

Policy for Awarding Private Sector Housing Grants/Loans and other Financial Assistance

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Purpose of the Report

1. For members to consider and adopt the Policy for Awarding Private Sector Housing Grants/Loans and other Financial Assistance in Appendix 1 of this report.

Forward Plan

2. This report appeared on the District Executive Forward Plan with an anticipated Committee date of 7th February 2019

Public Interest

3. With increased housing pressures the Government continues to see working with the private sector as being increasingly important in order for local authorities to meet their statutory responsibilities to deal with empty properties, disrepair, homelessness, overcrowding and other related housing matters. The provision of financial assistance is considered an integral part of any strategy to improve housing conditions. Likewise there is a clear link between poor housing and ill health and the Government is keen to see action taken to prevent poor housing and ill health. In addition there is a need to save money to the NHS/Social services by helping disabled people to continue living in their homes and by accelerating hospital discharge.

Recommendation

4. That the Policy for Awarding Private Sector Housing Grants/Loans and other Financial Assistance in Appendix 1 concerning the provision of financial assistance for private sector housing and associated matters, including disabled facilities grants be adopted as the future policy of the Council.

Background

5. This is a revised version of the previously agreed policy and whilst much of it remains the same there are some changes to the sections on:
 - a. Prevention Grants following a review of spend in previous years
 - b. HMO grants to change to use an agreed schedule of rates and reduce the maximum.
 - c. Better care funding to clarify the wording to better reflect the use of this money for prevention work alongside colleagues in the other Somerset Districts and Adult Social Care at Somerset County Council.

The new policy is produced in Appendix 1 and changes are highlighted in yellow for ease of reference. The adoption of this policy does not commit nor imply that any funds will be available to be spent on the grants, loans or other financial assistance outlined

but rather sets out the criteria which will be applied when providing such financial assistance if and when funds are available.

6. The last Policy for Awarding Private Sector Housing Grants/Loans and other Financial Assistance was adopted in January 2017. This followed significant changes concerning the funding for Disabled Facilities Grants which make up the majority of spending in this area. Funding for DFGs was incorporated by DCLG into the Better Care Fund held by SCC. SSDCs allocation must be forwarded subject to agreement on a proportion being used for prevention work to support the aims of Somerset Clinical Commissioning Group to reduce costs to the NHS/Social Services by accelerating hospital discharge and by reducing the need for more expensive care packages. This is covered in grant policy 2.1
7. Other changes have been made to remove the hard to treat grants as following a review of this spend there was little uptake and it was felt the allocation would be better targeted to low income households under the remaining policy for repairs grants. Grants can still be made for energy efficiency works under this policy. Changes have also been made to the HMO policy following a review grant spend. This change is introducing a fixed schedule of work and rates to target spend to the most essential elements. In addition the maximum amount is reduced to allow a better allocation across the sector.
8. The policy has also been updated to reflect changes to the HMO licensing regime and the current removal of the landlord accreditation scheme.
9. The rest of the policy remains largely unchanged from previous versions
10. Vicki Dawson, Lead Specialist for Environmental Health, Nigel Marston, Specialist Team Manager, Service Delivery have delegated authority to approve all grants, loans and payments under this policy.

Consultation

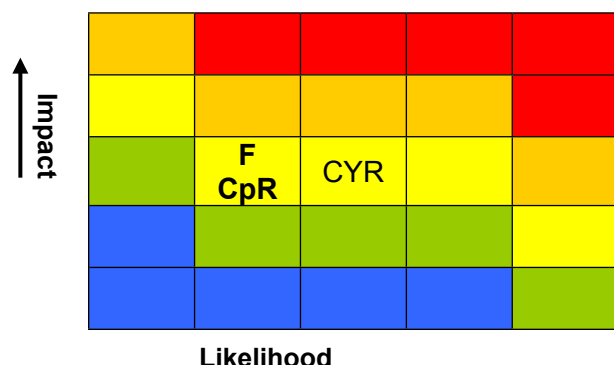
11. Consultation discussions have taken place with Wessex Resolutions who administer the loans. They have actively encouraged these changes to encourage more uptake of the loans and to bring our policy more in line with many others in the scheme.
12. The changes relating to use of DFG funding are mainly to clarify what is already in place. Discussions have been held with relevant people within the Clinical Commissioning Group at SCC and other districts in terms of how the Better Care funding is spent across our services for prevention works. This includes an Occupational Therapist representative.
13. The change to HMO grants is to reduce the maximum grant award and allocate grants in accordance with an agreed schedule of rates. This has not been consulted on however, it is a discretionary grant and we are entitled to set policy at our discretion. The changes are designed to allow better targeting of the resources available.

Financial Implications

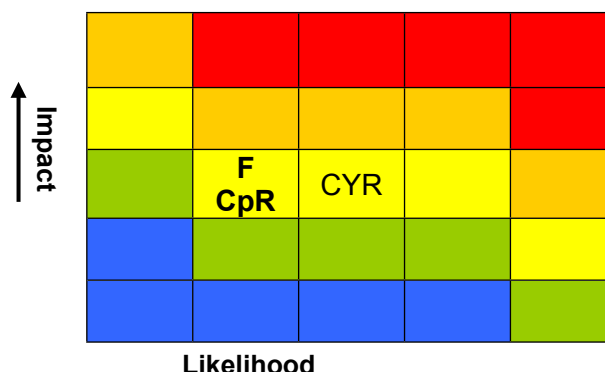
14. All capital spending associated with this updated policy are subject to the usual capital bidding process. No new money is being asked for at this time.

Risk Matrix

Risk Profile before officer recommendations



Risk Profile after officer recommendations



Key

Categories	Colours (for further detail please refer to Risk management strategy)
R = Reputation	Red = High impact and high probability
CpP = Corporate Plan Priorities	Orange = Major impact and major probability
CP = Community Priorities	Yellow = Moderate impact and moderate probability
CY = Capacity	Green = Minor impact and minor probability
F = Financial	Blue = Insignificant impact and insignificant probability

Council Plan Implications

15. This revised policy clearly supports the Council Plan priority on Homes that is to;
- To work with partners to enable the provision of housing that meets the future and existing needs of residents and employers we will:
 - Minimise homelessness and rough sleeping.
 - Work with the private rented sector to improve the standard and availability of rented accommodation.
 - Tackle fuel poverty.
 - Enable people to live independently for as long as they are able.

Carbon Emissions & Climate Change Implications

16. The adoption of this policy will have clear implications for the climate change agenda. All grant aided works will meet the latest building Regulation requirements to reduce carbon emissions. Energy efficiency work will also reduce the need for heating and hence reduce fossil fuel use.

Equality and Diversity Implications

17. A stage 1 Equality Analysis (EqA) has previously been completed and as this report does not pose any significant change that would impact on any of the protected characteristics a further impact analysis is not required.

Privacy Impact Assessment

18. The policy which is the subject of this report does not in itself involve the processing or handing of personal data. The provision of specific grants and loans in accordance with this policy would involve the handling of personal data a privacy impact assessment is being carried out on the procedures and service design of this service.

Background Papers

19. Private Sector Housing Strategy 2015-19
20. Empty Homes Strategy

APPENDIX 1

Policy for Awarding Private Sector Housing Grants/Loans and other Financial Assistance

Introduction

This policy document describes the purpose for which grants, loans and other financial assistance will be provided by South Somerset District Council for private sector housing. This is to meet both targets set down in the corporate plan, the Housing Strategy Implementation Plan, legal requirements as well as the wishes of the Joint Commissioning Board (JCB) of the Somerset Clinical Commissioning Group. Such grants, loans and other financial assistance are awarded under the provision of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and in accordance with the Housing Grants, Construction and Regeneration Act 1996 and other relevant legislation. Grant aid will be available for the provision of Disabled Facilities Grants (DFGs), Home Repair Grants, Empty Property Grants and HMO Grants. Loans will also be available for similar purposes. Wherever possible loans will be used in preference to grants as it is clearly more cost effective to do so. All grants awarded are discretionary, with the exception of DFGs, and will only be awarded subject to the funds available within the capital programme.

Home Loans

The Council has been running the Home Loan Scheme in partnership with Wessex Resolutions (now operating as Wessex Resolutions CIC) since 2006. A variety of loan products are available at a 4% fixed interest rate. Under the contractual arrangements, Wessex Home Loans will only provide loans to clients referred by SSDC. Under the scheme Wessex Home Loans provide low cost loans using capital provided by SSDC. The Government is very keen to promote loan schemes and in effect replace grants with loans where possible so as to recycle available funding. It is recognised however that grant aid in some form or other will always be needed as a safety net for vulnerable people where loans are not an appropriate option and as an incentive for various types of work. In certain cases a combination of grants and loans may be awarded. The following forms of loans will be available:

Loan Policy 1: Loans for homeowners

Loans will be available to homeowners for the following purposes:

- 1) To bring privately owned properties up to the Decent Homes standard (see definition at end of report) or to work towards the Decent Homes standard ensuring all Category 1 Hazards are dealt with under the Housing Health & Safety Rating System (HHSRS).
- 2) To bring homes purchased by first time buyers up to the decent homes standard or to work towards the Decent Homes standard ensuring that all Category 1 Hazards (under HHSRS) are remedied.
- 3) To improve energy efficiency measures and assist in carbon reduction measures within the home environment, including the provision of energy efficient heating measures and renewable energy products.
- 4) To top up Disabled Facilities Grants (DFGs) where the cost of works exceed the combined maximum and discretionary grant limit (currently £40,000), to fund discretionary DFG work or to help pay for the clients contribution towards the overall cost of the works.

- 5) To improve the condition of mobile/park homes on permanent licensed residential sites including energy efficiency measures.
- 6) To assist in the purchase of mobile homes for local residents on permanent residential sites.

Where loans are provided in conjunction with other SSDC grants, they shall be provided to meet the purposes of the grant in question.

Loans will be available where the following criteria are met:

- 1) The applicants must own and occupy the property/land as their sole residence and as their only or principal home and must be over 18.
- 2) The applicants must have sufficient disposable income to cover the loan repayments and must have sufficient equity in their property to secure the loan.
- 3) Homeowners assisted by this scheme should normally be considered to be vulnerable by virtue of age, disability or financial circumstances. The ability of the householder to secure a commercial loan will be a factor in considering eligibility for a loan from the Council.
- 4) The applicants must be living in non-decent accommodation or in the case of mobile homes must be in similar substandard accommodation.
The criteria defining decency require of a home that:
 - a) It meets the current statutory minimum standard for housing (HHSRS);
 - b) It is in a reasonable state of repair;
 - c) It has reasonably modern facilities and services; and
 - d) It provides a reasonable degree of thermal comfort.
- 5) In the case of 2 above, provided the applicants are vulnerable they need not have an equity stake in the property. In such cases the Council may underwrite the loan. If the criteria in 2 above cannot be met zero percent loans may be available. In all other cases a 4% interest loan product will be offered.
- 6) Loans will only be offered in cases where the applicant have no known serious disputes or outstanding debt owing to the Council or any other Local Authority.

The maximum loan available will be £15,000, or £10,000 for a Park Home the minimum loan will be £1,000.

It is not intended that the loans scheme available from the Councils should be used as a cheap alternative to a commercial loan, and evidence of non-availability of finance from a commercial provider may be required before a referral can be made to WRCIC.

Loan Policy 2: Loans for landlords

Loans will be available to landlords for the following purposes:

- 1) To bring rented accommodation up to the Decent Homes standard.
- 2) To enlarge property to create extra living space where there is overcrowding.
- 3) To improve conditions in houses in multiple occupation (HMO's) to meet statutory requirements and SSDC standards regarding amenities and minimising or eliminating Category One hazards.
- 4) To improve the energy efficiency of the property.

- 5) To bring empty property back into use or to convert under-utilised property into units of accommodation.

Loans will only be available where the landlord:

- a) Has sufficient disposable income to cover loan repayments and has sufficient equity in the property to secure the loan.
- b) Will or intends to charge rent at the Local Housing Allowance (LHA) rate.
- c) Will be expected to provide nomination rights in most cases (as per Grant Policy 3, Empty Property Grants, item 4)

The maximum loan available will be £15,000 and the minimum loan £1,000.

Landlord loans will only be available at a 4% fixed interest rate.

Loan Policy 3: Loans for Gypsies and Travellers

1) Loans will be made available to Gypsies or Travellers to either provide services to their land (e.g. mains water, electricity or sewage connections), to assist in the purchase of land with planning permission or to purchase mobile homes.

2) Loans will only be offered in cases where the Gypsies or Travellers have no known serious disputes or outstanding debt owing to the Council or any other Local Authority.

3) Loans of up to £15,000 may be offered to Gypsies or Travellers in cases where the loan can be secured against their land.

4) Loans of up to £5000 only will be offered in situations where the loan cannot be secured against land. This situation will normally apply where SSDC owns the site and will usually only be for the purchase of mobile homes. The loan offered to assist with the purchase of a mobile home will be secured, in principle, against the value of the mobile home in question.

5) It is agreed that SSDC will underwrite all such loans and will meet any outstanding payments should the Gypsies or Travellers default on their loans (otherwise Wessex Home Improvement Loans (WHIL) will not be prepared to offer loans). Recovery of these amounts will be treated as a civil debt. In all cases the provision of unsecured loans will be at the discretion of the appropriate Director and Portfolio Holder.

6) In order to restrict potential losses to SSDC, in the event of default on loans by Gypsies or Travellers, no more than £45,000 worth of unsecured loans in total is to be agreed by SSDC.

Grant Policy 1: Prevention Grants - Dealing With Essential Repairs

Prevention Grants, previously known as Home Repair Assistance Grants will be available to prevent poor housing conditions having an adverse effect on people's health. They will be provided to enable vulnerable people keep their homes weatherproof, minimise or eliminate Category One hazards and meet the "Decent Homes" standard.

To be eligible for this type of assistance an applicant must:

- 1) Be an owner or legal tenant of a dwelling who lives in the dwelling as his/her only or main residence.
- 2) Be aged 18 or over on the date of application
- 3) Have an owner's interest in the dwelling, alone or jointly with others, or be occupying the dwelling under a right of exclusive occupation granted for life with at least five years to run.
- 4) Have a legal duty or power to carry out the works in question
- 5) Be in receipt of one of the following income related benefits; income support, income based Job Seekers Allowance, Working Tax Credits with a total annual income of less than £16,040 (this figure subject to periodic review) or equivalent, housing benefit, Council Tax Reduction, Disabled Persons Tax Credits, **Employment & Support Allowance income related, Universal Credit or Guaranteed Pension Credit.**
- 6) As an alternative to 3) above, an applicant may be an occupier of a mobile/park home who is presently living on a permanent licensed residential site and is liable to pay Council tax.

The purposes for which Prevention Grants can be used are outlined below. All applications would be prioritised with those with the most pressing needs being dealt with first.

- a) General Repairs - for urgent and essential repairs to make sure properties are weatherproof and prevent them being a danger to the occupant. To deal with other repairs and improvements concerning matters that could adversely affect the safety and health of the occupant such as Category One and high Category Two hazards e.g. inadequate heating, penetrating dampness, dangerous electrics and gas fittings or missing standard amenities.
- b) Radon Remediation-for works to reduce radon levels in domestic property where it exceeds the radon action level (200 Bqm³).
- c) Energy Efficiency - to contribute towards the making of properties more energy efficient where cost effective in situations where full funding from other sources is not available. This form of grant aid would allow people to apply for the cost of gas condensing and other energy efficient boilers, cavity fill, double glazing as well as more usual things, such as loft insulation, lagging of cylinder tanks, thermostatic radiator controls and energy saving light bulbs, etc.
- d) Home Security -to pay for works to improve the security of homes not covered by other Home Security Schemes. This could include items such as deadlocks to front and rear doors, patio door locks, window locks, security spy holes, the toughening up of substandard doors and the installation of smoke alarms.

The amount of Grant awarded will be as follows:

The maximum amount of Prevention Grant awarded will be of £5,000 in any three-year period. This grant will be entered as a charge on the Land Charge Register. The grant shall be repaid in full if the house/mobile home is sold within ten years. These grants are subject to means testing and are only available to people on income related benefit and the Council Tax Reduction scheme. When offering grant aid an initial grant offer of only £2,000 will be made. The client will be offered a loan to pay for any outstanding work costing more than this. In emergency situations however a full £5,000 grant may be offered.

'Hard to Treat' grants removed

Where energy efficiency grants are given through third parties such as the Centre for Sustainable Energy (CSE) in Bristol, the eligibility criteria shall be that which pertains to

their scheme at the time. Payment into such schemes will usually be made from funds taken from the Prevention Grant budget.

Grant Policy 2: Disabled Facilities Grants – Helping Disabled People In Need

Disabled Facilities Grants (DFGs) are awarded to disabled applicants to provide specialist facilities to enable them to remain in their homes. Typically these include stair lifts, handrails, bathroom/kitchen adaptations and heating as well as larger scale extensions for more complex needs.

Increased funding for Disabled Facilities Grants (DFGs) has continued over the last few years through the Better Care Fund (BCF), introduced in 2014. The BCF is a programme spanning both the NHS and local government. DFGs are the main source of funding for home adaptations and increasingly are being used more flexibly to meet local needs; for instance, fast-tracking adaptations to make a house safer to return to. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, sets out how a local housing authority may provide assistance for the purpose of meeting local needs. Those powers are pretty flexible provided the local housing authority has adopted and published a policy for the provision of assistance as is the case here.

The Care Act 2014 recognises the interdependence between health, housing and care/support needs describing Housing as “a crucial health related service which is to be integrated with care, support and health services to promote the wellbeing of adults and carers in order to improve the quality of services offered” The accessibility of the home is recognised as important for successful hospital discharge, to enable care to take place at home, and to allow people to live independent lives.

Many grants tend to be awarded to elderly people who, due to general infirmity associated with old age can no longer use their baths or climb stairs and consequently have a need for replacement showers or stair-lifts. In all cases we act upon the recommendations of Occupational Therapists from Somerset Social Services. It is recognised that by providing such facilities the need for re-housing is reduced, as is the need for lengthy hospital stays or more complex care packages.

We enjoy a good working relationship with the Occupational Therapist Service of Somerset Social Services who provide the statutory referrals for all DFG work. DFGs continue to be mandatory for approved works and mean testing procedures continue to apply. Currently the limit for mandatory DFGs is £30,000.

Whilst most of the conditions that apply to DFGs are statutory, the following additional policy will apply:

- 1) Mandatory DFGs of up to £30,000 will be awarded with the discretion to pay grant aid up to £40,000 on six separate occasions. Any requests for funding other than this will be referred to the Exceptions and Appeals Panel but it has to be recognised that construction costs have increased since the original upper limit was originally set.
- 2) DFGs will be available to the occupants of mobile homes as well as traditional houses.
- 3) DFGs will be available to adapt a dwelling to enable a disabled person who lives or proposes to live in the dwelling as his or her only or main residence to be cared for (this allows for a situation where someone wishes to bring an elderly disabled relative to come and live with them).

- 4) Relocation Grants - funding of up to £5,000 will be provided to assist with the cost of moving house if this is the most cost efficient option for the Council. This is in the case of properties that cannot easily be adapted for disabled people. This could also include the cost of providing temporary mobile home accommodation in situations where someone's house was beyond the cost of economic repair.

Note: Extra DFG funding is available for certain Ex Service personnel.

Grant policy 2.1: Other use of DFG funding agreed with the Joint Commissioning Board (JCB)

In addition to the purposes described above it has also been agreed with the JCB and the other district councils in Somerset that DFG funding can be used for the purposes outlined below. The DFG allocation for 2018/19 was £1147K and assuming it remains at a similar level each year it is intended to use up to £110K of this sum for these purposes. This will allow sufficient funding to pay for the rest of the mainstream DFGs. This policy is based on the assumption, as mentioned, that in addition to the amount of funding for DFGs remaining the same that demand for services will remain at a similar level for the next year or so. If there are changes then this policy will be reviewed.

2.1.1 Minor adaptations – Up to £1,000 grant, non-means tested, designed to assist a vulnerable person with minor adaptations and/or adjustments to their home to assist with hospital discharge or generally maintaining independent living. This may be for a grab rail, specialist equipment or minor alterations to the framework of the building to enable wheel chair access. This funding could also be used for clearing cluttered rooms to allow access to facilitate rapid hospital discharge. The list is not exhaustive. Eligibility is based upon an assessment and recommendation by an Occupational Therapist from Somerset County Council or from the hospital. Funding will be provided, following prior agreement, to the Joint Community Equipment Service managed by Somerset Social Services using Trusted Assessors who work with the Occupational Therapists.

2.1.2 Disabled equipment – ramps and stair lifts

Funding will continue to be available from the Better Care Fund for the provision of services and equipment that will help facilitate early release from hospital or prevent admission to hospital where a need is identified.

a) Ramps

Where a request for a ramp is received via an Occupational Therapist, in the first instance modular ramping is the preferred method. All ramping requests will be agreed by the duly appointed officer and Quality Assurance Officers at Somerset County Council. Concrete ramps will only be considered where it is not practicable to install modular ramps. Adequate funding will be provided to conjointly procure modular ramping with Somerset County Council as part of the Community Equipment Service. We will fund up to £1,500 towards the ramp.

b) Stair lifts

Any urgent request (hospital discharge etc.) for a straight run stair lift via an Occupational Therapist will be supplied by an agreed provider to ensure prompt installation to meet the urgent need. This will not be subject to means-testing. The stair lift will be sourced from recycled stock where available, or failing that, a new one will be provided. A curved or non-urgent stair lift will be subject to the full DFG process. Approximately £5000 will be made available for this purpose.

2.1.4 Discretionary funding to Wessex Resolutions

It is proposed to provide Wessex Resolutions with funding from the Better Care Fund to increase the ability for some applicants to be able to afford repayments on loan packages who otherwise would not be able. If for instance an applicant could only afford to service a loan for £5,000 and the works cost £6,000 then a top up grant of this amount could be given. It is intended to allocate £10,000 for this purpose.

2.1.5 Funding to pay for Housing Occupational Therapists (OTs)

One of the matters causing delays in hospital discharge in the past has been the lack of OTs to organise and stipulate the care packages and equipment required. To address this problem it has been agreed to allocate £40,000 to assist the funding of a Housing OT to help assess applicants for DFGs and speed up the DFG process. This Housing OT would only be working in South Somerset to assist our local residents. Further funding may be allocated subject to availability.

2.1.6 Funding to provide a subsidised handyman service

It is intended to allocate £10,000 from the Better Care funding to help provide a subsidised handyman service to elderly and vulnerable people. The aim is to provide elderly/vulnerable people with an affordable service to deal with small maintenance items. Investigations will take place to identify a suitable provider as the service provided by Aster housing Group is no longer available.

Grant Policy 3: Empty Property Grants – Creating Affordable Accommodation

All empty properties brought back into use currently attract New Homes Bonus of approximately £8,000 per property. It is therefore recommended that the existing scheme be continued and that grant aid of up to £12,000 per unit be awarded to create flats or other accommodation in property that has been standing empty for at least six months. To be eligible for an empty property grant the landlord will be required to give the Council nomination rights for five years to re-house tenants from the South Somerset Housing Register. The property will also have to be let at the LHA rent level.

The maximum figure of £12,000 will only be available for a full-sized two bedroom flat or similar and lower figures will be negotiated for smaller units of accommodation. This maximum grant figure will comprise of an £11,000 grant for repair and refurbishment and an extra £1,000 allocated for energy efficiency work. Higher rates of grant may be available in exceptional circumstances in exchange for longer nomination rights.

Empty Property Grants of up to £12,000 will therefore be offered to owners of empty properties for renovation and/or conversions, subject to:

- 1) The amount of grant, being based on a percentage, of the actual cost of the works. A grant of 80% of the cost of the agreed works will be awarded until the maximum amount is reached.
- 2) Prior to the making of the grant application, it can be clearly demonstrated that the property has been stood empty for at least 6 months. Where property has been empty for less than 6 months applications can be referred to the Exceptions and Appeals Panel where they will be considered.
- 3) Agreement that rents charged during the five-year letting period would not exceed the Local Housing Allowance (LHA) rate.

- 4) That the property is let to tenant(s) nominated by the Council from the South Somerset Housing Needs Register for five years from the certified completion date of the grant.
- 5) That all of the other regulations in the Department of the Environment circular 17/96, that apply to renovation grants hereby apply to Empty Property Grants.
- 6) That in addition to this grant being awarded in 1 above, up to an extra £1,000 can be awarded for energy efficiency measures.
- 7) Empty property grants will also be available where an empty property is demolished and replaced with a new building.

Grant Policy 4: HMO Grants – Improving Rented Accommodation

HMO Grants are grants designed to upgrade facilities, deal with disrepair and upgrade the means of escape in case of fire in houses in multiple occupation. HMOs are key providers of rented accommodation for single people, often housing the young and vulnerable.

With recent changes in housing benefit regulations they will continue to meet an essential and increasing need. HMOs are in fact the main type of accommodation used to deal with single person housing need, and the rent deposit scheme has been used to help young people gain access to HMO accommodation. With the 'bedroom tax' and the single room allowance restricted to persons under 35 years of age, demand for HMOs has continued to increase.

Recent surveys of HMOs have shown that they tend to be the poorest form of any housing tenure. The Council has a published HMO Policy that outlines the standards expected and the steps being taken to upgrade HMOs. The Housing Act 2004 also introduced the licensing of HMOs over three or more storeys with five or more residents. This requirement was extended in October 2018 to all HMOs with five or more residents in two or more households regardless of the number of storeys.

Experience has shown that when trying to upgrade substandard HMOs, it is best to have a policy of coupling firm enforcement action with the provision of grant aid where appropriate. It is therefore proposed that our existing policy be continued whereby the Council gives HMO Grants as an incentive to assist good landlords to improve substandard HMOs.

HMO Grant levels.

To enable the upgrading of HMOs the following grant policy will apply. The grant aid offered will enable the upgrading of existing HMOs but could also be used towards the creation of new HMOs. The policy will be that:

- 1) Grant aid will be available up to a maximum of £7000 in accordance with the agreed schedule of rates in Appendix 2. Any items not on the agreed schedule will not be eligible for grant aid.
- 2) Grant aid will only be available if the HMO is licensed, where required, has planning permission or building regulation approval, where appropriate.
- 3) HMO landlords can also apply for loans on top of an HMO grant.

Grant Policy 5: Exceptions and Appeals Panel

In framing any grant policy there will inevitably be exceptions to the rules and it is likely that there will be appeals made against officer's decisions concerning grants. It is proposed that the **Leader, Portfolio Holder for Private Sector Housing and Service Delivery Director** make up the Exception and Appeals panel and be given delegated authority to deal with any exceptions to the agreed policy and deal with any appeals concerning grants made by the public. It is also recommended that the Leader be given delegated authority to select new members for the Exception and Appeals Panel as and when members retire from the panel.

Whilst the Council will have an agreed policy in place, it is suggested that the Exceptions and Appeals Panel be given the authority to consider any grant applications that falls broadly in line with the policy. This would allow financial and other assistance to be given in exceptional circumstances where it is clearly to the benefit of the Council and the applicant to do so.

Grant Policy 6: Repayment of Grant

The Council currently has a policy of demanding the repayment of grants where the future occupation and/or associated conditions of the grant are breached. It is intended that this policy should generally continue with any requests for the waiving of repayment conditions being referred to the Exceptions and Appeals Panel. The agreement to waive such conditions only being given in exceptional circumstances.

Grant Policy 7: Return of Equipment

Where grant aid is provided for specialist medical equipment (e.g. stair lifts etc.) and it becomes surplus to the needs of the client during the clawback period the council will exercise its right to reclaim the equipment and allocate it for the use of another individual with similar needs.

Grant Policy 8: Fees

Fees-The council will pay fees of up to 12% for home improvement agency or other professional fees (architects, surveys etc.) for the preparation of grant/loan applications.

Grant Policy 9: Grant processing

The processing of all grants should comply with the guidance in DoE Circular 17/96 where not covered elsewhere in this policy

APPENDIX 2

Schedule of rates for HMO grants

Item	Fixed grant contribution	Certificates to be provided
LD2 Grade A	£650.00	commissioning certificate
LD2 Grade D	£550.00	commissioning certificate
Emergency Lighting	£350.00	commissioning certificate
FD30 plus frame each	£150.00	
30 minute stud per m2	£40.00	
Thumb turns only each	£30.00	
Sprinkler system	£3,000.00	commissioning certificate
Shower	£100.00	electrical certificate
Shower cubicle	£180.00	
Bath and fittings	£150.00	
WC and fittings	£100.00	
WHB and fittings	£80.00	
new boiler	£800.00	commissioning certificate
heating system inc boiler	£1,500.00	commissioning certificate
Electric heating per heater	£300.00	electrical certificate
bathroom heater	£20.00	electrical certificate
PVR each	£30.00	
loft insulation to BR per m2	£30.00	commissioning certificate