



South Hams District Council/West Devon Borough Council  
Securing Good Quality, Safe Homes  
Private Sector Housing Renewal Policy 2012

The following document provides a summary of the types of assistance the Council will offer through loans and grants targeted at Securing Good Quality, Safe Homes. For further details on application procedures, eligibility and conditions please contact the Environmental Health Service on 01822 813600 or visit [www.westdevon.gov.uk](http://www.westdevon.gov.uk).

The Policy is drafted to achieve the objectives as laid out in the Homes Delivery Plan 2012-15. The Council reserves the right to consider, in exceptional circumstances, applications that are not within policy but support the Councils objectives.

## Assistance for Owner/ Occupiers:

Renewal Policy	<b>Loan Fund Assistance - To remedy decent home standard failures</b>
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><b>To qualify the following criteria must be met:</b></p> <ul style="list-style-type: none"> <li>▪ The applicant must own and occupy the property as their sole residence,</li> <li>▪ The applicant must have sufficient disposable income to cover the loan repayments, based on the assessment made by the Wessex Home Improvement Loans officer</li> <li>▪ The applicant must <u>not</u> have a disposable income <u>in excess</u> of £350 per month</li> <li>▪ Must have sufficient equity available in the property to secure the loan (except Park Home applicants)</li> <li>▪ Park Homes 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</li> </ul>
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>There is no limit on the number of loans available; however, the maximum loan value is £15,000 (£7,000 for fixed fee loans and Park Homes) 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>
Application	<p>The Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> <li>▪ An inspection of the property to ascertain Decent Homes Standard failings</li> <li>▪ Proof of ownership being obtained</li> </ul>
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 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. Payment can be made directly to the contractor with written consent from the applicant.
Conditions	As outlined in the loan agreement between the client and Wessex Home Improvement Loans, loans (except for Park Homes) 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	<b>Loan Fund Assistance – Help for first time buyers.</b>
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 home fails to meet the Decent Homes Standard.</p> <p><b>To qualify the following criteria must be met:</b></p> <ul style="list-style-type: none"> <li>▪ The applicant must own and occupy the property.</li> <li>▪ The applicant must have sufficient disposable income to cover the loan repayments – based on the assessment made by the Wessex Home Improvements Loans officer</li> <li>▪ The applicant must not have a disposable income in excess £350 per month.</li> </ul>
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 and the agreement of the Council.</p> <p>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><b>Loan repayments are able to begin with an initial interest only period to ensure affordability, the loan then converts to a capital repayment loan. The maximum loan term is 15-years.</b></p>
Application	<p>The Council will allow referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> <li>▪ An inspection of the property to ascertain Decent Homes Standard failings</li> <li>▪ An initial financial assessment</li> <li>▪ Proof of ownership or mortgage proposal being obtained.</li> </ul>
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>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. Payment can be made directly to the contractor with written consent from 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.

# Supporting Independent Living

Renewal Policy	<b>Disabled Facilities Grant (DFG)</b>
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	<p>Disabled Facilities Grant is available to applicants for a scheme of work following referral from an Occupational Therapist.</p> <p>Applicants will be considered from all tenures.</p>
Eligible Work	<p>DFG is available to support mandatory works as listed in Section 23 of the Housing Grants Construction and Regeneration Act 1996 as amended.</p> <p>A council officer, on the recommendation of a suitably qualified Occupational Therapist, will facilitate the adaption of the property for the disabled occupant.</p>
Financial Arrangements	<p>DFG is available to support schemes of work up to the £30,000 mandatory DFG limit. This maximum value is inclusive of any fees or owner's contribution associated with the grant.</p> <p>DFG means testing regulations apply.</p>
Application	<p>An application for DFG will be made using the DFG application form and supported by the following additional information:</p> <ul style="list-style-type: none"> <li>▪ a) For non-complex adaptations ; Two estimates of the cost of the works (only one estimate is necessary where fast track procedures apply) b) For complex adaptations; a minimum of two itemised estimates of the cost of the works</li> <li>▪ Proof of financial circumstances</li> <li>▪ Proof of ownership and occupation (for owners) <b>or</b> Consent from landlords (for tenants)</li> </ul>
Approvals	<p>Approvals remain valid for twelve months from the date of the grant approval.</p> <p>Approvals will be made within the adopted policy and budgets available at the time of application.</p>
Payment Provisions	<p>Payment will be paid directly to the contractor or agent, applied under Section 39 of the DFG legislation.</p> <p>Applicant's contribution must be paid before the assistance is paid.</p> <p>Interim payment can be paid up to 90% on receipt of satisfactory invoices. The final payment can only be paid on receipt of satisfactory invoices, relevant certificates and warranties.</p>
Conditions	<p>All equipment installed shall be offered to the Council for possible recycling, when the equipment is no longer required and it is still in good working order and condition.</p> <p>Recyclable equipment will typically include stair lifts, through floor lifts and prefab extension units.</p> <p>Applicants will sign a certificate to say they intend to occupy premises for 5 years.</p> <p>Specific conditions apply including a Local Land Charge on grants over £5000 (for further details see application form).</p>

Renewal Policy	<b>Relocation Grant</b>
Purpose	To enable people to remain living independently by moving from existing unsuitable accommodation.
Eligibility	Applicants must be in receipt of a Statement of Need (SON) from the Occupational Therapist at Devon County Council and be living in their own or privately rented accommodation which it is not reasonable and practical or desirable to adapt to support independent living. The level of grant, plus the cost of any adapts required at the new property, must be less than the cost to adapt the existing property.
Eligible Work	Reasonable moving costs – solicitors fees, removal costs, estate agent fees, stamp duty.
Financial Arrangements	A means test will be carried out in line with DFG eligibility. Maximum grant £10,000
Application	Application form Confirmation from grants officer re: cost of adaptation work at existing and proposed properties 2 estimates for moving costs
Approvals	Approval will only be valid for the applicant and is not transferable. Approvals will be valid for 6 months from the date of approval and all works must be completed within that period (or as agreed in writing). Approvals for assistance will be made within the adopted policy and budgets available at the time of application. Approval will be determined within 28 working days of receipt of a valid application.
Payment Provisions	Payment will be paid directly to the applicant.  Applicant's contribution must be paid before the assistance is paid.  Interim payment can be paid up to 90% on receipt of satisfactory invoices. The final payment can only be paid on receipt of satisfactory invoices, relevant certificates and warranties.
Conditions	Subject to a local land charge and will be repayable in full if the property is sold during a 10 year grant period.

## Assistance for Landlords:

Renewal Policy	<b>Empty Property Assistance (South Hams only - Direct Lets Scheme)</b>
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"> <li>▪ The applicant must have owned the property for at least 6 months</li> <li>▪ The property must have been empty for at least 6 months (according to council tax records).</li> <li>▪ The property does not meet the decent homes standard</li> <li>▪ The applicant must have /or agree to obtain Planning and Building Regulation approval for the agreed scheme should it be appropriate</li> </ul>
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).
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"> <li>▪ Assistance will be based on the lower of two valid estimates for the cost of the agreed works.</li> <li>▪ Proof of ownership / consent from lender</li> <li>▪ The owner must make the application (if jointly owned, then all owners must be party to the application).</li> <li>▪ Planning and Building Regulation approvals.</li> </ul>
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 (or as agreed in writing).</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 of completion.</p> <p>The full level of assistance will become repayable on any breach of the Assistance or Direct Letting Agreement conditions. A land charge requirement will apply.</p>

Renewal Policy	<b>Loan Fund Assistance – For ‘Repair and Rent’ or ‘Repair and Sell’ of empty properties.</b>
Purpose	To encourage and assist owners of non-decent empty properties to bring their properties back into use for onward sale or rent.
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"> <li>▪ The property must have been empty for at least 6 months (according to council tax records).</li> <li>▪ The property must fail the decent homes standard</li> <li>▪ The applicant must have /or agree to obtain Planning and Building Regulation approval for the agreed scheme should it be appropriate</li> </ul>
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. Loans agreed for ‘Repair and Rent’ will be on capital repayment terms only. Loans for ‘Repair and Sell’ are also available on interest only, converting to capital repayment where necessary.</p> <p>The minimum loan available is £500. The maximum loan value is £30,000 on any dwelling. The definition of ‘dwelling’ is based on the property address at the start of the process. Only one loan per applicant in any 5 year period.</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>The Council will approve referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ Proof of ownership for at least the previous 6 months (at the time of approval)</li> </ul>
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 12 months and the work must be completed within this period or the loan agreement will be cancelled.</p>
Payment	<p>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. Payment can be made directly to contractors with written consent from the applicant.</p>
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 and Equitable Mortgage against the property and this security 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, where applicable, and demand full repayment of the loan subsidy payment.</p>

Renewal Policy	<b>Loan Fund Assistance – For properties let to eligible households by private landlords.</b>
Purpose	To enable decent homes standard improvements and alterations to be made to privately let properties.
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"> <li>▪ The applicant must own the property.</li> <li>▪ The property must be let to an eligible household*.</li> </ul>
Eligible Work	Eligible work includes work necessary to bring the property up to Decent Homes Standard and alterations to provide shared housing with suitable amenities and fire safety precautions.
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>The Council will allow referrals to be made to Wessex Home Improvement Loans following:</p> <ul style="list-style-type: none"> <li>▪ An inspection of the property to ascertain works</li> <li>▪ Proof of ownership being obtained</li> <li>▪ A signed Certificate of Letting stating that the property is to be let for a period of 3 years to a vulnerable tenant</li> </ul>
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 Land Registry Title Restriction and Equitable Mortgage against the property and this security 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	<b>General terms applicable to all forms of assistance</b>
Review	<p>A review can be made against the following decisions:</p> <ul style="list-style-type: none"> <li>- Not to award assistance.</li> <li>- Amount of the award or level of contribution.</li> </ul> <p>Requests must be made using the 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 Service and the Chair of Community services Committee, 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"> <li>● Be free of serious hazards</li> <li>● Be in a reasonable state of repair</li> <li>● Have reasonably modern facilities and services</li> <li>● Provide a reasonable degree of thermal comfort</li> </ul> <p>For further information on the Decent Homes Standard please visit <a href="http://www.westdevon.gov.uk">www.westdevon.gov.uk</a></p>
Category 1 Hazards	<p>* Category 1 Hazards determined in accordance with guidance under the Housing Act 2004</p> <p><b>A Category 1 Hazard</b> 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><b>Essential repair works</b> include:- leaking roofs/rain water goods, defective standard amenities, defective windows/external doors, defective heating systems, safety and security deficiencies, other matters subject to the agreement of the Head of Service.</p>
Eligible household*	<p>Eligible households are primarily those where members living in the household are either:</p> <ul style="list-style-type: none"> <li>▪ in receipt of a means tested or long term disability benefit; or</li> <li>▪ aged 60 years or over or</li> <li>▪ a child aged less than 16 years.</li> </ul>

<p>Fees and Charges</p>	<p><b>Fees and charges</b></p> <p>In addition to the actual costs of carrying out works of improvement or repair, other charges necessarily incurred in undertaking grant/loan-aided works may also be eligible for assistance.</p> <p>These include</p> <ul style="list-style-type: none"> <li>• Architects' fees</li> <li>• Certain legal fees</li> <li>• Surveyors' fees</li> <li>• Charges for planning permission or building regulations approvals.</li> <li>• Charges made by agency services for advising on or assisting with a client's applications</li> <li>• Charges made to cover electrical, gas, asbestos etc safety checks</li> </ul> <p>As with the works themselves, the payment of grant/loan 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</p> <p>A maximum fee level of 12% of the cost of the works will be payable.</p> <p>All requests for fees must be agreed with the Council prior to commencement of works and/or services.</p>
<p>Complaints Procedure</p>	<p><b>The Council had adopted and operates a Corporate Complaints Procedure. If you are unhappy with any aspect of the way the Council has acted please go to <a href="http://www.westdevon.gov.uk">www.westdevon.gov.uk</a> or telephone 01822 813600 for more details.</b></p>