

Sheffield Private Sector Housing Assistance Policy Amended January 2025

Contents

1. Introduction	2
2. Statutory Context	2
3. Policy Conditions	3
4. Funding	3
5. Mandatory Disabled Facilities Grant	4
6. Discretionary Disabled Facilities Top Up Grant	7
7. Disabled Person's Home Appreciation Loan	9
8. Disabled Facilities Relocation Loan	12
9. Accelerated Disabled Facilities Adaptations Grant	16
10. Disabled Person's Equipment and Assistance Technology Assistance	17
11. Home Repayment Loan	18
12. Improvement Home Appreciation Loan	22
13. Regeneration Relocation Loan	26
14. Foster Carer Home Adaptation and Extension Loan	29
15. Foster Relocation Loan	32
16. Green Homes Grant	36
17. Home Upgrade Grant	37
18. General Discretion	38
19. Preliminary and Ancillary Service Charges	39
20. Complaints Procedure	40
21. Monitoring and Review	40
22. Equalities	40
23. Definitions	41
24. Appendix A – Disabled Facilities Grants Purposes	45

1. Introduction

This is the Private Sector Housing Assistance Policy (the Policy) of Sheffield City Council.

The aim of the Policy is to address the needs of elderly, disabled and vulnerable residents, including children, living in inappropriate or inaccessible housing, where improvements and adaptations can improve the condition and accessibility of the accommodation, and improve health and wellbeing of occupants in homes that do not meet their needs.

Private housing stock is an important resource for the people in Sheffield and it is well known that the suitability and quality of a home can have a substantial impact on people's lives. However, some homes have serious hazards that pose a threat to the health and safety of the occupants and others are simply unsuitable to meet the needs of the household.

Most homes in Sheffield are good quality, and well managed and maintained. However, there are some private sector homes that aren't. Although it is the owners' responsibility to maintain their own property, it is widely recognised that local authorities have a key role to play in influencing and improving the condition of private housing, particularly for vulnerable owners or tenants.

The Policy sets out the types of assistance available to private occupants to improve their living conditions and enable independent living.

Private occupants are owner occupiers that have either bought their home outright or with a mortgage, tenants of private landlords or shared owners.

The Discretionary Disabled Facilities Grant (DFG) Top up Grant is available to tenants of Private Registered Providers of Social Housing as these tenants are eligible for mandatory DFG adaptations. The Disabled Person's Equipment and Assistive Technology Assistance is available to all disabled people in the city regardless of housing tenure.

The amended Policy replaces the previous Private Sector Housing Assistance Policy approved by Cabinet on 15 January 2020.

The Policy supports the Council's strategic priorities within the Sheffield's Housing Strategy 2024-34, which is to have 'Safe, good quality and comfortable homes' and 'Homes and housing services that end homelessness and support healthy, independent lives. As such, it reflects the evidence from the Sheffield and Rotherham Strategic Housing Market Assessment (SHMA) 2019 and the Sheffield's Private Sector Housing Condition Survey 2021.

2. Statutory Context

This Policy follows the rules set out in the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO). It also aligns with the Housing Grants, Construction and Regeneration Act 1996 and the Housing Act 2004 which are referenced below.

2.1 RRO

The RRO provides local authorities for the purpose of improving living conditions in their area the discretion to provide, directly or indirectly, assistance to any person for the purpose of enabling them:

- (a) to acquire living accommodation (whether within or outside their area);
- (b) to adapt or improve living accommodation (whether by alteration, conversion or enlargement, by the installation of anything or injection of any substance, or otherwise);
- (c) to repair living accommodation;
- (d) to demolish buildings comprising or including living accommodation;
- (e) where buildings comprising or including living accommodation have been demolished, to construct buildings that comprise or include replacement living accommodation.

The power enables local authorities to give assistance to persons directly, or to provide assistance through a third party. Assistance can be given to pay for any fees and charges associated with the assisted works. Assistance given under the general power may be unconditional or subject to conditions, for example the requirement to repay a grant if the property is sold within five years.

The RRO also provides local authorities with a degree of flexibility in devising both its strategy for dealing with poor housing conditions and the policy tools available.

To use the powers provided in the RRO the Council must adopt a policy for the provision of the assistance. The Policy complies with that requirement.

2.2 Housing Grants, Construction and Regeneration Act 1996

Much of this Act has been repealed by the RRO. The remaining legal framework contained within this Act sets out the terms for the provision of mandatory Disabled Facilities Grants (DFG), which are financial grants to help with the cost of certain adaptations to a property to meet the needs of a disabled occupant.

2.3 Housing Act 2004

The Housing Act 2004 provides the method of evaluating the condition of the housing stock (the Housing, Health and Safety Rating System), enforcement provisions relating to housing standards and systems of mandatory and discretionary licensing for properties within in the private rented sector.

3. Policy Conditions

- The Council's first obligation is to deliver mandatory Disabled Facilities Grants, with discretionary assistance provided under the RRO subject to Council funding.
- Applicants may be entitled to apply for more than one form of assistance.
- Where an Applicant meets the eligibility criteria for particular type of discretionary assistance under the Policy, the Council will decide whether to provide the assistance having regard to the Council's priorities, the Council's available resources and the Applicant's circumstances.
- Eligibility does not confer entitlement to assistance.

- The Council will decide the nature and extent of any works forming part of any assistance provided under this Policy, and the level of financial assistance provided.
- **Attention is drawn to the Definitions in Section 23, which details the specific definition of certain words and phrases used in the Policy.**

4. Funding

With the exception of Mandatory DFG, the award of any financial assistance by the Council in accordance with this Policy is discretionary and subject to the availability of funding having regard to the approved budget and this may vary on an annual basis.

Types of Assistance Available

The Policy details the loans, grants and other forms of assistance that are available to private sector occupants to improve their living conditions and enable independent living. These are subject to the eligibility criteria and conditions of each form of assistance.

5. Mandatory Disabled Facilities Grant (DFG) – NEW SECTION

Assistance	Eligibility
<p>A means tested maximum grant of £30,000, or as per the current legal limit, towards the cost of works required for the provision of facilities for disabled persons in dwellings, qualifying houseboats or caravans and in the common parts of buildings.</p> <p>Where available a 5-year warranty will be included in the purchase cost of all lifts, wash/ dry toilets and ceiling track hoists.</p>	<p>All the below must be met to meet the eligibility:</p> <ul style="list-style-type: none"> • Applicant be 18 years or over. • Applicant be either an Owner (freeholder or leaseholder if more than 5 years remain on the term of the lease) or is a tenant of dwelling, or occupant of caravan/ houseboat. • Seek grants for works which meet a purpose specified in the Housing Grants, Construction and Regeneration Act 1996 (the 1996 Act). • The proposed works must also benefit a Disabled Person and are necessary and appropriate and reasonable and practicable.

Purpose

- 5.1 A DFG is a means tested grant available towards the costs of works required for the provision of facilities for disabled persons approved in accordance with the provisions of the 1996 Act and associated regulations and orders. (as amended). This Policy includes local variations that the Council have adopted regarding the inclusion of warranty costs.

Eligibility

- 5.2 To be eligible for a Mandatory DFG the Council must be satisfied that the following criteria is met:

- a) Applicant is aged 18 or over at the time of application.
- b) Applicant is the Owner or tenant of the dwelling, or occupier of houseboat or caravan to which the application relates.
- c) The works proposed in the application for grant meet one of the purposes specified in Section 23(1) of the 1996 Act (see Appendix A) and are for the benefit of a Disabled Person.
- d) The proposed works are necessary and appropriate to meet the needs of the Disabled Person as identified by the Council's Occupational Therapist or other Council approved assessor.
- e) It is reasonable and practicable to carry out the proposed works having regard to the age and condition of the dwelling, houseboat or caravan.

Works

5.3 The Works must meet a specified purpose set out in Section 23 (see Appendix A) of the 1996 Act and be necessary and appropriate and reasonable and practicable to the satisfaction of the Council as referred to in the eligibility criteria (5.2). The Council will determine the nature, quality, and extent of the works to be funded by the grant which it will detail in a schedule of works (the Works).

5.4 Any work in addition or exceeding the Works will not be funded under the grant.

Conditions

5.5 The approval and payment of a Mandatory DFG is subject to conditions and restrictions set out in the 1996 Act and supporting legislation, including:

5.5.1 Application and approval of grant

- a) A minimum threshold of £1,000 and a specified maximum amount of grant: currently £30,000.
- b) Applications must be accompanied by certificates which satisfy the criteria in sections 19 to 22A of the 1996 Act relating to eligibility to apply, property ownership, future occupation by the Disabled Person and permission to carry out the Works. The Applicant must intend that the Disabled Person will live in the dwelling, houseboat or caravan for five years from satisfactory completion of the Works, or such other period as health and circumstances permit. The relevant accompanying certificate must be signed by the Applicant to that effect.
- c) Applications are subject to a means test (test of financial resources) except if the application is in respect of a disabled child or disabled dependant young person.
- d) Unless the Council is satisfied that there was good reason, the Council will not approve an application where the Works have begun. An application will not be approved where the Works have been completed.

5.5.2 Payment of Grant

- a) The grant may be paid in full after the completion of the Works, or in instalments as the Works progress. Interim payments will only be made if the

Council is satisfied that the value of work completed exceeds the claimed value to date. The aggregate of interim payments shall not at any time exceed 90% of the amount of the grant before the Works are completed.

- b) In exceptional circumstances, the Council may defer payment of a grant for up to 12 months after the date of approval.
- c) The Works must be completed within 12 months of approval of the grant. The Council may extend the period if there is a valid reason, and such requests must be made in writing before the 12-month period ends. In such cases a review by the Council's Occupational Therapist or other Council trusted assessor will be carried out to ensure that the Works are still necessary and appropriate to meet the needs of the Disabled Person.
- d) The Works must be completed to the satisfaction of the Council.
- e) The Council must be provided with an acceptable invoice, demand or receipt regarding payment for the Works and professional fees or other charges. An invoice from the Applicant or a member of his / her family cannot be accepted.
- f) The Works must be performed by the contractor(s) whose estimate was submitted as part of the application.
- g) Payments will generally be made directly to the contractor specified in the grant approval notice. This method of payment will be confirmed with the Applicant. If the Applicant is not satisfied with the execution of the Works the Council may, at the Applicant's request and if considered appropriate, withhold payment to the contractor and may make payment directly to the Applicant.

5.5.3 The Council may withhold, request repayment or recalculate the grant if:

- a) The amount of grant awarded was determined on the basis of inaccurate or incomplete information and exceeds that to which the Applicant was entitled.
- b) The Works were started before the application was approved without the Council's knowledge.
- c) The Works were not completed within 12 months of the approval date (or such extended period allowed) to the satisfaction of the Council.
- d) The total cost of completing the Works, and the costs incurred with respect to preliminary or ancillary services or charges was, is or is likely to be lower than estimated.
- e) The Works were carried out by a contractor who was not approved by the Council to carry out the Works.

5.5.4 Change in circumstances affecting Disabled Person:

- a) Where an application has been approved, and before completion of the Works:
 - the Works cease to be necessary or appropriate to meet the needs of the Disabled Person; or
 - the Disabled Person ceases to occupy, or ceases to intend to occupy the dwelling houseboat or caravan; or
 - the Disabled Person dies.
- b) The Council may, having regard to all the circumstances, decide:

- that no grant, or any further instalments shall be paid, and demand that any instalment be repaid forthwith together with interest from the date it was paid until repayment; or
- that the Works or some of them are completed and the grant or an appropriate proportion of it be paid; or
- that the application be redetermined in light of the new circumstances.

Local Land Charge

- 5.6 In accordance with the Housing Grants Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008 the Council will impose a local land charge on a dwelling for a period of 10 years from the completion of the Works. The charge will only be placed on owner's applications where the amount of grant exceeds £5,000. The maximum charge is £10,000.
- 5.7 If a dwelling is sold or disposed of within 10 years from the completion of the Works the Council will consider if it is reasonable to demand repayment or part repayment of the charge taking account of:
- a) the financial hardship it would cause;
 - b) whether the move is due to an employment related relocation;
 - c) whether the move relates to the physical or mental health or well-being of the Applicant or of a Disabled person occupying the premises; and
 - d) whether the move will enable the Applicant to provide or receive care for a disabled or infirm person.

Warranty Provision

- 5.8 The Council will include as part of the grant the cost of a maintenance agreement for a period of 5 years (where available) from the date of completion of the Works for all lifts, wash/ dry toilets and ceiling track hoists. Where maintenance agreements of 5 years are not available through the manufacturer the Council will fund the maximum warranty that is available provided it does not exceed a period of 5 years. Once any standard warranties have expired the responsibility for servicing and ongoing maintenance of the equipment is the responsibility of the Applicant.

6. Discretionary Disabled Facilities Grant (DFG) Top up Grant

Assistance	Eligibility
A maximum discretionary grant of £20,000 to top up DFG funding towards works costing more than the mandatory limit.	All the below must be met to meet the eligibility: <ul style="list-style-type: none"> • Those eligible for a DFG • Funding towards DFG eligible works only, where costs exceed the maximum mandatory DFG limit (currently £30,000) • Linked to a DFG application • No other source of funding is available

Purpose

- 6.1 A discretionary grant to top up funding towards works eligible for mandatory DFG where the cost exceeds the maximum DFG limit.

Eligibility

- 6.2 To be eligible for this grant assistance the Council must be satisfied that the following criteria is met:
- a) The application is linked to an application for a DFG.
 - b) The criteria set out in paragraph 5.2 this policy is met, and the Applicant is eligible for a DFG.
 - c) The estimated expense of the works eligible for DFG funding exceed the mandatory limit.
 - d) No other source of funding is available.
- 6.3 Within the above criteria for eligibility, priority for awarding a discretionary grant will be determined having regards to:
- a) The Council's available resources.
 - b) The circumstances of the Applicant or household.
 - c) The cost of the Works.
 - d) Alternative solutions.

Works

- 6.4 The Works as defined in paragraph 5.3 in this Policy where the costs exceed the mandatory limit.
- 6.5 Any work in addition or exceeding the Works will not be funded under the grant.

Conditions

- 6.6 Except as varied below, the approval and payment of this grant is subject to the same conditions and restrictions that apply to a mandatory DFG:
- a) The maximum amount of grant is £20,000.
 - b) Applications are subject to a means test (test of financial resources) including applications in respect of a disabled child or disabled dependant young person. Excepting landlord applications which are not means tested, the means test will be applied to the Owner or tenant of the dwelling, or occupant of a qualifying houseboat or caravan, irrespective of whether they are considered the relevant person for the purposes of the mandatory DFG application.
 - c) The Applicant provides, within such period as the Council may reasonably specify, such information or evidence (including information or evidence relating to their financial circumstances) as the Council may reasonably require.
 - d) The Council may recalculate, withhold, or demand repayment of the grant where:

- the Council determines that the Applicant is no longer eligible for a mandatory DFG; or
- the mandatory DFG is re-calculated, withheld or repaid; or
- it appears to the Council that the Applicant could reasonably be expected to fund the Works or part thereof.

Land charge

- 6.7 The Council will impose a local land charge on a dwelling for the full value of this grant awarded for a period of 10 years from the completion of the Works. The charge will only be placed on owner's applications.
- 6.8 This is in addition to any Mandatory Disabled Facilities Grant land charge.
- 6.9 If a dwelling is sold or disposed of within 10 years from the completion of the Works the Council will consider if it is reasonable to demand repayment or part repayment of the charge taking account of:
- a) the financial hardship it would cause;
 - b) whether the move is due to an employment related relocation;
 - c) whether the move relates to the physical or mental health or well-being of the Applicant or of a Disabled person occupying the premises; and
 - d) whether the move will enable the Applicant to provide or receive care from a disabled or infirm person

7. Disabled Person's Home Appreciation Loan

Summary

Assistance	Eligibility
<p>An equity loan to pay towards a means tested contribution.</p> <p>The minimum loan amount is £1,000 and the maximum is £30,000.</p>	<ul style="list-style-type: none"> • Owner Occupier • Eligible for a DFG • A Low-Income Household • Unable to access other forms of financial assistance or borrow money from a high street lender.

Purpose

- 7.1 The purpose for which a Disabled Person's Home Appreciation Loan may be made is to pay towards a means tested contribution that is unaffordable.

Eligibility

- 7.2 To be eligible for assistance the Council must be satisfied that the Applicant meets all the following criteria:
- a) Aged 18 or over.
 - b) An Owner Occupier.
 - c) Eligible for a DFG.

- d) A Low-Income Household.
- e) Unable to access other forms of financial assistance or borrow from a high street lender.
- f) The property must not have received loan assistance for works from the Council within the last 5 years.

7.3 Where an Applicant meets the above eligibility criteria, when deciding whether to award a loan, the Council will have regard to the following:

- a) Council's available resources.
- b) Cost of carrying out the Works.
- c) Individual circumstances of the Applicant.

The Works

7.4 DFG eligible works only. The Council will determine the works which will be detailed in a schedule of works (the Works) and it is these works that will be eligible for the loan.

7.5 The Works must not be started before the loan has been approved, where this has occurred the Council cannot award a loan.

7.6 The following lending criteria will be applied to the loan:

- a) The minimum loan that will normally be available is £1,000 and the maximum loan is normally £30,000.
- b) The loan must not normally exceed 50% of the unimproved value of the property.
- c) The total borrowing, including any outstanding mortgages or secured loan, must not normally exceed 70% of the unimproved value of the property.
- d) There will be limited budget each year for this assistance and enquiries will be dealt with in date order on a waiting list system.

Where the Applicant is eligible for a loan the Council shall decide the loan amount to be approved. When making this decision regard will be given to the following:

- a) The current valuation of the Property in its unimproved state and current available equity.
- b) The value of The Works.
- c) The value of the current charges and outstanding mortgage on the Property
- d) House price trends in the immediate area.
- e) Impact of Council initiatives on house prices in the area.
- f) The Council's own financial assessment of the application.
- g) Other available solutions to meet the Applicant's needs.
- h) The loan amount limits.
- i) Any other relevant circumstances.

Conditions

7.7 The Applicant will be subject to the conditions detailed in the loan agreement and Legal Charge.

- a) The property is only or main residence of the Applicant.
- b) Continued occupation of the Property is sustainable.
- c) Has an Owner's Interest in the Property and will be party to the loan.
- d) The loan will be secured as a Legal Charge on the Property in the name of the Council.
- e) For the purpose of this Policy a loan approval will be treated as approved on the date a Legal Charge is registered on the Applicant's Property.
- f) Payment of the loan will be made on completion of works to the satisfaction of the Council.
- g) Payment will be made direct to the contractor carrying out the Works.

7.8 The Works must be completed within 12 months of the Loan Application being approved.

Loan Repayment

7.9 The loan will be repayable on the transfer of ownership of the property.

7.10 At the time the loan is taken out, the loan amount is expressed as a percentage of the unimproved value of the property. The amount repayable is the same percentage of the revised valuation of the property (if the valuation has increased) at the time the loan is repaid.

7.11 On repayment, if the value of the Property is the same or has decreased during the period of the loan, only the amount of the original loan is repayable. The maximum amount repayable shall not exceed the available equity in the property at repayment.

7.12 A fixed property growth cap is in place to protect applicants against exceptional property price rises. This means that when calculating the amount to be repaid, the increase in the value of the property will be limited to 7% per annum.

7.13 Applicants wishing to repay the loan in full prior to transfer of ownership may do so provided that they pay all valuation fees.

7.14 There are no early repayment charges if the loan is repaid early.

7.15 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the loan agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:

- a) In the event that the last surviving person with an Owner's Interest dies within the loan period, the loan must be repaid within 18 months of the death by the executors of the estate.
- b) The Property ceases to be occupied by the Applicant as their only and main residence.
- c) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
- d) The Applicant fails to observe or perform any terms of the Legal Charge.

- e) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Fees

- 7.16 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.
- 7.17 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan.
- 7.18 If a Loan Application is cancelled after the full application has been submitted, then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Discretion

- 7.19 The Council may award a loan outside the criteria detailed in 7.7 a) to c). When making this decision regard will be given to the individual circumstances of the Applicant.
- 7.20 Where, the Applicant requests that the loan repayment be reduced and the Council, upon consideration of the individual circumstances of the case is satisfied that exceptional hardship would be caused were the full amount of loan to be recovered, it may vary the amount to be recovered.
- 7.21 Where the Applicant accesses commercial borrowing that is secured as a Legal Charge on the property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the legal charge securing the commercial borrowing, may, at the discretion of the Council having regard to the individual circumstances of the case, rank in priority to the Legal Charge secured against the property under the Policy. When deciding whether to exercise this discretion the Council will have regard to the following:
 - a) The type of charge taking priority.
 - b) The amount and type of outstanding loan against the Council's lending criteria
 - c) The reason a charge priority is being requested.
 - d) The current financial vulnerability of the Applicant.
- 7.22 The above does not constitute an exhaustive list of matters to be considered. Each decision will be considered on the individual merits of the case.

8. Disabled Facilities Relocation Loan

Summary

Assistance	Eligibility
An equity loan to support an Owner Occupier to purchase another property where it is not possible, reasonably practicable or cost effective to adapt the current property through a DFG.	All the below must be met to meet the eligibility: <ul style="list-style-type: none"> • Owner Occupier and eligible for mandatory DFG.

<p>The maximum loan amount is £40,000.</p>	<ul style="list-style-type: none"> • Owned and been living in the current Property for at least the 12 months prior to the Loan application. • Not possible, reasonably practicable or cost effective to adapt the current Property to meet the needs of the Disabled Person. • The cost of the eligible work exceeds the maximum mandatory grant of £30,000. • All alternative funding sources have been exhausted.
--	--

Purpose

8.1 The purpose for which Disabled Facilities Relocation Loan assistance may be made is to assist the Applicant with the costs of moving to alternative and more suitable property (the Purchased Property) where the Applicant meets the eligibility criteria for a mandatory DFG, but the Council considers it is not possible, reasonable, practical or cost effective to adapt the Applicant's current property.

Eligibility

8.2 To be eligible for assistance the Council must be satisfied that the Applicant meets all the following criteria:

- a) The Applicant meets the eligibility criteria for a mandatory DFG in respect of the current Property, but it is not possible, reasonable, practical or cost effective to undertake the eligible work.
- b) The Applicant has owned and been living in the current Property for at least the 12 months prior to the Loan application.
- c) Cost of eligible works exceeds maximum mandatory grant limit of £30,000.
- d) The Council must be satisfied that the Purchased Property already meets the needs of the Disabled Person without further adaptation or be satisfied that it can be adapted at reasonable cost.
- e) All alternative sources of funding have been explored.

8.3 If more than one person has an Owner's Interest in the current Property, all may be eligible for a Relocation Loan, but the total amount of loans available shall not exceed the amounts set out in 8.4 a) to c).

Lending Criteria

8.4 The following lending criteria will be applied to the loan:

- a) The maximum loan will not normally exceed 100% of the value of the Applicant's current Property subject to a maximum possible amount of £40,000.
- b) The maximum value of a Relocation Loan will not normally exceed 50% of the value of the Purchased Property.
- c) The maximum amount of secured borrowing, including the Relocation Loan, will not normally exceed 90% of the value of the Purchased Property.

8.5 The amount of the Relocation Loan will vary according to:

- a) The value of the Applicant's current Property.
- b) The Applicant's housing need.
- c) The value of current charges or outstanding mortgage on the current Property.
- d) The value of the Purchased Property.
- e) The available Council funding for the provision of the Relocation Loan.

Conditions

8.6 The Applicant will be subject to the conditions detailed in the loan agreement and Legal Charge.

- a) The Applicant will become the Owner Occupier of the Purchased Property and it will be their only or main residence.
- b) The Purchased Property is located in the United Kingdom.
- c) Continued occupation of the Purchased Property is sustainable.
- d) The Purchased Property will not be Over-crowded.
- e) The Applicant will have an Owner's Interest in the Purchased Property and be party to the loan.
- f) The loan will be secured on the Property registered as a Legal Charge in the name of the Council.
- g) The loan amount will be registered as a percentage of the market value of the Purchased Property.
- h) The Council is satisfied the Purchase Property is capable of having a mortgage secured on it.
- i) The Applicant will normally be expected to use for the purchase of the Purchased Property the proceeds from the sale of the current Property and/or transfer their existing mortgage, which is secured on the current Property, or take out a mortgage to the value of the existing mortgage.
- j) Payment of the loan will be made direct to the Applicant's solicitor.
- k) Where the Applicant decides not to move, any abortive costs incurred will be borne by the Applicant in all cases.

Loan Repayment

8.7 The Relocation Loan will be repaid on transfer of ownership as a percentage of the market value of the Purchased Property at the time of repayment. This is usually through the sale of the Purchased Property or on the death of the Applicant.

8.8 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the Loan Agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:

- a) In the event that the last surviving person with an Owner's Interest dies within the loan period, the loan must be repaid within 18 months of the death by the executors of the estate.
- b) The Purchased Property ceases to be occupied by the Applicant or the Disabled Person, if different to the Applicant, as their only and main residence.
- c) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
- d) The Applicant fails to observe or perform any terms of the Legal Charge.
- e) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Fees

- 8.9 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.
- 8.10 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan.
- 8.11 If a Loan Application is cancelled after the full application has been submitted then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Discretion

- 8.12 Where the Council is satisfied on consideration of the Applicants individual circumstances that a loan paid in accordance with the loan restrictions under points 8.4 a) to c) may result in the Applicant having to purchase a property that would be overcrowded, they may approve a loan not subject to these limits.
- 8.13 The Council in considering this discretion may have regard to the following circumstances:
 - a) The Applicant has specific housing needs impacting on the value of the Purchased Property required to meet those needs.
 - b) The Applicant is unable to transfer their existing mortgage to put towards the Purchased Property.
- 8.14 Where, the Applicant or their beneficiary requests that the loan repayment be reduced or deferred and the Council, upon considerations of the case are satisfied that exceptional hardship would be caused were the full amount of loan to be recovered; it may vary the amount to be recovered or the date to be repaid.
- 8.15 Where the Applicant accesses commercial borrowing after their loan has been paid out, that is secured as a Legal Charge on the property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the Legal Charge securing the commercial borrowing, may, at the discretion of the Council having regard to the individual circumstances of the case, rank in priority to the Legal Charge secured against the property under this policy.

- 8.16 When deciding whether to exercise this discretion the Council will have regard to the following:
- The type of charge taking priority.
 - The amount and type of outstanding loan against the Council's lending criteria.
 - The reason a charge priority is being requested.
 - The current financial vulnerability of the Applicant.
- 8.17 The above does not constitute an exhaustive list of matters to be considered. Each decision will be considered on the individual merits of the case.

9. Accelerated Disabled Facilities Adaptations Grant

Summary

Assistance	Eligibility
<p>A non-means tested Disabled Facilities Grant (DFG) where the provision of adaptations is critical.</p> <p>The maximum grant is £10,000.</p>	<p>Eligible for mandatory DFG and the Disabled Person:</p> <ul style="list-style-type: none"> • Is terminally ill or; • at imminent risk of admission to a care home or; • requires essential adaptations to facilitate hospital discharge or; • in need of a ceiling track hoist to enable proportionate care provision.

Purpose

- 9.1 A non-means tested discretionary grant to support the delivery of accelerated DFG assistance where the provision of adaptations is critical in accordance with the eligibility criteria.

Eligibility

- 9.2 To be eligible for assistance the Council must be satisfied that the Applicant is eligible for a DFG and the Applicant or the Disabled Person (if not the Applicant)
- Is Terminally ill or;
 - at imminent risk of admission to a care home or;
 - requires essential adaptations to facilitate hospital discharge or;
 - in need of a ceiling track hoist to enable proportionate care provision.

Works

- 9.3 DFG eligible works only.
- 9.4 The Council will determine the nature, quality, and extent of the works to be funded by the grant, which will usually be detailed in a schedule of works (the Works).
- 9.5 Any work in addition or exceeding the Works will not be funded under the grant.

Conditions

9.6 The Applicant will be subject to the following conditions:

- a) The Applicant provides a completed Owner's Consent Form.
- b) The maximum grant will be £10,000.
- c) Subject to paragraph 9.7, the Applicant will usually be required to provide two estimates for the Works.
- d) The Works will be completed within 6 months of application approval.
- e) Payment will be made on completion of the Works when the Council is satisfied that the work has been completed to their satisfaction.
- f) Payments will generally be made directly to the contractors.
- g) Disabled Person must intend to live in the dwelling for such period that their health and circumstances permit.

9.7 The Council, where it considers it appropriate, may offer, on the Applicant's behalf, to procure the contractor or contractors, to execute the Works. The Council may only provide this service with the Applicant's agreement.

10. Disabled Person's Equipment and Assistive Technology Assistance

Summary

Assistance	Eligibility
The provision of equipment and/or assistive technology to a disabled person that is necessary to improve their living conditions and enable them to remain living in their own home.	All the below must be met to meet the eligibility: <ul style="list-style-type: none">• A Disabled Person.• Assessed by an Occupational Therapist.• Private Occupier, Private Register Provider Tenant or Council Tenant.

Purpose

10.1 The purposes for which Equipment and Assistive Technology Assistance are given are:

- a) The equipment and/or assistive technology will significantly improve the living conditions of the disabled people by helping them to maintain their independence, manage risks in and around the home and enable a person to remain living in their own home. This may include items such as:
 - Mini lifts
 - Shower trays
 - Sensor equipment
 - Personal alarms and security systems (telecare)
- b) The equipment and/or assistive technology are assessed as necessary as determined by an Occupational Therapist.

10.2 This list is not an exhaustive list of the equipment and technology that can be provided.

Eligibility

10.3 To be eligible for assistance the Council must be satisfied that the Applicant meets all the following criteria:

- a) The Applicant is a Disabled Person.
- b) Following an assessment by an Occupational Therapist of the Applicant's disablement needs, the equipment and/or assistive technology identified will meet their needs and have the effect of improving their living conditions and enable them to remain living in their own home.
- c) The Applicant is a Private Occupier, Private Register Provider Tenant or a Council Tenant

10.4 Where an Applicant meets the above eligibility criteria, when deciding whether to provide the equipment and/or assistive technology, the Council will have regard to the following:

- Council's available resources.
- Cost of the equipment/assistive technology.
- Individual circumstances of the Applicant.

Conditions

10.5 The Applicant will be subject to the following conditions:

- a) The equipment and/or assistive technology must be returned to the Council where the Council considers it is no longer required to meet the Applicant's disablement needs.
- b) There is no limit to the number of applications a person can make for provision of equipment as long as they meet the eligibility criteria listed in 10.3.

11. Home Repayment Loan

Summary

Assistance	Eligibility
An interest free monthly repayment loan to undertake energy efficiency works or to carry out essential repairs, improvements and/ or adaptations to the property. The minimum loan amount is £300, and the maximum is £3,000. The loan is for 6 months to 5 years.	All the below must be met to meet the eligibility: <ul style="list-style-type: none">• Owner Occupier.• A Low-Income Household.• Unable to access other forms of financial assistance or borrow money from a high street lender.

Purpose

11.1 The purposes for which a Home Repayment Loan may be made are:

- a) To carry out essential repairs and improvements to the property.
- b) To carry out energy efficiency works to the property.
- c) To carry out adaptations to the property that is not eligible for a DFG.

Eligibility

11.2 To be eligible for assistance the Council must be satisfied that the Applicant meets all the following criteria:

- a) Aged 18 or over.
- b) An Owner Occupier.
- c) A Low-Income Household.
- d) Unable to access other forms of financial assistance or borrow from a high street lender.
- e) Be a Disabled Person for the purpose of adaptations in 11.1 c).

11.3 Additionally, the Council will satisfy itself that the Applicant has the financial resources to be able to repay the loan. When deciding this issue, it will have regard to:

- a) The Applicant's key monthly income and expenditure supported by three months bank statements, to determine if their available disposable income is sufficient to pay a monthly loan payment over the loan term the Council considers reasonable to offer the Applicant.
- b) Evidence of adverse credit rating – County Court Judgements, Defaults etc. will be checked and considered (although an adverse credit rating will not automatically exclude an Applicant, it will depend on the nature and reasons for the adverse credit rating).
- c) If Applicants are subject to an Individual Voluntary Arrangement, a Debt Management Plan or Administration Order. If they are, the Council shall not give the Applicant a loan.
- d) If the Applicant has an undischarged Bankruptcy Order. If they do, the Council shall not give a loan to an Applicant who cannot provide evidence of discharge.

11.4 If the Applicant does not have sufficient income to support a Home Repayment Loan or the Council cannot give a Home Repayment Loan due to the Applicant having an Individual Voluntary Agreement, Debt Management Plan or an Administration Order in place, the Applicant may be considered for a Home Appreciation Loan as set out in the Policy, which requires no monthly repayments.

11.5 Where an Applicant meets the above eligibility criteria, when deciding whether to award a loan, the Council will have regard to the following:

- a) Council's available resources.
- b) Cost of carrying out the Works.
- c) Individual circumstances of the Applicant.

Works

11.6 The Council will carry out a survey of the Property to identify the works required.

11.7 The works will be detailed in the schedule of works (the Works) and it is these Works that will be eligible for the loan. The types of work which will be considered are as follows:

- a) To undertake repairs and improvements to their home - examples are rewiring, roof repairs and window replacements.
- b) Energy efficiency works such as central heating boilers or replacement radiators.
- c) Any disabled adaptations that an Applicant may have to pay for but cannot afford due to being a Low-Income Household.

11.8 The Works must not be started before the loan has been approved, where this has occurred the Council cannot award a loan.

Lending Criteria

11.9 The following lending criteria will be applied to the loan:

- a) The maximum loan will normally be £3,000 and the minimum loan will normally be £300.
- b) The minimum term of the loan is normally 6 months, and the maximum term is normally 60 months (5 years) and will be determined by the Council following a financial assessment of the Applicant to determine their available disposable income.
- c) Normally only one loan per Applicant will be approved at any time.
- d) There will be a limited budget each year for this assistance and enquiries will be dealt with in date order on a waiting list system.

11.10 Where the Applicant is eligible for a loan the Council shall decide the loan amount to be approved. When making this decision regard will be given to the following:

- a) The value of the Works.
- b) The Council's own financial assessment of the application.
- c) Other available solutions to meet the Applicant's needs.
- d) The loan amount limits.
- e) Any other relevant circumstances.

Conditions

11.11 The Applicant will be subject to the conditions detailed in the loan agreement and Legal Charge.

- a) The Property is the only or main residence of the Applicant.
- b) Continued occupation of the Property is sustainable.
- c) All Applicants must have an Owner's Interest in the Property and be party to the loan.
- d) The loan will be secured as a Legal Charge on the Property in the name of the Council.
- e) For the purpose of this Policy a loan approval will be treated as approved on the date a Legal Charge is registered on the Applicant's Property.

- f) Payment of the loan will be made on completion of the Works to the satisfaction of the Council. Payment of the loan will be made direct to the contractor carrying out the Works.

11.12 The Works must be completed within six months of the Loan Application being approved.

Loan Repayment

11.13 The start date for the repayment of the loan is the date on which the Works are certified as satisfactorily completed by the Council.

11.14 The loan will be repayable monthly by Direct Debit.

11.15 Usually, the required monthly repayment amount will be no more than 25% of the disposable income an Applicant has left after payment of all necessary expenditure and living expenses. This will provide a cushion for the Applicant in the event of increased costs over the period of the loan e.g. rising mortgage rates. However, the percentage will be set, having regard to the Applicant's individual circumstances.

11.16 The Applicant may repay the loan in full at any time.

11.17 There are no early repayment charges payable if the loan is repaid early.

11.18 The loan must be repaid within the agreed loan period or when ownership of the Property changes, whichever occurs first.

11.19 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the loan agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:

- a) The Applicant doesn't make all the monthly payments when due.
- b) In the event that the last surviving person with an Owner's Interest dies within the loan period, the loan must be repaid within 18 months of the death by the executors of the estate.
- c) The Property ceases to be occupied by the Applicant as their only and main residence.
- d) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
- e) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Fees

11.20 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.

11.21 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan.

11.22 If a Loan Application is cancelled after the full application has been submitted then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Discretion

11.23 The Council may award a loan outside the criteria detailed in 11.9. When making this decision regard will be given to the individual circumstances of the Applicant and their ability to repay the loan.

11.24 Where the Applicant requests that the loan repayment be reduced and the Council, upon consideration of the circumstances of the case, is satisfied that exceptional hardship would be caused were the full amount of loan to be recovered, it may vary the amount to be recovered.

11.25 Where the Applicant accesses commercial borrowing after their loan has been paid out, that is secured as a Legal Charge on the property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the Legal Charge securing the commercial borrowing, may, at the discretion of the Council having regard to the individual circumstances of the case, rank in priority to the Legal Charge secured against the Property under the Policy. When deciding whether to exercise this discretion the Council will have regard to the following:

- a) The type of charge taking priority.
- b) The amount and type of outstanding loan against the Council's lending criteria
- c) The reason a charge priority is being requested.
- d) The current financial vulnerability of the Applicant.

11.26 The above does not constitute an exhaustive list of matters to be considered. Each decision will be considered on the individual merits of the case.

12. Improvement Home Appreciation Loan

Summary

Assistance	Eligibility
<p>An equity loan to undertake essential repairs and improvements to the property and energy efficiency works.</p> <p>The minimum loan amount is £1,000 and the maximum is £30,000.</p>	<p>All the below must be met to meet the eligibility:</p> <ul style="list-style-type: none"> • Owner Occupier. • A Low-Income Household. • Unable to access other forms of financial assistance or borrow money from a high street lender. • Given their financial circumstances the Applicant is unable to make the payments under a Home Repayment Loan or the amount needed is above £3,000.

Purpose

12.1 The purposes for which an Improvement Home Appreciation Loan may be made are:

- a) To carry out essential repairs and improvements to the property.
- b) To carry out energy efficiency works to the property.

Eligibility

12.2 To be eligible for assistance the Council must be satisfied that the Applicant meets all the following criteria:

- a) Aged 18 or over.
- b) An Owner Occupier.
- c) A Low-Income Household.
- d) Unable to access other forms of financial assistance or borrow from a high street lender.
- e) The Property must not have received loan assistance for works from the Council within the last 5 years.

12.3 Where an Applicant meets the above eligibility criteria, when deciding whether to award a loan, the Council will have regard to the following:

- a) Council's available resources.
- b) Cost of carrying out the Works.
- c) Individual circumstances of the Applicant.

The Works

12.4 The Council will carry out a survey of the property to identify the works required.

12.5 The required works will be detailed in the schedule of works (the Works) and it is these Works that will be eligible for the loan. The types of work which will be considered are as follows:

- a) To undertake repairs and improvements to their home - examples are rewiring, roof repairs and window replacements.
- b) Energy efficiency works such as central heating boilers or replacement radiators.

12.6 The Works must not be started before the loan has been approved, where this has occurred the Council cannot to award a loan

Lending Criteria

12.7 The following lending criteria will be applied to the loan:

- a) The minimum loan that will normally be available is £1,000 and the maximum loan is normally £30,000.
- b) The loan must not normally exceed 50% of the unimproved value of the Property.
- c) The total borrowing, including any outstanding mortgages or secured loan, must not normally exceed 70% of the unimproved value of the property.
- d) There will be limited budget each year for this assistance and enquiries will be dealt with in date order on a waiting list system.

- 12.8 Where the Applicant is eligible for a loan the Council shall decide the loan amount to be approved. When making this decision regard will be given to the following:
- a) The current valuation of the Property in its unimproved state and current available equity.
 - b) The value of the Works.
 - c) The value of the current charges and outstanding mortgage on the Property
 - d) House price trends in the immediate area.
 - e) Impact of Council initiatives on house prices in the area.
 - f) The Council's own financial assessment of the application.
 - g) Other available solutions to meet the Applicant's needs.
 - h) The loan amount limits.
 - i) Any other relevant circumstances.

Conditions

- 12.9 The Applicant will be subject to the conditions detailed in the loan agreement and Legal Charge.
- a) The Property is only or main residence of the Applicant.
 - b) Continued occupation of the Property is sustainable.
 - c) The Applicant has an Owner's Interest in the property and be party to the loan.
 - d) The loan will be secured as a Legal Charge on the property in the name of the Council.
 - e) For the purpose of this Policy, a loan approval will be treated as approved on the date a Legal Charge is registered on the Applicant's Property.
 - f) Payment of the loan will be made on completion of works to the satisfaction of the Council.
 - g) Payment will be made direct to the contractor carrying out the Works.
- 12.10 The Works must be completed within six months of the Loan Application being approved.

Loan Repayment

- 12.11 The loan will be repayable on the transfer of ownership of the Property.
- 12.12 At the time the loan is taken out, the loan amount is expressed as a percentage of the unimproved value of the Property. The amount repayable is the same percentage of the revised valuation of the Property (if the valuation has increased) at the time the loan is repaid.
- 12.13 On repayment if the value of the Property is the same or has decreased during the period of the loan, only the amount of the original loan is repayable, the maximum amount repayable shall not exceed the available equity in the Property at repayment.
- 12.14 A fixed property growth cap is in place to protect applicants against exceptional property price rises. This means that when calculating the amount to be repaid, the increase in the value of the property will be limited to 7% per annum.

- 12.15 Applicants wishing to repay the loan in full prior to transfer of ownership may do so provided that they pay all valuation fees.
- 12.16 There are no early repayment charges if the loan is repaid early.
- 12.17 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the loan agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:
- a) In the event that the last surviving person with an Owner's Interest dies within the loan period, the loan must be repaid within 18 months of the death by the executors of the estate.
 - b) The Property ceases to be occupied by the Applicant as their only and main residence.
 - c) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
 - d) The Applicant fails to observe or perform any terms of the Legal Charge.
 - e) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Fees

- 12.18 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.
- 12.19 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan. If a Loan Application is cancelled after the full application has been submitted, then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Discretion

- 12.20 The Council may award a loan outside the criteria detailed in 12.7 a) to c). When making this decision regard will be given to the individual circumstances of the Applicant.
- 12.21 Where the Applicant requests that the loan repayment be reduced and the Council, upon consideration of the circumstances of the case, is satisfied that exceptional hardship would be caused were the full amount of loan to be recovered, it may vary the amount to be recovered.
- 12.22 Where the Applicant accesses commercial borrowing after their loan has been paid out, that is secured as a Legal Charge on the property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the Legal Charge securing the commercial borrowing, may, at the discretion of the Council having regard to the individual circumstances of the case, rank in priority to the Legal Charge secured against the property under the Policy. When deciding whether to exercise this discretion the Council will have regard to the following:
- a) The type of charge taking priority.

- b) The amount and type of outstanding loan against the Council's lending criteria
- c) The reason a charge priority is being requested.
- d) The current financial vulnerability of the Applicant.

12.23 The above does not constitute an exhaustive list of matters to be considered. Each decision will be considered on the individual merits of the case.

13. Regeneration Relocation Loan

Summary

Assistance	Eligibility
<p>An equity loan to enable an owner occupier to purchase another property if it is subject to Council led regeneration.</p> <p>The maximum loan amount is £70,000.</p>	<p>All the below must be met to meet the eligibility:</p> <ul style="list-style-type: none"> • Owner Occupier. • In a council led regeneration area.

Purpose

13.1 The purposes for which a Regeneration Relocation Loan application may be made is to enable an Applicant to purchase another property (the Purchased Property) where the Owner Occupier is required to permanently leave their current Property because it is subject to Council led regeneration such as demolition or significant remodelling.

Eligibility

13.2 To be eligible for assistance the Council must be satisfied that the Applicant meets all the following criteria:

- a) The Applicants current property is subject to Council led regeneration.
- b) The Applicant has owned and been living in the current Property for at least the 12 months prior to the Loan application.

13.3 If more than one person has an Owner's Interest in the current Property, all may be eligible for a Relocation Loan, but the total amount of loans available shall not exceed the amounts set out in 13.4 a) to c).

Lending Criteria

13.4 The following lending criteria will be applied to the loan:

- a) The maximum loan will not normally exceed 100% of the value of the Applicant's current Property subject to a maximum possible amount of £70,000.
- b) The maximum value of a Relocation Loan will not normally exceed 50% of the value of the Purchased Property.
- c) The maximum amount of secured borrowing, including the Relocation Loan, will not normally exceed 90% of the value of the Purchased Property.

13.5 The amount of the Relocation Loan will vary according to:

- a) The value of the Applicant's current Property.
- b) The Applicant's housing need.
- c) The value of current charges or outstanding mortgage on the current Property.
- d) The value of the Purchased Property.
- e) The available Council funding for the provision of the Relocation Loan.

Conditions

13.6 The Applicant will be subject to the conditions detailed in the loan agreement and Legal Charge.

- a) The Applicant will become the Owner Occupier of the Purchased Property and it will be their only or main residence.
- b) The Purchased Property is located in the United Kingdom.
- c) Continued occupation of the Purchased Property is sustainable.
- d) The Purchased Property will not be Over-crowded.
- e) The Applicant will have an Owner's Interest in the Purchased Property and be party to the loan.
- f) The loan will be secured on the Property registered as a Legal Charge in the name of the Council.
- g) The loan amount will be registered as a percentage of the market value of the Purchased Property.
- h) The Council is satisfied the Purchase Property is capable of having a mortgage secured on it.
- i) The Applicant will normally be expected to use for the purchase of the Purchased Property the proceeds from the sale of the current Property and/or transfer their existing mortgage, which is secured on the current Property, or take out a mortgage to the value of the existing mortgage.
- j) Payment of the loan will be made direct to the Applicant's solicitor.

Loan Repayment

13.7 The Relocation Loan will be repaid on transfer of ownership as a percentage of the market value of the Purchased Property at the time of repayment. This is usually through the sale of the Purchased Property or on the death of the Applicant.

13.8 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the Loan Agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:

- a) In the event that the last surviving person with an Owner's Interest dies within the loan period, the loan must be repaid within 18 months of the death by the executors of the estate.
- b) The Purchased Property ceases to be occupied by the Applicant as their only and main residence.
- c) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
- d) The Applicant fails to observe or perform any terms of the Legal Charge.

- e) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Fees

- 13.9 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.
- 13.10 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan.
- 13.11 If a Loan Application is cancelled after the full application has been submitted then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Discretion

- 13.12 Where the Council is satisfied on consideration of the Applicants individual circumstances that a loan paid in accordance with the loan restrictions under points 13.4 a) to c) may result in the Applicant having to purchase a property that would be overcrowded, they may approve a loan not subject to these limits.
- 13.13 The Council in considering this discretion may have regard to the following circumstances:
 - a) The Applicant has specific housing needs impacting on the value of the Purchased Property required to meet those needs.
 - b) The Applicant is unable to transfer their existing mortgage to put towards the Purchased Property.
- 13.14 Where, the Applicant or their beneficiary requests that the loan repayment be reduced or deferred and the Council, upon considerations of the case are satisfied that exceptional hardship would be caused were the full amount of loan to be recovered; it may vary the amount to be recovered or the date to be repaid.
- 13.15 Where the Applicant accesses commercial borrowing after their loan has been paid out, that is secured as a Legal Charge on the property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the Legal Charge securing the commercial borrowing, may, at the discretion of the Council having regard to the individual circumstances of the case, rank in priority to the Legal Charge secured against the property under this policy.
- 13.16 When deciding whether to exercise this discretion the Council will have regard to the following:
 - a) The type of charge taking priority.
 - b) The amount and type of outstanding loan against the Council's lending criteria.
 - c) The reason a charge priority is being requested.
 - d) The current financial vulnerability of the Applicant.
- 13.17 The above does not constitute an exhaustive list of matters to be considered. Each decision will be considered on the individual merits of the case.

14. Foster Carer Home Adaptation and Extension Loan

Summary

Assistance	Eligibility
<p>An interest free loan for works to extend or adapt a property approved by the Council for foster care placements to enable additional foster care placements to be made at the property or to provide permanency for children in placement who require additional bedroom space.</p> <p>The minimum loan amount is £5,000 and the maximum is £60,000. The loan term is 5 years.</p>	<p>All the below must be met to meet the eligibility:</p> <ul style="list-style-type: none">• Foster carer with the Council 12 months prior to the application.• Owner Occupier.• The adaptation or extension will enable additional foster care placements or accommodate hard to place groups e.g.<ul style="list-style-type: none">○ To enable siblings to be placed permanently.○ To facilitate the placement of disabled children.○ To create additional foster care placements for children and young people aged 10+ years.

Purpose

14.1 The purpose for which a Foster Carer Home Adaptation and Extension Loan may be made is to fund works to extend or adapt a property, approved by the Council for foster care placements to:

- a) Enable siblings to be placed permanently.
- b) Facilitate the placement of disabled children.
- c) Create additional foster care placements for children and young people aged 10+ years.

14.2 Under this section of the Policy the term Loan Period “shall mean the period of 5 years beginning with the date the Council confirms that it is satisfied that the Works have been satisfactorily completed”.

Eligibility

14.3 To be eligible for assistance the Council must be satisfied that all the following criteria apply:

- a) Be an Owner Occupier.
- b) The Applicant for the 12 month period prior to the application for assistance being made has been a Council approved foster carer and has at some time during that period had a child placed by the Council.
- c) The Property is approved by the Council to be used for foster caring.
- d) It is reasonable and practical to carry out the works to extend or adapt the Property to provide additional accommodation for foster care placements having regard to the age and condition of the property.

14.4 Within the above criteria for eligibility, priority for awarding a loan will be determined having regards to:

- a) The Council's available resources.
- b) The cost of carrying out necessary work.
- c) The needs of children requiring foster placements.

Works

- 14.5 The Council will determine the nature, quality, and extent of the works to be funded by the loan which it will detail in a schedule of works (the Works).
- 14.6 Any work in addition to or exceeding the Works will not be funded under the loan. The Applicant will need to fund this work themselves.
- 14.7 The Works must not be started before the loan has been approved, where this has occurred the Council cannot award a loan

Lending Criteria

- 14.8 The following lending criteria will be applied to the loan:
- a) The maximum value for all secured borrowing on the property, including the loan, will not normally exceed 70% of the anticipated improved value of the property.
 - b) The minimum loan will normally be £5,000 and the maximum will normally be £60,000.
 - c) The maximum value of a Loan will not normally exceed 50% of the anticipated improved value of the property following completion of the Works.
 - d) The loan shall be interest free.
 - e) There will be limited budget each year for this assistance and enquiries will be dealt with in date order on a waiting list system.
- 14.9 Where the Applicant is eligible for a loan the Council shall decide the loan amount to be approved. When making this decision regard will be given to the following:
- a) The anticipated improved valuation of the Property and potential available equity following completion of the Works.
 - b) House price trends in the immediate area.
 - c) Impact of Council initiatives on house prices in the area.
 - d) The Council's own financial assessment of the application.
 - e) Other available solutions to meet the Applicant's needs.
 - f) The loans amount limits under 14.8 a) to c)
 - g) Any other relevant circumstances.

Conditions

- 14.10 The Applicant will be subject to the conditions detailed in the loan agreement and Legal Charge, this includes:
- a) The Property is the only or main residence of the Applicant.
 - b) Continued occupation of the Property is sustainable.
 - c) The Applicant has an Owner's Interest in the Property and be party to the loan.
 - d) The loan will be secured on the property registered as a Legal Charge in the name of the Council.

- e) Throughout the Loan Period the Applicant will be available to foster children placed by the Council at the property. Where, during the loan period, for a temporary period, the Applicant is unable to foster children, for example due to ill health, the Council, will consider, on the circumstances of the case, whether for the purpose of this condition, the Applicant should be treated as being available to foster children.
- f) The Works must be completed within six months of the loan application being approved.
- g) Payment of the loan will be made on completion of Works to the satisfaction of the Council. Payment will be made direct to the contractor carrying out the Works.

Fees

- 14.11 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.
- 14.12 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan.
- 14.13 If a Loan Application is cancelled after the full application has been submitted then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Loan Repayment

- 14.14 Where the Council is satisfied that throughout the Loan Period, the loan conditions in 14.10 have not been breached it will not seek to recover the loan and will discharge the Legal Charge.
- 14.15 In the event of a breach of loan conditions during the Loan Period, the loan will become immediately repayable.
- 14.16 As the loan is interest free, the amount of the loan to be recovered will be the original amount lent less 20% of the original amount lent for each completed year of the Loan Period where the Council is satisfied that the loan conditions have been complied with throughout each completed year.
- 14.17 The maximum amount repayable shall not exceed the available equity in the property at repayment.
- 14.18 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the loan agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:
 - a) In the event that the last surviving person with an Owner's Interest dies within the Loan Period, the loan must be repaid within 18 months of the death by the executors of the estate.
 - b) The Property ceases to be occupied by the Applicant(s) as their only and main residence.

- c) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
- d) The Applicant ceases to be a foster carer during the Loan Period.
- e) The Applicant fails to observe or perform any terms of the Legal Charge.
- f) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Discretion

- 14.19 The Council may approve a loan outside the limits in paragraphs 14.8 a) to c). When making this decision regard will be made to the matters specified in 14.3 and 14.4 above. These matters do not constitute an exhaustive list of matters to have regards to. Each decision will be considered on the individual merits of the case.
- 14.20 Where, the Applicant requests that the loan repayment be reduced and the Council, upon consideration of the individual circumstances of the case is satisfied that exceptional hardship would be caused were the full amount of loan to be recovered, it may vary the amount to be recovered as calculated in 14.16.
- 14.21 Where the Applicant accesses commercial borrowing after their loan has been paid out, that is secured as a Legal Charge on the Property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the Legal Charge securing the commercial borrowing, may, at the discretion of the Council having regard to the individual circumstances of the case, rank in priority to the Legal Charge secured against the property under the Policy.
- 14.22 When deciding whether to exercise the discretion the Council, will have regard to the following matters:
- a) The type of charge taking priority.
 - b) The amount and type of outstanding loan against the Council's lending criteria
 - c) The reason a charge priority is being requested.
 - d) The current financial vulnerability of the Applicant.
- 14.23 The above does not constitute an exhaustive list of matters to have regards to. Each decision will be considered on the individual merits of the case.

15. Foster Carer Relocation Loan

Summary

Assistance	Eligibility
<p>An interest free loan to enable the Foster Carer to move to a different property in order to accommodate additional foster care placements or to provide permanency for children in placement who require additional bedroom space.</p> <p>The maximum amount is £60,000.</p>	<p>All the below must be met to meet the eligibility:</p> <ul style="list-style-type: none"> • Foster carer with the Council 12 months prior to the application. • Owner Occupier. • The current dwelling is unsuitable to accommodate more foster care. placements or hard to place groups.

Purpose

15.1 The purposes for which a Foster Carer Relocation Loan may be made to enable an Applicant to purchase another property (the Purchased Property) are:

- a) The current dwelling is unsuitable for adaptation or extension
- b) The Purchased Property should enable the Foster Carer to:
 - Accommodate siblings permanently.
 - Facilitate the placement of disabled children.
 - Create additional foster care placements for children and young people aged 10+ years.

15.2 Under this section of the Policy the term Loan Period “shall mean the period of 5 years beginning with the date the Council confirms that it is satisfied that the Works have been satisfactorily completed.

Eligibility

15.3 To be eligible for assistance the Council must be satisfied that the Applicant meets all of the following criteria:

- a) Be an Owner Occupier.
- b) The Applicant has been a Council approved foster carer for the 12-month period prior to the application and has at some time during that period had a child placed by the Council.
- c) The current dwelling is unsuitable for adaptation or extension at reasonable expense to provide accommodation for additional foster care placements
- d) The Purchased Property is approved by the Council as being suitable for foster caring.
- e) The Purchased Property is suitable to accommodate additional foster care placements or hard-to-place groups.

15.4 If more than one person has an Owner’s Interest in the current Property, all may be eligible for a Relocation Loan, but the total amount of loans available shall not exceed the amounts set out in 15.5 a) to c).

Lending Criteria

15.5 The following lending criteria will be applied to the loan:

- a) The maximum value of a Foster Carer Relocation Loan will not normally exceed 50% of the value of the Purchased Property.
- b) The maximum loan will not normally exceed 100% of the value of the applicant’s current property subject to a maximum possible value of £60,000.
- c) The maximum loan for all secured borrowing, including the Foster Carer Relocation Loan, will not normally exceed 90% of the value of the purchased property.
- d) The loan shall be interest free.

- 15.6 Where the Applicant is eligible for a loan the Council shall decide the loan amount to be approved. When making this decision regard will be given to the following:
- a) The value of the Applicant's current Property.
 - b) The Applicant housing needs.
 - c) The value of current charges or outstanding mortgage on the current Property
 - d) The value of the Purchased Property.
 - e) The available Council funding for the provision of the Foster Carer Relocation Loan.

Conditions

- 15.7 The Applicant will be subject to the conditions detailed in the Loan Agreement and Legal Charge.
- a) The Applicant will become the Owner Occupier of the Purchased Property and it will be their only or main residence.
 - b) The Purchase Property will be the only or main residence of the Applicant.
 - c) The Purchased Property is located in the United Kingdom.
 - d) Continued occupation of the Purchased Property is sustainable.
 - e) The Purchased Property will not be overcrowded.
 - f) The Applicant will have an Owner's Interest in the Purchased Property and be party to the loan.
 - g) The loan amount will be secured on the Purchased Property registered as a Legal Charge in the name of the Council.
 - h) The loan amount will be registered as a percentage of the market value of the Purchased Property.
 - i) Payment of the loan will be made direct to the Applicant's solicitor.
 - j) The Council is satisfied the Purchase Property is capable of having a mortgage secured on it.
 - k) The Applicant will normally be expected to use for the purchase of the Purchased Property the proceeds from the sale of the current Property and/or transfer their existing mortgage, which is secured on the current Property, or take out a mortgage to the value of the existing mortgage.
 - l) Throughout the Loan Period the Applicant will be available to foster children placed by the Council at the property. Where, during the loan period, for a temporary period, the Applicant is unable to foster children, for example due to ill health, the Council, will consider, on the circumstances of the case, whether for the purpose of this condition, the Applicant should be treated as being available to foster children.
 - m) The Purchased Property must be suitable to accommodate additional foster placements within 3 months of the Applicant acquiring the legal title to the Purchased Property.

Loan Repayment

- 15.8 The loan will be repayable on the transfer of ownership of the Purchased Property within the 5-year Loan Period. If the ownership of the Purchased Property has not been transferred within the loan Period, the Council will not seek to recover the loan and will discharge the Legal Charge.

- 15.9 As the loan is interest free, the amount of the loan to be recovered will be the original amount lent less 20% of the original amount lent for each completed year of the loan period where the Council is satisfied that the loan conditions have been complied with throughout each completed year.
- 15.10 The maximum amount repayable shall not exceed the available equity in the property at redemption.
- 15.11 In the event of a breach of loan conditions during the Loan Period, the loan will become immediately repayable.
- 15.12 The Council will be entitled to demand immediate repayment of the loan together with all other sums owing but unpaid, if there is a breach of the loan agreement and/or Legal Charge, which may include but not limited to any of the following circumstances:
- a) In the event that the last surviving person with an Owner's Interest dies within the Loan Period, the loan must be repaid within 18 months of the death by the executors of the estate.
 - b) The Property ceases to be occupied by the Applicant as their only and main residence.
 - c) Any information the Applicant provides about themselves subsequently proves to be materially incomplete, inaccurate, incorrect, or otherwise misleading, such that had the Council known, the offer of loan may not have been made.
 - d) The Applicant ceases to be a foster carer during the Loan Period.
 - e) The Applicant fails to observe or perform any terms of the Legal Charge.
 - f) The Applicant takes out further secured borrowing without obtaining the Council's written consent.

Fees

- 15.13 The Loan Set up Fees may be payable by the Applicant and can either be paid up front or added to the loan.
- 15.14 An individual detailed breakdown of the fees payable will be provided to the Applicant prior to them applying for a loan.
- 15.15 If a Loan Application is cancelled after the full application has been submitted then any costs incurred by the Council since the full application was submitted will be recoverable from the Applicant at cost.

Discretion

- 15.16 The Council may approve a loan outside the limits in paragraphs 15.5 a) to c). When making this decision regard will be made to the matters specified in 15.3 and 15.4 above. These matters do not constitute an exhaustive list of matters to have regards to. Each decision will be considered on the individual merits of the case.
- 15.17 Where, because of exceptional hardship, the Applicant requests that the loan repayment be reduced, the Council upon being satisfied that exceptional hardship would indeed be caused were the full amount of loan to be recovered, may vary the amount to be recovered as calculated in 15.9.

15.18 Where the Applicant accesses commercial borrowing after their loan has been paid out, that is secured as a Legal Charge on the property, and where the purpose of that commercial borrowing is for an Approved Purpose, then the legal charge securing the commercial borrowing, may, at the discretion of the Council, having regard to the individual circumstances of the case, rank in priority to the legal charge secured against the property under the Policy.

15.19 When deciding whether to exercise the discretion in points the Council, will have regard to the following matters:

- a) The type of charge taking priority.
- b) The amount and type of outstanding loan against the Council's lending criteria
- c) The reason a charge priority is being requested.
- d) The current financial vulnerability of the Applicant.

15.20 With reference to the above does not constitute an exhaustive list of matters to have regards to. Each decision will be considered on the individual merits of the case.

16. Green Homes Grant

Summary

Assistance	Eligibility
A grant to undertake energy efficiency works to improve a property's Energy Performance Certificate (EPC).	All the below must be met to meet the eligibility: <ul style="list-style-type: none"> • Owner Occupier. • Household income £30,000 or below • Property with an EPC rating of E, F, or G.

Purpose

16.1 The purposes for which a Green Homes Grant application may be made are to enable an Applicant to have energy efficiency work carried out on their Property to improve the Energy Performance Certificate (EPC) rating.

16.2 Subject to paragraph 16.9 the Green Homes Grant is only available in 2022.

Eligibility

16.3 To be eligible for the grant the Council must be satisfied that the Applicant meets all the following criteria:

- a) Aged 18 or over.
- b) Be an Owner Occupier.
- c) Have a combined household annual income of no more than £30,000 gross, before housing costs and including benefits.
- d) That the Property occupied by the Applicant has an EPC rating of E, F, or G.

- 16.4 Within the above criteria for eligibility, priority for awarding a grant will be determined having regards to the date and time the application is received, applications will be on a first come first served basis.
- 16.5 Where an application in accordance with paragraph 16.4 is made on time and the Applicant meets the eligibility criteria, when deciding whether to award a Green Homes Grant, the Council will have regard to the Council's available resources.

Works

- 16.6 The Council's contractor will check whether the Property holds a valid in date EPC. Where a property does not have a valid EPC the Council's contractor will carry out an EPC assessment to confirm the Property's EPC rating.
- 16.7 Where the Property has an EPC rating of E, F or G, the Council's contractor will determine the nature, quality, and extent of the works to be funded by the grant, which it will detail in a schedule of works (the Works).
- 16.8 Specific solutions will be tailored to the archetype of the Property. Expected upgrade measures to be installed may include but are not limited to:
- a) External Wall Insulation
 - b) Cavity Wall Insulation
 - c) Loft Insulation
 - d) Smart heating controls
 - e) Solar PV
 - f) Double Glazing
- 16.9 All Works will be completed in line with the deadline set in the Government's Green Homes Grant funding award which is 2022.

Conditions

- 16.10 The Applicant will be subject to the following conditions attached to the grant:
- a) That they are an Owner Occupier of the Property.
 - b) The Applicant provides a completed Owner's Consent Form.
 - c) The Applicant provides a completed Owner's Consent Form in respect of any other person who is an Owner of the Property.
 - d) The Works are undertaken by the Council's contractor.
 - e) Payments for the Works will be made directly to the Council's contractor.

17. Home Upgrade Grant

Summary

Assistance	Eligibility
A grant to undertake retrofit insulation, energy efficiency and/or low-carbon heating measures works to improve the Energy Performance Certificate (EPC) of a property that is off the gas grid	All the below must be met to meet the eligibility: <ul style="list-style-type: none"> • Owner Occupier. • Household income £30,000 or below.

	<ul style="list-style-type: none"> • Property with an EPC rating of D, E, F, or G. • Property is off the gas grid.
--	--

Purpose

- 17.1 The purposes for which a Home Upgrade Grant application may be made are to enable an Applicant to have retrofit insulation, energy efficiency and/or low-carbon heating measures carried out on their Property to improve the Energy Performance Certificate (EPC) rating.
- 17.2 Subject to paragraph 17.9 the Home Upgrade Grant is only available until March 2023.

Eligibility

- 17.3 To be eligible for the grant the Council must be satisfied that the Applicant meets all the following criteria:
- a) Aged 18 or over;
 - b) Be an Owner Occupier;
 - c) Have a combined household annual income of no more than £30,000 gross, before housing costs and including benefits;
 - d) That the Property occupied by the Applicant has an EPC rating of D, E, F, or G; and
 - e) That the Property is off the gas grid.
- 17.4 Within the above criteria for eligibility, priority for awarding a grant will be determined having regards to the date and time the application is received, applications will be on a first come first served basis.
- 17.5 Where an application in accordance with paragraph 17.4 is made on time and the Applicant meets the eligibility criteria, when deciding whether to award a Green Homes Grant, the Council will have regard to the Council's available resources.

Works

- 17.6 The Council's contractor will check whether the Property holds a valid in date EPC. Where a property does not have a valid EPC the Council's contractor will carry out an EPC assessment to confirm the Property's EPC rating.
- 17.7 Where the Property has an EPC rating of D, E, F or G, the Council's contractor will determine the nature, quality, and extent of the works to be funded by the grant, which it will detail in a schedule of works (the Works).
- 17.8 Specific solutions will be tailored to the archetype of the Property. Expected upgrade measures to be installed may include but are not limited to:
- a) Under floor insulation
 - b) Loft insulation
 - c) High retention storage heaters

d) Solar PV

17.9 All Works will be completed in line with the deadline set in the Government's Home Upgrade Grant funding award which is currently March 2023.

Conditions

17.10 The Applicant will be subject to the following conditions attached to the grant:

- a) That they are an Owner Occupier of the Property.
- b) The Applicant provides a completed Owner's Consent Form.
- c) The Applicant provides a completed Owner's Consent Form in respect of any other person who is an Owner of the Property.
- d) The Works are undertaken by the Council's contractor.
- e) Payments for the Works will be made directly to the Council's contractor.

18. General Discretion

18.1 The application of the Policy requires flexibility and discretion to respond effectively to a wide range of circumstances within the broader policy framework. For this reason, discretion is given to vary the application of the Policy as follows:

- a) Whether to enforce the application of any condition applying to the provision of assistance under the Policy, having regard to all the circumstances of the case.
- b) To approve additional financial assistance above the maximum limit, where works of an exceptional and unforeseen nature cause the costs of the works to exceed the maximum limit and having regard to the individual circumstances of the case.

18.2 Where the Council is satisfied that a property or properties might be subject to a Council initiative or scheme that will have an effect on the property or properties, or in respect of a property or properties conflict may occur with other assistance proposals, the Council may decide that any form of assistance within the Policy does not apply to that property or properties.

19. Preliminary and Ancillary Service Charges

19.1 In the provision of any form of assistance involving the carrying out of building works, the Council will make a service charge for the following types of service:

- a) Preparation of schedules of works.
- b) Assistance in the completion of forms and the application process.
- c) Regular contact with the applicant during work in progress.

19.2 The amount charged will be set out prior to the charge being incurred and the level will depend on the level of service being provided. The level of charges will be reviewed periodically.

19.3 Where the charges are incurred in conjunction with the provision of any form of grant assistance, the charges will form part of the financial assistance being provided

19.4 Where the cost of the works exceeds the maximum level of grant assistance, financial assistance to cover the cost of the charges will be paid in addition.

20. Complaints Procedure

20.1 If you feel that a council service hasn't been properly delivered, you can make an official complaint. The Complaints Policies can be found here: [Complain about a council service | Sheffield City Council](#)

20.2 The Complaints Policy gives more information, including details of things the Council cannot consider under the Complaints Policy or fully respond to until another procedure has been completed.

20.3 Details of the complaint's procedure will be provided on request or can be viewed on the Council's web site. Any such complaint will be treated seriously and will (where appropriate) be reflected in subsequent reviews of the Policy or in amendments to the way that services are delivered.

21. Monitoring and Review

21.1 Regular monitoring of the effectiveness and progress of the Policy will be carried out to ensure that implementation is satisfactory and continues to meet local need. This will include the reviewing the:

- a) Assistance provided in the Policy
- b) The income thresholds used to determine the Low-Income Household definition
- c) The housing needs of private occupiers in the city.
- d) Changes to national and local policy
- e) Changes to Council resources

22. Equalities

22.1 The purpose of the Policy is to promote equality and provide high quality accessible services that meet the needs of Sheffield's diverse communities.

22.2 The Equality Framework and Equality Objectives 2024-2028 to sit within the Council Plan, and sets out our statutory equality, diversity and inclusion objectives and actions for the next four years. Details about the Framework can be found here: [Our commitment to equality | Sheffield City Council](#)

22.3 The Public Sector Equality Duty (Section 149 of the Equality Act 2010) covers local authorities and other public sector organisations such as the Police, health, and schools. It also applies to organisations we contract with who are carrying functions on our behalf.

22.4 The General Duty has three aims. It requires public bodies to have due regard to the need to:

- a) eliminate unlawful discrimination, harassment and victimisation
- b) advance equality of opportunity
- c) foster good relations

23. Definitions

Applicant - The person who applies for any assistance within the Policy.

Approved Purpose

- a) To enable the Owner Occupier to discharge so much as is still outstanding of any commercial borrowing secured against the dwelling that ranks in priority to the Legal Charge secured under the Policy
- b) To discharge any arrears of interest on such commercial borrowing
- c) To discharge any costs and expenses incurred in enforcing payment of any such interest, or repayment (in whole or in part) of any such commercial borrowing
- d) To enable the Owner Occupier to take advantage of commercial borrowing offering a lower rate of interest.
- e) To consolidate existing debts into one loan
- f) To undertake essential repairs to their Property that has not been covered by the Legal Charge secured under the Policy.

Assistance - Any assistance provided by the Council, in accordance with the Policy including financial assistance.

Commercial Borrowing - Any loan/mortgage that can be obtained by an Applicant from a reputable high street bank or building society offering reasonable interest rates, accessible to the majority of the population. This can be either secured or unsecured borrowing.

Council - The Sheffield City Council

Council Tenant – A tenant of Sheffield City Council

Couple – Where the Applicant is in a relationship as:

- a) A man and a woman who are married to each other and are members of the same household;
- b) A man and a woman who are not married to each other but are living together as partners in the same household;
- c) Two people of the same sex who are civil partners to each other or married and are members of the same household;
- d) Two people of the same sex who are not civil partners of each other or married but are living together as partners in the same household.

Disabled Facilities Grant - A grant awarded under Part 1 Housing Grants, Construction and Regeneration Act 1996, as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, where a local authority has a duty to award such a grant where the applicant for assistance satisfies the eligibility criteria for such assistance under that Act.

Disabled Person - A person as defined under Section 100 of the Housing Grants, Construction and Regeneration Act 1996.

Disability Related Benefits - Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance

Financial Assistance - Any assistance given in which the Council provides a grant or loan to an Applicant, or otherwise carries out work on the dwelling.

Legal Charge - The main way of creating a mortgage/secured loan in England and Wales. The charge is created by a deed. The deed contains the conditions to which the borrower is bound from the time the deed is signed and is a formal binding contract between the Council and the Applicant.

Limiting Long Term Illness - An illness, health problem or disability which limits a person's day-to-day activities and for the purpose of the Policy is confirmed by a health professional.

Loan Application - An application for a loan under the Policy.

Loan Set up Fees - The fees that are charged for setting up a loan under the Policy. The fees payable is dependent on which loan the Applicant receives under the Policy. The fees could be but not limited to, the fees listed below:

- a) Land Registry fee for registered properties.
- b) A Land Registry fee for unregistered properties based on the value of the property.
- c) A Valuation Fee to value the property via an independent RICS qualified valuer at the start of the loan and if the Applicant chooses to repay their loan early.
- d) A variable cost of any consent required from the Applicant/Borrower's own Lender.
- e) Architect fees
- f) Structural survey fees

A detailed individual breakdown of the fees the Applicant is responsible for paying will be provided to them before they complete a Loan Application.

If a Loan Application is cancelled after it has been submitted, then any costs incurred by the Council since the Loan Application was submitted will be recoverable from the Applicant at cost.

Low Income Household - A low income household is defined as having a gross income of no more than:

- a) £19,200 for single person
- b) £21,600 for a couple with no dependent children.
- c) £25,200 for a single person or couple with dependent children.
- d) Have savings of no more than £6,000

And/or may be in receipt of at least one of the principal income related means-tested benefits and/or Disability Related Benefits. The income related benefits include those stipulated by the Department of Working Pensions as at April 2019, which are:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Pension Credit
- Tax Credits (Child Tax Credit and Working Tax Credit)
- Housing Benefit
- Council Tax Support
- Social Fund (Sure Start Maternity Grant, Funeral Payment, Cold Weather Payment)
- Universal Credit

Maximum Loan - The maximum amount of loan available under the Policy, determined in accordance with its eligibility criteria.

Owner

- (a) In relation to living accommodation comprising a building or part of a building, means the person who,
- (i) is for the time being entitled to receive from a tenant of the accommodation (or would be so entitled if the accommodation were let) a rent at an annual rate of not less than two-thirds of the net annual value of the accommodation; and
 - (ii) is not himself liable as tenant of the accommodation, or of property which includes the accommodation, to pay such a rent to a superior landlord;
- (b) In relation to living accommodation comprising a caravan or a boat or similar structure, means the person who is for the time being entitled to dispose of the caravan or boat or similar structure.

Owner Consent Form - A form completed by the Owner confirming that they own the dwelling and consent to the works being carried out.

Owners Interest - In relation to any premises, means:

- a) An estate in fee simple absolute in possession, or
- b) A term of years absolute of which not less than 100 years remain unexpired at the date of the application, whether held by the Applicant alone or jointly with others.
- c) Where the Applicant has a shared interest in the premises, their share of the premises is in respect of a term of years absolute of which not less than 100 years remain unexpired at the date of the application, whether held by the Applicant alone or jointly with others.

Owner Occupier - Has an Owner's Interest in the dwelling and occupies the dwelling as their only or main residence. This includes owners that own outright or with a mortgage, or own a proportion of the property (shared ownership).

Note : If applying for DFG financial assistance shared owners have to apply and be treated as tenants and not owners of the property.

Over-Crowded – The statutory definition of over-crowded falls into two standards the 'room standard' and the 'space standard'.

a) Room standard

The room standard looks at the number and sex of people who have to sleep in the same room. Any room you can sleep in counts, not just bedrooms. Living room, dining rooms and studies count as rooms you can sleep in.

The home is overcrowded by law if:

- Two people of a different sex have to sleep in the same room they are aged 10 or over
- The rule doesn't apply to couples who share a room. Children under 10 aren't counted.

b) Space standard

There are two ways to work out if a home is overcrowded under the law using this method.

First count the number of people:

- anyone aged 10 or over counts as 1 person
- children aged 1 to 9 count as 0.5
- children under 1 year old don't count

Next, count the number of rooms or measure the floor space of each room.

Don't count any room that is:

- under 50 square feet or 4.6 square metres
- not a bedroom or living room

Partner - Where an Applicant is a member of a couple.

Private Occupier – An Owner Occupier, tenant of a private landlord or shared ownership owner.

Private Registered Provider Tenant – Tenants of social housing providers (non-profit and profit-making) providers such as Housing Associations.

Property - Any building or part of a building occupied or intended to be occupied as a private residence, together with any yard, garden, outhouses, and appurtenances belonging to or usually enjoyed with that building or part.

Shared Ownership - The occupier of the property owns a proportion of the property and pays rent on the remainder, typically to a local authority or housing association. If applying for DFG financial assistance shared owners have to apply and be treated as tenants of the property.

Appendix A – Disabled Facilities Grants Purposes

The 1996 Act sets out the purposes (section 23) for which a grant must be approved, summarised below:

- facilitating access to the home and garden;
- making the premises safe;
- facilitating access to a room used or usable as the principal family room;
- facilitating access to a room used or usable for sleeping;
- facilitating access to, or the provision of, a lavatory, or facilitating the use of such a facility;
- facilitating access to, or the provision of, a bath or shower (or both), or facilitating the use of such a facility;
- facilitating access to, or the provision of, a wash hand basin, or facilitating the use of such a facility;
- facilitating the preparation and cooking of food;
- improving or providing a suitable heating system where necessary;
- facilitating the use 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;
- facilitating access and movement to care for a dependant resident in the home
- To allow access to the dwelling through common-parts of a building.