

South Hams District Council
Private Sector Housing Renewal Policy 2009-2010
(as amended May 2010)

Assistance for Owner/ Occupiers:

Renewal Policy	Loan Fund Assistance - To remedy decent home standard failures
Purpose	To enable the provision of subsidised loans for homeowners to improve living conditions to meet the Decent Homes Standard.
Eligibility	<p>Loan assistance will be made available to households whose homes fail to meet the Decent Homes Standard.</p> <p>To qualify the following criteria must be met:</p> <ul style="list-style-type: none"> ▪ The applicant must own and occupy the property as their sole residence, ▪ The applicant must have sufficient disposable income to cover the loan repayments, based on the assessment made by the Wessex Home Improvement Loans officer ▪ The applicant must <u>not</u> have a disposable income <u>in excess</u> of £125 per week. ▪ Must have sufficient equity available in the property to secure the loan.
Eligible Work	Eligible work must be directed towards achieving the Decent Homes Standard and priority will be given to removing all Category 1 hazards.
Financial Arrangements	<p>Wessex Home Improvement Loans will make an assessment of the household's financial circumstances and the amount and type of loan available will depend on the outcome of this assessment.</p> <p>The minimum loan available is £1000. There is no limit on the number of loans available; however, the maximum loan value is £15,000 at any one time or in a 10 year period if multiple loan applications are made.</p> <p>Loan limits will be subject to Wessex assessment of affordability to meet repayments and sufficient equity available upon which to secure the loan.</p> <p>In some circumstances Minor Works Assistance may be given in conjunction with a loan – see MWA policy.</p>
Application	<p>South Hams District Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> ▪ An inspection of the property to ascertain Decent Homes Standard failings ▪ An initial financial assessment ▪ Proof of ownership being obtained
Approvals	<p>Wessex Home Improvement Loans will issue the formal loan agreement, on the recommendation from South Hams District Council and having regard to financial commitments within the Loan Fund held by Wessex Home Improvement Loans.</p> <p>Approvals remain valid for 6 months from the date of approval. Approvals will be made within the adopted policy and budgets available at the time of application.</p>
Payment	Following inspection of the works, receipt of satisfactory invoices, relevant certificates/warranties and approval from the client, payment will be made directly to the applicant.
Conditions	As outlined in the loan agreement between the client and Wessex Home Improvement Loans, loans are secured with a Land Registry Title Restriction on the value of the loan and this charge is only removed when the loan has been repaid.

Renewal Policy	Loan Fund Assistance – Help for first time buyers or key workers (Draft – subject to approval from the Devon Wessex Consortium)
Purpose	To provide subsidised loans for first time buyers to improve the property condition to meet the Decent Homes Standard and assist in the provision of affordable homes.
Eligibility	<p>Loan assistance will be made available to households who have not owner occupied a property during the previous three year period and whose new homes fail to meet the Decent Homes Standard.</p> <p>To qualify the following criteria must be met:</p> <ul style="list-style-type: none"> ▪ The applicant must own and occupy the property. ▪ The applicant must have sufficient disposable income to cover the loan repayments – based on the assessment made by the Wessex Home Improvements Loans officer ▪ The applicant must not have a disposable income in excess of £125 per week.
Eligible Work	Eligible work must be directed towards achieving the Decent Homes Standard and priority will be given to removing all Category 1 hazards.
Financial Arrangements	<p>Wessex Home Improvement Loans will make an assessment of the household's financial circumstances and the amount and type of loan available will depend on the outcome of this assessment.</p> <p>The minimum loan available is £1,000. There is no limit on the number on loans available; however the maximum loan value is £15,000 at any one time or in a 10 year period if multiple loan applications are made.</p> <p>Loan repayments are able to begin after a two-year repayment free period and can then be spread over a 15-year term.</p>
Application	<p>South Hams District Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> ▪ An inspection of the property to ascertain Decent Homes Standard failings ▪ An initial financial assessment ▪ Proof of ownership or mortgage proposal being obtained.
Approvals	<p>Wessex Home Improvement Loans will issue the formal loan agreement, on the recommendation from South Hams District Council and having regard to financial commitments within the Loan Fund held by WRT.</p> <p>Approvals remain valid for 6 months from the date of approval. Approvals will be made within the adopted policy and budgets available at the time of application.</p>
Payment	Following inspection of the works, receipt of satisfactory invoices, relevant certificates/warranties. and approval from the client, payment will be made directly to the applicant.
Conditions	As outlined in the loan agreement between the client and Wessex Home Improvement Loans, loans are secured with a Land Registry Title Restriction on the value of the loan and this charge is only removed when the loan has been repaid.

Renewal Policy	Minor Works Assistance (MWA)
Purpose	This is a safety net grant and is only available to improve and make safe, living conditions for owner-occupiers who do not qualify for a subsidised loan.
Eligibility	<p>MWA is available to OWNER / OCCUPIERS whose properties represent a risk to the occupants due to the presence of Category 1 Hazards* or for essential disrepair works AND who meet one of the following financial criteria:</p> <p>1a. All resident owners are in receipt of Income Support ,or 1b. The case has been referred to Wessex Home Improvement Loans but WHIL officers made assessment that owners cannot afford loan repayments AND a family member living within the household is vulnerable**.</p> <p>2a. MWA is also available as top up to a loan which has been agreed in principal by Wessex, but where the maximum loan offered by Wessex based on client affordability does not cover the full cost of the works OR 2b. As a top up where a loan has been agreed in principal but the necessary scope of work exceeds the maximum loan OR 2c. Where <u>unforeseen works</u> take the cost above the loan limit.</p> <p>The following criteria must also be met to qualify for MWA:</p> <ul style="list-style-type: none"> ▪ Dwelling must have been built over ten years ago The same works have not been grant aided within the previous five years ▪ Assistance is not available where works have begun prior to the application being made <p>* <i>Category 1 Hazards or essential disrepair works– see General Notes</i></p> <p>** <i>Vulnerable households are those where members living in the household are either:</i></p> <ul style="list-style-type: none"> ▪ <i>in receipt of a means tested or long term disability benefit; or</i> ▪ <i>aged 60 years or over or</i> ▪ <i>a child aged less than 16 years.</i>
Eligible Work	<u>Eligible work will include works necessary to reduce or remove a Category 1 Hazard or remedy essential items of disrepair or in the case of a Loan approval (see item 2 above) work that has already been agreed under the Loan Policy.</u>
Financial Arrangements	<p>MWA is not subject to further means testing.</p> <p>1. Unsecured grant is available for amounts up to £2,000; secured grant is available (subject to a local land charge) for amounts over £2,000 and up to £15,000 where applicants are unable to access any loan funding or loan funding will not be sufficient to cover the cost of eligible works.</p> <p>2. When MWA is being given as top up to a loan, the combined assistance in these circumstances <u>must not exceed £15,000</u> in total and the <u>MWA component must not exceed £14,000.</u></p> <p>3. MWA given where a loan has already been agreed and unforeseen works would take the cost above the maximum loan limit of £15,000 <u>must not exceed £2,000.</u></p> <p>MWA can include payments for professional fees and ancillary costs associated with the application or can be used to supply materials as part of an agreed scheme of work.</p> <p>A maximum grant of £15,000 is available in any five-year period (excluding assistance for adaptations). The maximum unsecured amount of grant in any five-year period is £2,000 and any further grant monies given which exceed this amount will only be given as a secured grant (ie. Land Charge will be applied for a period of 20 years).</p>

Application	<p>Applications for MWA will be made using the South Hams District Council MWA application form.</p> <p>Additional information will include:</p> <ul style="list-style-type: none"> ▪ Two estimates for the cost of the works ▪ Proof of financial situation i.e. income support or evidence of Wessex Home Improvement Loan decision ▪ Proof of ownership and occupation – completion of owner-occupier’s certificate. ▪ Planning/Building regulations approval (where requested)
Approvals	<p>Approvals remain valid for six months from the date of approval.</p> <p>Approvals will be made within the adopted policy and budgets available at the time of application.</p> <p>Approval will be determined within 21 working days of the receipt of a valid application.</p>
Payment Provisions	<p>Payment will be paid directly to the contractor or agent, with a signed authorisation from the applicant.</p> <p>Interim payments may be paid up to 90% on receipt of satisfactory invoices.</p> <p>Final payment will only be paid on receipt of satisfactory invoices and relevant certificates and warranties.</p>
Conditions	<p>Secured grant will be subject to a local land charge and will be repayable upon any relevant disposal of the dwelling occurring within a 20 year period commencing upon completion of works. The full amount will be repayable within this period should the conditions regarding disposal be breached.</p> <p>The dwelling must remain occupied by a family member as their main home throughout the condition period.</p>

Renewal Policy	Radon Voucher
Purpose	To provide some small scale financial assistance for owner occupiers above benefit levels who need to carry out radon remediation works to their home;
Eligibility	This grant is payable as a radon voucher where the measured level of radon is greater than 200 BqIs pm ³ in the sum of either, 1. £100.00 where the cost of remedial works is greater than £400.00, or 2. £250 where the cost of remedial works is greater than £1000.00.
Eligible Work	Remediation works to reduce the levels of radon in the property to below the HPA action level of 200 BqIs pm ³ .
Financial Arrangements	The radon voucher is not subject to means testing.
Application	The applicant completes an enquiry questionnaire. Applicants who make enquiries are to include written confirmation from the HPA or other approved radon testing company showing the radon level in their property, also to submit a written quotation for appropriate works where the costs are estimated to be in excess of £400 or £1000 as appropriate.
Approvals	The radon voucher is in the form of a letter offering payment of either £100 or £250, depending on the cost of the relevant works, which is sent on confirmation of the relevant details as outlined in the application section. The offer of the radon voucher will remain valid for six months from the date of the letter. Approvals will be made in accordance with the budgets available at the time of application.
Payment Provisions	On completion of the radon remediation works the owner must return the completed radon voucher claim slip from their letter, together with the relevant contractor's invoice. Payment will be made direct to the owner. 10% of applications will be selected for inspection of the relevant works.
Conditions	There are no conditions associated with the radon voucher grant.

Renewal Policy	Warm Up Grant – provision of loft & cavity wall insulation
Purpose	The Warm Up initiative is in Partnership with Energy Action Devon (EAD) and aims to increase the uptake of energy efficiency measures by owner occupiers, providing information about government grants and discounts on a range of home energy efficiency measures for their rented properties. The initiative provides advice and assistance to all householders regardless of income with benefit claimants and over 70's accessing free measures, over 60's/limited income households being referred to no cost schemes with support of a Warm Up grant, and higher income persons being offered at cost prices which are very competitive having regard to bulk purchase arrangements.
Eligibility	Warm Up Grant - available to owner occupiers/tenants who are over 60 years of age or persons with household incomes below £18,000. Typical grants expected to range from £100-£200, but could be higher if loft access needs to be provided/certain construction types and a cap of £400 maximum grant will apply.
Eligible Work	Loft insulation, cavity wall / wall insulation, loft hatches and core vents. Appropriate ancillary works associated with providing these improvements are also included.
Financial Arrangements	The Council provide EAD with a budget from which approvals and payments are able to made directly by EAD
Application	Applications are made to EAD and Warm Up Grants are processed in accordance with partnership arrangements and Service Level Agreement (SLA).
Approvals	Issued by EAD in accordance with SLA
Payment Provisions	Payments will be made on completion of the approved works and subject to the submission of appropriate invoices. 10% of applications will be selected for inspection of the relevant works.
Conditions	There are no conditions associated with the Warm Up grant.

Assistance for Adaptations:

Renewal Policy	Disabled Facilities Grant (DFG)
Purpose	Mandatory Disabled Facilities Grant (DFG) is given to enable independent living, privacy, confidence and dignity for disabled people and other members of their household.
Eligibility	Disabled Facilities Grant is available to applicants for a scheme of work following referral from an Occupational Therapist. Applicants will be considered from all tenures.
Eligible Work	DFG is available to support mandatory works as listed in Section 23 of the Housing Grants Construction and Regeneration Act 1996 as amended. A council officer, on the recommendation of a suitably qualified Occupational Therapist, will provide a schedule of the works necessary to suitably adapt the property for the disabled occupant.
Financial Arrangements	DFG is available to support schemes of work up to the £30,000 mandatory DFG limit. DFG means testing regulations apply.
Application	An application for DFG will be made using the DFG application form and supported by the following additional information: <ul style="list-style-type: none"> ▪ Two itemised competitive estimates or, where the cost of the works exceeds £10,000, three itemised competitive estimates. ▪ Proof of financial circumstances ▪ Proof of ownership and occupation (for owners) or Consent from landlords (for tenants)
Approvals	Approvals remain valid for twelve months from the date of the grant approval. Approvals will be made within the adopted policy and budgets available at the time of application.
Payment Provisions	Payment will be paid directly to the contractor or agent, applied under Section 39 of the DFG legislation. Owner's contribution must be paid before the assistance is paid. Interim payment can be paid up to 90% on receipt of satisfactory invoices and the final payment can only be paid on receipt of satisfactory invoices, relevant certificates and warranties.
Conditions	All equipment installed shall be offered to the Council for possible recycling, when the equipment is no longer required and is still in good working order and condition. Recyclable equipment will typically include stair lifts, through lifts and prefab extension units. Applicants will sign a certificate to say they intend to occupy premises for 5 years. Specific conditions apply including a Local Land Charge on grants over £5000 (for further details see application form).

Assistance for Landlords:

Renewal Policy	Empty Property Assistance (Direct Lets Scheme)
Purpose	To encourage and assist owners of empty properties to bring their properties back into use.
Eligibility	<p>Assistance will be made available to owners of empty properties when the following criteria is met:</p> <ul style="list-style-type: none"> ▪ The applicant must have owned the property for at least 6 months ▪ The property must have been empty for at least 6 months (according to council tax records). ▪ The property does not meet the decent homes standard ▪ The applicant must have /or agree to obtain Planning and Building Regulation approval for the agreed scheme should it be appropriate
Eligible Work	<p>Assistance will be available for works of conversion, repair, or improvement to provide living accommodation to meet housing needs as identified by the Council's Housing Advice Team.</p> <p>On completion all properties must meet the Decent Homes standard.</p>
Financial Arrangements	Assistance will only be given in return for joining the Council's Direct Let scheme for a minimum period of 3 years and will be for 75% of the eligible works up to a maximum of £15,000 (per unit of accommodation with two or more beds, maximum of £10,000 for one bed properties).
Application	<p>Applications for assistance will be made using the Empty Properties Assistance application form and in addition the following information will be required:</p> <ul style="list-style-type: none"> ▪ Assistance will be based on the lower of two valid estimates for the cost of the agreed works. ▪ Proof of ownership / consent from lender ▪ The owner must make the application (if jointly owned, then all owners must be party to the application). ▪ Planning and Building Regulation approvals. <p>Applications must be made within 4 months of an invitation to make an application being received.</p>
Approvals	<p>Approval will only be valid for the applicant and is not transferable.</p> <p>Approvals will be valid for 6 months from the date of approval and all works must be completed within that period.</p> <p>Approvals for assistance will be made within the adopted policy and budgets available at the time of application.</p> <p>Approval will be determined within 28 working days of receipt of a valid application.</p>
Payment Provisions	Payment will be made directly to the owner / applicant on a pro rata basis on receipt of relevant satisfactory invoices. Final payment can only be paid on receipt of relevant certificates and warranties.

Conditions	<p>Tenants will be households introduced via the SHDC Housing Advice Team.</p> <p>Assistance subject to joining the Council's Direct Let scheme for a minimum period of 3 years and at an affordable rent and the dwelling must remain available for letting for at least a further 2 years (ie. Dwelling must remain within letting market for at least 5 years.)</p> <p>The property must be occupied within 2 months completion.</p> <p>The full level of assistance will become repayable on any breach of the above conditions ie. a land charge requirement will apply.</p>
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Renewal Policy	Loan Fund Assistance – For owners of empty properties
Purpose	To encourage and assist owners of non-decent empty properties to bring their properties back into use.
Property	<p>Loan assistance will be made available to owners of empty properties when the following criteria is met:</p> <ul style="list-style-type: none"> ▪ The applicant must have owned the property for at least 6 months ▪ The property must have been empty for at least 6 months (according to council tax records). ▪ The property must fail the decent homes standard ▪ The applicant must have /or agree to obtain Planning and Building Regulation approval for the agreed scheme should it be appropriate
Eligible Work	<p>Assistance will be available for:</p> <p>Works of conversion, repair, or improvement to provide living accommodation to meet housing needs as identified by the Council’s Housing Advice Team.</p> <p>Eligible work must include work necessary to bring the property up to Decent Homes Standard,</p>
Financial Arrangements	<p>Wessex Home Improvement Loans will make an assessment of the landlord’s financial circumstances and the amount of loan available will depend on the outcome of this assessment. All loans agreed will be on capital repayment terms only.</p> <p>The minimum loan available is £1000. There is no limit on the number on loans available; however, the maximum loan value is £15,000 on any dwelling. The definition of ‘dwelling’ is based on the property address at the start of the process.</p> <p>The loan value will be based on the lower of two valid estimates for the cost of the agreed works.</p>
Application	<p>South Hams District Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> ▪ An inspection of the property and schedule of works required to make the property decent and not be subject to risk of enforcement action under the Council’s enforcement policy. ▪ An initial financial assessment ▪ Proof of ownership for at least the previous 6 months ▪ A certificate of letting stating that the applicant will let the property to someone nominated by SHDC Housing Advice within 2 months of loan draw down, for a period of at least 2 years and at an affordable rent level.*
Approvals	<p>Wessex Home Improvement Loans will issue the formal loan agreement on the recommendation from the Council and having regard to financial commitments within the Loan Fund held by WRT.</p> <p>The loan will be available for a period of 6 months and the work must be completed within this period or the loan agreement will be cancelled.</p>
Payment	Payment will be made directly to the owner / applicant on a pro rata basis on receipt of relevant satisfactory invoices. Final payment can only be paid on receipt of relevant certificates and warranties.
Conditions	<p>As outlined in the loan agreement between the client and Wessex Home Improvement Loans, loans are secured with a Local Land Charge against the property and this charge is only removed when the loan has been repaid.</p> <p>Should a landlord default on repayments, Wessex will follow standard default procedures.</p> <p>The Council will enforce any breach of the Certificate of Letting and demand full repayment of the loan subsidy payment if the property is not let for the two-year period.</p>

Renewal Policy	Loan Fund Assistance – For properties let to vulnerable households by private landlords
Purpose	To enable decent homes standard improvements to be made to privately let properties occupied by a vulnerable tenant.
Property	<p>Loan assistance will be made available to households whose homes fail to meet the Decent Homes Standard.</p> <p>To qualify the following criteria must be met:</p> <ul style="list-style-type: none"> ▪ The applicant must own the property. ▪ The tenant must meet the PSA7 definition of vulnerable (i.e. be in receipt of a means tested or long term disability benefit).
Eligible Work	Eligible work covers work necessary to bring the property up to Decent Homes Standard
Financial Arrangements	<p>Wessex Home Improvement Loans will make an assessment of the landlord's financial circumstances and the amount of loan available will depend on the outcome of this assessment.</p> <p>All loans agreed will be on capital repayment terms only.</p> <p>The minimum loan available is £1000. There is no limit on the number on loans available; however, the maximum loan value is £15,000 for any one dwelling.</p>
Application	<p>South Hams District Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> ▪ An inspection of the property to ascertain Decent Homes Standard failings ▪ An initial financial assessment ▪ Proof of ownership being obtained ▪ A signed Certificate of Letting stating that the property is to be let for a period of 5 years to a vulnerable household and to be let at an affordable rent level*.
Approvals	Wessex Home Improvement Loans will issue the formal loan agreement, on the recommendation from the Council and having regard to financial commitments within the Loan Fund held by WRT.
Payment	Payment will be made directly to the applicant, following inspection of the completed works and approval from the client.
Conditions	<p>As outlined in the loan agreement between the client and Wessex Home Improvement Loans. Loans are secured with a Local Land Charge against the property and this charge is only removed when the loan has been repaid.</p> <p>Should a landlord default on repayments, Wessex will follow standard default procedures.</p> <p>Should the landlord breach the conditions contained in the Certificate of Letting the council will demand repayment in full of loan subsidy amount paid.</p>

Renewal Policy	PLEA - Private Landlords for Energy Action Grant
Purpose	The PLEA initiative is in Partnership with Devon Energy Action (DEA) and aims to increase the uptake of energy efficiency measures by private sector landlords, providing information about government grants and discounts on a range of home energy efficiency measures for their rented properties.
Eligibility	<p>This grant targets the very low energy efficiency levels in private rented dwellings which have significant numbers of the most needy and vulnerable people, and is available to landlords of rented dwellings where:</p> <ul style="list-style-type: none"> • At least one of the tenants is an occupying tenant under a statutory tenancy arrangement and • There is an existing tenant who is not an immediate relative of the landlord and • The Landlord agrees to the property being made available to rent for a three year period following completion of the grant aided works.
Eligible Work	<p>Assistance will be available for:</p> <ul style="list-style-type: none"> ▪ £500 towards a new Gas condensing boiler/ central heating system ▪ £750 towards a new Oil condensing boiler/ central heating system ▪ £400 towards loft and/or cavity wall insulation <p>If the tenants are classed as Vulnerable (combined household income of less than £18,000 or is over 60) £250 extra assistance will be available for boiler and heating systems to bring the grant amounts to:</p> <ul style="list-style-type: none"> ▪ £750 towards a new Gas condensing boiler/ central heating system ▪ £1000 towards a new Oil condensing boiler/ central heating system <p>(This will be monitored through P60's for all adults in the household and/or birth certificates)</p> <ul style="list-style-type: none"> ▪ Enquiries for renewable technologies (e.g. ground/air source heat pumps, biomass systems etc.) and approved energy efficiency devices (e.g. boiler pre-heaters) will be considered and EAD will refer these to the Council for individual consideration before any approval is issued ▪ Wood burning stoves and Night Storage heaters are also available but only if gas and oil central heating are not viable. <p>A Landlord may apply for assistance on a maximum limit of 5 dwellings in any financial year. The absolute maximum for any grant is £1150 and grant approvals will be made at a rate of 50% of the eligible expense of works within the above guidelines.</p>
Financial Arrangements	The Council provide DEA with a budget from which approvals and payments are able to made directly by DEA
Application	Applications are to be made to DEA who check eligibility in accordance with the Partnership arrangements and Service Level Agreement (SLA)
Approvals	Issued by DEA in accordance with SLA
Payment Provisions	Payments will be made on completion of the approved works and subject to the submission of appropriate invoices. 10% of applications will be selected for inspection of the relevant works.
Conditions	Repayment of grants in full if availability for letting condition contravened within 3 years.

Renewal Policy	Minor Works Assistance for Park Home Insulation (MWPPI)
Purpose	<p>This grant is available for vulnerable occupiers to improve the thermal insulation and energy efficiency their Park Homes and in doing so to help reduce fuel poverty in the South Hams area.</p> <p>Minor Works Assistance for Park Home Insulation may be given in addition to unsecured Minor Works Assistance (MWA) awarded separately, for essential repairs.</p>
Eligibility	<p>MWPPI is available to OWNER / OCCUPIERS for the provision of external wall cladding to improve insulation and energy efficiency.</p> <ul style="list-style-type: none"> ▪ The Park Home must be a minimum of 5 years old and have a future life span of at least 15 years, as assessed by the Environmental Health Officer ▪ The same works must not have been previously grant aided. ▪ The same works must not be the subject of any other grant or financial assistance. ▪ Assistance is not available where works have begun prior to the application being made <p>The roof space of the Park Home must also be insulated to a good standard on completion of the works.</p>
Eligible Work	Eligible work will be the external cladding of the Park Home walls and if necessary the roof space.
Financial Arrangements	<p>MWPPI is not subject to further means testing.</p> <ol style="list-style-type: none"> 1. Unsecured grant is available for amounts up to £3,000.00 for owner occupiers who are over 60 years of age. 2. Unsecured grant of up to £4,000.00 is available for owner-occupiers who are over 60 years of age and who are in receipt of a qualifying income related benefit.
Application	<p>Applications for MWPPI will be made using the South Hams District Council MWPPI application form.</p> <p>Additional information will include:</p> <ul style="list-style-type: none"> ▪ Two estimates for the cost of the works ▪ Proof of financial situation i.e. income support, Council Tax Benefit, Housing Benefit
Approvals	<p>Approvals remain valid for six months from the date of approval.</p> <p>Approvals will be made within the adopted policy and budgets available at the time of application.</p> <p>Approval will be determined within 21 working days of the receipt of a valid application.</p>
Payment Provisions	<p>Payment will be paid directly to the contractor or agent, with a signed authorisation from the applicant.</p> <p>Final payment will only be paid on receipt of satisfactory invoices and the signed satisfactory completion slip from the applicant.</p>
Conditions	

Renewal Policy	Renewable Energy Assistance – Wessex Home Improvement Loans
Purpose	To support the installation of approved sources of Renewable Energy to reduce carbon emissions and fuel poverty.
Eligibility	<p>Assistance will be made available to households proposing to install approved sources of renewable energy.</p> <p>To qualify the following criteria must be met:</p> <ul style="list-style-type: none"> ▪ The applicant must own and occupy the property as their sole residence, ▪ The property must already have been provided with both Loft Insulation and Cavity Wall Insulation to current standards wherever possible. <p>Loans:-</p> <ul style="list-style-type: none"> ▪ The applicant must have sufficient disposable income to cover the loan repayments, based on the assessment made by the Wessex Home Improvement Loans officer ▪ The applicant must <u>not</u> have a disposable income <u>in excess</u> of £250 per month. ▪ The Applicant must have sufficient equity available in the property to secure the loan.
Eligible Work	The purchase and installation of approved renewable energy sources
Financial Arrangements	<p>Loans:-</p> <p>Wessex Home Improvement Loans will make an assessment of the household's financial circumstances and the amount and type of loan available will depend on the outcome of this assessment.</p> <ul style="list-style-type: none"> ▪ All loans agreed will be on capital repayment terms only. The repayment period is fixed at 5 years. ▪ The minimum loan available is £1000. The maximum loan value is £3,500. Loan limits will be subject to Wessex assessment of affordability to meet repayments and sufficient equity available upon which to secure the loan. ▪ Limited to one Renewable loan per household.
Application	<p>South Hams District Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> ▪ An inspection of the property to ascertain Decent Homes Standard failings ▪ An initial financial assessment ▪ Proof of ownership being obtained
Approvals	<p>Wessex Home Improvement Loans will issue the formal loan agreement, on the recommendation from South Hams District Council and having regard to financial commitments within the Loan Fund held by Wessex Home Improvement Loans.</p> <p>Approvals remain valid for 6 months from the date of approval. Approvals will be made within the adopted policy and budgets available at the time of application.</p>
Payment	Payment will be made directly to the applicant, following inspection of the works, receipt of satisfactory invoices, and relevant certificates/warranties, with the applicant's approval.
Conditions	<p>As outlined in the loan agreement between the client and Wessex Home Improvement Loans. Loans are secured with a Land Registry Title Restriction on the value of the loan and this charge is only removed when the loan has been repaid.</p> <p>Should an applicant default on repayments, Wessex will follow standard default procedures.</p>

Renewal Policy	General terms applicable to all forms of assistance
Review	<p>A review can be made against the following decisions:</p> <ul style="list-style-type: none"> - Not to award assistance. - Amount of the award or level of contribution. <p>Requests must be made using the South Hams District Council Request for a Review Form.</p>
Waiver on Conditions	<p>Conditions may be waived where there is a relevant disposal at the discretion of the Head of Environmental Health and the Executive Member for Housing, having regard to the individual circumstances.</p> <p>Specific conditions apply to Disabled Facilities Grants under the Housing, Grants, Construction and Regeneration Act 1996 (as amended) and the Housing Renewal Grants (Amendment) (England) Regulations 2008.</p>
Exceptional Circumstances	<p>Where it is considered that there are 'exceptional circumstances' which warrant consideration outside this policy, an application may be made using the form provided.</p>
Local Land Charge	<p>Where policy conditions state that a local land charge will be registered against the property, this means that when local searches are undertaken by a solicitor prior to the purchase of a property or perhaps a re-mortgage, this condition will be flagged up and will need to be cleared by the owner before the sale or re-mortgage completes. In most circumstances this charge is only removed if the grant is repaid.</p>
Affordable Rent level	<p>This will be subject to agreement with the Head of Service.</p>
Decent Homes Standard (DHS)	<p>This is a government standard and for a dwelling to be considered 'decent' it must:</p> <ul style="list-style-type: none"> • Be free of serious hazards • Be in a reasonable state of repair • Have reasonably modern facilities and services • Provide a reasonable degree of thermal comfort <p>For further information on the Decent Homes Standard please look at the government website www.communities.gov.uk/decenthomes</p>
Category 1 Hazards	<p>* Category 1 Hazards determined in accordance with guidance under the Housing Act 2004</p> <p>A Category 1 Hazard is determined by a careful assessment of risk. It is based on the likelihood of someone needing medical treatment over a given period, coupled with the type of harm or injury sustained. The resulting score is calculated using a formula which has been developed from statistical evidence gathered from Hospitals, GP Surgeries etc. of reported accidents and illnesses caused by the home environment. The most serious hazards are Category 1 (within which there are three banding levels) less serious hazards are Category 2.</p> <p>Essential repair works include:- leaking roofs/rain water goods, defective standard amenities, defective windows/external doors, defective heating systems (including assistance to access Warm Front grants), safety and security deficiencies, other matters subject to the agreement of the head of Service.</p>
Vulnerable household	<p>Vulnerable households are those where members living in the household are either:</p> <ul style="list-style-type: none"> ▪ in receipt of a means tested or long term disability benefit; or ▪ aged 60 years or over or ▪ a child aged less than 16 years.

Fees and Charges

Fees and charges

In addition to the actual costs of carrying out works of improvement or repair, other charges necessarily incurred in undertaking grant-aided works are also eligible for grant assistance.

These include

- Architects' fees
- Certain legal fees
- Surveyors' fees
- Charges for planning permission or building regulations approvals.
- Charges made by agency services for advising on or assisting with a client's applications
- Charges made to cover electrical, gas, asbestos etc safety checks

As with the works themselves, the payment of grant in respect of these fees is dependent on the provision of a satisfactory receipt or invoice and only reasonable and necessary fees and charges will be eligible for assistance