



City of **Stoke-on-Trent**

HOUSING RENEWAL ASSISTANCE

POLICY 2021 – 2026

Foreword



I am pleased to introduce Stoke-on-Trent City Council's updated Housing Renewal Assistance Policy 2021 -2026.

This Policy sets out the range of grants and loans that the Council can make available to improve living conditions in the city's private sector. The assistance available helps elderly, vulnerable and disadvantaged households living in the private sector to repair and maintain their homes.

Between April 2017 and March 2020, the Private Sector Housing Team delivered improvements to 2,279 private sector properties, bringing 637 empty properties back into use.

Using the products set out in the previous Housing Renewal Assistance Policy, the following outputs were achieved for the same period:

- 594 Disabled Facilities Grants were approved
- 178 Safe and Warm Home Grants were approved
- 63 Empty Homes Grants were awarded to accredited landlords

This updated policy continues to focus on delivering the city council's Stronger Together priorities in the Stronger Together Strategic Plan 2020 - 2024 by delivering improvements in private sector housing in the city and assisting eligible persons to purchase their own homes. Our key priorities are:

- Reducing hazards and improving the quality of homes in the private sector;
- Reducing the number of long-term empty properties, bringing them back into use, reducing anti-social behaviour and meeting housing needs. Investment by the city council in empty homes enables private sector investment and stimulates the local economy;
- Offering products which enable properties improved by the city council to be disposed of for the purpose of owner occupation by eligible persons;
- Reducing fuel poverty and providing assistance to help people keep warm and safe in their homes;
- Providing adaptations in the home for disabled residents and their families;
- To prioritise the use of local contractors through use of a framework;
- Developing options for commercialisation of elements of the adaptations service;
- Developing quality and choice for clients receiving improvements and adaptations.

In a period of increasing pressures on resources, it is important that we continue to target assistance to meet the needs of the most vulnerable residents in the city. This Policy will provide a robust framework for investment into private sector housing in Stoke-on-Trent. I will work closely with the Private Sector Housing Team to monitor and review delivery of the priorities as set out within the Policy.

A handwritten signature in black ink, appearing to read 'Carl Edwards', positioned below a thin horizontal line.

Councillor Carl Edwards

Cabinet Member for Housing and Environment

Stoke-on-Trent City Council

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INTRODUCTION

Stoke-On-Trent City Council (the Council), for the purpose of improving living conditions in its area, hereby revises this Housing Renewal Assistance Policy (the Policy). This Policy is made under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (the Order).

The Order gives local housing authorities the power to provide financial assistance, directly or indirectly, to any person, to improve the living conditions in their area. The financial assistance may be provided in any form, such as loans or grants, and may be unconditional or subject to conditions, including conditions as to the repayment of the assistance. Before the Council is able to offer the financial assistance, it must adopt a policy for the provision of such assistance.

This Policy sets out the range of financial and other assistance that the Council may make available to improve living conditions in the area.

This Policy provides the framework by which the Council will provide assistance and also applies to the grants which can be made under alternative statutory powers such as the provision of mandatory Disabled Facilities Grants under the Housing Grants Construction and Regeneration Act 1996 (as amended) and loans for the acquisition or improvement of housing that may be given under Part 14 of the Housing Act 1985.

The Policy replaces the previous policies adopted by Stoke-On-Trent City Council in 2012 and 2016.

The Policy is applicable from 1st day of January 2021. Fully completed valid applications made before the above date will be processed under the terms of the previous 2016 - 2020 edition of the Policy.

The Council will, in accordance with this Policy, provide assistance that will encourage owner occupiers and landlords to invest in their own properties and assist eligible persons in owning their own home. The primary responsibility for maintaining privately owned property rests with the owner but legislation gives local authorities general powers to assist property owners and to target assistance in order to address specific local needs and priorities.

Funding will be targeted for the most vulnerable individuals living in the worst housing conditions and within deprived areas. In addition, public funds will be utilised to meet the Council's objectives; notably removing hazards and making homes safe and warm.

This policy makes provision for four main types of assistance:

- Home Improvement Assistance
- Property Acquisition Assistance
- Adaptations Assistance
- Relocation Assistance

The financial resources committed by the Council to implement the assistance described in this policy are subject to change on an annual basis. Funding will be provided through the Capital Programme and the Better Care Fund; this will be approved via the Medium Term Financial Strategy.

All forms of assistance are subject to limits on the total resources available. The Council may withdraw the availability of any discretionary form of assistance once the available funding has been committed.

The Council will provide information, advice and publicity about the forms of assistance. The information will be clear, concise, easy to understand and readily accessible. Customers will have access to procedures for providing assistance. Advice regarding the availability of assistance will be available at the Civic Centre, by telephone, by email, and on the Council's website.

2. LOCAL CONTEXT

Stoke-on-Trent is currently ranked the 14th most deprived local authority (out of 326) in England and 53% of its population is within the top 20% of the most deprived in England¹.

Current records show that Stoke-on-Trent has around 117,000 residential properties. At the time of the most recent Private Sector Stock Condition Survey (published in 2018)² which provides a more detailed breakdown there were approximately 113,000 and around 90,258 (79%) of those properties were within the private sector (meaning privately owned). The Private Sector Stock Condition Survey indicates that of the 83,023 occupied private sector properties, 62,706 (75%) were owner occupied and 20,317 (25%) were within the Private Rented Sector. Council tax figures for February 2020 indicate that 2101 properties in the city have been empty for more than six months.

Local prevalent issues include:

- High rates of pre 1919 construction
- High rates of private rented sector (25 - 27% of the private sector housing within Stoke-on-Trent)
- High rates of overcrowding
- High rates of disrepair and non-decency
- A high level of resident churn/turnover of properties in some areas
- High rates of fuel poverty³

2.1 Fuel Poverty & Energy Efficiency

Due to the age and type of housing in the city a significant number of rental properties (estimated at 1500+) fall below the minimum Energy Performance Rating required under the Energy Efficiency (Private Rented Properties) (England and Wales) Regulations 2015. It is estimated that over 40,000 properties in the city have a low energy rating of E to G. Furthermore, an estimated 4,000 homes are non-compliant with Decent Homes standard thermal comfort performance.

¹ <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019>

²

https://www.stoke.gov.uk/downloads/download/610/private_sector_housing_stock_condition_survey_2017

Survey commissioned by the City of Stoke-on-Trent Council to complete a review of housing and household conditions across the private housing sector. Information from the current study provides an up to date benchmark for private sector housing locally, against national housing conditions and provides a base of information for the review and further development of private sector housing strategies.

³ A definition of fuel poverty is in Appendix One of this policy

Current fuel poverty estimates show that 14.7% of residents in the city are in fuel poverty which is higher than the national figure of 10.9% and the West Midlands regional figure of 12.6%.⁴

National statistics show that the median required fuel costs for residents living in the least efficient homes are three times higher than costs for the most efficient properties. People living in properties with an EPC rating of G are almost three times more likely to be fuel poor.

This policy focuses on improving energy efficiency in private sector homes in the city. A partnership approach is in place with local charity Beat the Cold in order to provide advice on fuel switching and behaviour as well as providing grant and loan products to facilitate and deliver property improvements.

2.2 Performance by the Private Sector Housing Team

Between April 2017 and March 2020 the Private Sector Housing Team delivered improvements to 2,279 private sector properties, bringing 637 empty properties back into use.

Using the products set out in this policy the following outputs were achieved for the same period:

594 Disabled Facilities grants were approved

178 Safe and Warm Home Grants were approved

63 Empty Homes Grants were awarded to accredited landlords

⁴ <https://www.gov.uk/government/collections/fuel-poverty-statistics>

3. AIMS AND PRIORITIES OF THE POLICY

This Policy, the purpose of which is to improve the living conditions in the city of Stoke-on-Trent supports delivery of the Stronger Together priorities of the Council:

- To enable our residents to fulfil their potential
- To help businesses to thrive and make our city more prosperous
- To work with our communities to make them healthier, safer and more sustainable
- To be an innovative and commercial council, providing effective leadership to help transform outcomes

The policy does this by delivering improvements in private sector housing in the city and assisting eligible persons to purchase their own home, specifically;

- Reducing hazards and improving the quality of homes in the private sector, focussing particularly on improving the homes of vulnerable residents
- Reducing the number of long-term empty properties, bringing them back into use, reducing anti-social behaviour and meeting housing needs
- Offering products which enable properties improved by the Council to be disposed of for the purpose of owner occupation by eligible persons.
- Reducing fuel poverty and providing assistance to help people keep warm and safe in their homes
- Providing adaptations in the home for disabled residents and their families
- Prioritise use of local contractors through use of a framework
- Investment by the Council in empty homes enables private sector investment and stimulates the local economy
- Stimulating investment into redundant commercial premises for conversion into HMOs
- Developing options for commercialisation of elements of the adaptations service
- Developing quality and choice for clients receiving improvements and adaptations

4. TYPES OF ASSISTANCE

This section describes the various types of assistance which may be made available under the Policy. These may be added to from time to time as new initiatives are developed in response to needs identified. Details of grant and loan products that can be made available are set out in Section 5.

The Council will determine which form of assistance is to be made available on an individual basis, taking into account all of the circumstances of the case, the type and scale of works required, and having regard to the Applicant's circumstances.

It is recognised that good quality advice will be very important to many householders living in sub-standard accommodation. In many cases, advice may be the only form of assistance available.

A range of advice may be available including:

- Maintenance advice.

- Information about local agencies and service providers who will be able to provide specific, independent advice.
- Housing options.
- Tenancy Relations Advice for landlords and tenants
- Up to date advice on the Housing Assistance Policy and available resources.

Where additional assistance is available the Council will also signpost applicants to other organisations where support needs are identified. Examples include support with the following:

- Welfare benefits
- Advice on money management
- Methods to pay for their care
- Advice to alleviate fuel poverty including switching providers and keeping homes warm

Advice about care and support services is also available in the Care and Support directory updated by the Council annually.⁵ The directory provides information for people who are struggling to live independently about care and support services available in the city.

This Policy makes provision for a number of forms of assistance including:

4.1 Home Improvement Assistance

The forms of assistance that can be made available subject to funding availability to help with carrying out repairs and improvements to people's homes and to improve energy efficiency are:

- Home Improvement Equity loans
- Landlord Accreditation Empty Homes Grant
- Landlord Accreditation Improvement Grants
- Safe and Warm Homes Grant for owner occupiers and landlords
- Empty Homes Repairs Grant and Loan

Information about assistance that can be made available currently is set out in section 5. Detailed information about terms and conditions is set out in Appendix Two.

4.2 Property Acquisition Assistance

The forms of assistance that can be made available subject to funding availability to assist eligible persons into home ownership are:

- Empty Homes Deferred Payment Assistance

⁵ <https://www.carechoices.co.uk/publication/stoke-on-trent-care-services-directory/>

Information about assistance that can be made available currently is set out in Section 5. Detailed information about terms and conditions is set out in Appendix Two.

4.3 Relocation Assistance

These forms of assistance may be used to provide assistance to residents required to move from their homes either temporarily to allow repair work to take place or if their home forms part of a clearance area:

- Relocation Assistance
- Hardship Grant
- Homeswap
- Discretionary Assistance – Private Sector Tenants

Information about assistance that can be made available currently is set out in section 5. Detailed information about terms and conditions is set out in Appendix Two.

4.4 Adaptations Assistance

The Council is required by law to provide the statutory Disabled Facilities Grant to adapt homes for people with a disability if the adaptation is considered necessary, appropriate, practical and reasonable. The council may also offer a disabled relocation grant to help people to move when their homes are unsuitable for adaptation or when a person is willing to relocate to an alternative property which may better suit their needs. The following types of assistance are available:

- Disabled Facilities Grant (this is a mandatory grant)
- Discretionary Disabled Relocation Grant (subject to available funding)
- Disabled Facilities Grant Top Up Loan

Information about assistance available currently is set out in section 5. Detailed information about eligibility and terms and conditions is set out in Appendix Two.

5. GRANT AND LOAN ASSISTANCE PRODUCTS

5.1 HOME IMPROVEMENT ASSISTANCE

5.1.1 Home Improvement Loans – Secured Equity Share Loan

What are these loans for?

This product is a secured loan for owner occupiers unable to access loans from mainstream lenders where a large amount of work is required to their property. It will be at affordable rates of interest and does not require a monthly repayment.

It will assist owner occupiers living in non-decent properties who require financial support to improve their existing home by undertaking repairs and/or improvements which will help to bring it up to the Decent Homes Standard or for other purposes by exception.

The main purpose of the loan is to complete all works to achieve the Decent Homes Standard, however, if there is additional free equity in the property then this may be used to undertake desirable works at the council's discretion. Desirable works are those which 'make sense' to complete given the work being undertaken to achieve the Decent Homes Standard, such as; rewiring and re flooring in the kitchen at the same time as fitting new kitchen units.

Minimum and Maximum Assistance

The minimum loan is £5000. The maximum loan is £30,000.

The maximum loan value may be increased in exceptional circumstances and these cases will be considered for a final decision by the Discretionary Panel.

How to Apply

Applicants should contact the Private Sector Housing Team to express interest in the loan assistance by email: safeandwarmhomes@stoke.gov.uk or telephone: 01782-234474.

Eligible Benefits

Applicants must be in receipt of one or more of the benefits set out below. (Note that this list is subject to change in line with Welfare Reforms and Low-Income threshold indicators).

- Pension Credit- guaranteed Credit or Savings Credit
- Income Support or Income-based Jobseeker's Allowance and have any of the following:
 - Child Tax Credit (which must include a disability or severe disability element for a child or young person)
 - Disabled Child Premium
 - Disability Premium (enhanced disability or severe disability element premium)
 - Pensioner Premium (higher pensioner premium or enhanced pensioner premium)
- Income-related Employment and Support Allowance (ESA IR) that includes a work related activity or support component
- Contribution based Employment and Support Allowance that includes a work related activity or support component and an income of £15,860 or less
- Child Tax credit and has an income of £15,860 or less
- Working Tax credit and has an income of £15,860 or less and have any of the following:
 - Has parental responsibility for a child under 16 or under 20, if still in full time education, who ordinarily lives with that person
 - Severe disability element
 - Aged 50 years or over

5.1.2 The Safe and Warm Homes Grant (for owner occupiers to fund contributions required for the Government's Energy Company Obligation Scheme Funding Contributions)

What are these grants for?

The Energy Company Obligation Scheme (ECO) is a Government energy efficiency scheme in Great Britain which is funded through a small levy on energy bills. The aim is to help reduce carbon emissions and tackle fuel poverty. The ECO scheme delivers energy efficiency and heating measures in homes across Great Britain. The Council's Safe and Warm Homes Grant ("the grant") will:

- Help improve living conditions by increasing energy efficiency and alleviating the impact of cold homes on residents who are vulnerable to the cold.
- Provide grant assistance in order to pay or help to pay the applicant's contribution towards Energy Company Obligation Scheme works enabling them to access improvements and maximising investment through this programme in the city.

Minimum and Maximum Assistance

The minimum grant is £100. The maximum grant is £1,500.

How to Apply

Applicants should contact the Private Sector Housing Team to express interest in the grant assistance by email on: safeandwarmhomes@stoke.gov.uk or telephone: 01782-234474

Referrals can also be accepted from advocates working on behalf of applicants such as local charity 'Beat the Cold.'

Eligible Benefits

Applicants must:

- be in receipt of an eligible benefit (defined below) and/or
- satisfy the Council's wider 'Flexible Eligibility' Criteria as set out in the published Statement of Intent: [Statement of Intent](#)

For owner occupiers if household savings, capital and/or investments amount to £10,000 or more (single person household) or £15,000 or more (multiple person household) applicants will not be eligible for this support.

Exceptional cases, not meeting the requirements will be considered on a case by case basis by the Discretionary Panel.

An eligible benefit is one of the following:

- Pension Credit Guarantee Credit Element
- Income-related employment and support allowance (ESA)
- Income-based jobseeker's allowance (JSA)
- Income support
- Child Tax Credits
- Universal Credit
- Armed forces independence payment
- Attendance allowance
- Carer's allowance
- Disability living allowance

- Severe disablement allowance
- War pensions mobility supplement
- Industrial injuries disablement benefit
- Personal independence payment
- Constant attendance allowance

How to Apply

Applications will generally be processed in order of the date received. However, urgent cases, for example, where an applicant is in hospital will be prioritised.

The Energy Company Obligation Scheme supplier will be required to provide detailed information about works to be carried out under the Energy Company Obligation Scheme including written confirmation of the required contribution.

Once a property check has been carried out and all documentation received, the applicant will receive a written approval letter detailing the amount of contribution payable.

The applicant and or/ their nominated representative will be responsible for:

- Providing any documentation required to the Energy Company Obligation Scheme nominated supplier
- Supervising work in their home
- Liaising with the contractor as necessary

5.1.3 The Safe and Warm Homes Grant (Owner Occupiers Grant)

What are they for?

The grant is to help improve living conditions by increasing energy efficiency and alleviating the impact of cold homes on residents who are vulnerable to the cold.

Grant assistance is for eligible repairs and improvements for owner occupiers.

Eligible repairs and improvements are:

- Heating Improvements:
 - Boiler repairs/ replacement
 - First time central heating
 - Additional radiators where required
- Measures to improve Energy Efficiency
 - Connecting homes to the District Heat Network
 - Insulation
- Home Improvements
 - Replacement of single glazed doors and windows
 - Measures to prevent slips, trips and falls e.g. bannister rails, improvements to lighting
 - Work to rectify dampness in properties

Additionally, advice will be available to: -

- Make heating more affordable by helping residents to:
 - reduce heating costs with tariff switching
 - increase income using benefits checks
 - use heating efficiently – setting controls and timers
- Help improve understanding about the importance of keeping warm:
 - Cold worsens existing health conditions
 - Increase risk to those with respiratory, circulatory and mobility conditions
 - Keep warm and safe
 - Heat rooms to healthy temperature (18 – 21°C)

Minimum and Maximum Assistance

The minimum grant is £500. The maximum grant is £10,000.

How to Apply

Applicants should contact the Private Sector Housing Team to express interest in the grant assistance by email: safeandwarmhomes@stoke.gov.uk or

telephone: 01782-234474.

Referrals can also be accepted from advocates working on behalf of applicants such as local charity 'Beat the Cold.'

Applications will generally be processed in order of the date received. However, urgent cases, for example, where an applicant is in hospital will be prioritised.

Eligible Benefits

Applicants must:

- be in receipt of an eligible benefit (defined below) and/or
- have a gross household income⁶ of £21,000 or less **or** £25,000 or less where the applicant or a member of their household is vulnerable to the cold. Vulnerable to the cold means the household must have one or more occupants with:
 - cardiovascular conditions
 - respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma)
 - mental health conditions
 - terminal illness
 - suppressed immune system (e.g. from cancer treatment or HIV)
 - disabilities and/or include occupants who are:-
 - older people (65 and older)

⁶ This means the total household income including income from any benefits before tax paid.

- young children (from new born to school age)
- pregnancy

In all cases if household savings, capital and/or investments amount to £10,000 or more (single person household) or £15,000 or more (multiple person household) applicants will not be eligible for this support.

Exceptional cases, not meeting the requirements will be considered on a case by case basis by the Discretionary Panel.

An eligible Benefit is one of the following:

- Pension Credit Guarantee Credit Element
- Income-related employment and support allowance (ESA)
- Income-based jobseeker's allowance (JSA)
- Income support
- Child Tax Credits
- Universal Credit
- Armed forces independence payment
- Attendance allowance
- Carer's allowance
- Disability living allowance
- Severe disablement allowance
- War pensions mobility supplement
- Industrial injuries disablement benefit
- Personal independence payment
- Constant attendance allowance

5.1.4 The Safe and Warm Homes Grant (to Landlords for the benefit of their eligible Tenants)

What are these grants for?

Grants are to help improve living conditions by increasing energy efficiency and alleviating the impact of cold homes on residents who are vulnerable to the cold.

Grant assistance is available for eligible repairs and improvements for landlords for the benefit of eligible private sector tenants.

Improvements will be focussed in areas where selective licensing schemes are operational.

Note that this grant can be combined with the Landlord Accreditation Improvement Grant. Please ask for details on application.

The eligible repairs and improvements are:

- Heating Improvements:
 - Boiler repairs/ replacement
 - First time central heating
 - Additional radiators where required
- Measures to improve Energy Efficiency
 - Connecting homes to the District Heat Network

- Insulation
- Home Improvements
 - Replacement of single glazed doors and windows
 - Measures to prevent slips, trips and falls e.g. bannister rails, improvements to lighting
 - Work to rectify dampness in properties

Additionally advice will be available to:-

- Make heating more affordable by helping residents to:
 - reduce heating costs with tariff switching
 - increase income using benefits checks
 - use heating efficiently – setting controls and timers
- help improve understanding about the importance of keeping warm:
 - Cold worsens existing health conditions
 - Increase risk to those with respiratory, circulatory and mobility conditions
 - Keep warm and safe
 - Heat rooms to a healthy temperature (18 – 21°C)

Minimum and Maximum Assistance

- This is a match funded grant. The maximum amount being £5000 (up to 50% of the cost of the work). For example, if the total cost of the work is £11,100 the Council will offer the maximum of £5,000 and the landlord will be responsible for paying the remaining £6,100, similarly if the total cost of the work is £4,100 the Council will offer £2,050 and the landlord will be responsible for paying the remaining £2,050.
- The minimum total cost of works is £500 which will include a Council grant of up to £250.
- Landlords will be required to make a 50% contribution towards the cost of the works.

How to Apply

Applications for this grant must be made jointly by the tenant and the landlord of the property. Tenants are referred to here as ‘tenant applicants’ and landlords as ‘landlord applicants’

Applications should be made by contacting the Private Sector Housing Team to express interest in the grant assistance by email: safeandwarmhomes@stoke.gov.uk or telephone: 01782-234474

Referrals can also be accepted from advocates working on behalf of applicants such as local charity ‘Beat the Cold.’

Applications will generally be processed in order of the date received. However, urgent cases, for example, where a tenant applicant is in hospital will be prioritised. Applications from tenant applicants living in areas where a selective licensing scheme is operational will also be prioritised.

Eligible Benefits

In addition to the eligibility criteria set out in Appendix Two to be eligible for this grant, the tenant applicant must:

- be in receipt of an eligible benefit **and/or**
- applicants must have a gross household income⁷ of £21,000 or less **or** £25,000 or less where the applicant or a member of their household is vulnerable to the cold. Vulnerable to the cold means the household must have one or more occupants with:
 - cardiovascular conditions
 - respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma)
 - mental health conditions
 - terminal illness
 - suppressed immune system (e.g. from cancer treatment or HIV)
 - disabilities and/or include occupants who are:-
 - older people (65 and older)
 - young children (from new born to school age)
 - pregnancy

Exceptional cases, not meeting the requirements will be considered on a case by case basis. Examples of exceptional cases may include people in the further groups listed in the NICE Quality Standard on 'Preventing excess winter deaths and illness associated with cold homes.'

An eligible benefit is one of the following:

- Pension Credit Guarantee Credit Element
- Income-related employment and support allowance (ESA)
- Income-based jobseeker's allowance (JSA)
- Income support
- Child Tax Credits
- Universal Credit
- Armed forces independence payment
- Attendance allowance
- Carer's allowance
- Disability living allowance
- Severe disablement allowance
- War pensions mobility supplement
- Industrial injuries disablement benefit
- Personal independence payment
- Constant attendance allowance

⁷ This means the total household income including income from any benefits before tax paid.

Exceptional cases, not meeting the requirements will be considered on a case by case basis by the Discretionary Panel.

5.1.5 Landlord Accreditation Empty Homes Grant

What is this Grant for?

To improve living conditions in the Stoke-on-Trent area by increasing the quantity of good quality accommodation in the private sector by bringing empty properties back into use.

This grant assistance may be available to help fund improvement measures to an empty property including:

- Compliance with the Decent Homes Standard
- Energy Efficiency Measures
- To fix dangerous structural conditions
- To remove damp
- To install new electrical wiring
- To install missing standard bathroom facilities
- Provision of adequate facilities for the preparation and cooking of food
- To improve heating or insulation
- For wind and weather proofing
- To install new windows
- Improvement of flooring/decoration

Minimum and Maximum Assistance

This is a match funded programme. The Council will pay up to £5000. In order to receive the maximum grant the total cost of works must be £10,000 or more.

The minimum grant is £500.

Landlords will be required to make a 50% contribution towards the cost of the works and be a member of or join the Council's Landlord Accreditation Scheme for a minimum period of two years following the grant award.

How to Apply

Applications should be made by contacting the Landlord Accreditation Officer to express interest in the grant assistance by email: mail@landlordaccreditation.co.uk or telephone: 01782-232271

Formal application is by completion of an application form.

5.1.6 Landlord Accreditation Improvement Grant

What is this Grant for?

To improve living conditions in the Stoke-on-Trent area by increasing the quantity of good quality accommodation in the private sector by funding improvements to tenanted properties.

This grant assistance may be available to help fund improvement measures to a tenanted property including:

- Energy Efficiency Measures which may include the installation of double-glazed windows and doors or the provision or upgrade of heating systems or insulation
- Damp prevention treatments (such as damp-proof courses or the fitting of extraction systems or trickle vents)
- Installation of new electrical wiring
- Modernising a kitchen or bathroom that is more than 15 years old
- Provision of handrails or guarding to staircases or raised areas to prevent falls
- Provision of additional lighting or light switches to prevent falls
- Improving security of property – lighting, gates, fencing, locks
- Installation of hardwired smoke and/or heat detectors and improving overall fire safety
- Provision of carbon monoxide alarms

Note that this grant can be combined with the Safe and Warm Homes Grant. Please ask for details on application.

Minimum and Maximum Assistance

- This is a match funded grant. The maximum amount being £5000 (up to the 50% of the cost of the work) for example if the total cost of the work is £11,100 the Council will offer the maximum of £5,000 and the landlord will be responsible for paying the remaining £6,100, similarly if the total cost of the work is £4,100 the Council will offer £2,050 and the landlord will be responsible for paying the remaining £2,050.
- The minimum total cost of works is £500 which will include a Council grant of up to £250.

How to Apply

Applications should be made by contacting the Landlord Accreditation Officer to express interest in the grant assistance by email: mail@landlordaccreditation.co.uk or telephone: 01782-232271

Landlords may also call the Officer to enquire on the likely eligibility for improvement or repair work.

Formal application is by completion of an application form.

5.1.7 Empty Homes Repair Interest Free Loan and Security Measures Grant

What are these loans and grants for?

The purpose of this assistance is to provide opportunities for owners to bring back into use long term empty homes. This product enables renovation and/or conversion of empty properties so that they are suitable for occupation. The purpose is to develop the supply of decent high quality housing in the city.

Applicants applying for this product may also be eligible for assistance through the Landlord Accreditation Empty Homes Grant. In addition, applicants may apply for a maximum £1,000 grant for the purchase of security measures if installed before the commencement of the works.

Minimum and Maximum Assistance

- The minimum loan is £10,000. The maximum loan is £20,000.
- The minimum grant is £500. The maximum grant is £1,000.

How to Apply

Applications should be made by contacting the Empty Homes Team to express interest in the assistance by email: privatesectorhousing@stoke.gov.uk or telephone: 01782-233086

Formal application is by completion of an application form.

Eligibility

In addition to the eligibility criteria set out in Appendix Two to be eligible for this loan or grant, the Applicant must:

- Demonstrate an affordability to sustain payments over the relevant term
- Must be able to make repayments via a direct debit system.

5.2 Property Acquisition Assistance

5.2.1 Empty Homes Deferred Payment Assistance

What is the Assistance for?

Deferred Payment Assistance has been developed to improve the condition of long term empty properties in Council ownership prior to disposal for owner occupation. It is a secured credit arrangement, which aims to improve the private sector housing conditions in the city.

Minimum and Maximum Assistance

The maximum level of assistance is a credit value of £60,000.

How to Apply

Schemes are managed on a phased basis and opportunities will be advertised. Enquiries about this product should be made to: privatesectorhousing@stoke.gov.uk or telephone: 01782-233086.

Eligibility

To qualify for Deferred Payment Assistance the applicant must have received a decision confirming that they are eligible to buy one of the long term empty homes in Council ownership in Portland Street area. Each applicant will have been assessed against the Eligibility Criteria and have undergone an Affordability Assessment.

Terms and Conditions Applicable

- The Council will determine the works required to bring the property up to a Decent Home Standard
- The Council will retain ownership until after the completion of the works
- The works will be carried out by the Council's selected contractor
- The Council will check the works on completion and sign off the works and obtain the necessary safety certificates
- The property will be transferred into the new homeowner's name following satisfactory completion of works
- The Deferred Payment Assistance must be secured against the Title of the property as a first charge
- The term of the deferred payment assistance will be for a maximum of 20 years
- The assistance will be offered at 3% above the Bank of England base rate to a maximum of 7%.
- When the Bank of England base rate changes, adjustments will be made to the level of repayments within 30 days
- Interest will be charged on a simple interest basis
- If following transfer, the homeowner breaches the conditions of the assistance, the Council may repossess the property
- If the homeowner sells the property within the initial 5 year period, they will be required to pay to the Council the outstanding Deferred Payment Assistance, an early repayment penalty plus 100% of any profit
- If the homeowner sells the property between years 6 – 10, they will be required to pay to the Council the outstanding Deferred Payment Assistance plus a proportion of any profit on a sliding scale; 80% of any profit would have to be paid to the Council if the property is sold in year 6, 60% in year 7, 40% in year 8, 20% in year 9 and nothing in year 10 onwards.
- The homeowner will not be able to repay the whole of the Assistance within the first five years and retain ownership of the property. Early repayment will only be allowed upon a sale of a property.

Payment Terms

- The payments will commence upon transfer of the property
- Payments must be made on monthly 'due dates' determined at the activation of the Assistance
- The Assistance will only be concluded once the capital is repaid in full.
- Early repayment charges apply – if an applicant decides to sell their property within the first 5 years, they will be required to pay the total interest that would have been payable for the whole of the 5 year period despite such interest not having been incurred at the date of sale. The interest to be paid as an early repayment penalty will be calculated from the date of sale to the fifth anniversary of the applicants purchase and will be based on the Assistance interest rate payable at the time of repayment.

Changes of Circumstances

If following approval but before the completion date, the applicant withdraws from the scheme, there will be no penalties

Where an application for Assistance has been approved and the Council ascertain that approval was determined on the basis of inaccurate or incomplete information and exceeds that to which the applicant was entitled, the Council may refuse to sell the property and offer the financial assistance to the applicant.

Repayment and other Conditions

The Council will secure the Deferred Payment Assistance Conditions by requiring the registration (at the Land Registry) of a charge against the applicant's property. Consequently, all owners of the property will be required to complete a declaration that they consent to a charge being registered in favour of the Council against the property.

The conditions of the deferred payment, including the period of Assistance, commence on the certified completion date (the date the works are certified as complete by the Council).

5.3 Adaptations Assistance

5.3.1 Disabled Facilities Grant

What is the Grant For?

This is a mandatory grant to adapt the home of a person with a disability so that they can continue to safely live at home.

These are the circumstances in which adaptations assistance must be provided:

- To facilitate access by the disabled occupant to and from the dwelling or the building in which the dwelling or, as the case may be, flat is situated;
- To make the dwelling or building safe for the disabled occupant and other persons residing with him/her;
- To facilitate access by the disabled occupant to a room used or usable as the principal family room;
- To facilitate access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- To facilitate access by the disabled occupant to, or provide for the disabled occupant, a room in which there is a lavatory, or to enable the use of the room by the disabled occupant of such a facility;
- To facilitate access by the disabled occupant to, or provide for the disabled occupant, a room in which there is a bath or shower (or both), or to facilitate the use by the disabled occupant of such a facility;
- To facilitate access by the disabled occupant to, or provide for the disabled occupant, a room in which there is a wash hand basin, or to facilitate the use by the disabled occupant of such a facility;
- To facilitate the preparation and cooking of food by the disabled occupant;
- To improve any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system in the dwelling or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his/her needs;
- To facilitate the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;

- To facilitate access and movement by the disabled occupant around the dwelling in order to enable him/her to care for a person who is normally resident in the dwelling and is in need of such care;
- For other purposes as may be specified by order of the Secretary of State.

The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008 lists two further purposes specified by the Secretary of State:

- facilitating access to and from a garden by a disabled occupant; or
- making access to a garden safe for a disabled occupant.

Minimum and Maximum Assistance

The maximum statutory grant is £30,000. The minimum statutory grant is £1,000.

How to Apply

If a resident feels that they require adaptations to their home, the first step is an assessment by an Occupational Therapist. Applicants can contact the Social Care Occupational Therapist Service by email SCOTSfirstcontact@stoke.gov.uk or telephone on 01782 236950.

Applicants for the mandatory disabled facilities grant must have:

- A referral from a qualified Occupational Therapist. The Council have a duty to consult with Social Care.
- A completed application form including test of resources
- Evidence, usually in the form of original documents, to confirm the financial status claimed in the application form.
- Confirmation of tenure (Tenant's Certificate and/or Owner's Certificate);
- Plans and/or schedule of work with sufficient detail to enable the Council to determine whether the adaptation is practical and reasonable
- Quotations for the required work in sufficient detail for the Council to determine if it is reasonable and practicable. The Applicant must provide two quotations of the cost of carrying out the work and the particulars of any relevant preliminary or ancillary services or charges. Exceptions to this are:
 - where specialised equipment is specified and costs are obtained through Social Services, then only one quotation may be required
 - where the cost of work is over £10,000, then the Council may require three quotations

Where the Council is not satisfied that the quotations provided are reasonable and practicable, then further quotations may be required.

- The result of a means test (except where the disabled person is under 18 years old)
- A declaration that the Applicant understands and agrees to any obligations that they are placing themselves under. In addition, any other owner of the property will be required to complete a declaration that they give their consent to the works, that they understand the implications of giving such consent, and that they postpone any legal or equitable interests they may have in favour of the Council.

The Council's in-house Grant Agency Service is able to advise on each of the requirements for application, including carrying out the means test. Applicants may however use alternative agency services if they wish.

Each applicant will be assessed against the grant criteria in Appendix Two of this policy, Administration of Assistance. Additional criteria and requirements specific to Disabled Facilities Grants are set out below:

Who is eligible for assistance?

The Applicant must:

- Provide an Owner's Certificate or Tenant's Certificate. This will not necessarily be the disabled person for whom the works are required. A landlord may apply on behalf of a disabled tenant.
- Satisfy a means test as prescribed by the Housing Renewal Grants Regulations 1996 (as amended), if the Applicant is the disabled person, unless the application is being made on behalf of a child.

The adaptation must be for the benefit of a person who is 'disabled' within the criteria in section 100 of the Housing (Grants, Construction and Regeneration) Act 1996.

The Council must be satisfied that the relevant works are:

- Necessary and appropriate to meet the needs of the disabled occupant. This will be established through consultation with Social Services (the Council's Social Care Occupational Therapy Team).
- Reasonable and practicable with regard to the age and condition of the property. It shall also consider the condition of the property or common parts area in relation to current housing standards as set out by the relevant legislation.

Exclusions from Assistance

No grant is payable under the Act if the person who would otherwise qualify as the Applicant for the grant is a statutory body such as a Registered Provider.

Terms and Conditions Applicable

This is a summary only of the legislation relating to the conditions applying to Disabled Facilities Grants made by the Council under the Housing Grants, Construction and Regeneration Act 1996 (the Act) and is intended as a general guide, not a complete statement of law. More detailed information should be obtained by referring to the Act and to any relevant amendments made to the Act and Regulations made under the Act.

The Council must be satisfied that the Applicant either owns or proposes to acquire the land/property to which the relevant works will be carried out or that they are a tenant of the property. Where the Applicant proposes to acquire the land/property, the Council will not approve the application until the Applicant has a qualifying owner's interest.

The Applicant, whether an owner occupier, tenant or landlord must be able to provide the relevant certificate which states that he/she intends that the disabled occupant will live in the qualifying property (dwelling, flat, houseboat or park home) as their only or main residence throughout the grant condition period or for a shorter period as their health and other relevant circumstances permit.

In the case of a tenant's application, the landlord must agree to the works and provide an Owner's Certificate.

In approving an application for grant, the Council will require that as a condition of the grant the eligible works are carried out in accordance with any specification they decide to impose.

The specific works must be carried out within twelve months from the date of the approval of the application. This period may however, be extended by the Council if they think fit, particularly where they are satisfied that the eligible works cannot be, or could not have been carried out without carrying out other works which could not have been foreseen when the application was made.

During the grant condition period where the eligible works consists of or include the installation into the property of either or both specialised equipment or portable accommodation for the disabled occupant, the Applicant shall notify the Council if and as soon as the equipment and/or portable equipment is no longer needed so that it can be reused if necessary.

5.3.2 Disabled Facilities Grant Top-Up loan

What is this Loan for?

The Top-Up loan is to be used in conjunction with a Disabled Facilities Grant (DFG) where an applicant has been assessed as being required to make a contribution towards the DFG but it has been established by the local authority that the applicant is unable to pay their contribution but can access a loan. Before the local authority will contribute to the shortfall, it must be satisfied that the applicant is unable to raise the contribution in any other way.

The Top-up loan can be used to pay for the applicant's contribution towards the DFG eligible works as identified by the Housing Grants, Construction and Regeneration Act 1996.

Minimum and Maximum Assistance

This is to be determined on a case by case basis. The works need to be reasonable and practicable in relation to current housing standards as set out by the relevant legislation.

The minimum loan amount will be £200. Contributions of below £200 will be awarded through the Discretionary Disabled Facilities Grant where the relevant eligibility criteria are met. If the contribution required is less than £200 the authority has the discretion to agree an additional grant without requesting a means test. The authority has discretion to waive re-payment of this amount. The award of such an additional grant should always be considered a 'one-off'. Only one such grant will normally be paid in any 10 year period, although further grants can be agreed under

exceptional circumstances at the local authority's discretion. Applications made in these circumstances will be considered by the Discretionary Panel.

How to Apply

During the DFG application meeting a test of resources is carried out by the Council to establish if there is a 'client's contribution' (determined by the test of resources).

The Council will determine if the applicant can afford the 'client's contribution', this is determined by using the applicant's income and expenditure and any of the applicant's savings. The Council will ask the applicant if they could use existing savings or capital, obtain a loan from friends or family, obtain a loan from bank/building society/credit union, re-mortgage / or increase mortgage on property; only when the Council is satisfied that the applicant cannot pay the 'client's contribution' will the Council offer a top-up loan to the applicant.

Who is eligible for assistance?

In addition to meeting the general eligibility criteria set out in Appendix Two of this policy the Applicant must:

- Be eligible for a mandatory DFG
- Must be aged 18 or over on the date of application, or if the person with the disability is a child the applicant should normally be the parent or legal guardian.
- Must have a 'client's contribution' to make
- Must not be able to fund their DFG contribution (checks will be carried out by the Council).
- The adaptation must be for the benefit of a person who is 'disabled' within the criteria in the Housing Grants, Construction and Regeneration Act 1996.

Loans may be granted in other circumstances at the discretion of the Council. Applications outside of the policy criteria will be considered on a case by case basis by the Discretionary Panel.

Terms and Conditions Applicable

The Council must be satisfied the relevant works are necessary and appropriate to meet the needs of the disabled person, and that it is reasonable and practicable to carry out the works to the property.

The Applicant, whether an owner-occupier, tenant or landlord must be able to provide the relevant certificate which states that he/she intends that the disabled occupant will live in the qualifying property (dwelling, flat, houseboat or park home) as their only or main residence for such a period as their health and other relevant circumstances permit.

In the case of a tenant's application, the landlord must agree to the works and provide a Landlord's Certificate.

In approving an application for a Top-Up loan, the Council will require that as a condition of the loan the eligible works are carried out in accordance with any specification they decide to impose.

The specific works must be carried out within twelve months from the date of the approval of the application. This period may, however, be extended by the Council if they think fit, particularly where they are satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been foreseen when the application was made.

Work must be undertaken by the contractor whose quotation accompanied the application.

Payment Terms

Payment of the loan funds will be made on satisfactory completion of eligible works and receipt of satisfactory invoices and other relevant completion documentation/certification.

Payment for all other costs and fees will be made from the loan funds held by the Council directly to the provider of the service on behalf of the applicant.

The applicant will be notified of the payment methods and terms prior to approval of the loan.

5.3.3 Discretionary Disabled Facilities Grant

What is this Grant for?

This grant is used to supplement or as an alternative to the Disabled Facilities Grant (DFG) to assist disabled applicants in the following circumstances:

- To fund all works approved without carrying out a means test as prescribed by the Housing Renewal Grants Regulations 1996 (as amended), where the cost of the work does not exceed £7,000. Note that if unforeseen additional works are reasonably required after approval of the grant that would increase the cost of works to an amended value above £7,000 there will be no retrospective means test carried out. This applies within the scope of the original works specification only and does not apply to additional items added to the application. The additional works must not have been reasonably foreseeable.
- In cases where a mandatory DFG is offered (the grant exceeds £7,000) and the applicant has been assessed as being required to pay the full amount or make a contribution towards the DFG but it has been established by the local authority that the applicant is unable to pay. Before the local authority will contribute to the shortfall, it must be satisfied that the applicant is unable to raise the contribution or full payment in any other way including through a top up loan (see 5.3.2 above).
- To fund all works approved without carrying out a means test as prescribed by the Housing Renewal Grants Regulations 1996 (as amended), in the event of hospital discharge in urgent/extreme circumstances where works are identified by health and/or social care professionals, irrespective of whether or not the

costs exceed £7,000, provided that under no circumstances shall the grant exceed a maximum of £30,000.

The grant can also be used to assist with the installation of works which are outside the scope of the DFG eligible works as stated in the Housing Grants, Construction and Regeneration Act 1996 (as amended). The discretionary grant means that the Council can provide a grant for disabled applicants subject to available funding in the following circumstances:

- To enable a disabled occupant who has been assessed as having no contribution to make to be temporarily rehoused for the duration of the works; when due to the nature of the property, the applicant is unable to stay in the property or the works would have a negative impact on the applicant's health.
- Where the disabled applicant suffers from a life-limiting condition and a formal means test would significantly delay the grant application.
- For disability scooter storage, access to garden, providing a driveway for safe access if this is not currently in place.
- To make additional provision where there is dual residency of a disabled child - In cases where families separate and a court order provides that residency of the disabled child is shared between the mother and father (or other designated guardian) the Council may consider the award of discretionary DFG to more than one property.
- To pay for repair or warranty for specialised equipment, at a maximum cost of £1500.
- For works related to dwelling security measures that will enable disabled persons feel safe in their homes.
- To provide Smart technology to meet the needs of the disabled applicant. This can include installation and maintenance of specialised equipment as well as the provision of support to the applicant using the equipment.

Minimum and Maximum Assistance

Where there is no upper limit on grant work set out in the list above this is to be determined on a case by case basis. All works need to be reasonable and practicable in relation to current housing standards as set out by the relevant legislation.

The award of a Discretionary Disabled Facilities Grant should always be considered a 'one-off'. Only one such grant will normally be paid in any 10 year period, although further grants can be agreed under exceptional circumstances at the local authority's discretion. Applications made in these circumstances will be considered by the Discretionary Panel.

How to Apply

If a resident feels that they require adaptations to their home, the first step is an assessment by an Occupational Therapist. Applicants can contact the Social Care Occupational Therapist Service by email SCOTSfirstcontact@stoke.gov.uk or by telephone on 01782 236950.

Due to the nature of this discretionary product and its association with mandatory DFG's, the applicant will need to complete a DFG application form. As part of the application process the Council will estimate the value of works required.

For cases where works do not exceed £7,000 or where hospital discharge in urgent/extreme circumstances is required a test of resources may not be required.

In all other cases the team will carry out a test of resources. Required works will be discussed with the applicant. This will determine the nature of works required and also any contribution required. The Council will determine if the applicant can afford any works that are outside of the scope or above the maximum of the mandatory Disabled Facilities Grant works, and/or to pay the required 'client's contribution.' This is determined by using the applicant's income and expenditure and any of the applicant's savings. The Council will ask the applicant if they could use existing savings or capital, obtain a loan from friends or family, obtain a loan from bank/building society/credit union, re-mortgage / or increase mortgage on property; only when the Council is satisfied that the applicant cannot pay or access a top up loan will the Council offer a discretionary grant to the applicant to cover the cost of the 'client's contribution.'

Who is eligible for assistance?

In addition to meeting the general eligibility criteria set out in Appendix Two of this policy the following conditions apply:

- The Applicant must be referred by a qualified Occupational Therapist. The Council have a duty to consult with Social Care.
- The Applicant must be aged 18 or over on the date of application, or if the person with the disability is a child the applicant should normally be the parent or legal guardian.
- In relation to a mandatory DFG where a contribution is required, must not be able to fund their DFG contribution (checks will be carried out by the Council) themselves or access a top up loan.
- The adaptation must be for the benefit of a person who is 'disabled' within the criteria in the Housing Grants, Construction and Regeneration Act 1996.
- Otherwise be eligible for, and fulfil all the other application requirements of, a mandatory DFG - except that:-
 - the scope of works may fall outside the mandatory DFG, so long as they fall within the overall constraints outlined in the **What is this Grant for?** section of this Discretionary DFG set out above
 - where the grant is not supplementing or contributing to a mandatory DFG, the means test may not be required

Discretionary grants may be provided in other circumstances at the discretion of the Council. Applications outside of the policy criteria will be considered on a case by case basis by the Discretionary Panel.

Terms and Conditions Applicable

In addition to the general provisions set out at Appendix Two of the policy:

The Council must be satisfied the relevant works are necessary and appropriate to meet the needs of the disabled person, and that it is reasonable and practicable to carry out the works to the property.

The accommodation must have been assessed as being suitable to adapt at a reasonable cost or already meeting the disabled person's needs by one of the Council's Occupational Therapists and a Housing Surveyor from the Council's Grants Team.

The Applicant, whether an owner-occupier, tenant or landlord must be able to provide the relevant certificate which states that he/she intends that the disabled occupant will live in the qualifying property (dwelling, flat, houseboat or park home) as their only or main residence for such a period as their health and other relevant circumstances permit.

In the case of a tenant's application, the landlord must agree to the works and provide a Landlord's Certificate.

In approving an application for a discretionary grant, the Council will require that as a condition of the grant the eligible works are carried out in accordance with any specification they decide to impose.

During the grant condition period of 5 years where the eligible works consist of or include the installation into the property of either or both specialised equipment or portable accommodation for the disabled occupant, the Applicant shall notify the Council if and as soon as the equipment and/or portable equipment is no longer needed so that it can be reused if necessary.

5.3.4 Discretionary Disabled Relocation Grant

What is this Grant for?

This discretionary grant is to assist with the relocation costs and/or purchasing costs of a more suitable property.

This is where disabled adaptations to the existing accommodation cannot reasonably and practicably be undertaken in that:

- they are not possible
- they are unable to fully meet the assessed needs of the disabled occupant

Or, when a person is willing to relocate to an alternative property that better suits their needs.

The grant can be used to assist in the cost of:

- a) Removal costs
- b) Resettlement costs, such as reinstatement of utilities. Consideration may be given towards helping with the cost of carpets, curtains, replacement of certain appliances.
- c) Legal and other fees, including solicitors, surveys, estate agents, mortgage redemption

- d) Reasonable cost in bridging the gap between the old and new property. It cannot be used for what is considered to be “moving up the property ladder”

Applicants moving into rented accommodation will only qualify for a, b and c.

Minimum and Maximum Assistance

There is no minimum assistance. Maximum assistance for owner occupiers and tenants is £10,000.

Who is eligible for assistance?

In addition to the eligibility criteria set out in Appendix Two of this policy:

- The adaptation must be for the benefit of a person who is ‘disabled’ within the criteria in section 100 of the Housing Grants, Construction and Regeneration Act 1996.
- The applicant must be either the owner of the existing dwelling or be a private tenant. Tenants of Registered Providers will not be eligible.

The Application Process

In addition to the application requirements set out at Appendix Two of this policy Applicants will need the following:

- A referral from one of the Council’s Occupational Therapists regarding adaptations to the existing accommodation.
- An assessment from one of the Council’s Occupational Therapists regarding the suitability of the proposed new property.
- Completed application form including test of resources in the case of adults
- Evidence, usually in the form of original documents, to confirm the financial status claimed in the application form.
- Two quotations for removal costs.
- Receipts, invoices or quotations for all other eligible costs.
- A declaration that the Applicant understands and agrees to any obligations that they are placing themselves under.

Terms and Conditions Applicable

This grant is limited to one application only, for the disabled person and/or members of their immediate family, within any 10-year period.

The discretionary grant assistance given combined with any mandatory DFG required at the new property must be at least 10% less than the cost to adapt the existing property; otherwise the discretionary grant will be reduced accordingly.

For example, if the cost to adapt the existing dwelling is £25,000 then the total cost of rehousing and adapting the new property should be less than £22,500. If the total cost to adapt the new property is £15,000, then the maximum discretionary grant available would be £7,500.

The proposed new accommodation must have been assessed as being suitable to adapt at a reasonable cost or already meeting the disabled person's needs by one of the Council's Occupational Therapists and a Housing Surveyor from the Council's Grants Team prior to purchase and approval of the grant.

The discretionary grant will only be approved once the purchase process in relation to the property has been completed. However, a provisional approval may be given prior to this which will indicate only the amount of grant available.

Payment of the grant will only be made upon receipt of satisfactory invoices and receipts for eligible works/costs. If these have already been paid, then reimbursement to the Applicant will be paid upon satisfactory proof of payment. Otherwise, payment can be made direct to the contractor/service provider. Please note, the Council will not take responsibility for making payments within agreed Payment Conditions or any incurred charges due to payments outside the agreed timescales.

Payments will not be made for services provided by family members.

5.3.5 Major Equipment Grant

What is this Grant for?

This grant is for disabled applicants for the provision of the following types of equipment:

- Stairlifts
- Through Floor Lifts
- Ceiling Track Hoists
- Wash-dry toilets
- Step Lift

Equipment referrals must be submitted by the Council's Social Care Occupational Therapy service.

Minimum and Maximum Assistance

Minimum assistance is £1000. Maximum assistance for owner occupiers and private tenants is £20,000.

How to Apply

If a resident feels that they require major equipment and/or adaptations to their home, the first step is an assessment by an Occupational Therapist. Applicants can contact the Social Care Occupational Therapist Service by email SCOTSfirstcontact@stoke.gov.uk or by telephone on 01782 236950.

Who is eligible for Assistance?

In addition to meeting the eligibility criteria set out in Appendix Two of this policy:

- The equipment provided must be for the benefit of a person who is 'disabled' within the criteria in section 100 of the Housing Grants, Construction and Regeneration Act 1996.
- The Applicant must be referred by a qualified Occupational Therapist. The Council have a duty to consult with Social Care.
- A quotation for the specialist equipment required must be obtained through the Council's Social Care Occupational Therapist Service.
- The Applicant must be aged 18 or over on the date of application, or if the person with the disability is a child the applicant should normally be the parent or legal guardian. The Applicant must be either the owner of the existing dwelling or be a private tenant. Tenants of Registered Providers will not be eligible.
- The Applicant must provide a Tenant's Certificate and/or Owner's Certificate which meets the requirements of the DFG. This will not necessarily be the disabled person for whom the works are required.

Major equipment grants may be provided in other circumstances at the discretion of the Council. Applications outside of the policy criteria will be considered on a case by case basis by the Discretionary Panel.

Terms and Conditions Applicable

In addition to the general provisions set out at Appendix Two of the policy:

The Council must be satisfied the relevant works are necessary and appropriate to meet the needs of the disabled person, and that it is reasonable and practicable to carry out the works to the property.

The accommodation must have been assessed as being suitable to adapt at a reasonable cost or already meeting the disabled person's needs by one of the Council's Occupational Therapists and a Housing Surveyor from the Council's Grants Team.

The Applicant, whether an owner-occupier, tenant or landlord must be able to provide the relevant certificate which states that he/she intends that the disabled occupant will live in the qualifying property (dwelling, flat, houseboat or park home) as their only or main residence for such a period as their health and other relevant circumstances permit.

In the case of a tenant's application, the landlord must agree to the works and provide a Landlord's Certificate.

In approving an application for a major equipment grant, the Council will require that as a condition of the grant the eligible works are carried out in accordance with any specification they decide to impose.

During the grant condition period of 5 years where the eligible works consists of or include the installation into the property of either or both specialised equipment or portable accommodation for the disabled occupant, the Applicant shall notify the Council if and as soon as the equipment and/or portable equipment is no longer needed so that it can be reused if necessary.

6. SERVICE DELIVERY, PERFORMANCE MANAGEMENT AND POLICY REVIEW

The success of implementing the aims of the Policy will be measured, in part, by using national performance indicators. In June 2006 the Government defined a 'decent home' as one that is warm, weatherproof and has reasonably modern facilities.

Housing Health and Safety Rating System (HHSRS) is the method used by local authorities to assess housing conditions. It is based on the principle that any residential premises should provide a safe and healthy environment for any potential occupier or visitor. The system applies to all dwellings including owner occupied, privately rented and Council and Housing Association dwellings.

The HHSRS is a system to assess the likely risk of harm that could occur from any 'deficiency' associated with a dwelling.

Improving decency levels and reducing hazards are key elements informing the Council's approach to improvements in the private sector.

The Private Sector Housing Team also utilise a housing health cost calculator to measure the impact of improvements on the health and well-being of the occupants.

Locally, a robust performance management framework is in place to assess delivery of forms of assistance within the Policy and to monitor the annually determined budgets. Quarterly reports include targets for each area of assistance identified in this policy.

The specific types of assistance which will generally be available in particular areas will be publicised at regular intervals, according to availability of resources. This policy will be amended and kept up-to-date as required changes are made.

Amendments will also be made to include additional grant and loan products as and when they are developed and available. Proposed new products and amendments to existing products will be subject to the Council's approval processes.

7. ENQUIRIES OUTSIDE OF THE PROVISIONS OF THIS POLICY

Any application for assistance that is outside the provision of this policy may be considered by the Discretionary Panel. This panel will meet as and when required although not normally more often than once a month. The panel will include at least a senior manager and two other principal officers from relevant teams. Where appropriate the council may invite partner agencies involved in delivering forms of assistance to inform the review process only. Advice on points of law will be sought as necessary. The panel will take a decision on the most appropriate course of action.

8. APPEALS PROCEDURE, COMPLAINTS AND FRAUDULENT APPLICATIONS

8.1 Complaints

Stoke-on-Trent City Council actively encourages all customer feedback about its services. The council is committed to:

- dealing with complaints and comments quickly and effectively; and

- using complaints, comments and compliments to review and improve services.

Complaints can be made either in person, by phone, in writing, by email or using our online form

In the first instance complaints should be directed to the officer managing the application for assistance or their supervisor. This can often be the quickest way of resolving issues.

If you are not satisfied with the response/outcome and want to take the complaint further, applicants can write to the Customer Feedback Team. Please tell them why you are dissatisfied and what outcome you would like. Their address is, Civic Centre, Glebe Street, Stoke-on-Trent, ST4 1HH. Alternatively you can email them at: customer.feedback@stoke.gov.uk

Alternatively, applicants can complain using the on-line complaint form: <http://feedback.stoke.gov.uk/RespondCustomer/MainMenu.aspx>

8.2 Fraudulent Applications

Where fraud or deception is suspected, the matter will be reported to the police or relevant enforcement agency. In any cases where the Council determines, after careful consideration in relation to the facts, that an Applicant has made a fraudulent or wilful deception or omission in their application, it will demand full repayment of any amount of assistance so obtained, together with interest from the date of payment until the repayment, and no further amount will be paid.

The Council may charge a fee in respect of time or costs spent on processing an enquiry or application if it can be demonstrated that a potential Applicant has attempted to wilfully mislead or has wilfully misled the council about their proposed intention to pursue an application.

9. POLICY CONSULTATION

National guidance on the Order⁸ requires local authorities to do the following after the policy has been adopted:

- Advise members of the public that the policy has been adopted by placing a public notice in two local newspapers.
- Provide public access to the policy making a full copy of the policy available at the local authority's principal office and all other relevant public reception areas of their offices at reasonable times and without charge.
- Produce a summary of the policy that must be available to the public on request. The summary must be clear and comprehensible to potential applicants, written in plain English and available in other formats and languages where users are likely to require this.

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<https://webarchive.nationalarchives.gov.uk/20120920034634/http://www.communities.gov.uk/documents/corporate/pdf/145088.pdf>

To comply with these requirements the Council has undertaken the following tasks:

- Placed a notice in two local newspapers with an accompanying press release and a named contact for further information about the notice. The notice will advertise the date from which the new policy will come into effect.
- Published a copy of the policy on the Council's website.
- Notices will be placed in relevant ebulletins to inform Council staff, local landlords and members of the public signed up to receive bulletins of the availability of the policy.
- Made available copies of the policy on request at Council owned buildings.
- Briefed relevant members of staff from Housing and Customer Services, Adult Social Care and Public Health.

The policy will be provided in other formats and languages as required on request by individual applicants.

10. KEY CONTACTS

This policy is subject to regular review and has been given a timeframe from 2021–2026 to prompt regular review and monitoring and to comply with the requirements of the Regulatory Reform Order guidance which states that policies should have a clear 'lifespan.' This will enable the services and products offered to be responsive to needs identified in the private sector during the lifetime of the policy.

For comments in relation to this policy and its development please email the Private Sector Housing Team at housing.grants@stoke.gov.uk.

Appendix 1

DEFINITIONS

1. Applicant

Means the person/persons who apply for and receive the assistance. Where more than one applicant applies for and receives assistance then all applicants will be jointly and severally liable for the conditions to which the assistance is granted.

2. Certified Date

Means the date on which the Council certifies that the works carried out under the terms of the assistance have been completed to the Council's satisfaction.

3. Decent Home Standard

Decent Homes are defined in the Guidance document published by the former Office of the Deputy Prime Minister (ODPM) in March 2002, 'A decent home: the revised definition and guidance for implementation', as follows:

A decent home meets the following four criteria:

a) It meets the current statutory minimum standard for housing

Dwellings below this standard are those defined as unfit under section 604 of the Housing Act 1985 (as amended by the 1989 Local Government and Housing Act).

b) It is in a reasonable state of repair

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

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

c) It has reasonably modern facilities and services

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

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

d) It provides a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient

heating.

4. Discretionary Panel

A panel consisting of senior manager and two officers and other participants invited to contribute as required. The panel will consider applications made outside of the remit of this policy. A written record of all decisions will be available on request to applicants.

5. Family Member

A person is defined as a member of another's family if:

- he is the spouse or civil partner of that person, or he and that person live together as if they were a married couple or civil partners , or
- he is that person's parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew or niece.

For the purpose of this policy

- a relationship by marriage or civil partnership shall be treated as a relationship by blood,
- a relationship of the half-blood shall be treated as a relationship of the whole blood,
- the stepchild of a person shall be treated as his child, and
- an illegitimate child shall be treated as the legitimate child of his parents

6. Fuel Poverty

Fuel poverty is calculated taking into consideration both income and costs. Households are in fuel poverty if they have both:

- Higher than average required fuel costs; and
- If spending this amount on fuel would push residual income below the official poverty line.

This is known as the 'Low Income High Costs' indicator (LIHC). There is an emphasis on heating costs, but the cost of hot water, lights, appliances and cooking are also included. Heating and hot water represent 80% of the cost of energy for most domestic households. This method of estimating fuel poverty reflects both the extent (how many households are in fuel poverty) and depth of the problem (also

known as the 'fuel poverty gap') which is defined as the difference between modelled fuel bills and a reasonable cost threshold for each household.

7. Means Test

The means test applies a test of the financial resources of the Applicant to determine their eligibility for assistance, in accordance with Section 30 of the Housing Grants, Construction and Regeneration Act 1996, and associated regulations.

8. Owner Certificate

Certifies that the Applicant has an owner's interest in the property or proposes to acquire such interest and if not already occupying the property, that within

a period of six calendar months, starting from the certified date, the Applicant or a member of his family will move in and occupy the property and from the date of moving in will live in the property (as his or that family member's only or main residence) for a continuous period of five years or such shorter period as his health permits and other relevant circumstances permit.

9. Registered Provider

A not-for-profit Housing Association which is a registered provider (also known as a Registered Social Landlord) and manages dwellings available for letting.

10. Social Housing

Residential accommodation managed by a Register Provider (also known as a Registered Social Landlord) or Local Authority.

11. Specified works

Work specified by the Local Authority as being necessary to complete in order to qualify for assistance. The specification is included in the notification of approval of an application for assistance.

12. Tenant's Certificate

Certifies that the Applicant is a qualifying tenant of the property and that he or a member of his family will from the certified date live in the property as his (or that family member's) only or main residence.

13. The Housing Health and Safety Rating System (HHSRS)

Introduced in April 2006 the HHSRS is the evaluation of the potential risks to health and safety from any deficiencies identified in dwellings. The HHSRS, although not in itself a standard, has been introduced as a replacement for the Housing fitness standard (Housing Act 1985, Section 604, as amended).

Assessment of hazards is a two-stage process, addressing first the likelihood of an occurrence and secondly the range of probable harm outcomes. These two factors are combined using a standard method to give a score in respect of each hazard. There are 29 hazards, arranged in four main groups reflecting the basic health requirements.

These are:

- Physiological requirements including hydrothermal conditions and pollutants.
- Psychological requirements including space, security, light and noise.
- Protection against infection including hygiene, sanitation and water supply.
- Protection against accidents including falls, electric shocks, burns, scalds and collision.

Hazard scores are banded to reflect the relative severity of hazards and their potential outcomes.

Appendix 2

GENERAL PROVISIONS and ADMINISTRATION OF ASSISTANCE

This section sets out the general conditions and terms for administration of assistance for all grant and loan products. There are some variations for individual products and details are included in the product descriptions in Section 5 of this policy.

Additional financial assistance products and also supplementary conditions to any existing product may be added to this policy as required at any time, subject to the appropriate approval processes and publication where required.

Before any assistance is provided to any person under this Policy, the Council will:

- (a) provide to the person receiving the assistance a statement in writing of the conditions (if any) to which the assistance is subject to: and
- (b) satisfy itself and ensure that the person has received appropriate advice and information about the extent and nature of the obligation (whether financial or otherwise) which he/she may be subject to as a consequence of the Council providing assistance to him/her under this Policy.

The written statement of conditions (to which any type of assistance is subject to) will be contained within a legally binding agreement. This agreement will be between the Applicant and the council (or its agent). Prior to the payment of the assistance, the Applicant will be required to complete a declaration that he/she understands and agrees to comply with the conditions contained within the agreement.

The Council may administer certain forms of assistance in partnership with partner agencies and organisations where it determines it is appropriate to do so. Where this applies, the Applicant may be required to provide any information specified in this Policy to any partner agency as well as the Council.

The Council, in conjunction with relevant partner agencies and organisations, will administer the assistance with the benefit of a range of funding sources. Such funding sources may include the Council's capital receipts, Capital Programme Funding, Better Care Funding and private finance where appropriate to do so. Regardless of the source of the funding, it will be used to deliver assistance as set out in the Policy, and in accordance with the terms and conditions set out in this Policy.

The Council may award more than one form of assistance in respect of any application, where it is deemed the most appropriate course of action to provide the Applicant with the necessary level of assistance to meet the particular circumstances of the case, whilst ensuring value for money in the use of resources.

Applications for Assistance

Applications for grants and loans must include:

- A completed application form including evidence, usually in the form of original documents, to confirm the financial status and (if applicable) any, medical conditions set out in the application form.
- Confirmation of tenure (owner's certificate or tenancy agreement)
- A declaration that the applicant understands and agrees to any obligations that they are placing themselves under.
- Agreement for a credit check to be carried out where required
- Confirmation of any existing loans or mortgages that are secured against the property where required.
- For property acquisition products evidence of British citizenship or indefinite leave to remain.
- Proof of identity. The Council takes evidence of identity (the Council officer must have met the Applicant) and this can be one of the following: (list A)
 - i. Current valid full passport
 - ii. Current UK, EU, Isle of Man, Channel Islands photo card driving licence (not provisional)
 - iii. Current biometric Residence Permit showing indefinite leave to remain issued by the UK Home Office to a non -UK national resident in the UK.

And one of the following if one form of identification from List A has been provided or two of the following (List B) if no forms of identification from List A are available, but no more than one of each type:

- i. Credit card bearing the MasterCard or Visa logo, an American Express or Diners club card, or a debit or multi-function card bearing the Maestro or Visa logo which was issued in the United Kingdom and is supported by an original account statement less than 3 months old (these must be postal statements – not electronic statements)
- ii. Council Tax or utility bill less than three months old (utility bills provided must be a postal bill and not electronic)
- iii. Council rent book showing the rent paid for the last three months
- iv. Mortgage statement for the mortgage accounting year just ended
- v. Current firearm or shotgun certificate

The Council may obtain official copy entries from the Land Registry to ascertain who owns the property; if it is owned by the applicant as a co-owner, all owners will need to enter into any Agreement.

In the case of loan applications if the property is privately owned and there are any mortgages registered and consent is required from the lender, then the lender will need to give their consent to the council registering its loan.

In addition, any other owner/landlord of the property will be required to complete a declaration that they give their consent to the works and they understand the implications of such consent. This declaration will state that they understand the implications and agree to any obligations that they are placing themselves under.

In most cases landlords will be required to be a member of or join the council's Landlord Accreditation Scheme for a minimum period of two years following the award of a grant or loan.

Grant work for private rented properties will be undertaken by the landlord using a suitably qualified contractor of his/her own choice. The landlord must provide two quotations for carrying out the work and the particulars of any relevant preliminary or ancillary services or charges. Quotations for the required work must provide sufficient detail for the Council to determine if they are reasonable and applicable. Where the Council is not satisfied that the quotations provided are reasonable and applicable, then further quotations may be required. As part of this process, a value for money exercise will be undertaken and the Council will develop a preferred option with the applicant.

Additional information and documentation required to accompany each application for assistance is set out in the descriptions of each form of assistance at Section 5.

Where an application for grant has been approved and the Council ascertain:

- that the amount of grant was determined on the basis of inaccurate or incomplete information and exceeds that to which the Applicant was entitled; or
- that without its knowledge the eligible works were started before the application was approved; or
- the works were carried out otherwise than as required (condition as to contractors employed),

The Council will refuse to pay the grant or any further instalment of grant which remains to be paid or make a reduction in the grant and they may demand repayment by the Applicant in whole or in part of any grant paid.

In the case of an owner's application, the Applicant would not have been entitled to assistance if he/she did not have a qualifying owner's interest, or if he/she does not have the intention to fulfil the criteria contained in the owner certificate that accompanied the application.

If an Applicant (or member of the household requiring an adaptation) ceases to be entitled to assistance, leaves the property or dies before final payment, but after it has been approved, then the Council may cancel the approval and demand repayment of any instalments that have been paid with interest.

Where an Applicant (or member of the household requiring an adaptation) dies the Council may, at its discretion, pay assistance in respect of any ancillary charges and for any relevant works which have already started. Relevant works or some of them may be completed and the appropriate portion paid.

Fees and other ancillary services

In addition to the actual cost of carrying out works of improvement or repair, other necessary charges incurred in undertaking assistance works may also be eligible for assistance. These expenses include costs such as:

- architects' or surveyors' fees
- charges for planning permission and building regulation approval; costs relating to confirmation of ownership,
- fees for agency services.
- Administration fee
- Valuation fee
- Land Registration fee
- Mining Search
- Local land search
- Land Registry (Property Title)
- Building Control Fees
- Bankruptcy Search
- Legal fees incurred as a result of the loan or grant

Other fees might be considered

The inclusion of these fees will enable Applicants to receive advice and assistance in matters relating to their application and the work to be carried out.

The Council's in-house Grant Agency Service is able to advise and provide support at all stages of the grant application and process. A reasonable charge will be added to the grant value for this purpose. A copy of all fees and charges will be made available by the Council in the grant agreement.

Applicants may use alternative agency services or manage the specified works themselves if they wish. Applicants need to be aware that they will be responsible for fees and applicable charges if they do this. The Council may charge an inspection fee for inspections prior to and on completion of works in these cases.

A full breakdown of the fees must be included as part of the application for assistance. Payment of fees will be subject to an assessment of whether the cost and is reasonable. Invoices will be required to provide evidence of fees.

For loan applications payment for Council agency fees will be made from the loan funds held by the Council on behalf of the applicant.

Eligibility Criteria

The Property

In order to qualify for any type of assistance the property must meet the following conditions:

- be located in Stoke-on-Trent
- be deemed to be a residential unit of accommodation
- have a safe access/egress and provide an environment under which it is safe to carry out the works.
- Upon completion of the Specified works, the property must be suitable for habitation in accordance with current legislation.
- Flats will only be considered, if the communal areas are in good condition and free from hazards, at the Council's discretion.
- Have been empty for six months or more in order to qualify for an empty homes loan or grant.

- Once specified works are completed following an empty homes loan or grant the property must generally be used as a rental property.

Tenant Applicant

In order to qualify for any type of assistance the tenant Applicant must meet the following terms and conditions:

- be aged 18 or over (in the case of Disabled Facilities grants if the person with a disability is a child the Applicant should normally be the parent or legal guardian).
- be the tenant /licensee of the property
- Must not have received a grant for the property they currently reside in within the last 5 years (from date of certified completion). Note that this does not apply to Adaptations Assistance. Exceptions will be considered by the Discretionary Panel
- Meet all additional eligibility criteria set out in individual forms of assistance in Section 5 of this policy.

Owner Occupier Applicant and other non-occupying Owner Applicants applying for Grant and Loan Products

In order to qualify for any type of assistance the Applicant must meet the following terms and conditions:

- be aged 18 or over (in the case of Disabled Facilities grants if the person with a disability is a child the Applicant should normally be the parent or legal guardian).
- be the owner or joint owner of the property
- Hold the registered title to a property as their main residential home.
- Must have owned and occupied the property for at least one full year prior to the application for assistance.
- Be the owner of the property on a sole or joint basis (both joint owners must agree and accept grant and/or loan terms and conditions).
- Be an owner or joint owners of a freehold or minimum 99-year leasehold (minimum leasehold period can be varied if considered appropriate by the Discretionary Panel).
- Owner Occupiers and applicants applying for Deferred Payment Assistance must not be the owner of another property that could be reasonably occupied or disposed of for the purpose of raising essential funds.
- On approval of a new loan the Applicant must not exceed a loan to value ratio of 80% in relation to lending secured on their property. All outstanding mortgage and loans secured against the property must be taken into account and the proposed loan must also be able to withstand a 10% increase should unforeseen works occur and any associated loan fees.
- Owner occupier applicants must have taken independent financial and legal advice or confirm in writing that they have made their own decision not to take advice (loans only).
- For loan applications the applicant must not have received a council loan or an equivalent loan, within the last 5 years (from date of certified completion).

- Must not have received a grant within the last 5 years (from date of certified completion). Note that this does not apply to Adaptations Assistance. Exceptions will be considered by the Discretionary Panel.
- Meet all additional eligibility criteria set out in individual forms of assistance in Section 5 of this policy.

Landlord Applicant

In order to qualify for types of assistance available for private rented properties landlords must:

- Be a member of the Landlord Accreditation Scheme North Staffordshire and remain a member of the scheme for two years after the grant has been awarded.
- At the time of application, undertake (warrant) not to market the property for sale (or sell the property) for a period of up to 5 years following the completion of the works
- Comply with licensing requirements applicable to all properties in their ownership. This includes licenses required in selective licensing areas and licenses for Houses in Multiple Occupation.
- Make only one application for improvements using grants available per property every five years. Assistance offered may be through one grant or a combination of grants. This will depend on works required at the property.

Registering a Charge on the Property

The Council may, in the case of any type of assistance, take some form of security in respect of the assistance provided under this Policy. This could take the form of a legal charge or restriction against the property so that the Council's consent will be required if the owner decides to dispose of or registers any other mortgage/charge against the property.

Before a charge is registered against the Applicant's property, the Council will need to be satisfied that the Applicant has received the appropriate advice and information as to the extent and the nature of the registration of a charge on the property. This will form part of the written statement of conditions provided to the Applicant.

In addition, all owners of the property and any other person who has an interest in the property (for example a mortgagor) will need to consent to the charge being registered against the property either in writing or by signing the legal charge.

If the Applicant wishes to mortgage/re-mortgage their property at any time during the term of the Council's legal charge and a condition of such mortgage/re-mortgage is that the Council's legal charge shall be postponed to allow the mortgage-re-mortgage to rank in priority, the Council may consent to the postponement provided that the total mortgage/re-mortgage amount plus the amount of the Council's legal charge does not exceed 80% of the property value.

Exclusions from Assistance

No assistance shall generally be available for a dwelling that has been constructed or converted within ten years of the date of application.

Applications will not generally be considered for rental properties that have received landlord grants during the last five years. Exceptions will be considered by the Discretionary Panel on application.

The cost of fitted carpets (or floating floors e.g. laminate) or other furnishings is excluded from all grants and loans (with the exception of the Discretionary Relocation Grant).

In the case of loan applications any desirable works, where the applicant is choosing to ignore higher priority works will be excluded.

The following work may not be funded using an equity release loan:

- Creation of garages/parking spaces, except where the applicant 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 where existing facilities do not need meet the Decent Homes Standard (e.g. inadequate kitchen space) or replacing existing extensions, where it is the most appropriate option.
- 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 applicant is choosing to ignore higher priority works.

Restrictions on Assistance

The Council will not generally approve an application for assistance if the works involved and the subject of the assistance have been carried out before the application has been approved. However, where the relevant works have been started but not completed the application may be approved if the Council is satisfied that there were good reasons for beginning the works before the application was approved. Where the Council decides to approve an application in these circumstances they may treat the application as varied so that the works eligible for assistance do not include any that were completed prior to approval.

Calculation of the Assistance Amount

The process by which the amount of assistance is calculated will be detailed within the specific section describing the specific grant or loan. This will include details of any test of financial resources (means test), where applicable.

Where a means test is applicable within the Policy it will be calculated in accordance with Section 30 of the Housing Grants, Construction and Regeneration Act 1996 and associated regulations.

Minimum and Maximum amount of Assistance

The minimum and maximum amount of assistance is detailed within each individual grant or loan description.

Decision and Notification

The Council, will inform the Applicant in writing as soon as reasonably practicable and, in any event not later than six months after the date of a full application for a Disabled Facilities Grant and three months from receipt of a full application for all other grant and loan products, whether the application is approved or refused.

If the Council approves the application for assistance the notification will specify the eligible works, the amount of eligible expense and the amount of assistance payable. If the Council notifies the Applicant that his/her application for assistance has been refused then the Council will, at the same time, advise the Applicant of the reasons for refusal and, furthermore, that the Applicant has a right of appeal against this determination. Information about the appeals process involved will be provided on request.

With the exception of Disabled Facilities Grants eligible works must be started within three months of the loan or grant agreement being signed. Eligible works must be completed within three months of the start date and no later than 6 months of the agreement date. This period may, however, be extended by the Council, if they think fit, particularly where they are satisfied that the eligible works cannot be, or could not have been carried out without carrying out other works which could not have been foreseen when the application was made. In the case of Disabled Facilities Grants eligible works must be completed within twelve months of the agreement date.

The amount of assistance may be re-calculated if it is found that there is either an increase or decrease in the eligible works or in the amount allowed as eligible expense. This will usually only be permitted if such costs were unforeseen at the time of application.

The Applicant will be given appropriate advice and time to consider any offer of assistance, and must be willing to accept the assistance offered subject to any conditions set by the Council, within the time set by the Council for accepting such an offer.

Works Undertaken by Family Members

Invoices for grant assistance works from the Applicants or members of their families are not acceptable. In cases where the work is carried out by the Applicant or a member of his/her family then assistance may be given for materials only.

Payment of the Assistance

Where the Council has approved an application for assistance then assistance may be paid:

- In whole after completion of the eligible works, or
- In part by instalments as the works progress and the balance after completion of the works. Where the assistance is paid by instalments the aggregate of the instalments paid before the completion of the eligible works shall not at any time exceed nine tenths of the amount of the assistance.
- In whole, prior to the commencement of the works, upon completion of the legal documentation to secure the assistance against the applicant's property.
- In the case of empty property grants payment will be made following the rental of the property as an assured shorthold tenancy.

In approving an application for Assistance, the Council may require, as a condition of payment, that the eligible works are carried out in accordance with all such specifications as it shall determine.

In any event the payment of any type of work-related assistance is conditional upon:

- The eligible works being executed to the satisfaction of the Council, and
- The Council being provided with an acceptable invoice, demand or receipt for payment for such works.

An invoice, demand or receipt is acceptable only if it satisfies the Council and is not given by the Applicant or a member of his family.

It is a condition of payment of any type of work-related assistance, unless the Council direct otherwise, that the eligible works are carried out by the contractor whose estimate accompanied the application or, where two or more were submitted, by one of those contractors.

Payment for repair/improvement works will be usually be made by the Council directly to the contractor on behalf of the Applicant. In exceptional circumstance, payment of the loan or grant may be made to the applicant. The Applicant will be notified of the payment methods and terms prior to approval of the loan or grant.

The contract of works is between the Applicant and the contractor. The Council will not be liable in anyway whatsoever, contractually or otherwise for the payment of any works carried out by the contractor under the terms of the assistance.

Payment of loan or grant funds will be made on satisfactory completion of eligible works and receipt of satisfactory invoices and other relevant completion documentation/certification.

Grants to assist owner occupiers and tenants supported through the Government's ECO scheme will be paid directly to the energy company or provider once the Council has received written notification confirming that works have been carried out.

An officer from the council may inspect the progress of works both before, during the carrying out of the works and upon completion. Access must be allowed to the property for this purpose.

Payment of Assistance to Contractors

The Council may pay the assistance, or part of the assistance, by direct payment to the Contractor, or by delivering a cheque to the Applicant made payable to the contractor.

Where assistance is payable, but the works in question have not been carried out to the satisfaction of the Applicant, the Council may, at the Applicant's request, and if the Council considers it appropriate to do so, withhold payment from the contractor. If the Council does withhold payment from the contractor it may make the payment to the Applicant instead.

Repayment Conditions:

In any case where there may be a condition requiring repayment of the assistance the Council will, before such a condition is enforced, have regard to an Applicant's ability to make a repayment.

Repayment of Grant Assistance:

The Council may require that the grant (or any part thereof) will be repayable if:

- The landlord or any other owner disposes (whether by sale, transfer, assignment or otherwise) of the property within 5 years of the Certified Date. In the case of the Disabled Facilities Grants this period is extended to 10 years by statute.

Or;

- The tenant applicants interest in the property (the tenancy) is terminated by the landlord or any other owner (except in the case of a tenancy breach of which the Council has been notified in writing) during the period of one year following the completion of the grant funded works
- In the case of the Disabled Facilities Grant, the Council will require that any grant amount over £5000 is repaid up to a maximum repayment of £10,000 if the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date

The above repayment conditions may not apply in the following circumstances:

a) the owner of the property would suffer excessive financial hardship if he/she was required to re-pay any or all of the grant; or

b) the disposal of the property is to enable the owner to take up employment, or to change the location of his/her employment; or

c) the disposal of the property is made for reasons connected with the physical or mental health or well-being of the owner or

d) the disposal of the property is necessary in order to enable the owner to live with, or near, any person who is disabled or infirm and in need of care, which the owner is intending to provide, or

e) the Council is satisfied that it is unreasonable in all the circumstances to require the repayment.

If any or one of the above applies then the Council may exercise its discretion to waive repayment.

Repayment of Owner Occupier Loan Assistance

Loans to owner occupiers are repayable in the following circumstances:

- On the death of the owner occupier/applicant and subsequent disposal of property. There is no immediate right to succession. Each case will be considered by the Discretionary Panel for a decision.
- On disposal of property (sale/transfer/change of ownership).

Loans are provided with a no repossession guarantee while the property is in the ownership of the borrower(s) and remains their principal residence and providing no other person has moved into the property without the prior consent of the lender.

Equity loans can be repaid at any time subject to a valuation of the property. The valuation fee will be charged to the owner occupier.

There are reasonable set up and redemption charges that are passed to the owner occupier including the cost of re-valuation at the point of redemption. Details of charges are available on request.

Equity loans are calculated as a percentage of the initial value of the property. The repayment amount is based on the same percentage but of the property value when the loan is redeemed.

The amount repayable is never less than the amount borrowed. In the event of property values decreasing the amount repayable is the minimum sum (in other words the original amount borrowed). At the discretion of officer's cases where values have decreased can be brought to the Discretionary Panel for consideration.

Repayment of Empty Property Loan Assistance

The term of the loan will be a maximum of 10 years.

There will be no interest charged on the loan.

Repayments will be made on a monthly basis at the rate stated in the 'loan agreement'.

There will be an initial 'repayment holiday' of two months. Thereafter the loan will be repaid over 120 months.

The assistance can be paid back early without any financial penalty.