



# Housing Assistance Policy

Housing Grants, Construction and Regeneration Act 1996

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002



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## **1. Introduction**

Housing is a key determinant of health and poor housing is directly linked to poor health. This Housing Assistance Policy details the financial assistance that the Council aims to provide to support improvements to housing conditions in the Borough, and as a result, to reduce the health inequalities related to sub-standard housing.

The Council is required to adopt a Housing Assistance Policy which sets out how it intends to use its discretion to develop schemes having regard to the needs of the Borough, the availability of funding, and the Council's priorities<sup>1</sup>.

This Housing Assistance Policy forms part of the Council's over-arching Housing Strategy and amends the previous Housing Assistance Policy for Adapting and Repairing Your Home which was adopted in 2015.

## **2. Aims and priorities**

Woking Borough Council's Vision: Towards Tomorrow Today sets out three thematic areas that form a statement of intent for shaping the Borough's future. These themes include; 'People - A healthy, inclusive and engaged community' which sets out how the Council will improve the health and well-being of the community, and 'Place – An enterprising, vibrant and sustainable place' which sets out how the Council will help create a high quality natural environment which has strong identity and is a place where people want to be.

Improving the housing conditions across the Borough will support improvements in health and well-being as well as having a positive impact on the quality of local neighbourhoods, particularly for those residents who are vulnerable and may not be able to carry out necessary repairs, or for whom they cannot access their homes and gardens due to their disability.

This policy sets out in greater detail our priorities and how we intend to accomplish them. It also details to local Councillors, local residents, and our stakeholders how we will work to maintain and improve housing conditions across the Borough.

Appendix 1 details the assistance schemes that the Council intends to offer during the life of this policy and sets out specific eligibility criteria relating to each scheme.

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<sup>1</sup> The Regulatory Reform (Housing Assistance)(England) and Wales) Order 2002 [SI 2002 No 1860]

This policy also sets out four priorities for providing financial assistance to residents and property owners across the borough:

*Priority 1: To assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations*

*Priority 2: To improve the health and well-being of residents by removing unnecessary health and safety hazards in the home*

*Priority 3: To improve the health and well-being of residents by promoting affordable warmth through home energy efficiency*

*Priority 4: To provide affordable homes through returning empty homes back into use*

Where assistance is provided the Council will, where possible, seek to recycle funding so that it may be re-used for the benefit of residents in the future. As such, where applicants are able to service a low-cost loan, assistance will take the form of a subsidised (interest-bearing repayment) loan through the Council's partner, Parity Trust<sup>2</sup>.

For those residents for whom the subsidised loan does not provide an affordable option, the assistance offered will be a repayable loan without interest again subsidised by the Council and administered through Parity Trust.

Where applicants are particularly vulnerable and are unable to afford to repay any loan, the assistance offered will take the form of a grant. Where applicants are home-owners, the grant will be placed as a land charge against the property in question, and will be repayable on the sale of the property. This will again ensure that the Council's funding is recycled for the benefit of future residents.

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<sup>2</sup> Parity Trust is the trading name of Portsmouth Area Regeneration Trust group. The group comprises of: Portsmouth Area Regeneration Trust (IPS) Ltd. Registered as an Industrial & Provident Society - Register Number 29069R. Portsmouth Area Regeneration Trust (Guarantee) Ltd is authorised and regulated by the Financial Conduct Authority for its mortgage related activities. No 504445.

### **3. Priority 1 – To assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations**

The health and well-being of disabled and vulnerable residents is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.

#### ***Disabled Facilities Grants***

The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.

The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed and the Council is unable to deviate from these requirements.

The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to share the cost between the Council and the housing association that owns the property being adapted.

In some cases the use of Disabled Facilities Grants is able to assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements.

#### ***Independence at Home Assistance***

The Mandatory Disabled Facilities Grants regime sets out the specific works that are eligible for grant assistance. In some cases the mandatory scheme does not provide the full range of adaptations that enable disabled residents to live their lives to the full – for example to facilitate full access to gardens to improve well-being.

The Council's Independence at Home Assistance will provide discretionary assistance to residents who are in receipt of a Disabled Facilities Grant to improve well-being through the provision of aids and adaptation that are not eligible for assistance through the DFG. Assistance will also offer the ability for a disabled resident to move home to reduce the level of aids and adaptations required to support their continued independence, for example by moving from a house to a level access bungalow.

In some cases where disabled residents are tenants of housing associations or are private tenants, and the extent of the aids and adaptation required is extensive, the total cost may exceed the maximum amount available under the DFG regime. Where the housing association will not provide the additional funding for Disabled Facilities Grants to be completed in their properties, the Council's Independence at Home Assistance will be available to ensure that the DFG is completed wherever possible.

The Council also recognises that some residents who require palliative care at the end of their lives may be unable to die in dignity, either because they cannot return home from hospital due to the lack of suitable aids and adaptations, or because their facilities at home

are not suitable to meet their needs. Aside from the impact on the individual and their family this results in a burden on health and social care services.

The Council's Independence at Home Assistance aims to provide a fast-track process to facilitate the provision of aids and adaptations for those residents nearing the end of their lives to enable them to end their lives with dignity at home.

#### **4. Priority 2 – To improve the health and well-being of residents by removing unnecessary health and safety hazards in the home**

There is a direct link between the health and well-being of residents and the homes in which they live. In essence; poor housing contributes to poor health and impacts on health inequality across the Borough.

Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health and in many cases the occupiers do not perceive that the condition of their homes has a potential negative impact on their health.

Residents living in social housing and private rented accommodation are safeguarded through the statutory obligations on their landlords to undertake repairs and maintenance to ensure that their health, safety and well-being is not compromised by hazards in the home.

The poorest housing stock can be found in the private sector, and in some cases residents who own their own home are not able to maintain their homes and as a result hazards can develop and cause a negative impact on health and well-being.

Some home owners find themselves to be 'equity-rich' but are 'cash-poor' (i.e. their homes represent a significant capital asset, but they are on a low income), and as a result they lack the funds to carry out repairs and maintenance on their homes. In many cases personal financial circumstances also preclude home owners from accessing commercial loans due to the strict lending criteria that applies. For some of these home owners, commercially available equity release products may provide the only opportunity to finance repairs appropriately.

There are a number of reasons why home owners do not maintain their homes, for example:

- lack of trust in builders;
- inadequate funds to pay for repairs;
- lack of awareness of the need to take action;
- belief that repairs will be too expensive to afford, and;
- lack of experience in property maintenance.

Very often older home owners are those most affected by their inability to maintain their homes, as are those on the lowest incomes. The Council aims to ensure that the range of assistance available meets the needs of these homeowners.

In some cases residents struggle to secure hazard-free homes when moving into home ownership for the first time, and this policy seeks to support those first-time buyers.

#### ***Safe at Home Assistance***

The Council's Safe at Home Assistance will provide discretionary assistance to remedy unacceptable health and safety hazards within the homes of eligible residents to improve their health and well-being and reduce the negative impact on health services that result from poor housing conditions.

Although it is often the case that the poorest housing can be found within the private rented sector, the sector is subject to an extensive regulatory regime, and as such this policy excludes private landlords from accessing housing assistance for their properties. Where poor housing is found within the private rented sector the Council will take a range of both informal and formal action to ensure that the accommodation is free from unacceptable health and safety hazards.

## **5. Priority 3 - To improve the health and well-being of residents by promoting affordable warmth through home energy efficiency**

Each year in excess of 20,000 people die unnecessarily as a result of living in cold homes, and in Woking there are around 20 excess winter deaths each year. In extreme cases the inability to afford to heat the home results in cold temperatures that creates hypothermic conditions, however for many individuals (particularly older persons) cold homes result in trips, slips and falls and other injuries resulting from cardiovascular, circulatory diseases and respiratory disease. Aside from the personal impact that this causes, there is a significant cost to the public purse, for example a hip fracture costs the health service on average £26,000<sup>3</sup>.

The energy efficiency of private sector homes is therefore a key determinant of health inequalities, and this policy promotes the improvement of home energy efficiency for those on low incomes.

Across Woking, 14% of properties<sup>4</sup> either do not have access to mains gas, or are not connected to an available gas network. A number of these properties are also likely to be energy inefficient due to their construction (for example solid walled construction) and are hard to insulate compared with more modern properties.

Buildings containing flats are often not connected to the gas network and are more likely to have electric heating systems which can be inefficient in providing affordable warmth especially where the thermal performance of the building is poor.

Properties that are off the gas network will generally be fuelled by solid fuel, oil, or lpg – all of which require the purchase of fuel before use, and do not enable the resident to easily budget throughout the year, as is the case with the purchase of mains gas. These fuel prices are also more prone to fluctuation, and tend to increase with smaller quantities purchased.

This policy aims to support residents in these circumstances through promoting renewable energy options to offset the additional cost of maintaining a warm home. This policy also aims to support first-time buyers whose new homes have substandard thermal performance as a result of the difficulties experienced in accessing home ownership.

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<sup>3</sup> [www.nhs.uk/conditions/hip-fracture/pages/introduction.aspx](http://www.nhs.uk/conditions/hip-fracture/pages/introduction.aspx)

<sup>4</sup> DECC, Sub-national electricity and gas consumption statistics, 2013

### ***Warm at Home Assistance***

The Council's Warm at Home Grant will provide discretionary assistance to residents to improve the energy efficiency of their homes to provide affordable warmth and as a result improve the health and well-being of all occupiers.

Warm at Home Grant will also provide assistance to supplement other forms of financial assistance available through both national and local schemes to provide solid wall insulation.

Where properties are located off the gas network, housing assistance is available to support the installation of renewable energy solutions (for example solar panels, solar hot water systems and heat pumps) to offset the increased costs associated with providing warmth in those properties.

## **6. Priority 4 - To provide affordable homes through returning empty homes back into use**

Empty homes are a wasted resource and the Council's Empty Homes Plan sets out how the Council intends to reduce the number of empty homes that remain unoccupied so that they can provide affordable accommodation for residents.

### ***Empty Homes Assistance***

The Council's Empty Homes Assistance will provide discretionary assistance where owners of empty homes seek to return homes back into use by leasing to the Council through the Council's private sector leasing scheme. This leasing scheme provides a sub-market rent to households in housing need, while guaranteeing an agreed rent to the property owner. The properties are leased to the Council for a defined period and the Council manages the property on behalf of the owner during the lease.

Where assistance is provided the Council will require that the property is leased to the Council for a period of 3 years and the rental income will be used to offset the amount of assistance provided. The property will be let on minimum 12 month tenancies to provide additional security of tenure and to avoid unnecessary void periods.

Assistance will normally be offered in the form of a subsidised (interest-bearing repayment) loan through the Council's partner, Party Trust, however a repayable grant may be offered in exceptional financial circumstances.

## **Appendix 1 – Housing Assistance Grants**

To deliver the aims and priorities detailed within this policy, the Council will implement the following housing assistance grants during the life of this policy. These grants are detailed below; however each grant may be withdrawn or offered on a time-limited basis to enable the council to respond to local market conditions and funding constraints.

***The availability of any scheme is dependent on the Council's funding being available, and schemes may be withdrawn at any time and without notice.***

## Priority 1 – Assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Mandatory Disabled Facilities Grant</b>	<p><u>Maximum assistance per application:</u></p> <p>Statutory maximum: currently £30,000</p>	<p><u>Assistance to:</u></p> <p>Meet the Council's statutory obligation to assist disabled residents to live independently in their homes</p>	<p><u>Aids and adaptations to:</u></p> <p>a) be recommended by an Occupational Therapist;</p> <p>b) meet the regulations governing eligibility for works, including:</p> <ul style="list-style-type: none"> <li>▪ adaptations to aid access into and around the property;</li> <li>▪ works to ensure the safety of the applicant;</li> <li>▪ provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power;</li> <li>▪ provision of suitable kitchen facilities or adaptation of existing kitchen, and;</li> <li>▪ works to enable a disabled resident to care for dependent residents.</li> </ul>	<p><u>Applications considered from:</u></p> <p>a) disabled home owners;</p> <p>b) disabled tenants (both in the private and social housing sectors);</p> <p>c) disabled persons living at home with their family, and;</p> <p>d) parents or guardians of a disabled child;</p>	<p><u>Applications to include:</u></p> <p>a) completed application form, and;</p> <p>b) two estimates for the works in the required format</p> <p><u>Applications subject to:</u></p> <p>a) means test through standard test of resources, except where;</p> <p>b) the grant is approved in respect of a disabled child under the age of 19</p> <p><u>Works to be:</u></p> <p>a) completed within 12 months of grant approval;</p> <p>b) completed to the satisfaction of the Council</p> <p><u>Grants in excess of £5,000 to be:</u></p> <p>a) registered as a local land charge against the property, and;</p>

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Mandatory Disabled Facilities Grant (continued)</b>					b) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned (disregarding the first £5,000), except where; c) the property disposal takes place more than 10 years following the date of the local land charge, and; d) the Council considers that it is reasonable to require repayment having regards to the relevant regulations <sup>5</sup> .
<b>Fast Track Disabled Facilities Grant Funded from Mandatory DFG</b>	<b>Maximum individual grant £15,000</b>	As per Mandatory DFG	Fast tracking DFG only applicable for: <ul style="list-style-type: none"> <li>• provision of stair lift</li> <li>• conversion bathroom to wetroom</li> <li>• assist hospital discharge cases identified by health professional</li> <li>• provision of ramps, half steps and galvanised rails</li> </ul>		All scheme conditions are the same as Mandatory DFG above except: <ul style="list-style-type: none"> <li>• no means test through standard test of resources applies</li> <li>• no land charge applicable</li> </ul>

<sup>5</sup> The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Independence at Home Assistance:</b> i) <b>Disabled Facilities Top Up Grant</b>	<u>Maximum assistance per application:</u> £15,000	<u>Assistance to:</u> a) provide top-up funding to meet the reasonable cost of aids and adaptations to assist a private sector or housing association tenant or disabled family member to live independently in their home, where; b) a Disabled Facilities Grant is approved at the statutory maximum and the eligible expense less contribution also exceeds the statutory maximum (currently £30,000).	<u>Aids and adaptations to be:</u> (As set out above for Mandatory Disabled Facilities Grants)	<u>Applications considered from:</u> a) applicants for a Mandatory Disabled Facilities Grant, who are; b) disabled tenants living in private rented or housing association accommodation who are, or; c) disabled persons living in private rented or housing association accommodation with their family, or; d) parents or guardians of a disabled child living in private rented or housing association accommodation;	<u>Applications to include:</u> a) No separate application - assistance linked to Mandatory DFG application <u>Applications subject to:</u> a) means test through standard test of resources, except where; b) the grant is approved in respect of a disabled child under the age of 19 <u>Works to be:</u> a) completed within 12 months of application approval; b) completed to the satisfaction of the Council
Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Independence at Home Assistance:</b> ii) <b>Discretionary Disabled</b>	<u>Maximum assistance per application:</u> £15,000 (less any	<u>Assistance to:</u> Meet the reasonable costs of aids and adaptations to assist a disabled resident to live independently in their	<u>Aids and adaptations to:</u> a) be ineligible for assistance under the mandatory Disabled Facilities Grant regime; b) be recommended by the	<u>Applications considered from:</u> a) applicants who are applying for a Mandatory Disabled Facilities Grant, or;	<u>Applications to include:</u> a) No separate application - assistance linked to Mandatory DFG application <u>Applications subject to:</u> a) deduction of financial contribution determined through the financial test

<b>Facilities Grant</b>	contribution as determined through the financial test of resources)	home, or to relocate to a more suitable homewithin the Borough requiring significantly reduced aids and adaptations	<p>Council’s Housing Occupational Therapist;</p> <p>c) provide a significant health and/or well-being benefit to the disabled occupant, for example by:</p> <ul style="list-style-type: none"> <li>▪ providing additional access into and around the property;</li> <li>▪ extending access into external areas of the home</li> <li>▪ Facilitating relocation to more suitable accommodation requiring significantly reduced aids and adaptations</li> </ul>	b) have had their DFG application approved within 3 months of applying for assistance.	<p>of resources, except where;</p> <p>b) the grant is approved in respect of a disabled child under the age of 19,;</p> <p><u>Works to be:</u></p> <p>a) completed within 12 months of application approval;</p> <p>b) completed to the satisfaction of the Council</p> <p><u>Grants to be:</u></p> <p>a) registered as a legal charge as per DFG legislation against the property</p>
Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<p><b>Independence at Home Assistance:</b></p> <p>iii) <b>Palliative Care Grant</b></p>	<p><u>Maximum assistance per application:</u></p> <p>£10,000</p>	<p><u>Assistance to:</u></p> <p>Support hospital or hospice discharge at end of life to enable the applicant to return or stay at home.</p>	<p><u>Aids and adaptations to:</u></p> <p>a) be identified by a medical practitioner, end of life nurse, or Occupational Therapist as being required to enable the patient to return or remain home</p> <p>b) either benefit the individual or their end of life carer or nurse;</p>	<p><u>Applications considered from:</u></p> <p>a) applicants who are referred from a medical practitioner, hospital or hospice.</p>	<p><u>Applications to include:</u></p> <p>a) completed application form, and;</p> <p>b) an estimate for the works in the required format.</p> <p><u>Applications subject to:</u></p> <p>a) one application only will be considered.</p> <p><u>Works to be:</u></p> <p>a) either permanent or temporary</p>

			c) be either permanent or temporary fixtures or fittings.		fixtures, and; b) may include the removal of temporary fixtures and fittings.
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## Priority 2 – To improve the health and well-being of residents by removing unnecessary health and safety hazards in the home

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Safe at Home Grant</b>	<u>Maximum assistance per application:</u> £10,000	<u>Assistance to:</u> Meet the reasonable cost of small scale repairs or improvements to remedy significant health and safety hazards in the home.	<u>Eligible works to:</u> a) be identified following an inspection by Homelink, the Council's Home Improvement Agency, and; b) remedy significant health and safety hazards	<u>Applicants must:</u> a) own their home, and; b) have the state retirement pension as the main source of income with savings of less than £15,000, or; c) be in receipt of a means tested benefit, or; d) have good title in respect of the property.	<u>Applications to include:</u> a) completed application form, and; b) two estimates for the works in the required format. <u>Applications subject to:</u> a) agreement with Homelink to provide an agency service to manage the necessary works. <u>Works to be:</u> a) completed within 6 months of application approval; b) completed to the satisfaction of the Council <u>Loans to have a:</u> a) minimum value of £1,000; b) maximum term of 15 years (unless interest only which have no maximum term) <u>Grants to be:</u> a) registered as a legal charge against the property, and; b) be repaid in full in the event that the

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Safe at Home Grant: First time buyers</b>	<u>Maximum assistance per application:</u> £10,000	<u>Assistance to:</u> Meet the reasonable cost of small scale repairs or improvements to remedy significant health and safety hazards in the home.	<u>Eligible works to:</u> a) be identified following an inspection by Homelink, the Council's Home Improvement Agency, and; b) either remedy significant health and safety hazards as set out in the Housing Health and Safety Rating System	<u>Applicants must:</u> a) be a first-time owner- b) have owned their home for less than 2 years; c) intend to occupy the home for a minimum of 5 years following completion of the works, and; d) have good title in respect of the property.	property is sold, transferred, or assigned.  <u>Applications to include:</u> a) completed application form, and; b) two estimates for the works in the required format.  <u>Applications subject to:</u> a) one application only will be approved within any 5 year period, and; b) agreement with Homelink to provide an agency service to manage the necessary works.  <u>Works to be:</u> a) completed within 6 months of application approval; b) completed to the satisfaction of the Council  <u>Loans to have a:</u> a) minimum value of £1,000; b) maximum term of 15 years  <u>Grants to be:</u> a) registered as a legal charge against the property to be repaid if the property is sold, transferred, assigned, or ceased to be occupied by the applicant, with; b) additional interest charged within 5 years of the payment of assistance.

**Priority 3 – To improve the health and well-being of residents by promoting affordable warmth through home energy efficiency**

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Warm at Home Grant</b>  <b>(combined Energy Efficiency Improvements, First Time Buyers and Renewable Energy Assistance)</b>	<u>Maximum assistance per application:</u> £10,000	<u>Assistance to:</u> Provide energy efficiency improvements such as wall and loft insulation or heating upgrades to remedy significant health and safety hazards in the home or Provide renewable energy source for properties not connected to the gas network.	<u>Eligible works to:</u> a) be identified following an inspection by Homelink, the Council's Home Improvement Agency, or by Action Surrey, and; b) either remedy significant excess cold or c) For those not connected to the gas network renewable measures to include: d) Solar thermal hot water systems e) Bio mass boilers f) Ground source heat pumps g) Air source heat pumps.	<u>Applicants must:</u> a) own their home or b) be a first time owner occupier and lived in the property for less than 2 years and c) other than for first time buyers, have the state retirement pension as the main source of income with savings of less than £15,000, or; d) be in receipt of a means tested benefit or Council Tax Support, and; e) intend to occupy the home for a minimum of 5 years following completion of the works, and; f) have good title in respect of the property.	<u>Applications to include:</u> a) completed application form, and; b) two estimates for the works in the required format, except where; c) the works are organised through the Council's partner Action Surrey. <u>Works to be:</u> a) completed within 6 months of application approval; b) completed to the satisfaction of the Council <u>Loans to have a:</u> a) Minimum value of £1,000; b) Maximum term of 15 years (unless interest only which have no maximum term) <u>Grants to be:</u> a) registered as a legal charge against the property as per Mandatory DFG .

## Priority 4 – To provide affordable homes through returning empty homes back into use

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<b>Empty Homes Assistance</b>	<u>Maximum assistance per application:</u> £20,000	<u>Assistance to:</u> Return an empty home back into use through a repayable grant, including but not limited to, the remedying of Category 1 or significant Category 2 health and safety hazards in the home	<u>Empty homes are to:</u> a) have been empty for a minimum of 6 months; b) be suitable and appropriate for letting; c) meet the Council's required standards when returned to use; d) be let on a minimum 12 month tenancy when returned to use, and; e) be offered at rents no greater than the Local Housing Allowance rates applicable at the time of letting	<u>Applicants must:</u> a) own the property; b) not be a housing association, registered provider, or other organisation providing housing as part of its business; c) enter into a lease agreement with the Council for a minimum 3 year period; d) maintain the property to the Council's standards following completion of the works for a minimum of 5 years following grant completion; e) continue to let the property for a minimum of 5 years following grant completion; f) not have received assistance from the Council within the preceding 5 years in respect of the property, and; g) have good title in respect of the property.	<u>Applications to include:</u> a) completed application form, and; b) two estimates for the works in the required format <u>Works to:</u> a) meet the Council's required standards for private rented accommodation when completed; b) be completed within 12 months of grant approval, and; c) be completed to the satisfaction of the Council <u>Loans to have a:</u> a) minimum value of £1,000; b) maximum term of 15 years (unless interest only which have no maximum term) <u>Grants to be:</u> a) registered as first legal charge against the property, and; b) be repaid in full at the end of the 5 year period following completion