apply to this type of assistance

# POLICY

## DISABLED FACILITIES GRANT (DFG)

A statutory requirement – up to £36,000 - for adaptations formally referred by Occupational Therapists within the Social Services Department, to meet the aims of statutory provisions of the Housing Grants, Construction and Regeneration Act 1996 Section 19-24 as amended by Schedule 3 of the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002

### 1 STATUS AND TARGET GROUP

- This type of assistance is MANDATORY as listed in Section 23 of the above Act.
- Disabled individuals (or parents, guardians, carers, those with power of attorney etc ~ as provided in legislation) will qualify provided that three conditions are satisfied –
  1. The Council's Occupational Therapy service recommend work as being necessary and appropriate
  2. The Council's Private Sector Housing Service consider that the recommended works are practical and reasonable
  3. The cost of any relevant works is greater than the applicant's affordable contribution under the statutory test of resources relating to DFGs

This type of assistance is intended to help the following groups of people and property –

- Disabled persons registered or registerable under the Chronically Sick and Disabled Persons Act 1970 who are –
  - Private Sector Owner-Occupiers, or
  - Private Sector Tenants, or
  - Landlords of private sector tenants
- The main or only residence of the disabled persons or those parts of a dwelling normally used by the disabled person
- Registered Social Landlords are expected to utilise Physical Adaptations Grant (PAG) for adaptations to their own tenanted properties

### 2 ELIGIBILITY

- By formal referral from the Occupational Therapy Section of the Social Services Department within the Adult, Health and Wellbeing Department of Gwynedd Council.
- Subsequent application following assessment of enquiries and appropriate recommendation
- Assistance money may be paid to appropriate third parties at the discretion of the Council
- Applicants must be aged 18 on the date of conversion of an enquiry into a formal application otherwise an appropriate responsible person (e.g. parent, guardian or person with appropriate power of attorney)
- Maximum grant limit of £36,000 inclusive of all costs and fees. (See page 29, section 39)
- An additional assistance may be awarded for mandatory works where deemed essential to meet the identified needs of the disabled person. Officers of the Nominated Appeals Panel\* to have discretion to authorise award of assistance in excess of this ceiling in order to ensure suitability of adaptation. Any additional amount would be by a Discretionary Disabled Facilities Loan – see page 12.

### 3 APPLICATION

- Proof of Title is required
- Where an applicant is a tenant, a signed and dated letter of consent from the property owner must be submitted
- The statutory means test as defined in current legislation as implemented for Disabled Facilities Grants, the result of which remain valid for 6 months.

4

**CONDITIONS** *(as defined in legislation and by Welsh Assembly Government consent)*

- Where the value of the property has been increased as a result of the adaptation funded through DFG, the Council reserves the right to impose standard two year post conditions
- When an applicant has already received a DFG for adaptations at the main residence, the Council reserves the right to only consider a subsequent adaptation of the same nature, at another property under exceptional circumstances. The presumption will be against funding essentially the same work on two properties for the same person.
- Where the value of the grant is greater than £5,000 and the grant applicant has a qualifying owner's interest, the Council may demand the repayment by the grant recipient of such part of the grant that exceeds £5,000 (but may not demand an amount in excess of £10,000) IF the grant recipient sells the property within 10 years of the certified date of completion.

NOTE The Council's nominated appeals panel\* will consider the reasons for the sale and in exceptional circumstances waive this post condition.

\* See page 27 for definition of the Nominated Appeals Panel

# POLICY

## DISCRETIONARY DISABLED FACILITIES LOAN (DDFL)

This loan will be considered in very exceptional circumstances and this may be by the Nominated Appeals Panel, where the required expenditure to provide a Disabled Facilities Grant (see page 9) is in excess of the statutory limit of £36,000. The 'top-up' loan will be registered as a financial charge against the property at the Land Registry.

### 1 STATUS AND TARGET GROUP

- This type of assistance is DISCRETIONARY.
- The freehold owner of the property subject to the Disabled Facilities Grant which this loan is intended to 'top up'.
- There is no automatic right to this loan. The decision may be reached by the Nominated Appeals Panel.

### 2 ELIGIBILITY

- By formal referral from the Occupational Therapy Section of the Social Services Department within the Adult, Health and Wellbeing Department of Gwynedd Council.

### 3 APPLICATION

- Proof of Title is required if the application is different to the initial Disabled Facilities Grant.
- By formal application using the prescribed application form.

### 4 CONDITIONS

- The loan given will be placed as a financial charge registered with the Land Registry against the property.
- No repayment will be demanded until the client or executor sells the property, or until the client decides to repay in one lump sum.

\* See page 27 for definition of the Nominated Appeals Panel

# POLICY

## MINOR DISABLED ADAPTATIONS ASSISTANCE

For adaptations formally referred by Social Services

### 1 STRATEGIC AIM(s)

The purpose(s) of this assistance is/are to

- Avoid over-bureaucratic and time consuming processes for relatively minor works where time is of the essence
- To facilitate release from hospital for palliative care patients.

### 2 STATUS

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to any award

### 3 TARGET GROUP ~ who we intend to help / what buildings we want to target

This type of assistance is intended to help the following groups of people and property –

- Disabled persons registered or registrable under the Chronically Sick and Disabled Persons Act 1970 who are –
  - Private Sector Owner-Occupiers, or
  - Private Sector Tenants
- The main or only residence of the disabled persons or those parts of a dwelling normally used by the disabled person
- Registered Social Landlords are expected to utilise Physical Adaptations Grant (PAG) for adaptations to their own tenanted properties

### 4 ELIGIBILITY ~ whether by invitation or application / who qualifies to receive the money

- By formal referral from the Occupational Therapy service of the Social Services Department within Gwynedd Council.
- Subsequent application following assessment of enquiries and appropriate recommendation

### 5 ELIGIBLE PARTICIPANTS ~ must be -

- Age 18 on the date of conversion of an enquiry into a formal application
- Otherwise an appropriate responsible person (e.g. parent, guardian or person with appropriate power of attorney)

### 6 ELIGIBLE WORKS

Available for following type of minor work only

- Internal Stairlifts
- Ramps
- Handrails

And the associated essential work to the above.

### 7 PRE-CONDITIONS

- Exemption from formal mandatory application procedure
- No formal proof of title is required (in terms of a certificate provided by a Solicitor, Bank or Building Society for example).
- The Council will require an owner applicant to sign and date a Council form of self-certification to confirm ownership.
- The Council will require a tenant applicant to provide a landlord signed and dated Council form of self-certification to confirm the ownership of the landlord and to confirm full consent to the proposed works.
- The Council will not be responsible for the removal of the equipment, nor is it responsible for any repair or maintenance of the equipment following the expiration of the installation guarantee.

8 **MEANS TEST**

- none

9 **POST-CONDITIONS**

- Only one referral of this nature would normally be considered within any 12 month period unless the applicant can satisfy the Council that their circumstances are exceptional

# POLICY

## VACANT HOMES ASSISTANCE - GRANTS

For projects to bring empty and redundant dwellings back into residential use and/or the conversion of properties into dwellings. Schemes will be assessed in relation to local demand and impact. The purpose of this assistance is to reduce the number of long term empty properties and to reduce the number of applicants on the Council's Housing Waiting list and/or to reduce the numbers of those either potentially or declared homeless by placing them in these properties when eligible works have been completed.

### 1 STATUS AND TARGET GROUP

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to the maximum or to any award
- This type of assistance is intended to bring empty and redundant dwellings back into residential use.
- Properties in areas which have been identified as being in need of the Private Sector Leasing Scheme will receive priority.

### 2 ELIGIBILITY

This type of assistance is intended to help the following groups of people and property:

- Private owners of empty dwellings where the property is known to have been vacant for at least six months and that will be made available to rent as a permanent home.
- Work which falls within part 1 to 4 of the Welsh Housing Quality Standard.

### 3 APPLICATION

- Dwellings must have been vacant for at least 6 months or more
- There is no means test.
- Persons eligible for grant aid can receive up to 75% of the relevant costs up to a maximum of £20,000 per dwelling house.
- Grant aid for properties that were considered to be Homes in Multiple Occupation immediately prior to becoming vacant are limited to £10,000 per unit of accommodation.
- Grant aid for the conversion of properties to create separate/individual units of accommodation is limited to £15,000 per unit of accommodation.
- Work must be completed within 12 months

### 4 CONDITIONS:

- Persons in receipt of grant assistance must
  - Make the property available to Gwynedd Council for rent by person nominated by either the Council's Homeless Department or Social Services Department.
  - enrol the property in the Council's Private Sector Leasing Scheme (PSL)
  - be let to a **local**\* person(s) on the waiting list for a registered social landlord property within the county. *(For definition of 'local' see page 32)*
- Post conditions will exist on a property for a period totalling 5 years from the date of initial tenancy

\* the dwelling must be let (or be available for letting) for a period of 5 years at a rent comparable to the Local Housing Allowance to local people. Landlords of these properties must be accredited and licensed and in the case of properties which are in multiple occupation, the landlord must be licensed.

- Grants will be registered on a Local Land Charge against the property. If any of the grant conditions are breached, monies paid in assistance will be repayable in line with the standard conditions outlined within this policy document.
- This grant is not permitted for properties intended for use as a holiday let, student accommodation or as a second home, or to provide accommodation for immediate family members (see page 27 for definition)

# POLICY

## HOUSES INTO HOMES

### *Welsh Government Loan Scheme for Vacant Properties*

A scheme, which came into effect in 2012, offering short term interest free loans mainly to developers to bring empty and redundant dwellings back into residential use and/or the conversion of properties into dwellings. Schemes will be assessed in relation to local demand and impact.

#### 1 STATUS AND TARGETS

- This type of assistance is DISCRETIONARY

#### 2 ELIGIBILITY

- The assistance in the form of loans is available to owners to bring empty properties back into use for sale or rent, but not for owner-occupation.
- Applicants for loans should not have an adverse credit CCJ/bankruptcy
- Loans can be offered to individuals (expected 3 months pay slips) Charities (3 year's accounts), Companies/businesses (3 year's accounts).
- All works deemed necessary to bring the property back into residential use including the costs of conversion where properties are made into a number of separate/individual units of accommodation.

#### 3 APPLICATION

- Properties that have been vacant for more than six months or more
- If the loan does not cover the full costs of the works, evidence of adequate finance to ensure that the scheme is financially viable from the start.
- Applications must be supported by an independent RICS valuation and the Council to provide a local land search.
- Maximum loan of £25,000 per unit of accommodation up to a maximum of £150,000 per applicant.
- Loans will be secured as 1<sup>st</sup> or 2<sup>nd</sup> charge against the Land Registry title.
- Maximum of 80% loan to value – based on the current value and condition of the property offered as security.
- All loans will be offered interest free.

#### 4 CONDITIONS

- In the case of loans to return a property into use to sell, there is a maximum two year repayment period. Should this repayment period be defaulted, the loan will incur interest at rate of 6% above Bank of England base rate from loan inception.
- In the case of loans to return an empty property into rental use, the loan repayment period is three years. Should this repayment period be defaulted, the loan will incur interest at a rate of 6% above Bank of England base rate from loan inception.
- Loan repayment periods may vary as directed by Welsh Government.
- Upon completion of works, properties must be available for rent or be sold.
- This is not available for properties which are occupied as second homes or holiday lets.

# POLICY

## HOME IMPROVEMENT LOANS *Welsh Government Loan Scheme*

A scheme, which came into effect in 2015, offering short term interest free loans to Owner Occupiers and Landlords to make their home **safe, warm and secure**. The loans are available for people who would otherwise be unable to access finance. The scheme is administered by an external private company on behalf of the Council.

### 1 STATUS AND TARGETS

- This type of assistance is DISCRETIONARY

### 2 ELIGIBILITY

- The assistance in the form of loans is available to owner occupiers and landlords. Applicants for loans should not have an adverse credit CCJ/bankruptcy
- Works deemed necessary to bring the property back into safe, warm and secure standard.

### 3 APPLICATION

- If the loan does not cover the full costs of the works, evidence of adequate finance to ensure that the scheme is financially viable from the start.
- Loans can be offered to individuals, Charities, and Companies/businesses.
- Applications are subject to a valuation and proof of Title must be provided.
- Minimum loan amount of £1000 up to a maximum loan of £25,000 per unit of accommodation per applicant.
- Maximum of 80% loan to value – based on the current value and condition of the property offered as security.
- All loans will be offered interest free but will have an administration charge of 15% added to the loan.
- The applicant's ability to afford the loan will be determined by Street UK (a private company who administer the loans on behalf of Gwynedd Council).

### 4 CONDITIONS

- Owner Occupiers must repay the loan within a maximum loan term of 7 years\*.
- Landlords must repay the loan within a maximum of 5 years.
- Loans will be secured as 1<sup>st</sup> or 2<sup>nd</sup> charge against the Land Registry title.
- Work must be complete within 12 months of initial disbursement of monies.

\*Subject to change

# POLICY

## SAFETY AT HOME ASSISTANCE

Up to £500 - for small scale works to reduce risks of falls and similar hazards in the home for vulnerable people, in partnership with appropriate agencies

### 1 STATUS AND TARGET

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to the maximum or to any award
- Vulnerable persons

### 2 ELIGIBILITY ~ whether by invitation or application / who qualifies to receive the money

- By formal referral from the Occupational Therapy (OT) service of the Adult, Health and Wellbeing Department, Gwynedd Council.
- Participants must be deemed vulnerable and in need of the assistance as determined by the Council's OT service.
- Small scale works up to a maximum of £500 to be reviewed annually.

### 3 APPLICATION

- 100% of relevant costs up to a maximum of £500

### 4 CONDITIONS

- none

# POLICY

## ESSENTIAL WORKS LOAN

Maximum of £5,000 to undertake essential repairs to householders who would otherwise be unable to afford the costs involved in undertaking these works.

### 1 STATUS AND TARGET GROUP

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to the maximum or to any award
- People either in receipt of benefits or are low paid such that they would otherwise be unable to afford the costs of undertaking the repairs.
- Properties with disrepair or other deficiencies which would fall into the criteria of parts 1 to 4 of the Welsh Housing Quality Standard (WHQS)

### 2 ELIGIBILITY ~ whether by invitation or application / who qualifies to receive the money

- By application from a house holder, but allocation of assistance will be limited by the availability of resources.
- Home owners.
- The works to be addressed will be prioritised in accordance with the grant upper limit.

### 3 APPLICATION

- The means test which applies to this type of assistance is a statutory means test as defined by current legislation and is implemented for Disabled Facilities Grants, the results of which will remain valid for 6 months.
- Over a rolling three year period, the maximum sum available is £5,000

### 4 CONDITIONS

- Repayable in full, without exception, when the property is disposed of.
- Loan will be a Local Land Charge against the property until repaid.

# POLICY

## PROJECT MANAGEMENT GRANT

Technical Support of up to £5,000 (in value) in connection with repairs and renovation of relevant properties. The Technical support will be provided directly by the Council and the fees will be based on a percentage costs of the eligible work but with a maximum of £5,000 being available for the grant. .

### 1 STATUS AND TARGET GROUP

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to the maximum or to any award
- This type of assistance is intended to help Private owners of dwellings in receipt of loans from the Council to undertake repair and/or renovations.
- Private owners of vacant dwellings in receipt of grants and/or loans from the Council to bring the property back into use.

### 2 ELIGIBILITY

- This type of assistance will be limited by the availability of resources available to offer grants and/or loans. The assistance is discretionary and by invitation only.
- Participants must be private individuals who are owner-occupiers or private landlords who own an empty property.
- The technical assistance will be available towards the costs of providing the following:
  - Undertaking a measured survey of the property
  - Principal Designer role in accordance with the Construction (Design and Management) Regulations 2015 (CDM 2015)
  - Producing detailed Schedules of Work and specifications
  - Preparation of any plans and drawings required for the repair and renovation of the property. This will not include major alterations to the existing structure or large/extensive extension works.
  - Application for Planning Approval, Listed Building consent and Building Regulations Approval in connection with the repair and renovation of the property.
  - Application for Party Wall Agreements and other relevant agreements (any applicable Party Wall Surveyor/Legal Representation fees etc. will not be included).
  - Asbestos and initial Bat Surveys is required.
  - Tendering of works and arranging formal contracts.
  - Contract Administration of work on-site
  - Undertaking valuations and issuing of Payment Certificates.

### 3 APPLICATION

- Title to the property must be proved.
- There is no means test.
- The fees will be based on the costs of 15% of the eligible works.
- Maximum grant amount allowed is £5,000 per unit, which will be paid as fees directly to the Council

### CONDITIONS

- Should the applicant withdraw from the PMG they will be responsible for any costs incurred by the Council prior to their withdrawal.

# POLICY

## FIRST TIME BUYER MORTGAGE DEPOSIT LOAN SCHEME

A scheme to offer loans to meet the deposit requirements of mortgage providers for local first time buyers. There is an emphasis to help bring vacant properties back into use by assisting local first time buyers to purchase properties and hence to enter the local housing market.

### 1 STATUS AND TARGET GROUP

- This type of assistance is DISCRETIONARY
- There is no automatic entitlement to the maximum or to any award
- This type of assistance is intended to help local people who are first time buyers.
- Vacant properties – i.e. properties which have remained vacant for 6 months or more.

### 2 ELIGIBILITY

- Applicants must be local (as defined in the standard conditions page 25) and first time buyers.
- Applicants must demonstrate their ability to sustain a full mortgage by presenting proof (certificate) of a mortgage offer.
- Applicants must provide a minimum of 5% of the purchasing costs from their own savings.
- Properties must have been vacant for a minimum of 6 months or more at the point of purchase

### 3 APPLICATION

- Up to 20% of the value of the property can be offered as a loan to meet the 'deposit requirements' of lenders, up to a maximum of £30,000.
- The loan will be offered on an interest free basis without any repayment requirements for an initial period of seven years. Repayments may be made during this time either by regular capital repayments or re-financing as a lump sum.
- Loans will be secured as 1<sup>st</sup> or 2<sup>nd</sup> charge against the Land Registry title.

### 4 CONDITIONS

- Applicants must reside at the property until the loan has been repaid in full.
- The loan is offered as a shared equity product, whereby the Council retains the ownership of the initial deposit percentage of the current value of the property. The product differs from normal shared equity products by allowing the client a period of seven years from loan inception, where they can repay the initial loan amount in full without any accrued interest, nor as a percentage of the current market value. For example, if a loan of £20,000 is used to help the owner purchase a property valued at £100,000, the loan charge is 20%. The Council could legitimately claim back from the owner 20% of the value of the property at the point of repayment. However, if the client repays the original loan amount within the initial seven year period, the Council will release the charge on the property. If the client does not repay the loan in full within the initial seven year period, the loan will revert to become a standard shared equity loan, whereby the amount to be repaid at the point of sale / transfer of title would be the original percentage borrowed, based on the current market value of the property. In the event of de-valuation in the market, the loan repayment must not be any lower than the original amount borrowed.
- The loan is repayable in full when the property is disposed of or any change to Title is made.

### ELIGIBILITY and DEFINITIONS

#### General Notes

- 1 Definitions are as set out below. Where no definition is given, or the definition requires clarification, then relevant text in Welsh Office Circular 59/96 and related enactments shall be taken as guidance **PROVIDED** that any interpretation shall have due regard to the principles contained elsewhere in this policy
  
- 2 This policy is intended to enable anyone with an interest in private sector housing in Gwynedd to ENQUIRE about **advice and signposting**. Responses will depend on the relative merit and urgency the private sector housing service (the service) believes is warranted, having regard to corporate priorities.  
  
Where an enquiry warrants consideration of **financial assistance** in the opinion of the service the person intending to apply must be -
  - 1 an **eligible person**, and
  - 2 applying in respect of an **eligible property**, and
  - 3 applying in respect of **eligible work**

See below for definitions of the terms shown above in **bold italics**

**The term “Participant” generally refers to persons invited to take part in pro-active schemes with a view to subsequently being invited to apply for financial assistance**
  
- 3 The process of applying has two variations –
  - 1 **An invitation to apply**. This will generally be the case in furtherance of strategic pro-active objectives, where the service will identify **groups** of people/property it wants to target and will invite participation in assessment. An invitation to formally apply for financial assistance may follow that assessment. In exceptional circumstances the service will invite an application in respect of a single property.
  - 2 **A direct application** without prior invitation. The service will accept direct applications for certain types of assistance. There may be a limited referral system in partnership with other services and partner organisations.

#### Eligible persons

- 4 Any person aged 18 or over who is –
  1. the present owner-occupier or leaseholder or private tenant of a dwelling, building or land in the county of Gwynedd, or
  2. the parent or guardian of a registered disabled child or young person up to the age of 17 or of a child or young person who is registrable under the Chronically Sick and Disabled Persons Act 1970, or
  3. the recognised carer or holder of Power of Attorney of any person in (1) above

may apply for assistance under this policy subject to any exemptions / exceptions covered elsewhere in this policy or determined by the Council hereafter

- 5 Subject to legal advice and consultation as appropriate young persons aged 16 or 17 may be considered in circumstances where the young person is deemed responsible for a dwelling and is receiving appropriate adult guidance.
- 6 An **owner-occupier** must **satisfy** the Council that –
- 1 he or she has relevant interest in title to the subject property as a freeholder, and
  - 2 he or she will occupy the subject property throughout the conditions period as his/her only or main residence.
- 7 An **owner-occupier** must **provide** the following documents to a satisfactory standard –
- 1 An acceptable CERTIFICATE OF TITLE. Acceptable normally means by submission through a Solicitor or recognised lender (i.e. a member of the CML - Council of Mortgage Lenders) with a bona-fide covering letter verifying the authenticity of the document
  - 2 An OWNER-OCCUPIER's DECLARATION confirming -
    - 1 that the dwelling will be occupied by the participant personally throughout the conditions period, and
    - 2 that the participant agrees to the undertaking of such works as are deemed appropriate by the Council
- 8 A **leaseholder** must **satisfy** the Council that –
- 1 The freeholder has relevant interest in title, and
  - 2 The lease has been in existence for a period of at least two years prior to consideration of assistance, and
  - 3 The lease will remain in force for a period of at least three years from the certified date of completion of assistance (this is to ensure that a leasehold applicant will be able to meet post-assistance conditions without risk of the lease expiring and not being renewed by the freeholder), and
  - 4 The lease places a repairing obligation upon the leaseholder in respect of the works (as identified by the service), and
  - 5 The lease has not been contrived to circumvent means testing or to gain greater benefit than would accrue to the freeholder.
- 9 A **leaseholder** must **provide** the following documents to a satisfactory standard –
- 1 An acceptable COPY OF THE LEASE. Acceptable normally means by submission through a Solicitor or recognised lender (i.e. a member of the CML - Council of Mortgage Lenders) with a bona-fide covering letter verifying the authenticity of the document
  2. An acceptable CERTIFICATE OF TITLE. Acceptable normally means by submission through a Solicitor or recognised lender (ie a member of the CML – Council of Mortgage Lenders) with a bona-fide covering letter certifying the authenticity of the document.
  - 3 A LEASEHOLDER's DECLARATION confirming -
    - 1 that the dwelling will be occupied by the participant personally throughout the conditions period, and
    - 2 that the participant agrees to the undertaking of such works as are

deemed appropriate by the Council

- 10 A **private tenant** must **satisfy** the Council that –
- 1 The tenancy has been in existence for a period of at least two years prior to consideration of assistance, and
  - 2 The tenancy places a specific repairing obligation upon the tenant in respect of the relevant works (as identified by the service), and
  - 3 The tenancy has not been contrived to circumvent means testing or to gain greater benefit than would accrue to the landlord
  - 4 The dwelling will be occupied by a qualifying tenant for the entire conditions period (currently two years).
- 11 A **private tenant** must **provide** the following documents to a satisfactory standard –
- 1 An acceptable COPY OF THE TENANCY AGREEMENT. Acceptable normally means by submission through a Solicitor or recognised lender (i.e. a member of the CML - Council of Mortgage Lenders) with a bona-fide covering letter verifying the authenticity of the document
  - 2 A LANDLORD DECLARATION confirming -
    - 1 that the landlord fully understands the implications of the tenant's application, and
    - 2 \* that the dwelling will be let under a qualifying tenancy for at least two years following the Certified Date, to someone who is not a member of the landlord's family, and
    - 3 that the dwelling will be re-let to a qualifying tenant without delay should the dwelling become vacant at any time during the conditions period, and
    - 4 that the landlord agrees to the tenant undertaking such works as are deemed appropriate by the Council, and
    - 5 that the landlord be encouraged to inform the Council's Lettings service in writing as soon as a tenant of that property gives notice or is given notice to quit or the property becomes vacant without notice as a matter of fact, and agrees to co-operate with the Lettings Service to endeavour to allocate the property to someone from the Council's waiting list or to enter into a Leasing Agreement with the Council
    - 6 that the landlord agrees to co-operate with the Council in endeavouring to establish an Accreditation Scheme (or agrees to join such a scheme if already established)
- \* this is to ensure that a landlord will be able to meet post-assistance conditions irrespective of whether the present tenant remains in occupation or not
- 12 A **landlord** must **satisfy** the Council that –
- 1 An acceptable form of tenancy has been in existence for a period of at least two years prior to consideration of assistance (or will be established in the case of assisted conversion), and
  - 2 The tenancy has not been contrived to circumvent means testing or to gain greater benefit than would otherwise accrue to the landlord, and
  - 3 The dwelling will be occupied by a qualifying tenant for the entire conditions period - currently two years for existing dwellings, otherwise for a term established by agreement between the Council and the landlord in the case of assisted conversions.
- 13 A **landlord** must **provide** the following documents to a satisfactory standard –

- 1 An acceptable COPY OF THE TENANCY AGREEMENT. Acceptable normally means by submission through a Solicitor or recognised lender (i.e. a member of the CML - Council of Mortgage Lenders) with a bona-fide covering letter verifying the authenticity of the document
- 2 An acceptable CERTIFICATE OF TITLE. Acceptable normally means by submission through a Solicitor or recognised lender (ie a member of the CML – Council of Mortgage Lenders) with a bona-fide covering letter certifying the authenticity of the document.
- 3 A LANDLORD DECLARATION confirming -
  - 1 \* that the dwelling will be let under a qualifying tenancy for at least two years following the Certified
  - 2 that the dwelling will be re-let to a qualifying tenant without delay should the dwelling become vacant at any time during the conditions period, and
  - 3 that the landlord agrees to co-operate with the Council in endeavouring to establish an Accreditation Scheme (or agrees to join such a scheme if already established)

\* this is to ensure that a landlord will be able to meet post-assistance conditions irrespective of whether the present tenant remains in occupation or not.
- 14 A person deemed eligible under the above criteria may become a **participant - generally by invitation** (see paragraphs 2 and 3 above) **PROVIDED** that they can satisfy the Council that they have the necessary rights such as are conferred on UK citizens. In cases of doubt a legal opinion will be sought (i.e. citizens/holders of passports of other countries in the EC, the Commonwealth and other countries need to establish eligibility under British Law, irrespective of period of residency in Gwynedd/UK)
- 15 Landlords who fail to co-operate satisfactorily with reasonable attempts by the Council to raise standards of accommodation or management to a level required by law or set under this policy may be liable to prosecution

### Eligible property

- 16 Any building within the boundary of the County of Gwynedd which is -
  1. an existing self contained dwelling, or
  2. an existing House in Multiple Occupation (HMO)
- 17 A property will be deemed eligible if –
  - 1 it was built as a dwelling at least ten years prior to any initial consideration, or
  - 2 it was converted into a dwelling at least ten years prior to any initial consideration, or
  - 3 it falls within an exempt category elsewhere in this policy

subject to any exemptions shown elsewhere in this policy

### Eligibility : standard pre-conditions

- 18 In cases where the property is statutorily over-crowded actions will be instigated to deal with the matter by the Enforcement Service.

- 19 that the subject property requires work deemed eligible for assistance, and
- 20 that the subject property is a dwelling (or, in the case of conversion assistance, will become a dwelling or a block of dwellings)

## GENERAL DEFINITIONS

- 21 **THE COUNCIL** : Gwynedd Council (including any officers to whom the Council delegates authority – generally referred to elsewhere in this policy as the service, meaning the Council's Private Sector Housing Service)
- 22 **NOMINATED APPEALS PANEL**: This is a panel of Council Officers comprising staff from different sections, who will consider any complaints, appeals or situations arising which cannot be concluded by the use of this Policy alone. They will consider each matter on its individual merits and arrive at a final decision independently.

## IN RELATION TO PEOPLE

- 23 **PERSON or APPLICANT** : see “eligible person” above
- 24 **OWNER-OCCUPIER** : see Welsh Office Circular 59/96 and related current legislation
- 25 **FREEHOLDER** : see Welsh Office Circular 59/96 and related current legislation
- 26 **LEASEHOLDER** : see Welsh Office Circular 59/96 and related current legislation
- 27 **LANDLORD** : see Welsh Office Circular 59/96 and related current legislation
- 28 **TENANT** : A “qualifying tenant “or “qualifying tenancy” refers to statutory tenants who are eligible for consideration for assistance by virtue of the nature of the tenancy – essentially protected or long-term tenants with specific repairing obligations, as opposed to shorthold tenants or those in short term occupancy of holiday homes and the like. See also “**eligible persons**” above – assistance will generally not be offered to landlords or tenants of dwellings where there is no agreement to nomination rights or co-operation with the Council's Leasing Scheme and the Council's proposed Accreditation Scheme if adopted.
- 29 **HOUSEHOLD** : all persons (including the applicant) who intend to reside in the subject property upon completion of the works except in cases of landlord applications. The main significance of this is in relation to the means test - all such persons will be included although some may be treated as exempt – such as dependent children with no significant income, equity or capital. A household can consist of one person living alone.
- 30 **FAMILY** : members of a family are generally deemed to constitute one household. The members of a family for the purpose of this policy are the applicant and his/her spouse or partner as defined in law, together with dependent and non-dependent relatives falling within the following definitions –
- children and grandchildren, by birth or legal adoption, of the applicant or spouse/partner
  - parents and grandparents of the applicant or spouse/partner
  - brothers and sisters of the applicant or spouse/partner
- 31 **OTHER HOUSEHOLD** : cousins, ex-spouses or partners, nephews, nieces and all other relatives are normally deemed to constitute a separate household, unless deemed by the Council to be dependent upon the applicant. In case of doubt or dispute an opinion will be sought from the Council's Legal Service
- 32 **LOCAL PERSON**: Somebody who has continuously lived or worked in Gwynedd for a minimum period of 5 years prior to making an application or for a minimum period of 5 years continuously in the past. Evidence to this effect in the form of utility bills, birth certificate, employment history etc will be required without exception.
- 33 **DISABLED PERSON** : as defined by the Chronically Sick and Disabled Persons Act 1970 as amended.

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**VULNERABLE PERSON :**

The definition of a vulnerable household, unless otherwise specifically defined, for the purposes of this policy is a household on one or more income related or disability benefits. The relevant benefits are:

- income support;
- housing benefit;
- council tax benefit;( excluding single person discount)
- income based job seekers allowance;
- Employment and Support Allowance (Income based)
- working or child tax credit with an income of less than £15050
- attendance allowance or disability living allowance;
- industrial injuries disablement benefit;
- war disablement pension;
- guaranteed or pension credit.

Eligible benefits are set by government and may be subject to change. Homeowners who are considered low income falling outside of these criteria can still be eligible and the discretion is with the local authority

**IN RELATION TO PROPERTY**

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**PROPERTY or DWELLING :**

Property means any building or land in Gwynedd used as a dwelling or with potential for use as a dwelling or block or group of dwellings. "Subject property" refers to a property which is the subject of consideration for assistance

Dwelling means a building, or part of a building that forms a separate, or reasonably separate and self-contained, set of premises designed to be occupied by a single household. Groups of bedsits (single rooms without exclusive use of bath or toilet) sharing facilities count as one dwelling.

These definitions will generally exclude the following unless the Council determines that any such property should be included for strategic benefit. A legal opinion may be sought by the Council before including such a property :-

- Dwellings which are subject to demolition or closing orders or have been acquired for demolition by an authority under part VI of the Housing Act 1985
- Halls of residence
- Hostels
- Other communal establishments
- Dwellings leased or licensed to the authority
- Dwellings sold under shared ownership or rents to mortgage schemes

The above is based on definitions adopted by the Local Government Data Unit (LGDU)

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**SELF-CONTAINED:** a dwelling which has at least one bathroom and one kitchen for the exclusive use of the applicant's household. A bathroom will normally include a bath or shower, a washbasin and a toilet – not necessarily in one room. A kitchen will include facilities for storing and preparing food and for washing-up. Where any of these facilities are shared with another household the dwelling is deemed to be part of a House in Multiple Occupation (HMO)

37	<p><b>EMPTY OR VACANT HOME</b></p> <p>An empty dwelling that has been left unoccupied for more than six months. This can include single-family dwellings, flats and residential accommodation above shops.</p>
38	<p><b>HOUSE IN MULTIPLE OCCUPATION (HMO) :</b> see Housing Act 2004</p>
<p><b>IN RELATION TO COSTS and OTHER FINANCIAL MATTERS</b></p>	
39	<p><b>FEES AND CHARGES :</b> such costs which the Council considers directly necessary and appropriate in order to satisfactorily complete the works – such as professional design fees, charges for statutory consents and inspections, charges for easements and other rights and to meet VAT requirements. The Council's Design and Administration fees are currently charged at 15% of the work.</p>
40	<p><b>MEANS TEST :</b> - may also be expressed as a TEST OF RESOURCES - a procedure to determine the capacity of the applicant and his or her household to pay for or contribute financially towards the cost of works (see TPC). The following means tests will be applied in all cases –</p> <ol style="list-style-type: none"> <li>1 the STATUTORY test for applications for Disabled Facilities Grants and Essential Work Loan</li> <li>2 a STANDARD test for Renewal Area Grants only (leading to a fixed contribution of 25% of the cost of works) as described in details of types of assistance. This will apply in all cases of landlord applications unless expressly stated otherwise elsewhere in this policy. Owner-occupiers and leaseholders who claim that this will cause hardship may opt to take the statutory test which could result in a contribution between nil and 25%</li> <li>3 an EXEMPTION test (leading to NIL contribution by the applicant) as described in details of types of assistance</li> </ol>
<p><b>IN RELATION TO CONDITIONS and DISSATISFACTION</b></p>	
41	<p><b>EXCEPTION:</b> refers to an individual case where a person wishes to apply to the Council (in writing with supporting evidence) to request special consideration in view of exceptional circumstances. This is before the Council has made a final decision according to standard processing.</p>
42	<p><b>CERTIFIED DATE:</b> the date upon which the works are deemed substantially complete by the Council. The significance of this is that the post-conditions commence on this date. Making good defects can take place after the Certified Date.</p>
43	<p><b>CONDITIONS PERIOD:</b> refers to the period commencing with the Certified Date during which the conditions of assistance remain in force.</p>
44	<p><b>LOCAL LAND CHARGE:</b> as defined by the Council's Legal Service</p>

### HOME IMPROVEMENT LOANS

#### Home Improvement Loan Scheme

##### Background

Home Improvement Loans (HIL) have been developed to enable homeowners to fund improvements/repairs to their properties to make them safe, warm and secure. The scheme allows clients to borrow funds against the equity in their property, which is then used to pay for the required works. The actual funds to finance the loan scheme are resourced directly from Welsh Government and the local authority. The loans are interest free, but an administration charge of 15% is added to the loan.

Applicants are required to provide a minimum of two quotations. Officers of the Council can help with this aspect if the applicant desires, and they may also apply for a Project Management Grant to coincide with the HIL funding. Upon receipt of the application, the applicant will be visited by Street UK \* who will determine your affordability.

\*(Street UK is a trading name of Street (UK) CIC, company number 3832332 registered in England & Wales. We are authorised and regulated by the Financial Conduct Authority. FCA Permission No: 673046. Registered with the Information Commissioner's Office in compliance with the Data Protection Act 1998 under registration Z4788287. Registered office at 50 Cliveland Street, Birmingham, B19 3SH. Street UK is committed to responsible lending.)

The loan is designed to be affordable with manageable repayments over a fixed term. The information you provide in your application is taken into consideration, in addition to information obtained from Credit Reference Agencies to only lend you an amount you can comfortably afford to repay.

If your application is approved you will be issued with all of the relevant loan documentation which includes the Loan Agreement for you to review and agree to its terms.

The final loan amount inclusive of all fees is registered as a Legal Charge against the property. On completion of the works payments are made directly to the contractors or by prior arrangement, paid to the client.

As a non-interest bearing loan, this product can assist the large proportion of owners who cannot afford a commercial loan. But this product will not be attractive to everyone; a conventional loan may be more attractive, if affordable.

The Council may have to withdraw this product once available funding is allocated.

A clear and robust policy framework should direct resources to the priority client groups, areas and properties. The scope of this policy framework set out:

##### Client eligibility

The funding is available to homeowners whether they are owner-occupiers or landlords. Charity landlords may also apply. However, provision of the loan funding is at the discretion of the Council.

##### Types of improvement work and subsequent improvements to homes

Loans will be considered for eligible persons and at the discretion of the Council to address issues and make the home safe, warm and secure.

##### Exclusions

There are excluded works :

- Creation of garages/parking spaces, except where the client is disabled (or disabled person resides) and mobility is an issue.
- Creation of storage space - except where storage space is needed for medical equipment, or disabled aids.
- Extensions to properties, except to alleviate overcrowding, or existing facilities such as inadequate kitchen space where they do not meet the WHQS or replacement of existing extensions.
- Decorating, except where the requirement for redecoration has risen as a result of other works being carried out under the loan.
- Fitted carpets (or floating floors e.g. laminate), wardrobes or other 'furnishings' items.
- Conservatories - except to replace existing conservatories in disrepair and replacement is the most appropriate option.
- Repairs required as a result of malicious damage, caused by the occupants.
- Any desirable works, where the client is choosing to ignore higher priority works.
- Any subsequent application for a loan within 5 years of original loan (from date of completion of works where the loan has not been repaid ).
- Garden Fencing/sheds/summer houses.

### **Maximum loan**

The owner may take a loan of up to 80% of the free equity in their property. For example:

○ Value of House	£60,000
○ Mortgage	£30,000
○ Free equity	£30,000
○ 80% of remaining free equity	£24,000

The maximum cash loan is up to £25K (at the Council's discretion). All outstanding mortgage and loans secured against the property must be taken into account and the loan must be able to withstand a 10% increase should unforeseen works occur. The maximum 80% of free equity will only be used in exceptional circumstances and the authority will agree individual upper limits in line with required works

### **Minimum loan**

The minimum loan is £1,000.

### **Loan repayment conditions**

The Loan can be repaid to the Council at any time without any penalties being incurred. Otherwise, repayments are in accordance with what is pre-agreed with Street UK. Any changes to these arrangements should be notified in writing to both Street UK and the local authority.

### **Early repayment incentives**

At present there are no early repayment incentives offered. This may change at the discretion of the Council

### **Loan costs**

The loan may incur costs from arrears visits if required. In addition a valuation fee may be incurred if the loan administrator instruct a valuation prior to agreement to offer a HIL.

The following costs are incurred within the loan and are paid for by the applicant. Loan cost incurred by the applicant can be added to the loan

- Legal registration

- Local land search
- Land Registry fee
- Solicitor appointed by Homeowner (if deemed necessary)

### **Succession**

There is no immediate right to succession. Each case will be considered on its individual merits

### **IFAs and Solicitors**

A list of IFAs will be provided to the applicant. If an applicant chooses to use an IFA and there is a charge, this cost can be met initially by the Council and subsequently included in the loan, or paid for direct by the applicant.

All owners will be advised to appoint a solicitor at their own cost. If a client chooses not to appoint a solicitor, they must sign to confirm that this was their choice.

### **Payment of contractors**

Where agreed prior to the commencement of work(s), part payment may be made to the contractor at a predetermined key stage(s) in the work. Stage payments only to a maximum of 97.5%

All payments are made direct to contractor unless otherwise agreed.

### **Appeals and Complaints**

Complaints against the service provided by the loan administrator and in particular appeals against the amount of loan the loan administrator is prepared to lend will be dealt with by the loan administrator

Complaints about the services of loan provision, contractor and works carried out should be made to the Council in the first instance.

### **Policy Discretion**

The Council will periodically review this Policy to ensure that it is delivering its objectives in assisting owner-occupiers. In exceptional individual circumstances the Council may wish approve the granting of a Loan outside of the strict criteria set out in this Policy. Decisions on such cases will be delegated to the Senior Housing Manager in conjunction with the Head of Adult, Health and Wellbeing Department.